

A CONSUMER'S GUIDE

What You Need to Know About...

Field Underwriting

Collecting data about your client is an important step in the underwriting process. Known as field underwriting, this information allows your underwriter to better assess your client's medical history and to help determine what underwriting classification your client may qualify for. Providing the most detailed information possible can help your underwriter furnish the most reliable quote.

An easy acronym to help you collect medical data from your client is TOADS (Treatment, Onset, Age, Diagnosis, Severity).



These are all important aspects of risk assessment. Collect information on these topics and improve the reliability of the underwriting opinions you receive.

Treatment

Treatment often varies case by case so it is important that the client offer detail on this topic. For example, some cancers may require simple excision while others may need additional treatment such as radiation and/or chemotherapy. And this difference may affect the rate class. Diabetes may be treated by diet and exercise, with oral medication, or by insulin, and rates may differ depending on this information. The dates of the start and end of treatment are important also as some rates start from the date when treatment ended, not when the disease was diagnosed. Medication dosage can be important as well and should be collected. Ask your client to provide as much detail as possible and remind them that it is an important part of the underwriting.

Onset

Onset requires a date of diagnosis. Ask your client to advise when the diagnosis was made. This is often an important part of rate assessment on an underwriting manual and must be collected. For example, diabetes in part is rated by how long an individual has had the disease and we can figure that out if we have the date of diagnosis.

Age

Age is important. Rate assessment often depends on the age of the client. Clients over the age of 70 with late onset coronary disease for example may receive better rates than someone diagnosed at middle age. Be sure to collect the client's date of birth.

Diagnosis

Diagnosis is one of the most vital parts of underwriting. While your client may have a straightforward diagnosis such as high blood pressure or high cholesterol, other impairments may require more detail. Diabetes can be of different types – type I and II for example. Multiple Sclerosis may be Primary-Progressive or Relapsing-Remitting. Underwriting cancer requires knowing more than just the general name and location of the disease. Pathology description, size, exact type and site of cancer are important factors in underwriting. Skin cancer for example can be anywhere on the body; it will vary in size and speed of growth; and it varies in type - basal cell, squamous cell, melanoma, etc. This will all affect rate class. The general location of breast cancer is obvious but there are different sites within the breast and different types of cancer that can affect the breast. All of this information is important in order to get a reliable underwriting opinion. It is important to remember that an exact diagnosis may require more detail than the general name of a disease. Asking for more detail improves the likelihood of getting a reliable underwriting opinion.

Severity

Severity of the impairment is important for accurate underwriting. It is acceptable to ask your client for his or her general perception of severity, but very important to ask for further detail where possible. The clinical assessment of severity will depend on the impairment: diabetes is evaluated primarily by glucose testing; sleep apnea largely by sleep study testing results; cancer by pathology report; etc. Ask your client if he or she is aware of recent test results that measure the severity and control of the impairment. Instead of just reporting that one's doctor has given a clean bill of health, your client may provide glucose values or the stage and grade from a cancer pathology report. This additional information will be very helpful in the underwriting assessment. Symptomatology is also important. Knowing what symptoms precipitated the diagnosis and knowing what symptoms the client may currently be experiencing can help a great deal. This information is often very important for impairments such as multiple sclerosis, heart disease, sleep apnea, and many others.

Summary

Reliable underwriting opinions depend on reliable information. We hope the catchy mnemonic, TOADS, will help you remember the general items that are important in the field underwriting of medical impairments. Be sure to ask specific questions that may come to mind as you develop individual cases in the field and include the detail in your submission to us.