



A Closer Look at Underwriting

Impact of Diabetes

Did you know there are more people living with diabetes today than ever before? In fact, 1 in 10, or **37.3 million, Americans are living with diabetes.**¹

Meet Aaron

He is 55 years old and was diagnosed with Type 2 diabetes 20 years ago. His diabetes is well controlled, with his current A1C (blood sugar) level at 6.6. He is 5 feet 9 inches tall and weighs 240 pounds, with a BMI of 35.4. Fortunately, other than his diabetes and weight, he is healthy, regularly visits his doctor, with his last visit less than a year ago, and has no other medical issues or concerning family history.

He needs life insurance coverage and has elected to apply for a \$200,000 MassMutual Whole Life 100 insurance policy, **but can MassMutual® offer him coverage?**

YES

MassMutual may be able to offer Aaron Standard², if he qualifies for credits through the Risk Assessment Credits (RAC) program³. If Aaron does not qualify for the RAC program, he may still be eligible for coverage at a low substandard rating – **Table B.**

What Impacts MassMutual's Underwriting Offer?

There are some important risk factors that must be considered when underwriting someone with diabetes. MassMutual considers the impact of health and lifestyle factors in the table below when underwriting someone with diabetes.

Lower Impact	RISK FACTORS	Higher Impact
Relatively recent diagnosis	Years since diagnosis	Longer length of time since diagnosis
Type 2	Type of diabetes	Type 1
Little or no medication necessary	Use of medication	Heavy medication use required
20 years or older	Age	Less than 20 years old
BMI below 35.0	Height & Weight (BMI)	BMI of 35.0 or higher
Good level of control	Level of control over condition	Poor level of control
No use of nicotine	Nicotine use	Use of nicotine
No additional concerning medical history	Other medical history	Concerning medical history ⁴

It is important to note that a single high impact risk factor does not necessarily mean an offer cannot be made. Any offer that may be extended is based on the entire client profile.

Don't let diabetes get in the way of talking with clients about their life insurance needs. MassMutual life insurance products and underwriting programs can help. For case-specific information, please email the underwriting Quick Quotes board.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

¹ Centers for Disease Control and Prevention. National Diabetes Statistics Report website. www.cdc.gov/diabetes/data/statistics-report/index.html. Accessed December 1, 2022.

² This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case.

³ The RAC program is a credits program that allows up to a two-table rating improvement based on favorable health and lifestyle factors.

⁴ Including but not limited to diabetic complications, such as kidney, nerve, eye, or co-morbid conditions, such as heart or cerebrovascular disease.

Life insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company (C. M. Life) and MML Bay State Life Insurance Company (MML Bay State), Springfield, MA 01111-0001. C.M. Life and MML Bay State are non-admitted in New York.

