

Congestive Heart Failure (CHF) and Heart Disease Underwriting

If your client is on 3 or more heart medications, and there is a medication in **LIST A, LIST B and LIST C**, then the client is only eligible for Guaranteed Issue. It does not matter what the client tells you, the insurance carriers will view this as Congestive Heart Failure. Your client may also have CHF even if they do not have medications in the lists below, so make sure you do your field underwriting.

Questions to ask your client:

1. Have you ever been diagnosed or treated for heart disease or heart failure?
2. Have you ever taken any heart or blood pressure medications in the past that you are not currently taking?
3. Have you ever seen or been referred to a cardiologist?

You should also look up the doctor who prescribed the heart medications and indicate on the Needs Analysis if it's a general/family/primary care doctor or a cardiologist/heart doctor.

Example of client's medications that indicates CHF: Losartan, Carvedilol and Spirolactone

List A	List B	List C
ACCUPRIL	ZIAC	ALDACTAZIDE
ACCURETIC; QUINARETIC	BISOPROLOL FUMARATE; ZEBETA	ALDACTONE; CAROSPIR; SPIRONOLACTONE
ACEON	BYVALSON	BUMETANIDE; BUMEX
ALTACE; RAMIPRIL	CARVEDILOL; COREG	DEMADEX; TORSEMIDE
LOTREL	COREG CR	EDECIN
EXFORGE	METOPROLOL; LOPRESSOR; METOPROLOL TARTRATE	EPLERENONE; INSPRA
AZOR	METOPROLOL SUCCINATE ER; TOPROL XL	ETHACRYNIC ACID
ATACAND		FUROSEMIDE/SODIUM CHLORID
AVALIDE		FUROSEMIDE; FUROSEMIDE-CARPUJECT; LASIX
AVAPRO; IRBESARTAN		SODIUM EDECIN
BENAZEPRIL HCL; LOTENSIN		
BENICAR		
CAPOTEN; CAPTOPRIL		
CAPTOPRIL		
COZAAR; LOSARTAN POTASSIUM		
DIOVAN; VALSARTAN		
ENALAPRIL MALEATE; VASOTEC		
FOSINOPRIL SODIUM; MONOPRIL		
HYZAAR; LOSARTAN		
LEXXEL		
LISINOPRIL; PRINIVIL; ZESTRIL		
MICARDIS; TELMISARTAN		
PRESTALIA		
TWYNSTA		
VALTURNA		

>>Single medications that may indicate a heart condition beyond blood pressure, such as Angina (chest pain) or Irregular Heart Beat or other heart disease:

Isosorbide and Spironolactone