



# A Closer Look at Life Underwriting

## Impact of Sleep Apnea

Did you know that sleep apnea is a common and serious disorder that can affect an individual's ability to breathe as they sleep? It is estimated that nearly 30 million Americans live with it.<sup>1</sup>

### Meet Cordell

He's 50 years old and is 5 feet 10 inches tall and weighs 230 lbs. His doctor diagnosed him with mild obstructive sleep apnea three months ago through an overnight sleep study. Cordell was fitted for a Continuous Positive Airway Pressure (CPAP) device which he uses consistently as prescribed by his doctor. He has strictly followed his doctor's orders, and has used the device regularly. This course of treatment has been considered effective as his symptoms have reduced. Other than the diagnosed sleep apnea, Cordell has no concerning medical history.

He needs life insurance coverage and has elected to apply for a \$1,500,000 MassMutual® Whole Life 100 insurance policy, but can MassMutual offer him coverage?

**YES!**

MassMutual may be able to offer Cordell **Standard Non-Tobacco**, if he qualifies for credits through the Risk Assessment Credits (RAC) program.<sup>2</sup> If he does not qualify for the RAC program, he may still be eligible for coverage at a low substandard rating.

## What Impacts MassMutual's Underwriting Offer?

There are some important risk factors that must be considered when underwriting someone suspected of having, or diagnosed with, sleep apnea. MassMutual considers the impact of the health and lifestyle factors in the table below when underwriting these individuals:

Favorable	RISK FACTORS	Less Favorable
50 years or older	Age	Under 50 years old
Confirmed by a sleep study	Diagnosis Status	Suspected, but not confirmed
More than a year ago	Time Since Diagnosis	1 year or less
Normal weight	Body Mass Index	Overweight or obese
Moderate or better	Severity of Condition Pre-Treatment	Severe or worse
Yes	Sleep Study Completed	No or results unknown
Use of CPAP or BiPAP	Course of Treatment	No use

It is important to note that a single unfavorable risk factor does not necessarily prevent an offer. Any offer that may be extended is based on the entire client profile.

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**Don't let sleep apnea 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.**

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<sup>1</sup> Journal of Clinical Sleep Medicine - Health Care Savings: The Economic Value of Diagnostic and Therapeutic Care for Obstructive Sleep Apnea - August 15, 2016; <https://jcsn.aasm.org/doi/10.5664/jcsn.6034>

<sup>2</sup> This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case. The RAC program is a credits program that allows up to a two-table rating improvement based on favorable health and lifestyle factors.

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