



THE PARAMED EXAM

Before issuing a policy, an insurance company needs medical information about the applicant. A certified medical professional gathers this information during a paramedical examination. The medical professional will ask questions about the applicant's medical history and record their blood pressure, pulse, height and weight. The insurance company may also require an EKG, urine sample, blood sample or a saliva sample. The exam will last approximately 30 to 45 minutes, depending on the length of the applicant's medical history.

PREPARING FOR THE PARAMED EXAM

Having the client follow some simple guidelines prior to their paramed examination is a key to ensuring accurate results and may improve their underwriting rating. Following these tips can help clients attain the most favorable and accurate exam results:

- Fast for 4-8 hours prior to the exam and try to schedule the exam for first thing in the morning, prior to eating
- Limit salt and high-cholesterol foods 24 hours prior to the exam
- Refrain from drinking alcoholic beverages for at least 24 hours prior to the exam (can increase fat in blood and liver functions)
- Limit caffeine and nicotine 24 hours prior to the exam (can increase blood pressure, cholesterol)
- Smokers should not smoke 30 minutes prior to exam (tends to constrict artery walls and elevate blood pressure)
- Drink a glass of water one hour prior to the exam
- Get a good night of sleep prior to the exam
- Avoid the use of nasal decongestants if possible for 24 hours prior to the exam (can increase blood pressure readings)

HELPFUL REMINDERS

- Be prepared with a photo ID at the time of the exam
- Provide names and dosages of current medications
- Provide any history of problems associated with providing a blood sample
- Women should mention to the examiner if menstruating at the time of exam (can cause blood in the urine specimen)
- Have information cards available, including member numbers, for any current health insurance
- Have available names, addresses and phone numbers of any doctors or clinics visited in the last five years
- Tell the examiner if exercise is a regular activity
- Tell the examiner if vitamins or aspirin are taken on a daily basis
- For heavier clients or those with large muscular arms, the paramed examiner should use a large blood pressure cuff

FOR ADDITIONAL INFORMATION

Questions about the paramedical exam process? Contact the AIN Member Underwriting Services Team:
800-350-2019
underwriting@advantageinsurance.com

IMPAIRMENT SPECIFIC CONSIDERATIONS

Clients who have experienced one of the following impairments should follow these additional guidelines:

Hypertension

- Avoid stimulants (caffeine, alcohol, cigarettes)
- Schedule a morning exam
- Have the examiner take blood pressure after the client has had a chance to relax — three attempts at 10 minute intervals
- Take usual medications
- If you anticipate that your client may need a larger blood pressure cuff please alert the paramed facility when scheduling the exam

IMPAIRMENT SPECIFIC CONSIDERATIONS CONTINUED

Diabetes

- Schedule the exam for 2½ hours after a meal (no sweets or sugars after the meal), but if blood is being drawn, fast for 4-8 hours prior to the exam
- Empty bladder right after meal
- Drink 1-2 glasses of water before the exam

Urinary Specimen Problems (albumin, red blood cells (RBCs), sugar, etc.)

- Empty bladder right after meal
- Drink 2-3 glasses of water before the exam
- Avoid sweets or foods with sugar content before the exam
- Avoid strenuous exercise, such as running, for 24 hours prior to the exam

Coronary or EKG Problems

- Avoid stimulants (caffeine, alcohol, cigarettes)