



# Health Pre-Qualification

Applicants D.O.B \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_

Factor	Date of Occurrence	Treatment	Date of last Treatment
Any Surgery—			
Heart Surgery/ Bypass/ Angioplasty/Arterial Stints			
Joint Replacement			
Cancer			
Arthritis			

With illnesses such as cancer find out how long they have been cancer free. Find out the grade or stage of the cancer. Any reoccurrences? Did it metastasize or spread?

For Diabetes ask about their fasting blood sugar level, A1C score, units of insulin, or any other co-morbid factors.

For Osteoporosis please ask about the latest bone density scores and stability and medications.

Generally, we need to see control and stability. If someone has had an operation in the last five years we need to know why, when and how long ago was the very last treatment. We need to know about reoccurrences of illnesses or accidents and how they are affecting independence.

For depression we need medications, treatments, and actual diagnosis. We need to know what brought it on and was it situational or is it on-going.

Is your client married and is the spouse applying?

Make sure you ask if they have ever been on oxygen, do they use tobacco, and do they need assistance with ADL's.

Medications	Reason	Amount/Dosage	Frequency	How Long

Please be as thorough as possible. Always ask, "Is there anything else?" And always remember that pre-underwriting is not an exact science. It's just a rough estimate of your client's health situation. Final decisions are always based on medical records and what the underwriter feels is acceptable.