



## MEDICAL EXAM SUGGESTIONS

An insurance company medical exam confirms the applicant's good health status, or if non-standard, helps determine the additional rating or coverage alterations. Most people feel some apprehension before any kind of exam and an insurance examination is no exception. The following suggestions will help present the best picture of your current health.

1. **Relax.** An insurance company is looking for average people, not a super-healthy person. So, relax as much as possible during the exam. Insurance underwriting is done on the basis of your medical history as well as on your current exam.
2. **Morning Appointment.** Morning exams are always the best, since you will be more relaxed and you can control your prior activity better. Try to insist on this.
3. **Medical History.** Make a list of all physicians and institutions that have treated you, including their full current address and dates. Be sure the examiner correctly lists the location of doctors and hospitals. The insurance company will probably contact each one. Do not try to hide any of your medical history, since this makes your prior treatment look worse than it probably is.
4. **Prior Day Activity.** On the day and night before an exam do not engage in unusually strenuous activities, such as an exercise program, or play a sport like tennis. Strenuous exercise changes the body chemistry significantly and can be misinterpreted. Do not consume coffee or tea which contain caffeine or soft drinks containing caffeine. Eat a light meal that evening and avoid dessert.
5. **Be Well Rested.** Get a full night's sleep - maybe even a few extra hours.
6. **Food Intake.** On the morning of the exam, eat a light breakfast. No coffee or tea with caffeine. Limit juice or fresh fruits, which contain both sugar and acid.
7. **Salt.** Salt retains fluids, so preferably stay off salt or take only light salt for 3-4 days before the exam. This might reduce weight a bit and lower blood pressure.
8. **Alcohol.** Consumption of alcohol tends to elevate blood pressure for 12 to 14 hours, so we suggest no alcohol for at least 24 hours before exam.
9. **Arrive Early.** Leave an extra half hour early to avoid any stress from traffic or parking. A short period of relaxation just before the exam will reduce your tension and blood pressure.

10. **Unexpected Stress.** If you become stressed for any reason before your exam, call the physician and reschedule. One applicant had a minor auto accident and arrived for the exam with significantly elevated blood pressure.
11. **Reserving Your Time.** Some patients of your examiner might experience a problem more critical than anticipated, and this could easily delay your exam. You can understand why they might have to take some extra time with a patient that is in discomfort. Plan your schedule so this will not be a problem - and do not allow it to distress you.
12. **Apparel.** Wear loose and relaxed clothing and shoes. Be comfortable.
13. **Smoking.** If you smoke, reduce the number of cigarettes the day before, and the exam day, since nicotine elevates blood pressure by constricting the artery walls. Avoid cigars for at least three days before an exam.
14. **Continue Your Medication.** If you have been taking medication for blood pressure or any other problem, do not discontinue or reduce the dosage. If you are not sure the dosage is correctly adjusting your condition, see your personal physician PRIOR to the exam. An insurance company is more concerned with a condition (like high blood pressure) that is not being corrected, than it is to know you are taking medication that is successfully bringing the matter under control.
15. **Special Exam Tests.** Insurance examinations frequently require a urine test and blood sample to confirm a variety of health conditions. They detect all drug usage, so convey this information to the examiner. A condition under successful treatment does not disturb underwriters as much as one that is undisclosed.
16. **Allow Time for Tests.** Plan an additional 30 minutes if your exam will require chest X-Rays or an ECG (cardiogram), and perhaps an extra hour for a stress ECG test, which requires more setup and equipment.
17. **Exam Payment.** The insurance company will pay the full cost of the exam and any extra tests that may be required. This is a normal part of doing business for them, and you are not charged, whether you accept their insurance offer or not. They will also offer a processing payment to any physicians or hospitals from which they request additional records.

All we are trying to do is present your medical situation accurately and in the most favorable light. Do not be distressed by the length of the suggestion list. An exam is a normal activity for insurance companies and they use hundreds of years of experience to evaluate your history. Remember, the company wants your business - and they want to make the most favorable offer, because frequently their customers will request additional coverage.