

Opportunities

Underwriting Alert: Diabetes



MetLife®

Revisions to Underwriting Guidelines for 'Pre-Diabetes' Conditions Could Result in More Favorable Offers

Gestational diabetes is diabetes that occurs in pregnant women who have never had diabetes. Each year, it affects approximately 135,000 individuals in the United States – or about 4 percent of all pregnant women.

Gestational diabetes results in increased risk to the baby. The mother is more likely to experience pregnancy complications such as hypertension, pre-eclampsia, and the need for a Cesarean delivery. Women who have gestational diabetes are also at increased risk of developing type 2 diabetes.

Impaired glucose tolerance (IGT) and **impaired fasting glucose (IFG)** are intermediate conditions in the progression to diabetes mellitus. Both are defined by glucose levels that are above normal, but below the level that is diagnostic for diabetes. Persons with IGT or IFG have a significant risk of developing diabetes.

Based on our revised guidelines, pregnant women with gestational diabetes can be considered for life insurance immediately without having their application postponed until after delivery of their baby.

Additionally, our revised guidelines for IFG and IGT enable us to often accept individuals aged 60 years and older at Standard rates – even if they have multiple cardiovascular risk factors (as long as those risk factors are well-controlled and they have no significant complications).

Amanda is a 34-year-old, pregnant woman with gestational diabetes. Her blood sugars are well managed, her blood pressure is normal, and there is no evidence of other complications. **Amanda can immediately be considered for life insurance at a slight rating.** Once she delivers, if her blood sugars return to normal, **Amanda can be reconsidered for a Standard insurance rating.***

Stuart is a 63-year-old with well-controlled hypertension and hypercholesterolemia. Stuart's blood sugars are elevated consistent with the diagnosis of IFG. He has no evidence of any cardiovascular disease. **Stuart can be rated Standard for life insurance.***

*Examples are hypothetical. Underwriting ratings will vary based on specific case details.

Then

Now

	Then	Now
Gestational Diabetes	Pregnant women with gestational diabetes were declined until after delivery	Pregnant women with gestational diabetes can be considered for life insurance immediately with a slight rating. Once they deliver, if their blood sugars return to normal, they can be reconsidered for Standard.
Impaired Fasting Glucose (IFG) and Impaired Glucose Tolerance (IGT)	Individuals aged 60 and older with two or more cardiovascular risk factors were given a slight rating.	Individuals aged 60 and older with two or more cardiovascular risk factors can be considered for a Standard rating.

For more information, contact us today!

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