



A Closer Look at Life Underwriting

Impact of High Blood Pressure (Hypertension)

Did you know that nearly half of the adults in the U.S., about 120 million people¹, have high blood pressure? Additionally, according to the American Heart Association, many of them are unaware they even have a problem.

Meet Brandon

He is 46 years old with a history of high blood pressure. Ten years ago, his blood pressure reading was 145/95. With the help of blood pressure medications and a change in diet, Brandon has been able to control his blood pressure, keeping it at a steady 127/75, for over eight years. Fortunately, he is also healthy, regularly visits his doctor, and has no other concerning medical history.

Brandon needs life insurance coverage and has elected to apply for a \$750,000 MassMutual Whole Life 10, insurance policy, **but can MassMutual[®] offer him coverage?**

YES!

MassMutual may be able to offer Brandon up to **Preferred²**, if he 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 high blood pressure. MassMutual considers the impact of health and lifestyle factors in the table below when underwriting these individuals:

Favorable	RISK FACTORS	Less Favorable
Well controlled with documented stability	Blood Pressure Control	Not controlled and/or increasing
No history of use	Tobacco Use	Current use
Used as prescribed	Use of Medications	Not used as prescribed
Absence of other related conditions	Presence of Related Conditions	History of related conditions ³

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 high blood pressure 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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¹Centers for Disease Control and Prevention. [Hypertension Cascade: Hypertension Prevalence, Treatment and Control Estimates Among U.S. Adults Aged 18 Years and Older Applying the Criteria from the American College of Cardiology and American Heart Association's 2017 Hypertension Guideline—NHANES 2017–2020](#). Atlanta, GA: May 12, 2023.

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

³Including but not limited to a history of obesity, cardiovascular disease, high cholesterol, sleep apnea, diabetes, kidney disease, etc.

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