



# A Closer Look at Life Underwriting

Impact of Overweight Body Mass Index (BMI)

Did you know obesity is a chronic disease that is increasing in prevalence and is now considered to be a global epidemic?<sup>1</sup> In fact, it currently affects approximately 4 out of 10 Americans.<sup>2</sup>

## Meet Ava

She is 45 years old. She is 5 feet 5 inches tall and weighs 220 pounds. She lost 50 pounds over the last 12 months due to diet and exercise. Due to the chances of weight being gained back, half of her weight loss must be added back to her current weight to calculate her BMI, which is 40.8. For underwriting purposes, MassMutual® will round her BMI down to 40. Fortunately, other than her BMI, she is healthy and does not use any tobacco products.

She needs life insurance coverage and has elected to apply for a \$1,000,000 MassMutual Whole Life 100 insurance policy, **but can MassMutual offer her coverage?**

**YES!**

MassMutual may be able to offer Ava **Standard**, if she qualifies for credits through the Risk Assessment Credits (RAC) program.<sup>3</sup> If Ava does not qualify for the RAC program, she 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 with weight concerns. MassMutual considers the impact of the health and lifestyle factors in the table below when underwriting these individuals:

| Favorable                                      | RISK FACTORS                                    | Less Favorable              |
|--|---|-----------------------------|
| Less than 35                                   | BMI   | Greater than or equal to 35 |
| No usage                                       | Nicotine/Tobacco Use                            | Some usage                  |
| No usage                                       | Use of Medications <sup>4</sup>                 | Some usage                  |
| No diagnosis                                   | Diagnosis of Associated Conditions <sup>5</sup> | Diagnosis                   |
| Weight loss, maintained for at least 12 months | Weight Change                                   | Recent weight gain          |

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.

**Don't let weight concerns 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>C. Boutari et al. A 2022 update on the epidemiology of obesity and a call to action: as its twin COVID-19 pandemic appears to be receding, the obesity and dysmetabolism pandemic continues to rage on Metabolism(2022)

<sup>2</sup>World Health Organization. Obesity and Overweight webpage. <https://www.cdc.gov/obesity/data/adult.html>

<sup>3</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.

<sup>4</sup>Medication usage can be related to a specific associated condition or weight management.

<sup>5</sup>Associated conditions include, but are not limited to, heart disease, stroke, dyslipidemia, type 2 diabetes, cancer, digestive problems, sleep apnea, osteoarthritis and COVID-19.

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