**Heart Condition Misconceptions**

**6 out of 100 claims (6%) are heart-related BUT $35 out of every $100 in claims paid (35%) is heart-related!**

We have spoken to many people who don’t think they have a heart condition and answer “No” on the medical questionnaire when in fact they are or have been treated for a heart condition and should answer “Yes”. Medical questionnaire wording varies by product so be very careful when completing the questions and answer the questions correctly. If you are in doubt how to answer a question, ask the agent or broker, or speak to your doctor.

If you have a heart-related claim while traveling, the insurance company will obtain a copy of your medical file and compare it to the answers you provided on the medicalquestionnaire. If your answers are not consistent with your medical file, there is a chance your claim will be denied.

Here are some of the comments we’ve heard related to heart conditions:

**“I don’t have a heart condition”…**

**…“I have a pacemaker (and/or defibrillator).”**

 🡪A pacemaker (and/or defibrillator) is considered treatment for a heart condition.

**…“I have angina.”**

 🡪 Angina is considered a heart condition.

**“I only carry nitro but never use it.”**

 🡪 If you are prescribed nitro you are being treated for a heart condition.

**“I have a partial blockage of a coronary artery.”**

 🡪 Diagnostic tests and a positive diagnosis mean you have a heart condition.

**“I only take heart medication to ensure I don’t get a heart condition [OR, to protect my heart].”**

 🡪 Prescribed heart medication is considered treatment for a heart condition.

**“I take medication that treats high blood pressure and a heart condition but I only have high blood pressure.”**

🡪 “Dual medications” treat more than one condition. It is your responsibility to find out what condition(s) your

 medication is treating. If your medical file clearly shows a dual medication is treating a medication other than your

 heart, than you can probably answer “No” to the question. The question you should get answered is, “Why am I

 taking a medication to treat two conditions if I only have one of the conditions?” There is a chance your doctor put

 you on the dual medication because he wanted to treat one condition and prevent another condition from

 developing. If this is the case, a preventative is considered treatment for that condition.

Some heart-related **medical conditions** don’t sound like actual heart conditions. Nevertheless, most insurance companies consider these to be heart conditions. For example: Coronary artery disease, Angina, Heart Murmur, Periocarditis, Mitral Valve Prolapse, and undiagnosed chest pain.

Here are some examples of **treatment for heart conditions**: Heart by-pass, angioplasty, and/or stent placement, heart valve replacement, and pacemaker (and defibrillator) insertion.

Heart **medications** include Coumadin, if it was prescribed as the result of a diagnosis of a heart condition. Coumadin is a blood thinner and doesn’t “treat” a heart but it treats conditions that affect your heart and falls under the category as “treating a heart condition”. Your medical file and your doctor will clarify this point if you’re in doubt.

Most insurance companies consider any irregularity or problem with your heart to be a heart condition so, when applying for travel insurance, be sure to speak to a licensed, experienced agent working for a broker that specializes in travel insurance. Tell the agent everything and be sure to get a clear response.

**On behalf of the agents at Travel Insurance Office Inc., may you have good health and safe travels!**

*Dan Donnelly is President of Travel Insurance Office Inc. and a founding member of the Travel Health Insurance Association (T.H.I.A.)*