

Increase Your Placement Rate

Things to know before submitting an application

There are many factors that go into evaluating an application for a Mutual Income Solutions policy. Your client's medical history, their health status, their current occupation and income are all taken into account. We want you to be equipped with the knowledge on whether or not to submit an application.

Please refer to the Mutual Income Solutions Underwriting Guide for a more detailed explanation of the common automatic declines below.

Build

One of the most common reasons for your clients to be declined is their build. Oftentimes they do not meet the requirements for coverage. The build chart used for disability income insurance categorizes applicants into different risk classes. Here are a few height and weight examples..

Height	Decline Weight	Standard Weight	Decline Weight
5' 3"	<105	105-191	249+
5' 6"	<115	115-210	273+
5' 9"	<125	125-229	299+
6' 0"	<137	137-250	325+
6' 3"	<148	148-271	353+

It is important to note that if the applicant has lost weight, it must be kept off for 12 months. If the weight is not kept off for 12 months, half of the weight lost will be added back onto their current weight.

Uninsurable Medical Conditions

Applicants who are chronically ill, currently disabled, have a surgery pending or are recuperating from an illness or injury are generally not eligible for coverage. Below is a list of common medical conditions that will result in an automatic decline.

- **Anxiety/Depression** — Severe or uncontrolled
- **Arthritis, Rheumatoid or Psoriatic** — Severe, use of steroids, immunosuppressants, non-biologic or biologic medications
- **Back Surgery** — Multiple surgery, chronic pain, complications
- **Bipolar, Manic depression or Schizophrenia**
- **Crohn's Disease** — Within three years of diagnosis, severe
- **Diabetes** — Type 1, Insulin use
- **Gestational Diabetes** — Currently pregnant through 3 months post-partum
- **Obstructive Sleep Apnea** — Severe, untreated or non-compliant with treatment

Income Qualifications

To be eligible for our disability insurance, your client must be working at least 30 hours per week in an approved occupation class. They must be between the ages of 18-61 and earn an annual income of at least \$15,000 as reported on their U.S. Federal Tax Return. Within our Mutual Income Solutions Disability Insurance Underwriting Guide, you'll find our income qualification table. This table shows the maximum benefit amounts available for a given income level for Accident Only and Accident & Sickness policy forms.

It is important to note if your client has filed for bankruptcy, Mutual of Omaha will not offer coverage until two years after the applicant's bankruptcy discharge.

Uninsurable Occupations

Some occupations are uninsurable due to excessive exposure to workplace hazards and relatively poor earned income or job stability. Here is a partial list of common uninsurable occupations.

- Active Duty Military
- Actor/Actress/Entertainer
- Bartender
- Border Patrol Officer
- Cargo ship: Crew and Pilot/Officers
- Police
- Convenience Store Employees
- Crop Duster/Other Pilots
- Flight Attendant
- Guard, Security or Bank (armed with weapon)
- Home Health Care Provider other than: RN/LPN/LVN/CNA
- Inland Vessel Pilot
- Juvenile Detention Facility Workers
- Musician/Singer: Night Club/Restaurant/Lounge/Tavern
- Nanny/Au Pair
- Nurse in Psychiatric Hospital/Prison/Jail
- Pilot/Officer, Airline
- Prison or Correction Facility: Guard/Jailer/Matron
- Prison or Correctional Facility Worker
- Private Detectives/Private Investigators
- Professional Athlete/Jockey
- Railroad Track and Section Workers/Train Crew/Yard Workers
- TSA/Customs Agent/Border Patrol

What's Next?

If your potential client seems like a good fit for our Mutual Income Solutions policy, we suggest moving forward and filling out an official application.