



Underwriting Uncovered: Navigating Impairments with MMSD

Thank you for joining the call! Here's a recap of what we covered:

What is Obstructive Sleep Apnea?

It is a sleep disorder characterized by repeated interruptions during sleep. Obstructive Sleep Apnea should not be confused with Central Sleep Apnea, which is a condition where the brain fails to send signals that would control breathing. Obstructive Sleep Apnea is more common.

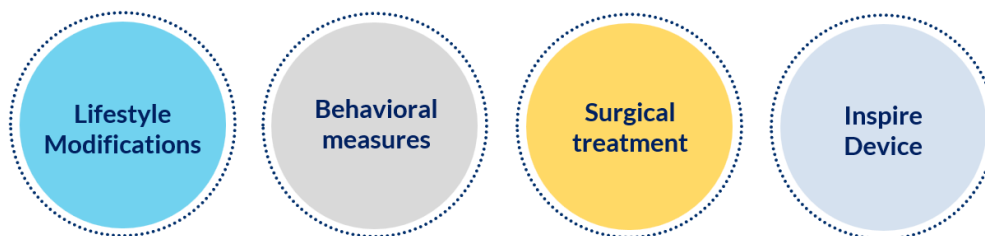
Factors that increase the risk of having Obstructive Sleep Apnea include:



Left untreated, this condition can increase the risk of developing Hypertension, Cardiovascular Disease, Stroke and Metabolic Syndrome, and of having a Motor Vehicle Accident.

When your client approaches you with this condition, it is important that you define the type of treatment involved.

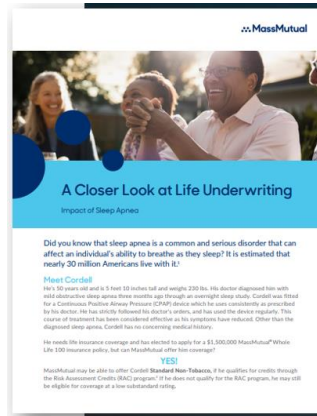
Various treatments exist, including:



CPAP is one of the most effective treatments and if your client can tolerate the device, Obstructive Sleep Apnea can be controlled and the quality of life for your client can be improved (not to mention a more favorable underwriting consideration).

Field Underwriting Questions:

- When were you diagnosed?
- What prompted your seeking treatment?
- How are you being treated?
- Do you know what your AHI is? (if asked, most should have an idea of this number).
- If using CPAP, how often do you use the device?
- Any history of driving impairments?



Review **A Closer Look at Life Underwriting: Impacts of Sleep Apnea (LI7571)** for more information.

[Register](#) to attend the next session covering Diabetes on Sept. 11!



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