



# Off-Label Medication Use in LTC Underwriting

## What is Off-Label Medication Use?

Medication approved by the US FDA (Federal Drug Administration) to treat a specific medical condition but prescribed by your doctor to treat a different condition, is off-label use. The term also applies to dosage, how the drug is administered and population segments (i.e. prescribing a pediatric medication to an adult). This practice is legal and common, and it does impact underwriting.

While there are many drugs that are prescribed off-label, several are encountered frequently in LTC Underwriting. Below are some of the most common, and their impact on underwriting:

**Semaglutide (Wegovy)** — Anti-diabetic used for weight loss. If a potential applicant is taking Wegovy strictly for weight loss and not for diabetes, it is important that medical records and A1c levels support this. Those with pre-diabetes, and taking an anti-diabetic medication for weight loss, will be underwritten as pre-diabetes. Ozempic is another popular example.

**Quetiapine (Seroquel)** — Anti-psychotics are sometimes used off-label for insomnia. In most cases, we cannot offer coverage to those taking Seroquel. A potential applicant with any history of a psychiatric condition, including anxiety or mild depression, will be declined if Seroquel is prescribed.

**Amitriptyline** — Tricyclic antidepressants are often used off-label for insomnia, headaches and pain syndromes. We routinely offer coverage to those taking amitriptyline strictly for insomnia. A waiting interval for the initiation of the medication is not required.

**Propranolol** — Betablockers are used to treat high blood pressure and cardiac conditions. Propranolol and other betablockers are occasionally prescribed for headaches, essential tremors or anxiety symptoms. Potential applicants using off-label propranolol can have a favorable underwriting outcome.

In addition to off-label use, some medications are FDA approved to treat more than one condition. For example, Ropinirole (Requip) can treat Parkinson's disease and Restless Leg Syndrome. Anti-seizure medications such as Lamictal are also prescribed to treat Bipolar Disorder.

We will underwrite the health condition for which the client is taking the medication. Verifying the diagnosis associated with each medication your client takes is key.

### Planning Corner:

We have resources to assist you: [The LTC Underwriting Guide](#) includes a list of Uninsurable Medications. The link to our most current guide can be found on our Sales Professional Access producer website. Scroll to page 12 to find the list. You may pre-qualify your client(s) with an Underwriter via email at [LTCUnderwriting@mutualofomaha.com](mailto:LTCUnderwriting@mutualofomaha.com).