

Pacemakers

A pacemaker is an electronic device that stimulates the heart beat. It can be programmed to begin pacing when a person's own heart rate falls below a pre-set number.

If the heart rate drops significantly, it causes symptoms such as light-headedness, dizziness, or even black-out. A slow heart rate is called bradycardia. It can occur in various types of heart blocks or arrhythmias (rhythm disturbance). The pacemaker may be needed temporarily or on a permanent basis. Sometimes myocardial infarction (heart attack) causes transient heart block requiring a temporary pacemaker. Most of the time, the need for pacing is permanent.

Some of the conditions requiring a pacemaker are: significant heart block, fainting due to heart block (Stokes-Adam attack), and Sick Sinus Syndrome (bradycardia tachycardia syndrome). In the latter, the heart beats too fast at times and then too slowly. Sometimes drugs used to control atrial fibrillation (a type of irregular heart beat) result in profound bradycardia requiring a pacemaker.

There are many types of pacemakers. Most are designed to pace at a preset rate. Some of the newer pacemakers can increase the pacing rate based upon needs of the body. Pacemaker batteries may last 8 - 20 years. Complications of pacemakers include: infection, blood clots, malfunction, and perforation (tear in the wall of the chamber of the heart where the lead is implanted).

Pacemaker in acquired heart disease:

With coronary artery disease (CAD)	Table C to decline range, depending on the underlying CAD
Stokes-Adams attacks, sick sinus syndrome, and heart blocks ≤ 55 years old > 55 years old	Table D* Table B*
With underlying atrial fibrillation With valve disease	Table G Rate for valve disease and add debits for pacemaker in sick sinus syndrome schedule
History of CHF, congenital heart disease, cardiomyopathy or other complications	Usually Decline

* One Table credit may be given if it has been 5+ years since pacemaker was inserted or if normal echocardiogram and stress scanning done with good exercise tolerance. (Maximum credit of two tables)

To get an idea of how a client with a pacemaker would be viewed in the underwriting process, feel free to use the Ask "Rx" *pert underwriter* on the reverse side for an informal quote.

For Internal Use Only. Not For Use With The Public.

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

Pacemakers - Ask "Rx" pert underwriter
(ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has a pacemaker, please answer the following:

① Please list date when the pacemaker was implanted: _____

② The pacemaker was implanted for:
 heart block associated with coronary artery disease
 complete heart block or sick sinus syndrome
 chronic underlying atrial flutter/fibrillation
 other, please give detail _____

If your client has other heart disease, please give details:

③ Have any of the following pacemaker complications occurred?
 infection blood clots
 pacemaker malfunction perforation
 other, please give detail _____

④ Are there any continuing symptoms since the pacemaker was implanted?
 yes, please give details _____
 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 Pacemakers, please feel free to use this *Ask "Rx" pert underwriter* for an informal quote.

For Internal Use Only. Not For Use With The Public.

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

