

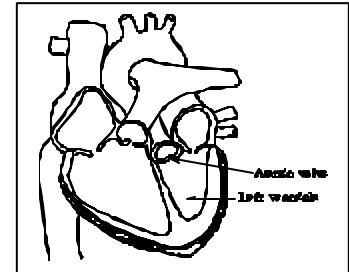


Mitral Valve Disorders

Mitral Stenosis (MS)

Mitral stenosis is a narrowing of the opening of the mitral valve. It produces a low-pitched, rumbling, diastolic murmur. Most cases are due to rheumatic fever.

Arrhythmias (*irregular heart beats*) are common with this impairment, especially atrial fibrillation or flutter and premature atrial or ventricular contractions. Other symptoms include shortness of breath, chest pain, and heart failure.



In underwriting, mitral stenosis is classified as minimal, mild (*valve opening 2.0 - 2.9 cm²*), moderate (*valve opening 1.1 - 1.9 cm²*), or severe (*valve opening 1.0 cm² or less*). Under age 15, applicants with MS are generally declined. For ages 15 and over, the following schedule applies.

Ages	Minimal MS	Mild MS	Moderate MS	Severe MS
15-39	Table D	Table E	Table F	Decline
40-59	Table B	Table D	Table E	Decline
60-75	Table A	Table C	Table D	Decline
over 75	Non-rated	Table A	Table C	Decline

Mitral stenosis associated with atrial fibrillation is usually uninsurable on an individual basis.

Mitral Regurgitation (MR)

Mitral regurgitation, also called insufficiency, is the failure of the mitral valve to close properly, thus allowing return of blood back into the left atrium. It produces a high-pitched, blowing, systolic murmur transmitted to the axilla (*under the arm*). Most cases are due to rheumatic fever, mitral valve prolapse, or endocarditis (*infection of the heart valve*).

Some individuals with this valvular impairment never develop symptoms. Others eventually experience shortness of breath, weakness and heart failure.

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In underwriting, mitral regurgitation is classified as mild, moderate or severe depending upon the amount of backflow of blood across the valve. Under age 15, applicants with MR are generally declined. For ages 15 and over, the following schedule applies.

Ages	Mild MR	Moderate MR	Severe MR
15-39	Table D	Table E	Table G to decline
40-59	Table B	Table D	Table G to decline
60-75	Table A	Table C	Table G to decline
over 75	Non-rated	Table B	Table G to decline

Mitral Valve Prolapse

Mitral valve prolapse has been previously discussed in a past issue of the *Rx for Success* (#4).

To get an idea of how a client with a history of mitral valve disorders would be viewed in the underwriting process, feel free to use the attached *Ask "Rx" pert underwriter* for an informal quote.

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Mitral Valve Disorders - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has had mitral stenosis and/or regurgitation, please answer the following:

1. How long has this abnormality been present? _____(years)
2. Please check the type(s) of Mitral Valve Disorder present:
 - Mitral Stenosis
 - Mitral Regurgitation
 - Mitral Valve Prolapse
3. Have any of the following occurred?

chest pain	<input type="checkbox"/> yes	<input type="checkbox"/> no
trouble breathing	<input type="checkbox"/> yes	<input type="checkbox"/> no
heart failure	<input type="checkbox"/> yes	<input type="checkbox"/> no
palpitations	<input type="checkbox"/> yes	<input type="checkbox"/> no
atrial fibrillation/flutter	<input type="checkbox"/> yes	<input type="checkbox"/> no
4. Is there a history of any other heart disease in addition to the mitral valve disorder (problems with other valves, coronary artery disease, etc.)?
 - yes, please give details _____
 - no
5. Have additional studies been completed? (check all that apply)
 - echocardiogram _____(date)
 - cardiac catheterization _____(date)
 - none
6. Is your client on any medications?
 - yes, please give details _____
 - no
7. Has your client smoked cigarettes in the last 12 months?
 - yes
 - no
8. Does your client have any other major health problems (ex: cancer, etc.)?
 - yes, please give details _____
 - no

After reading the *Rx for Success* on Mitral Valve Disorders, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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