

HEART DISEASE—MITRAL VALVE REGURGITATION

Overview:

Mitral regurgitation, sometimes also called *mitral insufficiency* or *mitral incompetence*, refers to the failure of the mitral valve of the heart to close properly. This allows blood to leak back into the left atrium during left ventricular contractions. Mitral regurgitation forces the left side of the heart to work harder to clear the regurgitated blood. In severe cases, this can lead to *heart failure*. There are various underlying causes for mitral valve regurgitation.

Impact on Life Underwriting:

Mitral valve regurgitation is rated based on the severity of abnormal valve functioning, the age of the proposed insured at diagnosis and currently, and the cause of the condition. In general, mild cases, especially if due to congenital defects that are unlikely to accelerate rapidly, not rated. Causes of mitral valve regurgitation that are *degenerative* (i.e. are likely to get worse) lead to ratings. A rating will depend on the rate of valvular deterioration, and the likelihood and timing of valvular repair or replacement. Best case scenarios are around a Table 4; Table 6 to 8 is common; cases where valvular surgery is in the near future are postponed until after successful surgery and recovery. SB 04/20/2001

Mitral Regurgitation Classification

	Mild	Moderate	Severe
Patient reported symptoms	None	Usually none	Light headedness, breathlessness; sometimes edema
Electrocardiogram findings	Often normal; sometimes minor T-waves.	High voltage with minor T-waves.	High voltage with minor to major T-waves; ST depressions.
Left atrium size	None to 15% enlargement	Enlarged	Enlarged
Heart size	Normal or enlarged less than 15%	15% to 25% enlargement	Heart enlarged more than 25%
Echo Doppler	Mild	Moderate	Severe
Echocardiogram shows left ventricular end systolic size:	Normal	Up to 60 mm	More than 60 mm
Echocardiogram indicates left ventricular wall thickness is:	Normal	Normal	Normal or increased
Echocardiogram indicates left ventricular function to be:	Normal	Normal	Decreased
Echocardiogram indicates left ventricular ejection fraction:	Greater than 70%	Greater than 55%	Less than 55%
Left ventricular end systolic volume index:	Less than 50 ml/m ²	Less than 50 ml/m ²	Greater than 55 ml/m ²

Mitral Regurgitation Approximate Rating Schedule

Age	Mild	Moderate	Severe
0 - 19	Table 4 - 8	Table 8 - 16	Decline
20 - 39	Table 2 - 6	Table 6 - 12	Decline
40 - 59	Table 2 - 4	Table 4 - 8	Decline
60 - 69	Standard - Table 4	Table 2 - 6	Decline
70 and older	Preferred - Table 4	Table 2 - 6	Decline