

PREPARING FOR YOUR INSURANCE EXAM

A nurse from a paramedical service will contact you to schedule your examination. The visit typically takes approximately thirty minutes and can be done at your office or home. As part of the exam, the nurse will ask you medical questions, record your vitals such as build, blood pressure and obtain blood and urine specimens for analysis. Depending on your age and the size of the policy you are purchasing, you might need to have an ECG or asked to perform some brief tests to assess mobility or memory skills. The following recommendations will help you prepare for the exam and obtain the best insurance rates in a timely manner.

MEDICAL HISTORY

You will be questioned about your past and present medical conditions. It is extremely helpful if prior to the exam you have the following information available:

- Contact information of any doctors, clinics or hospitals visited in last five years.
- Approximate dates of diagnosis, treatment and results of any medical conditions
- List of medications or prescription bottles
- Picture ID as the nurse will ask for verification of your identity

SPECIMENS AND PHYSICAL EXAM

In order to achieve optimal results it is advisable you do the following:

- Fast for at least 8 hours
- Schedule exam for the morning as this will help in weighing less, lower blood pressure and makes the fasting more convenient.

In the 24 hours prior to the exam:

- Avoid foods high in cholesterol or salt
- Do not consume alcohol or significant amounts of cold medicine or pain relievers
- Drink plenty of water
- Avoid strenuous exercise
- Take all prescriptions as you normally do. Do not withhold blood pressure medications on the morning of the exam

One hour prior to the exam

- Drink a glass of water
- Do not consume caffeine or use nicotine

Tell the examiner if you have a fear of needles or have trouble supplying a sample. They can often switch to a different needle to obtain the sample.

Avoid scheduling the appointment during a menstrual period as discharge can contaminate urine specimen.

Remember that the nurse is a third party provider that travels to you for your convenience. Do not hesitate to reschedule the appointment if you are having a stressful day or are recovering from an illness that could impact the test results.