



## **UNDERWRITING 201: SLEEP APNEA**

Sleep Apnea occurs when a person stops breathing for between ten to fifteen seconds per episode and they have between ten and fifteen of these episodes per hour while asleep.

### **TYPES OF SLEEP APNEA:**

There are three basic types of sleep apnea: obstructive apnea, central apnea, and mixed apnea. Obstructive apnea means that some form of blockage to the upper airway causes the apnea episodes. Blockage can also be due to problems in the nose, the mouth and throat. It can also be due to obesity which causes extra pressure on the neck tissue and a narrowing of the upper airway.

Obstructive sleep apnea can lead to serious medical problems including: hypertension, pulmonary hypertension, congestive heart failure, daytime drowsiness, mental sluggishness, impotence, cardiac arrhythmias and death. Sleep Apnea has also been associated with increased risk of auto accidents – 2/3 of individuals with diagnosed apnea report “near misses” while driving.

### **DIAGNOSIS:**

Diagnosing obstructive sleep apnea is not simple, because there can be so many reasons for the disturbed sleep. The test most often used to diagnose Sleep Apnea is (overnight) “Polysomnography” which can determine how severe the problem really is. This procedure is most often referred to as a ‘sleep study.’

### **TREATMENT:**

Treatment depends on the individual’s medical history, physical examination, and the polysomnography results. Treatment options include behavioral therapy (*which may all that is necessary*). This would include alcohol avoidance before bedtime, avoidance of tobacco and sleeping pills, and weight loss. (*Even a 10% weight loss can markedly reduce apnea episodes. 40% of those diagnosed with obstructive sleep apnea are significantly overweight.*)

Another well-known treatment is the use of a **CPAP** (*nasal continuous positive airway pressure*) device. The **CPAP** is a mask worn over the nose during sleep. Pressure from the air blower forces air through the nasal passages, and the constant air pressure in the nose keeps the airway from collapsing. These machines are commonly used, and are effective, but they have problems, too. The mask can cause facial skin irritation and the air pressure can cause abdominal bloating.

Oral devices for the mouth also reduce snoring but often neither UPPP, not devices prevent apnea. These devices are available from a doctor or in some cases may be purchased ‘over the counter.’

Surgery is considered in severe cases where other treatments aren’t effective. The surgical procedure, known as uvulopalatopharyngoplasty (**UPPP**) involves the removal of excess tissue of the soft palate and relieves most snoring problems.

**After treatment begins, a repeat of the polysomnography test is usually required to determine the effectiveness of the treatment. If the client has not had the follow up test, the underwriters will balk at giving them the best ratings.**

The other forms of sleep apnea are not thought of as single diseases but as combinations of disorders. Central sleep apnea (*rare*) is thought to be genetically determined and involves a failing of the central nervous system. Mixed sleep apnea is a combination of the two forms.

### **INSURABILITY:**

*Individuals with sleep apnea are generally insurable. Classifications for underwriting are based on medical history, and other co-existing problems such as overweight, heart disease or lung disease. More favorable treatment by insurers is available if the applicant is younger (under age 50), has fewer episodes per hour (between 5 and 20), and is diligent in the use of a CPAP machine, and has no co-existent heart or lung disease.*

### **WHAT TO EXPECT FROM THE UNDERWRITER:**

We have companies that, with good and complete information, can rate people with controlled sleep apnea very favorably (*usually standard*). These cases would include an applicant who is compliant with CPAP and has normal blood pressure readings. However, each case is reviewed individually and the rate can range from a standard B to a decline – depending on the severity of the situation and the treatment given.

If you have a prospect with Sleep Apnea the best course of action is to always;

1. [CLICK HERE](#) and download the Sleep Apnea Questionnaire
2. Call the client and ask them the questions.
3. Email the form to us or fax it to 1-888-543-0886.
4. We will review the information and quote your client.

Thank you for your business!



Don Boozer

**Don Boozer & Associates**

**1-800-543-0886**