

# Med Supp Underwriting Fast Facts

## Is your client in their Medicare Supplement Open Enrollment Period or are they Guaranteed Issue?

### Yes

Your client won't have to worry about underwriting or answering health questions. Your work is done here.

### No

Your client will have to answer some health questions before they can be enrolled into a Med Supp Plan. No sweat, here's what they can expect.

## What are these questions looking for?

Insurance companies want to know if your client has any conditions that may be expensive to cover. Any expensive future claims can hurt the company's profit.

### Sample Questions

- Are you currently or have been recently hospitalized?
- Have you been diagnosed with \_\_\_\_\_ condition?
- In the past \_\_\_ years, have you been treated for \_\_\_\_\_ ?

For some carriers, answering "yes" to any of these conditions leads to an immediate decline.

## Prepare For...

### Height and Weight

Some carriers may ask applicants to list their height and weight, but not all.

### Health History

Carriers will likely inquire about an applicant's recent medical history. Depending on the carrier, they may be asked to go back anywhere from two to 10 years.

### Diabetes

Some carriers will deny applicants with diabetes.