

# Ace your life insurance medical exam

By [Jeffrey Steele](#) Posted : 10/20/2015

When you apply for life insurance, you're generally required to undergo a medical exam. The examiner will record your height and weight, take your blood pressure, collect blood and urine samples, and confirm your answers on your life insurance application.

"We're going to collect all demographic information and physical measurements," says Betsy Sears, executive vice president of laboratory strategy and sales for ExamOne, based in Lenexa, Kansas, a provider of paramedical exams to life insurance companies. "Those will be passed to the insurance company and the underwriter, which will make the risk assessment on the basis of the profile, and place the applicant into an underwriting class or category."

The results of your [life insurance](#) medical exam are crucial to obtaining affordable life insurance rates. Your exam results should confirm what you've already reported on your application. In addition, unfavorable results, like a high blood pressure reading, will likely result in higher rates. (Some types of coverage, known as [simplified issue life insurance](#), do not require a medical exam.)

So it's important to ensure the exam is accurate and that it garners the best possible results. Here are steps to a good exam, according to ExamOne.

**Stay well-hydrated.** Drinking water before the exam can make it easier to draw your blood, a necessary step in obtaining cholesterol readings.

**Fast prior to the exam.** You should not eat for a period of four to eight hours before the exam. Even a muffin eaten an hour before the exam could result in elevated glucose levels.

**Avoid physical exercise.** Take it easy and avoid rigorous workouts for 12 hours before the exam. That doesn't mean just passing on that planned marathon, but also avoiding a fast walk or a workout on an elliptical trainer. "It's better to be conservative," Sears advises.

**Refrain from alcohol.** For 12 hours before the exam, avoid consuming alcohol, Sears says. "That can dehydrate you, and a lot of alcohol within 12 hours of the exam could result in elevated liver function tests, which could bump you out of a preferred category, and also lead to additional tests," she says.

**Avoid caffeine and nicotine.** Applicants should avoid both coffee and smoking an hour before the test, as caffeine and nicotine elevate blood pressure. And a further word about coffee: Black coffee is OK up to an hour before the exam, but adding cream and sugar is like going off your fast. So if you're having coffee within the fast period, avoid cream and sugar.

**Get a good night's sleep.** Being well-rested won't necessarily affect your exam results, but may ease "white coat anxiety" -- the tendency for some to exhibit elevated blood pressure readings during an exam.

**Limit salt and high-fat foods.** For an hour before the exam, lay off the salt and fatty foods, as they may affect exam results.

**Know your medications.** Generally you will be asked questions about your medical history during the exam, including whether you are currently taking any prescription or over-the-counter medication.

**Test outside menstruation periods.** Female life insurance applicants should not take the test when they are menstruating.

Follow all these steps and you are likely to obtain the best results possible in your life insurance medical exam. "Information is power, and if that applicant is armed with all the information they need before the exam, they will feel much more comfortable and prepared," Sears says.

"With this preparation, this will be a more positive experience."