



# A Closer Look at Life Underwriting

Impact of Depression & Anxiety

Did you know that according to the U.S. Census Bureau Household Pulse Survey, nearly one third of adults (32.3%), reported anxiety and depression symptoms in 2023?<sup>1</sup>

## Meet Heidi

She is 35 years old and within the last two years, she had a mild case of depression combined with anxiety that was treated with a low dose of anti-depressant medication. It has been almost a year without a depression episode, and she has her anxiety well-controlled with no need for medication. Fortunately, Heidi is also healthy, regularly visits her doctor and has no other concerning medical history.

She needs life insurance coverage and has elected to apply for a \$250,000 MassMutual Whole Life 65 insurance policy, **but can MassMutual® offer her coverage?**

**YES!**

MassMutual may be able to offer Heidi up to **Preferred<sup>2</sup>**, if she otherwise qualifies.

## What Impacts MassMutual’s Underwriting Offer?

There are some important risk factors that must be considered when underwriting someone with a history of depression and anxiety. MassMutual considers the impact of health and lifestyle factors in the table below when underwriting these individuals:

Favorable	RISK FACTORS	Less Favorable
Stable employment, no loss of work	Employment	Loss of work, disability
Minimal impact to social functioning	Lifestyle Impact	Significant impact to social functioning
Little or no medication necessary	Use of Medication	Heavy medication use required
No history of hospitalizations	Hospitalizations	Recent or multiple hospitalizations
No history of substance abuse	Substance Abuse	History of substance abuse
No SI or attempts	Suicide Ideation (SI) or Attempts	History of SI or attempts

It is important to note that a single less favorable risk factor does not necessarily mean an offer cannot be made. Any offer that may be extended is based on the entire client profile.

**Don’t let mental illnesses like depression or anxiety 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> KFF analysis of U.S. Census Bureau, Household Pulse Survey, 2023 - [www.kff.org](http://www.kff.org)

<sup>2</sup> This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case.

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