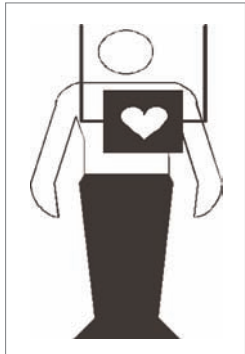




Enlarged Heart



Any of the four chambers of the heart (right atrium, right ventricle, left atrium, and left ventricle) may become dilated (enlarged) and/or the muscular wall of the heart may become thickened (hypertrophied). Measurable cardiac enlargement is a clue to significant heart disease; it rarely exists as an isolated finding. It is usually secondary to organic disease such as valve defects, congenital defects, hypertension, coronary artery disease or cardiomyopathy.

The cardio-thoracic (CT) ratio as determined by chest x-ray is often used to report heart size. CT is the heart width divided by the width of the chest cavity. Normal CT ratio is under 50%. Echocardiogram, MUGA scan and ventriculogram are superior tests for assessing heart size. When available (and of a similar date), these tests will be used as the basis of the underwriting assessment. In addition to heart size, these tests provide details on chamber size, cardiac function, and wall motion, etc. that can be useful to the underwriter.

Underwriting considerations for enlarged heart absent other significant impairment:

Cardiac Enlargement on Chest X-ray with CT Ratio:

Up to 52%	No rating
53-57%	Table C
Over 57%	Decline

Thickness of left ventricular posterior wall or septum* (in diastole) on echocardiogram:

Normal	7-11 mm	No rating
Very mild hypertrophy	12 mm	No rating
Mild hypertrophy	13-14 mm	Table B-C
Moderate hypertrophy	15-16 mm	Table C-D
Severe hypertrophy	> 17 mm	High Substandard to Decline

*Hypertrophic cardiomyopathy will be discussed in more detail in Rx #91.

(continued on reverse)

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Your Success Matters.

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Phone Number
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Left Ventricular Size and Function on Echocardiogram, MUGA or Ventriculogram:

Measurements	Normal	Mild Dysfunction	More severe dysfunction
Ejection fraction	> 55%	50-54%	Involving lower ejection fractions, more severe ventricular dilatation, higher left ventricular pressures, or history of congestive heart failure
Ventricular function	Normal	Mildly abnormal	
Wall motion	Normal	Normal	
LVEDP (left ventricular pressure)	< 13 mmHg	< 15 mmHg	
LVEDD (internal cavity size)	38-55 mm	55-58 mm	
Rating	No Rating	No Rating if only one of the above, Table B if 2 or more	Individual Consideration

Other cardiovascular disease or elevated blood pressure may lead to higher ratings. Known valvular heart disease will be underwritten based on the specific disorder that exists. See prior articles on aortic *Rx #21* and mitral *Rx #22* valve disorders. Applicants with a history of valve replacement or congenital heart disease will receive individual consideration.

To get an idea of how a client with Enlarged Heart would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the next page for an informal quote.

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**Enlarged Heart - Ask "Rx" pert underwriter
(ask our experts)**

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has a diagnosis of Enlarged Heart, please answer the following:

1. When was the condition first diagnosed: _____

2. Have any of the following symptoms occurred?

chest discomfort yes no

fainting spells or dizziness yes no

shortness of breath yes no

palpitations (irregular heart beat) yes no

3. Please note which of the following cardiac studies have been completed?

chest x-ray yes – normal no

yes – abnormal

exercise treadmill or thallium yes – normal no

yes – abnormal

resting or exercise echocardiogram yes – normal no

yes – abnormal

MUGA es – normal no

yes – abnormal

cardiac catheterization yes – normal no

yes - abnormal

4. Is there a history of any heart disease (problems with valves, coronary artery disease, cardiomyopathy,

yes, please give details _____

no

5. Is your client on any medications?

yes, please give details _____

no

6. Has your client smoked cigarettes in the last 12 months?

yes

no

7. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details _____

no

Please submit the results of all completed cardiac studies.

After reading the Rx for Success on Enlarged Heart, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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