



Insurance Exam Preparation

Heirmark has compiled a list of commonly asked questions to assist you in your exam preparation.

Insurance Exam

What is an insurance exam and how long does it take?

An insurance exam consists of some questions about your medical history, measurements of your height and weight, blood pressure and pulse. A urine specimen is also collected. Undressing is not required and the exam usually takes approximately 30 minutes. An insurance exam is a necessary requirement for your life insurance application.

Why will a urine specimen be collected?

A urine specimen will always be collected during an insurance exam. This specimen is collected in accordance with insurance carrier requirements, and is tested by a laboratory. The test results will be sent only to the insurance company and are used in the underwriting process.

What happens to this information?

All of the information obtained during the insurance examination is strictly confidential and for insurance purposes only. It is protected by the Health Insurance Portability and Accountability Act (HIPM), and will only be shared with the insurance carriers in accordance with the Heirmark HIPM release form you signed.

How is the appointment made and where?

Heirmark will facilitate the insurance exam. It can be scheduled for a date, time and place convenient for you. You may elect to have the exam completed at your home or office. You make the decision to fit your schedule.

The Do's

Advising your Examiner: Have available your physicians' names, addresses, dates of past visits, names of any prescribed/ non-prescribed medications and any information regarding injury and major illness during the previous five years.

Good Night's Sleep: Get a good night's sleep the night before the examination.

Water: Drink a glass of water an hour or so before your appointment. This will help in obtaining a urine specimen.

Fasting: Fast six to eight hours prior to the exam for the best results (recommended but not required).

The Don'ts

Stress: You should not engage in strenuous physical activities twenty-four hours before the examination.

Alcohol: Abstain from alcoholic beverages for at least eight hours prior to the exam.

Tobacco: Do not smoke or chew tobacco for at least one hour prior to your examination.

Caffeine: Avoid drinking coffee, tea or caffeinated soft drinks for at least one hour prior to your examination.



Blood Work

Why is blood testing required'?

Blood testing provides important information for underwriting purposes. A wide range of tests are completed by a laboratory and the results are sent only to the insurance company.

How much blood is required'?

Less than one ounce of blood is drawn from a vein, into 1-3 vials, by experienced personnel. It is recommended that you fast for 6-8 hours prior to the exam for the best results. You should advise your examiner if you have had previous problems such as fainting, nausea, are currently taking large doses of aspirin or have difficulty clotting or bruise easily.

Can you get an infectious disease from this blood draw'?

No. The sterile materials used are in disposable kits and used only once. The examiner will open the kit in front of you as well as show the seal being broken on the sterile needle.

What tests will be completed'?

Each individual insurance company selects the tests they need for the underwriting procedure. The exam company is requested only to collect and prepare blood for analysis; the insurance company gives instructions to the lab regarding specific tests. You are required to sign a consent form and a chain-of-custody form for your own protection.

Medical Services

What qualifications are required of examiners and what services do they perform'?

Sometimes a paramedical examiner or physician is required by the insurance company to perform the examination. The exam company contracts with personnel, who have a current license, are in good standing and practice in a specialty area approved by the insurance company. These professionals provide service such as medical exams, treadmill ECGs, Xrays, etc.

Electrocardiogram

What is an electrocardiogram'?

It is a recording of the electrical impulses associated with cardiac contraction and relaxation. The EKG does not cause any pain. Depending on the insurance carrier and amount of coverage you are applying for, an EKG may be required.

What should I expect'?

You will be asked to lie down flat with your shirt unbuttoned in order to place the leads on your chest. Women must remove stockings prior to the exam.

What can I do to assist the technician to obtain a good EKG'?

The best preparation is to remain calm and totally relaxed.

More Questions?

For more information on exam preparation please contact:



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