

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 and 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's 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 eight 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)

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*Source: Business Insurance Magazine, using 2021 brokerage revenue generated, 2022 issue

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