

# Underwriting

## Mitral Valve Prolapse



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### UNDERWRITER:

Defined as someone sitting  
in an ivory tower 900 miles  
from here, trained to say,  
"NO."

### YOUR JOB:

To convince that  
underwriter, with truthful  
information, presented in  
as favorable a light as  
possible that it is desirable,  
even possible to say  
"YES."

One of the most common heart conditions, Mitral Valve Prolapse (MVP) occurs in a significant percentage of the population. The cause is frequently unknown, although it may be either inherited or congenital. Often MVP is found in people with no other heart problems.

The mitral valve is one of the valves of the heart, whose function is to keep the blood flowing in one direction through the left side of the heart, and to prevent backflow of blood when the heart contracts.

The mitral valve is made up of two triangular shaped fibrous membranes. When the heart contracts, they close off the opening between the upper atrium and the lower ventricle on the left side of

the heart. "Prolapse" means that the leaves are not closing completely, frequently closing with a slight click, and/or permitting some blood to leak back, producing a heart murmur.

Sometimes, MVP leads to mitral regurgitation or mitral insufficiency. This means that a large amount of blood is leaking backward through the defective valve. Mitral regurgitation can lead to the thickening or enlargement of the heart wall, caused by the extra pumping required, causing fatigue, or shortness of breath. Mitral regurgitation can usually be treated medically, but occasionally surgery is indicated to repair or replace the defective valve.

Mitral Valve Prolapse is an anatomical abnormality of the heart, but it is more. Many people with MVP experience volatile and unstable autonomic responses, flooding their systems with stress hormones called the catecholamines. They can suddenly feel crushing chest pain, rapid heartbeat, hyperventilation, shortness of breath, cold sweats, and even panic attacks.

Some of the factors that can trigger a Mitral Valve Prolapse Symptom attack include: *emotional stress, anxiety, unaccustomed physical activity, excessive fatigue, caffeine, medicines with stimulants, alcohol, dehydration, lack of sleep, smoking, skipping meals, menopause.*

Frequently sufferers believe the more symptoms they have, the more severe is their mitral valve prolapse. This is simply not true. There is no correlation between the degree of prolapse and the severity of symptoms.

### Diagnosis

Today the physician can accurately diagnose conditions that cause heart murmurs by ordering an echocardiogram. The echocardiogram uses ultrasound to give an accurate picture of the chambers of the heart.

*In order to evaluate the insurability of someone with a history of Mitral Valve Prolapse you need to ask the following important questions:*

### Does the client currently smoke?

Smoking is considered to be a major risk factor for every kind of cardiac disease problem. It has a dramatic impact on life expectancy. While it is best to never have smoked, even those who did smoke, and who have quit smoking enjoy a much better survival rate than those who continue

to smoke.

*When was the Mitral Valve Prolapse diagnosed, and has any surgery been performed or recommended?*

Surgery is not normally indicated for Mitral Valve Prolapse, however if serious mitral regurgitation is occurring surgery may be necessary. Once the condition has been positively diagnosed and the need for surgery confirmed, the sooner it is performed, the sooner additional heart damage can be contained. Following surgery, the client is not insurable for at least six months. Thereafter, rated offers should be available with the offers improving with the passage of time following surgery.

*What current medications is the client taking?*

Be sure to detail ALL prescription medications being taken, why prescribed, and dosages.

*Has the client any other cardiac or non cardiac health problems?*

Mortality is severely and negatively impacted when there is also a history of *arrhythmia, heart enlargement, high blood pressure, angina, or decreased heart function.* Likewise, a history of *kidney disease, or diabetes* for example will adversely impact the likelihood of receiving a favorable underwriting offer.

*Is the client involved in any form of cardiac rehabilitation, or undergone any lifestyle changes?*

Lifestyle changes such as quit smoking, exercise, lose weight, diet, and stress reduction are major components in any cardiac rehabilitation program. They are also very important in risk management.

The more documentation you can provide regarding improvements in health habits and lifestyle, the better the likelihood of a favorable underwriting outcome.

### UNDERWRITING PROGNOSIS

Mitral Valve Prolapse frequently can be issued Standard, or with very moderate ratings. Only with significant Mitral Regurgitation, Heart Valve Surgery, or other Cardiac Complications are severe ratings likely.

You can be extremely helpful to your client with Mitral Valve Prolapse by encouraging him to see a competent cardiologist for a complete workup, including echocardiogram BEFORE he applies for insurance.

Nothing encourages an underwriter to DECLINE a case more than uncertainty.

Nothing encourages an underwriter to ACCEPT a risk more than a clear, well-documented diagnosis.