LONG-TERM CARE INSURANCE

Condition-Related Marketing: **Osteoporosis**

So, your client has osteoporosis... now what?

Osteoporosis is a condition that affects a person's bones. The inside of a healthy bone has small spaces, like a honeycomb. Osteoporosis increases the size of these spaces, causing the bone to lose strength and density. In addition, the outside of the bone grows weaker and thinner.

People with osteoporosis are at a high risk of fractures, or bone breaks, while doing routine activities such as standing or walking. The most affected bones are the ribs, hips, and the bones in the wrists and spine.[1]

Underwriting Tips

Just because your client has osteoporosis, that doesn't mean he or she will be declined a long-term care policy. To avoid an unexpected processing delay or decline due to osteoporosis complications, here are some questions you should ask your client while taking an application:

- What is the client's age, height and weight?
- Any history of bone fracture?
- What are the bone density test scores (aka "T-Scores")?
- Has there been any hormone-related therapy?
- Does your client ingest any tobacco?
- Has there been a need to reduce or limit activities? If so, what has changed and why?
- What type of medications is your client taking?

Planning Corner: The Cost of Waiting

The best time for your client to buy an LTCi policy is the day before he or she needs it. Unfortunately, no one knows when that day will come. Purchasing a policy now ensures your clients will have coverage they may need, at the most affordable price. Buying now is even more important if your client has an osteoporosis diagnosis, as a change in their condition could make them ineligible for coverage in the future.

Buying now provides the following advantages:

Insurability

Applying for a long-term care insurance policy when your clients are young and in good health may make it easier to qualify for coverage.

Affordability

Because premium is based on a client's age at the time or purchase, every year your client waits means the premium increases.

Peace of Mind

An accident or prolonged illness can happen to anyone, at any age. A long-term care insurance policy may help your clients rest easy knowing they'll be able to get the care they need.

For complete details on the Mutual of Omaha osteoporosis underwriting guidelines, download the most recent MutualCare® Solutions Underwriting Guide on Sales Professional Access.

[1] Source: healthline.com/health/osteoporosis#symptoms

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