

How to Prepare for a Life Insurance Medical Exam So You Get the Best Rate

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Now that you've made the smart decision to buy life insurance, you might be required to have a medical exam to gauge your overall health, which determines how much you will pay. A few preparations could save you a lot of money.



Here, we'll explain what you can expect from the process and provide tips on how to prepare for a life insurance medical exam.

What Is a Life Insurance Medical Exam?

To help determine how healthy you are, the insurance company often pays for a life insurance physical exam. A medical professional conducts the exam.

They will usually:

- Ask several questions about your health history.
- Get blood and urine samples.
- Take blood pressure and pulse.
- Measure height and weight.
- Possibly do an EKG.

The higher the amount of coverage you're seeking, the more likely you are to need an exam.

“The more risk the insurance company is taking the more they care about whether you're going to die real soon or not,” said Steven Weisbart, senior vice president and chief economist of the Insurance Information Institute. “So for a million dollar policy, they will ask for a more extensive exam than for a \$100,000 policy.”

To make things easier both for the examiner and for you, prepare the following:

- A photo ID.
- Medical and family history.
- A list of current and former doctors, including mailing addresses and phone numbers.
- A list of current medications and vitamin supplements you are taking and any therapies you are doing.

The exams usually take about 30 minutes.

Why Do Life Insurance Companies Do Medical Exams?

Life insurance policies are a contract between an insurance company and an individual to pay a death benefit to beneficiaries upon the death of an insured. Before a life insurance company enters into a new contract, it wants to know the risk it is taking.

The exam also helps level the playing field a bit. “The person applying for insurance knows more about their own health than the insurance company knows, so you have kind of a mismatch in terms of levels of information,” Weisbart said. “What the exam is trying to do is for the insurance company to try to catch up with the information level that the applicant has so that it’s an honest fair dealing.”

The exams can help determine approximate life expectancy and can show existing medical conditions like cancer, diabetes, heart disease, liver problems, smoking or drug use.

The presence of any of these and other issues could mean a higher risk for the insurance company, and therefore higher rates for the insured. The opposite is also true.

“If you’re in good health, you don’t smoke, you exercise, you eat sensibly, unlike some of the other people your age, you probably have a very good chance of living a long time and so you would like to get a price that reflects that decreased risk of dying soon,” Weisbart said. “One way to demonstrate that you’re entitled to that is to take an exam and come through it with flying colors.”

Insurance companies use a rating system to put people into risk classes. Each company has slightly different criteria, but there are some basic categories.

- **Preferred Plus (or Super Preferred, Elite):** These are the healthiest and youngest people and are the lowest-risk category.
- **Preferred:** Generally, these people are in good health but might have some conditions like high cholesterol, which could be a red flag.
- **Standard Plus:** Blood pressure or body mass index (BMI) might be outside the ideal range, but these people are generally in good health.
- **Standard:** This is typical risk. People here have average life expectancies and some family or past health issues.
- **Substandard/ Rated:** These people are at a higher risk than others because of health issues or a risky past or present.
- **Smokers:** Smokers pay much more than non-smokers because of increased risk. Some insurance companies include vapers and people who chew tobacco in this category.

The younger and healthier you are when you first buy a policy, the better your rate could be.

How to Prepare for a Medical Exam

You probably won’t be able to completely change your lifestyle before an insurance medical exam, but there are some things you can do to help improve your test results.

1. Eat Smart the Week Before

At least a few days or maybe a week before the exam, pay close attention to your diet. You are what you eat, and what you eat impacts your blood samples.

Avoid:

- High-cholesterol foods like cheese, beef and shellfish
- Processed foods
- Foods high in sugar and salt
- Saturated fats and carbohydrates
- Fast food
- Poppy seeds (can test positive for opium)

Eat more:

- Leafy greens and vegetables
- Oatmeal
- Good fats like avocado and olive oil

Consider fasting eight to 12 hours before the exam. Eating before a blood test can impact glucose and cholesterol levels. Scheduling an appointment early in the morning makes fasting easier.

Also, be careful about supplements and medications you take. B12, cold medicines, decongestants and sleeping pills can create false positives and alter test results.

2. Drink Plenty of Water

Dehydration can impact liver enzymes, while being hydrated makes it easier to draw blood. Increase your water intake to about eight glasses a day to flush out toxins.

3. Avoid Alcohol and Caffeine

Avoid alcohol at least three days before the exam. Alcohol is dehydrating, making it more difficult to draw blood, and indications of alcohol in your system could negatively impact insurance premiums.

Caffeine is also dehydrating and can impact blood pressure. Don't drink coffee, energy drinks or sodas the day of the test.

4. Don't Exercise on Exam Day

It sounds a bit counter-intuitive not to exercise before a blood test since exercise is part of a healthy lifestyle, but exercise can raise your blood pressure and pulse. Exercise can also increase protein levels in urine, often forcing a retest.

5. Get Plenty of Sleep

Vital signs are often better after a good night of sleep, so try to sleep well before your exam. Sleep can lower blood pressure and offset anxiety and fear.

6. Dress Lightly and Stand Up Straight

Since weight and BMI are important risk factors, wear lightweight clothing and stand up straight during weight and height measurements. The goal is to maximize height and minimize weight.

7. No Substance Use

Even though it is legal in some states, most insurance companies classify marijuana users as smokers and charge them the same high rates. Don't smoke at least 30 days before an exam.

8. Look at the Calendar

Try not to schedule an exam during a menstrual period because it can contaminate a urine sample.

9. Raise Your Arm During the Blood Pressure Test

During the blood pressure test, raise your arm until it is level with your heart. This makes it easier for blood to flow and can lower the systolic reading by several points.

10. Speak up if You're Afraid of Doctors or Needles

If you have a fear of doctors or needles, tell the person doing the exam. They might be able to note your fear on their report in case your blood pressure comes back a bit high. You could also ask them to take your blood pressure at the end of the exam when you're probably going to be more relaxed.

The most important advice is to be honest about your health and medical history. Future benefit payments could depend on the truthfulness of your answers during your application and exam.

What Happens After The Exam?

If the results of your medical exam don't turn out how you'd like, shop around. There might be another insurer out there who will give you a better rate, or you could buy several lower-value policies instead of one larger one.

There are also policies available that do not require medical exams.

Weisbart's overall advice is to not let the thought of a medical exam keep you from buying life insurance.

"In most cases, unless you have dependents who are completely financially on their own and totally unaffected by an early death that might occur, almost everybody needs life insurance for some purpose or another," Weisbart said.