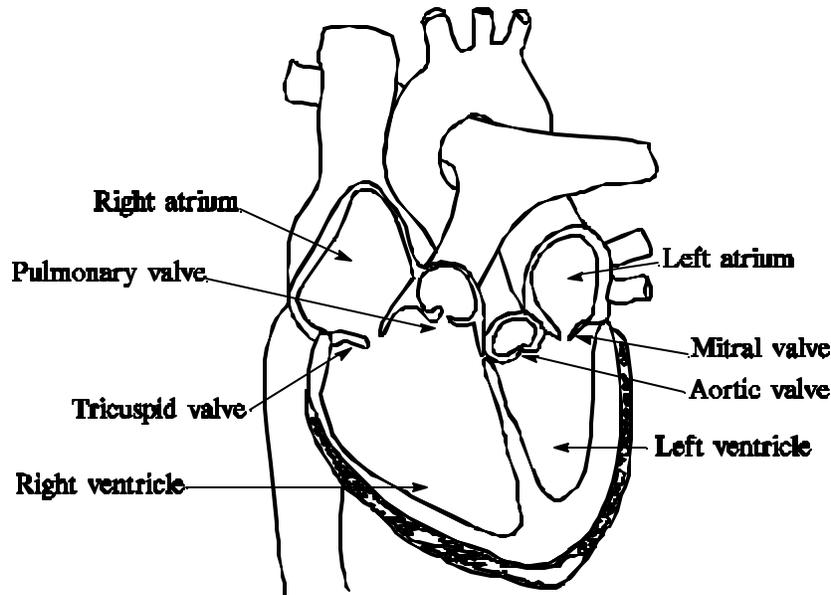


## Mitral Valve Prolapse (MVP)

Mitral valve prolapse (MVP) is also known as the “click-murmur” syndrome, “Barlow’s Syndrome,” and “floppy” valve syndrome. In this syndrome, one or both leaflets (cusps) of the mitral valve become deformed and the valve fails to close properly. It is usually an idiopathic condition meaning that the cause is unknown. Other cases are associated with a variety of disorders including coronary heart disease, cardiomyopathy, rheumatic heart disease, and connective tissue diseases.



Mitral valve prolapse is possibly the most common heart valve lesion in existence. Present in both men and women, it has been estimated to occur in 5-15% of young women. Many individuals with MVP are asymptomatic. Others experience symptoms such as chest pain, palpitations, shortness of breath or dizziness. The best diagnostic test available is the echocardiogram.

Most applicants with mitral valve prolapse have a favorable prognosis. Complications that may develop include progressive mitral insufficiency, endocarditis, thromboembolism, and arrhythmias, especially premature ventricular and atrial contractions. Mitral valve prolapse is sometimes “silent,” in that no abnormal heart sound is detected. Other applicants with MVP may have a soft systolic heart murmur or click.

For the majority of applicants with mitral valve prolapse, the prognosis is essentially normal and this condition is not rated. Occasionally an applicant may develop an advanced stage of mitral valve prolapse known as mitral insufficiency. Applicants with mitral insufficiency will be rated according to their age and the severity of the disease. When underlying causes are found or serious complications/symptoms develop, ratings for these impairments will apply.

To get an idea of how a client with a history of MVP would be viewed in the underwriting process, please feel free to use the Ask “Rx” *per* underwriter on the reverse side for an informal quote.

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*This material is intended for insurance informational purposes only and is not personal medical advice for clients.*

**Mitral Valve Prolapse - Ask "Rx" pert underwriter**  
**(ask our experts)**

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has Mitral Valve Prolapse, please answer the following:

- ① How long has this abnormality been present? \_\_\_\_\_ (years)
  
- ② Have any of the following symptoms occurred?

chest pain	<input type="checkbox"/> yes	<input type="checkbox"/> no
palpitations	<input type="checkbox"/> yes	<input type="checkbox"/> no
trouble breathing	<input type="checkbox"/> yes	<input type="checkbox"/> no
dizziness	<input type="checkbox"/> yes	<input type="checkbox"/> no
  
- ③ Is there a history of any other heart disease in addition to the mitral valve prolapse (problems with other valves, coronary artery disease, etc.)?  
 yes, please give details \_\_\_\_\_  
 no
  
- ④ Has an echocardiogram (ultrasound of the heart) been done?  
 yes, please submit copy of the results  
 no
  
- ⑤ Is your client on any medications?  
 yes, please give details \_\_\_\_\_  
 no
  
- ⑥ Has your client smoked cigarettes in the last 12 months?  
 yes  
 no
  
- ⑦ Does your client have any other major health problems (ex: cancer, etc.)?  
 yes, please give details \_\_\_\_\_  
 no

After reading the *Rx for Success* on Mitral Valve Prolapse, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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