

## ***LTC Preliminary Medical Review***

***The next step in the process is completing the application for insurance. As part of the underwriting process, the insurance carrier will obtain copies of all of your medical and prescription records so we need to complete the application as accurately and completely as we can. This also provides us with the opportunity to provide any explanations for information in your records. The following questions will generally help us catch some issues that may not be caught until it is too late. It would be most helpful to discuss these questions with you prior to proceeding with an application.***

- What will your height and weight be recorded as in your medical records? If this is different from your current height and weight, provide an explanation.
- Have you seen or been asked to see a Specialist within the past 5 years. What was that for?
- What is the most serious medical condition you have had in the last 15 years?
- Are you currently being treated for any medical condition(s)?
- Please list prescription(s) you are currently taking or have taken in the last 5 years and what condition(s) are/were you taking it/them for?
- Have any of your prescription(s) changed within the last year? (Dosage, frequency, new Rx)
- Has your Physician recommended any procedure(s) or test(s) that you have not completed?
- Has your physician told you that you might have a condition/disease that you are not being treated for?
- Have you had any surgical procedure(s) (major or minor) in the past 5 years or any steroid injection(s)?
- Are you receiving any form of therapy or rehabilitation for anything?
- Have you had a Sleep Study? Result?
- Is/are there any other health condition(s) during the past 10 years that may appear in your medical records?

- Have you made any complaints to your Physician that has not been diagnosed (e.g.: I seem to be losing my keys more often, my hips hurt, etc.). Did your Physician write them in your records?
- Have you received any Disability payments during the last 10 years (Social Security, Worker's Compensation, Private DI, Group DI)?
- For clean applications: Please complete the following sentence...My health is excellent except for \_\_\_\_\_.