



Underwriting Uncovered: Navigating Impairments with MMSD

Here's a recap of what we covered:

What is Diabetes?

Diabetes is a condition that happens when your pancreas does not make enough insulin (or any at all) and your blood sugar (glucose) is too high. More than 1 out of 10 people will be affected by diabetes; it is the third fastest growing impairment in the United States and is increasing.

Factors a doctor would look for to determine if they should test for diabetes:



Thirsty



Weight loss



Hungry



Tired



Dry skin



Excessive urination



Blurry vision




Numbness or tingling
of hands or feet

Field Underwriting Questions:

- What type of diabetes?
- What is their last A1C?
- Current age of the insured?
- What age were they diagnosed?
- What medications do they take?
- Any additional health concerns?

MassMutual



A Closer Look at Underwriting

Impact of Diabetes

Did you know there are more people living with diabetes today than ever before? In fact, 1 in 10, or 37.3 million, Americans are living with diabetes.*

Meet Aaron

He is 55 years old and was diagnosed with Type 2 diabetes 20 years ago. His diabetes is well controlled, with his current A1C (blood sugar) level at 6.6. He is 5 feet 9 inches tall and weighs 240 pounds, with a BMI of 35.4. Fortunately, other than his diabetes and weight, he is healthy, regularly visits his doctor, with his last visit less than a year ago, and has no other medical issues or concerning family history.

He needs life insurance coverage and has selected to apply for a \$200,000 MassMutual Whole Life 100 insurance policy, but can MassMutual® offer him coverage?

YES

MassMutual may be able to offer Aaron Standard®, if he qualifies for credits through the Risk Assessment Credits (RAC) program.† If Aaron does not qualify for the RAC program, he may still be eligible for coverage at a low substandard rating – Table B.

Review **A Closer Look at Life Underwriting: Impact of Diabetes (LI7564)** for more information.

[Register](#) to attend the next session covering **Breast Cancer on Oct. 9.**



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