

Quick Reference Guide

Long Term Care Insurance Underwriting



Underwritten by
Genworth Life Insurance Company and in New York by
Genworth Life Insurance Company of New York
Administrative Office: Richmond, VA

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Requirements By Age

When Genworth receives an application for long term care insurance, the underwriting team orders the necessary requirements to obtain information that is used to determine insurability. All applicants will have a Paramed Exam with labs. Depending on age and their last doctor's visit, there will be additional requirements that will be used in the underwriting decision making process.

The grid below outlines underwriting requirements by age. An underwriter may request additional requirements when appropriate.

Doctor Visit in Last 2 Years		NO Doctor Visit in Last 2 Years	
Age	Requirements	Age	Requirements
18-59	<ul style="list-style-type: none"> • Paramed Exam/Lab • Prescription Drug Report • MIB 	18-59	<ul style="list-style-type: none"> • Paramed Exam/Lab • Prescription Drug Report • MIB
60-79	<ul style="list-style-type: none"> • Paramed/Lab with Functional/Cognitive Assessment • Attending Physician Statement (APS) • MIB 	60-79	<ul style="list-style-type: none"> • Paramed/Lab with Functional/Cognitive Assessment • Prescription Drug Report • MIB

Attending Physician Statement (APS)

Copies of medical records from a personal physician, facility, or other specialist. This includes office notes, lab results and any other test results.

MIB

Central repository of coded health information on life, disability and long term care insurance applicants.

Paramed Exam/Lab

A brief medical examination by a nurse or paramedical technician: includes medical

history, blood pressure readings, height/weight measurements, and taking of blood and urine specimens.

Paramed Exam/Lab with Functional/Cognitive Assessment

Basic paramed exam/labs plus questions regarding ability to perform daily activities, and a brief cognitive test.

Prescription Drug Report

Provides details of medications prescribed during the past 5 years.

Underwriting Hotline

Pre-Qualifying Questions
800 354.6892

Monday - Thursday
8:30 AM - 8:00 PM

Friday
9:00 AM - 8:00 PM

Underwriting Check

Before quoting an applicant, conduct an Underwriting Check. This check leads you through a four-step pre-qualifying process so you can be reasonably sure your client is insurable.

STEP 1 Build Charts

The first step is to look at the **Build Charts**. There are three build charts: General including Male and Female, Diabetes and Osteoporosis. Starting with the build charts is important. The most common reason applicants are declined is because they do not meet height/weight requirements.

The Female and Male build chart provides a maximum weight by height for insurability. If your client has Diabetes or Osteoporosis, please refer to specific Build Charts for those conditions.

STEP 2 Red Flag Medications

The next step is to check to see if the client is taking any medications on the **Red Flag Medication** list. Clients taking these medications are not insurable.

STEP 3 Uninsurable Conditions

After you have checked your Build Charts and Red Flag Medications, refer to the **Uninsurable Conditions**. Clients with conditions on this list are not insurable.

STEP 4 Conditions by Timeline

Now consider **Conditions by Timeline**. These conditions could be considered uninsurable unless a certain amount of time has passed since they occurred.

STEP 1 Build Charts

It is important to begin the pre-qualifying process by asking your clients' height and weight. Based on their answers, use the build charts to determine if your client falls within the acceptable ranges provided. Meeting this criteria is not a guarantee that an applicant will qualify for coverage.

General Build Chart

Height	Maximum Weight		Minimum Weight (All)
	Female	Male	
4'6"	149	157	71
4'7"	155	163	73
4'8"	160	169	76
4'9"	166	175	79
4'10"	172	182	82
4'11"	178	188	84
5'0"	184	194	87
5'1"	190	201	90
5'2"	197	208	93
5'3"	203	214	96
5'4"	210	221	99
5'5"	216	228	102
5'6"	223	235	106
5'7"	230	243	109
5'8"	237	250	112
5'9"	244	257	115
5'10"	251	265	119
5'11"	258	272	122
6'0"	265	280	126
6'1"	273	288	129
6'2"	280	296	133
6'3"	288	304	136
6'4"	296	312	140
6'5"	304	321	144
6'6"	312	329	147

Diabetic Build Chart

Height	Maximum Weight (All)	Minimum Weight (All)
4'6"	141	71
4'7"	146	73
4'8"	151	76
4'9"	157	79
4'10"	162	82
4'11"	168	84
5'0"	174	87
5'1"	180	90
5'2"	186	93
5'3"	192	96
5'4"	198	99
5'5"	204	102
5'6"	210	106
5'7"	217	109
5'8"	223	112
5'9"	230	115
5'10"	237	119
5'11"	244	122
6'0"	251	126
6'1"	258	129
6'2"	265	133
6'3"	272	136
6'4"	279	140
6'5"	287	144
6'6"	294	147

Osteoporosis Build Chart

Height	Minimum Weight (All)
4'6"	77
4'7"	80
4'8"	82
4'9"	85
4'10"	88
4'11"	92
5'0"	95
5'1"	98
5'2"	101
5'3"	105
5'4"	108
5'5"	111
5'6"	115
5'7"	118
5'8"	122
5'9"	126
5'10"	129
5'11"	133
6'0"	137
6'1"	140
6'2"	144
6'3"	148
6'4"	152
6'5"	156
6'6"	160

STEP 2 Red Flag Medications

Clients taking these medications are not insurable.

