

What To Expect On Your Life Insurance Medical Exam

Once you apply for a life insurance policy, there are some steps that might be required in order to have the policy issued. In many cases a health exam will be done to ensure you don't have any serious illnesses or other issues that could affect your eligibility for the policy. Some insurance companies will send someone out to your home to perform the exam, while others will have you visit an approved doctor's office to have it completed. Here are a few of the things you should expect when the test is performed.

A Questionnaire About Your Health History

You will probably start by filling out a questionnaire regarding your current health and history. This will include things like whether you have ever had certain types of illness, your current state of health and recent illnesses, as well as questions about your lifestyle. These lifestyle questions might include whether you smoke, drink, or use drugs, either illegal or prescription, and your exercise habits. There may also be questions about your family history, including illnesses such as cancer or heart disease in the family. All of these questions help the examiner to develop a picture of your general state of health and what can be expected in the future.

A General Exam

The examiner will do most of the things involved in a basic checkup, such as listening to your lungs and heart, taking your blood pressure and temperature, and checking your ears, eyes, and throat. They may ask you some more questions which were not included on the questionnaire. You will also be weighed and your height measured to determine whether you are at a healthy weight for your height.

Blood And Urine Tests

Generally a blood test, and in some cases a urine sample, will be taken in order to check for a long list of problems. They will check your cholesterol levels, watch for any signs of infection or disease, and test for drugs or alcohol in the bloodstream. All of these procedures are again similar to what you might have at the average checkup.

The Results

As long as everything looks good, you probably won't receive the results of your exam. However, if something is discovered that affects your premiums or eligibility for the policy, you will be notified. At that point you will be able to either accept a policy at a higher rate, or decline it. If anything serious is discovered, you should contact your own doctor immediately for further examination.

The life insurance health exam is usually fairly quick and simple. In most cases, no problems are found that you didn't already know about, and the policy is issued as requested.