

# ***HYPERLIPIDEMIA (Elevated Cholesterol and Triglyceride)***

## ***What is Hyperlipidemia?***

Lipid is the scientific term for fats in the blood. Lipids are essential to good health, however if in excessive quantities they can cause serious health problems.

At high levels lipids can speed up the process of atherosclerosis, or hardening of the arteries. As we age, plaque forms in the walls of our arteries. As excessive plaque builds up, the arteries tend to narrow and stiffen. Eventually, as more and more plaque builds up blood flow through the arteries becomes severely reduced.

The two primary lipids found in the blood are Cholesterol and Triglycerides, also known as serum lipoproteins. Cholesterol and Triglycerides are essential elements contained in all human cells, however if our blood levels of Cholesterol and Triglycerides are too high, we are at significantly increased risk for coronary artery disease, heart attack, and stroke.

Lipoproteins are graded based upon density. The densest are known as high-density lipoproteins or HDL, AKA the "Good Cholesterol". Those that are a little less dense are called low-density lipoproteins or LDL, The least dense are known as very low-density lipoproteins or VLDL. These are the "Bad Cholesterol".

## ***What causes Hyperlipidemia?***

Hyperlipidemia is a treatable medical condition, mostly caused by lifestyle including: obesity, lack of exercise, and smoking. Diabetes, kidney disease, under-active thyroid gland, pregnancy, and genetics are also important contributors. You can inherit Hyperlipidemia and are at higher risk if either a parent or sibling has been diagnosed with coronary artery disease or heart disease at an early age.

## ***How common is Hyperlipidemia?***

Recent studies show a direct correlation between the incidence of Coronary Artery Disease and Cholesterol level. Approximately 1.5 million Americans each year experience a heart attack, and one-third of them do not survive. It is estimated that 65 million Americans need to lower their cho-



**By Donald V. Victorson,  
CLU**

lesterol by restricting their diet, and that 36 million require drugs to do so.

***In order to determine insurability for someone with a history of Hyperlipidemia you need to know:***

***Does the client currently smoke?***

Smokers with Hyperlipidemia are insurable, however smoking significantly increases the likelihood of cardiovascular disease, heart attack, and stroke, as well as increasing the cost of life insurance.

***When was the client first diagnosed with Hyperlipidemia?***

Hyperlipidemia that is not well controlled can be lethal. It can lead to coronary artery disease, heart attack, and stroke. The longer the condition goes untreated, the greater likelihood of serious damage.

***What medications is the client taking?***

The more medication that is necessary, and the stronger the dosage, the more likely is there to be serious consequences.

***Has the client had any Complications such as Heart Disease, Stroke, Kidney problems, Diabetes, Peripheral Vascular Disease, Carotid Artery Disease, or Abdominal Aortic Aneurism?***

It is important to determine the details and dates of treatment to accurately evaluate the risk.

***Has the client undergone any form of cardiac testing?***

The major concern with Hyperlipidemia is the potential for heart disease. Clients who have undergone cardiac testing such as exercise Treadmill testing with good results will tend to be much better risks.

***Has the client undertaken any Lifestyle changes?***

Weight loss, Exercise, Low Fat Diet, Quit Smoking, and Reduced Alcohol Intake all have positive effects on Hyperlipidemia. Any or all of these Lifestyle Changes can only have a positive impact upon the underwriting outcome.

## ***Underwriting Prognosis***

Clinically your doctor will be concerned and will probably prescribe medication if your Cholesterol level exceeds 200, if your Triglycerides exceed 500 or if your HDL ratio exceeds 5.0.

Fortunately most Underwriters are relatively liberal. You can generally expect the following providing that test results are no worse than:

**Cholesterol**

Preferred Plus	220
Preferred	240
Standard	300

**HDL Ratio**

Preferred Plus	5
Preferred	6
Standard	8

**Triglycerides**

Preferred Plus	500
Preferred	500
Standard	500

Although Triglyceride levels of 500 or less are of little concern to the underwriter, it is highly likely that with a Triglyceride level of 500, either the Cholesterol level or the HDL ratio will disqualify your applicant for better than Standard. ❖

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**VICTORSON ASSOCIATES, INC**

321 Middle Country Road  
P.O. Box 863  
Smithtown, NY 11787  
631-265-7456 • Fax: 631-265-7054  
[www.victorson.com](http://www.victorson.com)

*Donald V Victorson CLU, Chairman  
Victorson Associates, Inc.  
Established 1961  
321 Middle Country Road  
Smithtown, NY 11787  
516 265-7456*