Brand Name	Generic
Antabuse®	disulfiram
Aralast NP®	alpha-1-proteinase inhibitor
Aricept®	donepezil HCl
Avonex® (if for MS)	interferon beta-1a
Betaseron® (if for MS)	interferon beta-1b
Campral®	acamprosate calcium
Cognex®	tacrine
Copaxone® (if for MS)	glatiramer
Depade®	naltrexone
Exelon®	rivastigmine
Flolan®	epoprostenol sodium
Gilenya®	fingolimod
Namenda®	memantine
Razadyne®	galantamine hydrobromide
Remodulin®	treprostinil
ReVia®	naltrexone
Suboxone®	buprenorphine and naloxone
Tracleer®	bosentan
Tysabri®	natalizumab
Ventavis®	iloprost
Vivitrol®	naltrexone

STEP 3 Uninsurable Conditions

If your client has or has had any of these conditions, you should not submit a long term care insurance application on him or her. This list addresses the most common uninsurable conditions and is not all-inclusive.

- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (ALS also called Lou Gehrig's Disease)
- Bipolar Disorder (Manic Depression)
- Cirrhosis of the Liver
- Congestive Heart Failure (CHF) in combination with any of the following: Heart Attack or Angina; Angioplasty or Heart Surgery
- Cystic Fibrosis
- Dementia
- Diabetes under treatment with Insulin or with a history of TIA, Heart Disease, or Circulatory/Vascular Disease
- Ehlers-Danlos Syndrome
- Frequent or persistent forgetfulness or memory loss
- Huntington's Disease
- Marfan's Syndrome
- Metastatic Cancer (spread from original site/location)
- Multiple Sclerosis (MS)
- Muscular Dystrophy
- Myelofibrosis
- Organ Transplant (other than Kidney or Cornea)
- Parkinson's Disease
- Schizophrenia or other forms of Psychosis
- Senility
- Stroke
- TIA in combination with Heart Disease or Heart Surgery
- TIA two or more times

STEP 4 Conditions By Timeline

The conditions and time frames provided in this guide are designed to help you evaluate whether your client should apply for coverage. They are not inclusive. Absence of a condition or a condition that falls outside of a specified time frame is not a guarantee that insurance will be provided. Other conditions or time frames can result in declination of coverage.

Conditions	Unacceptable Timelines
Activities of Daily Living (ADL's) (bathing, bowel/bladder control, dressing, eating, moving in and out of bed/chair, toileting, walking)	If assistance or supervision needed within the past year
Alcoholism or Drug Dependency (with or without treatment)	Within the past 2 years or with this history, consumed alcohol within the 2 years
Aneurysm	
Abdominal, corrected surgically	Within the past 6 months
Aortic, dissecting, repaired	Within the past year
Angioplasty/Stent Placement	Within the past 3 months
Assistive Devices (hospital bed, kidney dialysis, motorized scooter, oxygen, quad cane, respirator, stair lift, walker, wheelchair)	If used or advised to use within the past year
Atrial Fibrillation	Onset within the past 6 months
Cancer	
Bone, brain, lung, liver, ovary, pancreas, or stomach	Within the past 4 years
Other cancers (excluding basal or squamous cancer of the skin)	Within the past year
Cancer treated with chemotherapy or radiation	Currently
Diabetes In combination with tobacco use	If used within the past 5 years

Gastric/Intestinal Bypass	Within the past year
Heart Attack	Within the past 6 months
Heart Bypass Surgery (CABG)	Within the past 6 months
Heart Valve Replacement	Within the past year
Hodgkin's Disease or Lymphoma (early stage)	Within the past year
Joint Replacement	Within the past 3 months
Kidney Failure treated with Dialysis	Currently
Kidney Transplant	Within the past 5 years
Leukemia	Within the past 3 years
Long Term Care Services (adult day care; home health care; nursing facility, assisted living or any other long term care facility)	If used or advised to use within the past year
Mental Disorder Requiring Hospitalization	Within the past year
Oxygen Use	Currently
Rheumatoid Arthritis	Diagnosed within the past 2 years
Social Security Disability Insurance (SSDI) Benefits (does not include routine Retirement Social Security benefits)	Within the past 3 years
Spinal Surgery	Within the past 6 months
Suicide Attempt	Within the past 3 years
Tobacco Use	
In combination with: <ul style="list-style-type: none"> • Diabetes • Heart Disease or Circulatory/Vascular Disease • Transient Ischemic Attack (TIA) 	If used within the past year
Transient Ischemic Attack (TIA)	Within the past 5 years or multiple episodes, regardless of date

This list is not all inclusive, as other medical conditions and timelines could result in an additional underwriting charge or decline of coverage. If your client has a medical condition not listed here, please refer to the "Impairments Guide" section for further information.

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