

Heart Failure

Heart failure (HF) is a clinical syndrome where the heart muscle fails to provide an adequate amount of oxygen carrying blood flow to meet the body's demand. HF can be caused by left or right ventricular dysfunction. Left-sided heart failure is often characterized by symptoms of shortness of breath and rales (crackles heard at the lung base). Right-sided heart failure is associated with peripheral edema. Most frequently, right and left heart failure occur together.

The most common cause of HF is ischemic cardiomyopathy of coronary artery disease, which enlarges the ventricles. Other common causes of heart failure include poorly controlled hypertension, myocarditis, cardiomyopathy, valve disease, and hyperthyroidism.

Drug therapy is the primary HF treatment. Underlying conditions such as hypertension, coronary artery disease, and arrhythmia must be treated. Medications including diuretics and digoxin may be needed. Surgical treatment of heart failure may include pacemaker and defibrillator implants, coronary artery bypass or angioplasty, and repair of congenital heart and valvular heart disorders. The signs and symptoms of heart failure can improve and may disappear when HF is controlled and compensated, but this control does not cure the underlying cause of the failure. Some forms of heart failure may be curable such as right heart failure due to pulmonary embolism which generally resolves after treatment of the embolism.

Underwriting Considerations:

Heart failure, present, right or left	Decline	
History of left heart failure (with or without right heart failure), due to cardiac disease, recovered	Postpone 1 year. Thereafter with stable or rising ejection fraction (EF) enter table:	
	EF > 55%	Non-ratable
	EF 50-54%	Table C
	EF 45-49%	Table E
	EF 40-44%	Table G
	EF < 40%	Decline
Left heart failure (with or without right heart failure), due to non-cardiac disease, recovered	Rate for cause only	
Left and right heart failure, due to congenital heart disease or valve disease, surgically repaired and fully recovered.	Rate for cause only	
Right heart failure without left heart failure		
Acute, due to pulmonary embolism, recovered	Rate for the greater of cause, residual impairment or	
Acute, due to myocardial infarction, recovered Chronic or others	therapy. (Current anticoagulant therapy is Table B.) Rate as Myocardial Infarction (Rx #14) Individual Consideration	

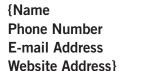
To get an idea of how a client with heart failure would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the next page for an informal quote.

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Heart Failure - Ask "Rx" pert underwriter (ask our experts)

Producer	Phone	Fax	
Client	Age/DOB	Sex	
If your client is known to have a history of HF,	please answer the following:		
1. What was the cause of HF:			
2. When was the diagnosis made			
3. Has your client had surgical heart repair?			
□ yes, type:	date?		
□ no			
4. Does your client have a history of any of the	e following (please provide details):		
☐ Hypertension			
□ coronary artery disease			
☐ chronic obstructive pulmonary dise	ase		
□ pacemaker			
5. Has an angiogram, echocardiogram, stress	test, or heart scan been done?		
\square yes, (please provide a copy)			
□ no			
6. Is your client on any medications?			
\square yes, please give details			
□ no			
7. Does your client have any other major healt	th problems (ex: cancer, diabetes, et	c.)?	
\square yes, please give details			
□ no			
8. Has your client smoked cigarettes in the las	st 12 months?		
□ yes			
□ no			
After reading the Rx for Success on Heart Fail an informal quote	lure, please feel free to use this Ask	"Rx" pert underwriter for	

an informal quote.

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