



Med Supp Underwriting Fast Facts

Is your client in their Medicare Supplement Open Enrollment Period or are they Guaranteed Issue?

Yes

Your client won't have to worry about underwriting or answering health questions. You can move forward with their enrollment in available plans.

No

Your client will have to answer some health questions before they can enroll in a Med Supp plan. Let's look at what your client can expect.

What do Med Supp Health Questions Look for?

Insurance companies want to know if your client has any conditions that may be expensive to cover. Any expensive future claims can hurt the company's profit.

Sample Questions

- Are you currently or have you recently been hospitalized?
- Have you been diagnosed with _____ condition?
- In the past _____ years, have you been treated for _____?

For some carriers, answering "yes" to any of these conditions leads to an immediate decline.

Prepare for...

Height and Weight

Some carriers may ask applicants to list their height and weight, but not all.

Health History

Carriers will likely inquire about an applicant's recent medical history. Depending on the carrier, they may be asked to go back anywhere from two to 10 years.

Diabetes

Some carriers will deny applicants with diabetes.