



## **Long-Term Care Insurance Pre-Qualification**

### ***Top Ten Questions a Field Underwriter Should Ask***

1. Are you currently being treated for any medical conditions?
2. What medications are you currently taking? (Ask to see the bottles and write down prescription names.) Why are you taking these medications?
3. Have you had any recent medication changes?
4. How often do you see your doctor for these conditions?
5. When did you last see your doctor?
6. Does your doctor feel your condition is stable? (An example of an unstable condition would be a response such as “my doctor would like to see my blood pressure lower.”)
7. Do you see any specialists? If so, what for?
8. Do you have any limitations in activity? How far can you walk without resting?
9. Do you have any difficulty climbing stairs or getting up from a chair?
10. Do you experience frequent falls? Have you had any falls in the last two years?

*Bonus Question:* Has your doctor recommended a surgery or treatment that has not yet been performed?

### **Things to Watch Out For**

1. Client’s difficulty getting out of the chair or walking across the room
2. Height & weight
3. Tremors and/or tremulous handwriting
4. Appearance of client & home
5. Combination of conditions
6. Tobacco use in combination with heart attack/heart surgery, circulatory disease, or chronic respiratory disease
7. Diabetes in combination with heart disease