

Think about this: “Underwriting Sleep Apnea”

Sleep Apnea is a type of sleep disorder. It is the cessation of breathing during sleep. This can occur several times in a night. A person suffering from sleep apnea is drowsy and fatigued during the day time due to sleep deprivation. Sleep deprivation could result in increased chance for accidents. Due to this, **sleep apnea is one of the underwriting concerns.**

If your client during the qualifying stage discloses that he/she suffers from sleep apnea, here are the follow-up questions to ask:

1. Was a sleep study done? This is the primary testing method to understand the severity of the issue.
2. Type of sleep apnea (obstructive, central or mixed) and date of diagnosis? Obstructive sleep apnea is the most common type.
3. Type of treatment suggested or being done? Depending on the severity, doctors would recommend losing weight, reducing intake of alcohol, surgery or using a CPAP (continuous positive airway pressure) machine. Surgery is suggested in severe cases. Using the CPAP machine forces air into the lungs providing relief but many clients are uncomfortable with the usage of the machine and stop using the machine on a regular basis after a few years.
4. Does the client suffer from any other medical conditions such as depression, chest pain, heart related diseases, lung disease, etc? Is the client a smoker?
5. List of all medications the client is on? Names and dosage needed.

The underwriter’s offer will depend on the age of the client, severity of the condition, existing medical information, type of treatment suggested, etc. Consistent usage of the CPAP is considered favorably by underwriters. Mild sleep apnea could be standard in most cases. This is also a ratable condition in severe cases.

Obtaining the sleep study report and getting that interpreted by an underwriter is the best way to get a preliminary offer.

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