



The Interview – A health care professional will contact you to complete a health interview. This interview may be conducted over the phone or in person, and is typically completed within the course of one hour.

Inform the Interviewer – If you are taking medication (including birth control drugs, over the counter medication, etc.) or there is something unusual about your current health status, *tell the examiner!*

Your Doctor(s) – Prior to the interview, write down the names of all the doctors you've seen with their addresses and phone numbers. It will be important to know why you've seen the doctor and the date of the last visit.

Take the interview seriously! A portion of the interview may include memory and movement testing. The results of the tests may make a big difference in the final approval of your application.

After review of your application and interview, the insurance company may contact your doctor(s) to review your medical history, and request an in-depth medical exam that includes blood, urine, and physical measurements.

Time – Schedule the exam at a time that will allow you to relax and avoid interruption.

Fasting – Plan to fast 12 hours prior to the blood and urine draw (unless you are diabetic, pregnant or have another situation that would preclude a prudent person from fasting).

Eating / Drinking – If you must eat prior to the exam, tell the examiner you did. Also, avoid foods that are high in salt, sugar, cholesterol, etc. Avoid alcoholic beverages for at least 48 hours. Drink a glass of water (at least one) about 1 hour prior to the exam.

Height / Weight – Stand tall and think thin! One inch on an average sized person can add or subtract 10 lbs. on an underwriting chart when comparing premium classifications!

Rigorous Exercise – Avoid rigorous exercise prior to the exam.

Stress – If the examiner arrives on what has turned out to be a stressful day, consider rescheduling. Your body reacts to your circumstances. Don't underestimate the impact of stress on exam results.

Sleeping – Be sure to get a good night's rest before the exam.

The Long Term Care underwriting process on average takes eight weeks. Being prepared for the interview and exam can reduce time in underwriting and help obtain a favorable premium classification.

