LONG-TERM CARE INSURANCE

Condition-Related Marketing: **Build**

An applicant's height and weight (build) are perhaps the single most important factor in the evaluation for health-based underwriting. Build plays a significant role in one's overall health (morbidity) and life expectancy.

BMI	Weight Status
Below 18.5	Underweight
18.5-24.9	Normal
25.0-29.9	Overweight
30.0 and higher	Obesity

Underweight Clients

As shown above, underweight is defined as those with a body mass index (BMI) lower than 18.5. However, it should be noted that with some risk factors, even folks in the low normal range may represent an increased risk. Causes include family history, mental illness, digestive disorders and even a high metabolism.

Risk factors and comorbidities related to being underweight: Conditions such as malnutrition, malabsorption, eating disorders, gastrointestinal issues, osteoporosis, fractures, anemia and fatigue are among the risk factors for those who are underweight or of slight build. PubMed.gov notes there was a study performed in 2016 which noted low bone mineral density in 36.7% of women versus 10.7% of normal-weight women. Studies also show a decrease in skeletal muscle index (SMI). Significant GI issues also regularly lead to weight loss.

Obese Clients

Obesity is defined as a body mass index (BMI) of 30 or over. A symptom of this is excessive body fat which can impact overall health. Commonly caused by lack of physical activity or poor nutrition derived from physiological and environmental factors, obesity is very common in the United States. The National Institute of Diabetes and Digestive and Kidney Disease indicates that two out of every three American adults are overweight or obese. According to PubMed.gov, more than 5% of money spent on health care in the United States is directly related to obesity.

Risk factors and comorbidities related to obesity: Obesity is a risk factor for many very common, yet significant, conditions. There is a direct correlation between obesity and diabetes, heart disease, hypertension, sleep apnea, liver disease, cancer and arthritis. Obese folks with arthritis carry the additional weight that has an impact on their weight-bearing joints leading to accelerated degradation. Besides diabetes, this is perhaps the most common scenario for those who are obese. Obesity with diabetes has resulted in the coining of a new term – "diabesity." As a timely side note, both age and obesity are contributing factors for developing "long COVID."

How do underwriters consider your applicants' builds when underwriting a case?

Knowing the impact that build has on one's health, the underwriter will use our build chart to first determine insurability. Second, the underwriter will review the application, interview or do a face-to-face assessment and evaluate medical records to determine if the applicant had any significant comorbid factors that could lead to a rating or decline.

Besides diabetes, arthritis in weight-bearing joints (and other comorbid conditions) for those who are obese, the underwriter will look for symptoms or conditions such as fatigue, unexplained weight loss, eating disorders and osteoporosis (and more) for those who are on the low side of normal or underweight per BMI.

Continue on back.

Planning Corner: Using Your Resources

Comorbidities can be complex. However, starting with an accurate build and using our build chart is a great first step in field underwriting.

After you consult the build chart, talk to your clients about their health history. If your client's build is abnormal and they have some concerning history, we would encourage you to reach out to our underwriting team at LTCunderwriting@mutualofomaha.com to prescreen the case. We can help you set some reasonable expectations in terms of insurability, and expected rate, as well as advise what other information could be helpful with our review.

Build Chart – Unisex

Height	Minimum	Preferred Maximum	Select Maximum	Class I Maximum
4'8"	80	129	156	178
4'9"	83	134	161	185
4'10"	86	139	167	191
4'11"	89	143	173	198
5'0"	92	148	179	205
5'1"	95	153	185	211
5'2"	98	158	191	218
5'3"	101	164	197	226
5'4"	104	169	204	233
5'5"	107	174	210	240
5'6"	111	180	217	248
5'7"	114	185	223	255
5'8"	118	191	230	263
5'9"	122	196	237	271
5'10"	125	202	244	279
5'11"	129	207	251	287
6'0"	133	214	258	295
6'1"	136	220	265	303
6'2"	140	226	273	311
6'3"	144	232	280	320
6'4"	148	238	287	329
6'5"	152	245	295	337
6'6"	156	251	303	346

- An applicant below the minimum weight is ineligible for coverage
- An applicant who is within the weight requirements but has other health conditions may be ineligible for coverage
- An applicant who exceeds the maximum Select weight and has any condition listed on the impairment guide as a Class I or Class II will be declined
- An applicant above the Class I maximum weight is ineligible for coverage
- An applicant who has short stature due to a genetic condition or chronic medical condition is ineligible for coverage
- Build as documented in medical records or obtained during a face-to-face interview