



ASSURANT HEALTH DEFINITIONS

PART A

1.	Notice NO home health care in the question. Nurse coming by the house to clean and check vitals is fine, as long as applicant can perform all ADL (Activities of Daily Living).
2. a.	Kidney Stones do not fall under kidney disease. If applicant has kidney stones, then the answer can be NO. Cardiomyopathy is an enlarged heart. Congestive Heart Failure (CHF) does not mean they have had numerous heart attacks. Ask them the question, "Have you been told that you have fluids built up around your heart? Do you take a water pill?" In the case of Alzheimer's (dementia), patients typically take Aricept, Exelon, Namenda, Reminyl, Razadyne, or Cognex.
b.	If applicant has HIV or AIDS, then the answer is YES.
c.	Current cancer treatments include radiation and chemotherapy. Oral medication such as Tamoxifen is acceptable as long as applicant has not had more than one occurrence of cancer.
d.	Systemic Lupus (SLE) is YES. Discoid lupus applicant can say NO to health question.
3.	Any transplant such as kidney, liver, lung, or heart applicant answers YES.
4.	Any insulin dependent diabetic prior to age 45. If applicant is diagnosed prior to age 45, but DID NOT take insulin until after age 45, applicant can answer NO. In the case of Gestational Diabetes (diabetic only during pregnancy), the applicant could have taken insulin during pregnancy but came off meds, then applicant can answer NO.
5. a.	Applicant has been diagnosed within the past 2 years with cancer or received treatment such as radiation or chemotherapy, applicant answers YES. Parkinson's disease, if diagnosed EVER, the answer is YES (the disease does not go away, the applicant probably takes medication).
b.	In terms of complications, ask if the applicant has any numbness in their feet (Neuropathy) or if they have had amputation due to diabetes. Typical medications include Gabapentin and Neurontin. Ask if kidneys are failing due to diabetes. Also ask what their sugar reading was during fasting (morning reading, before breakfast). Most, if not all, diabetics will keep a log. If the reading is within 100-150, the diabetes is under control. If their sugar averages more than these numbers, then they might not take care of their diabetes.

PART B

1.	Heart attack or any procedure to improve circulation (stent, bypass, NEW pacemaker) within past 24 months is a YES. If applicant had a pacemaker for years and a battery, or updated pacemaker was put in within past 24 months, the applicant can say NO. If applicant is taking blood thinner medication or any medication after heart attack, then medication does not fall under classification of treatment, so applicant can say NO.
2. a.	Any treatment for these conditions within past 36 months is a YES. In the case of COPD, Emphysema, or Chronic Bronchitis, if applicant was diagnosed over 36 months with condition and is not on oxygen or a nebulizer and just uses an inhaler or no meds, applicant can say NO to health question. In the case of Schizophrenia, ask applicant if they hear voices.
b.	3 or more times to any facilities during last 36 months is a YES.
c.	Any declined for other insurance is a YES.

Any health questions can be answered by our senior underwriter, Stacey Smith, at ESP by dialing 888-842-5892. If there are any questions, before you put applicant on the phone get clarification and approval to proceed from Stacey.