

Think about this: “Case postponed / declined due to confidential abnormal lab results”. Does this happen often with your clients?

Have you been frustrated trying to get the details of what is abnormal so that you can inform the client? The underwriter would not give you details citing HIPAA laws, right?

The lab results play an important part in assessing the client’s risk. We know this. What we sometimes don’t understand is “how can my client be declined due to labs as he/she appeared very healthy when I met him/her? “I have known him/her for so many years, we play golf together and he/she is really good at it”- Agreed he/she is good at golf and appears healthy but it does not mean he/she will have normal lab results. A person’s physical appearance is not the sole indicator of his/her health condition.

**So, now the question is what to do about this, right?**

1. Have the client get a copy of the lab results. Most insurance companies send a copy of the labs to the client as a matter of procedure. For the others, a request can be made and the client receives a copy within 2 weeks, if not sooner.
2. If the client is willing to share the results with you, get hold of the lab results and look for numbers that are higher than allowed limits. If client wants to look over the results himself/herself, just get the parameters and numbers that are high.
3. Let your upline agency shop around for a carrier to place this case, **if possible**. Good agencies on reviewing the lab results will inform you of a company to go with.
4. If the case is postponed for 3-6 months, keep this in mind and do a follow-up with your client for new labs to be done at client’s expense.
5. If the labs are highly abnormal and client wants some coverage, think of guaranteed issue policies.

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