

## A CONSUMER'S GUIDE

# What You Need to Know About... Tips to Help Ensure Accurate Insurance Examinations



Following these tips may improve the underwriting rating you receive.

### Following these tips will help obtain accurate exam results

- Fast for 4-8 hours prior to the exam and try to schedule the exam for first thing in the morning, prior to eating
- Limit salt and high-cholesterol foods 24 hours prior to the exam
- Refrain from drinking alcoholic beverages for at least 24 hours prior to the exam (can increase fat in blood and liver functions)
- Limit caffeine and nicotine 24 hours prior to the exam (can increase blood pressure, cholesterol)
- Smokers should not smoke 30 minutes prior to exam (tends to constrict artery walls and elevate blood pressure)
- Drink a glass of water one hour prior to the exam
- Get a good night of sleep prior to the exam
- Avoid the use of nasal decongestants if possible for 24 hours prior to the exam (can increase blood pressure readings)

### Helpful reminders

- Be prepared with a photo ID at the time of the exam
- Provide names and dosages of current medications
- Provide any history of problems associated with providing a blood sample
- Women should mention to the examiner if menstruating at the time of exam (can cause blood in the urine specimen)
- Have available names, addresses and phone numbers of any doctors or clinics visited in the last five years
- Tell the examiner if exercise is a regular activity
- Tell the examiner if vitamins or aspirin are taken on a daily basis

If you have experienced one of the following health conditions, follow these additional guidelines:

### Hypertension

- Avoid stimulants (caffeine, alcohol, cigarettes)
- Schedule a morning exam
- Have the examiner take blood pressure after you have had a chance to relax — three attempts at 10 minute intervals
- Take usual medications

### Diabetes

- Schedule the exam for 2½ hours after a meal (no sweets or sugars after the meal), but if blood is being drawn, fast for 8 hours prior to the exam
- Empty bladder right after meal
- Drink 1-2 glasses of water before the exam

### Urinary Specimen Problems (albumin, red blood cells [RBCs], sugar, etc.)

- Empty bladder right after meal
- Drink 2-3 glasses of water before the exam
- Avoid sweets or foods with sugar content before the exam
- Avoid strenuous exercise, such as running, for 24 hours prior to the exam

### Coronary, EKG Problems

- Avoid stimulants (caffeine, alcohol, cigarettes)

\*Source: Business Insurance Magazine, using 2020 brokerage revenue generated, 2021 issue

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