



UNDERWRITING 201: BUNDLE BRANCH BLOCK (BBB)

The heart has an electrical system that conducts the impulses necessary for the orderly contraction of heart muscles. If the system is slow to conduct or does not conduct at all, a person is said to have a heart block. **Bundle Branch Blocks (BBB)** is one type of heart block and it occurs in less than 1.00% of the population.

The right and left bundles are a group of conducting fibers that supply the electrical impulses to the ventricle (*main pumping chamber of the heart*) causing both the left and right ventricles to contract together. If a person has BBB, the right and left ventricles do not contract together and this abnormality will be visible on the electrocardiogram (ECG).

There are many causes of BBB, but the most common one is the coronary artery disease (50%). Other causes include cardiomyopathy, hypertension, tumors, fibrosis (*scarring*) of the conduction fibers, congenital lesions, trauma and aortic stenosis. However, BBB can also occur in a heart that has no obvious abnormalities.

There are several types of BBB as listed below. The rating depends on the type of BBB present, age when diagnosed and stability of the condition.

TYPE	RATING*
An isolated finding with no known heart disease or history of changing ECG pattern of: <ul style="list-style-type: none">• Incomplete Right Bundle Branch Block (IRBBB)• Complete Right Bundle Branch Block (CRBBB) – excluding sarcoidosis• Left Anterior or Posterior Hemiblock (LAHB or LPHB)	No Extra Rating
Complete Left Bundle Branch Block (CLBBB) or Complete Right Bundle Branch Block with a Left Hemiblock (Bifascicular Block)	Age younger than 40 – Table B Age 40 and Older – Table C
*For CLBBB and bifascicular block, if stable for 3 years and no other cardiovascular impairments or normal current thallium stress test, then the rating can be reduced by one table rating class: after 6 years possible non-rated .	
If cardiovascular disease is present, the overall rating will be influenced by the severity of that impairment.	

If you have a prospect with BBB, [**CLICK HERE**](#) and get our BBB Questionnaire.

Thank you for your business!

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