

Why Life Insurers Request Medical Information — and How You Can Respond Efficiently

Medical information and underwriting

Medical information plays an important role when an underwriter is reviewing an insurance application.

THE UNDERWRITING PROCESS

HEALTH & LIFESTYLE DISCLOSURES

Applicants are asked to provide details of their medical history and lifestyle habits as part of their insurance application.

REQUEST FOR MEDICAL EVIDENCE

The insurer should only seek information on conditions relevant to assess the underwriting application. This will usually be requested via targeted questions. In some cases, insurers may also ask for copies of investigation results, clinical correspondence and hospital discharge summaries.

CONSENT TO ACCESS MEDICAL INFORMATION

Applicants must provide consent before a life insurer can request medical information from a treating doctor. An applicant can choose to consent to having their treater complete a report for the insurer and/or consent to release of a copy of their whole file if a report cannot be completed. Consent is often provided electronically as part of an online insurance application.

MEDICAL EXAMINATION & TESTS

In some cases, an insurer may request that an applicant undergo a medical examination or have certain investigations, such as a urine MCS, ELFTs, lipid studies or HbA1c, as part of the risk assessment. Where this is required, the insurer will usually organise and pay for these.

UNDERWRITER ASSESSMENT

Once an underwriter has all the medical information required to assess an application, they will assess the risk associated with each medical condition using evidenced based underwriting guidelines. An underwriter may also seek input from in-house medical officers for complex cases.

How to return medical information

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Medical information and claims

A claim refers to a formal request from a policy holder or beneficiary to receive an insurance payment in the event of sickness, injury or death.

CLAIM LODGEMENT

When an applicant or the beneficiary submits a claim, we will ask them to tell us about their claimed condition or cause of death.

The claims assessment will then look at whether the insured's circumstances fulfil the policy terms and conditions agreed to when the cover was taken out.

CONSENT TO RELEASE INFO

Applicants must provide consent before a life insurer can request medical information from a treating doctor.

Consent can be for completion of a treating doctor report and/or consent to release of a copy of their whole file if a report cannot be completed.

REQUEST FOR MEDICAL EVIDENCE

The insurer should only seek information on conditions relevant to claims assessment.

Medical information may be requested via a range of methods:

- Claims Form: standardised questionnaire
- Treating Doctor Report: asks tailored questions
- Teleconference: telephone discussion between a claims consultant +/- in-house medical officer and treater

Where a person's clinical course over time is needed to be understood to enable a claim to be assessed, a treating doctor may be asked to provide periodic updates over time.

OTHER SOURCES OF MEDICAL INFORMATION

Insurers often need to collect medical information from multiple sources to assess a claim.

These can include:

- The applicant's care team: GP, specialists, allied health professionals
- Independent medical examination (IME)
- OT Functional Assessment

Medical information plays a vital role when a claim is submitted.

