

## HOW TO PREPARE CLIENTS FOR THE INSURANCE EXAMINATION

**1. Rest and Good Health:** Clients should have adequate rest and be in good health for their medical examination.

If a client is sick (i.e. has a cold) or exhausted, reschedule the examination.

**2. Alcohol Consumption:** Clients should avoid all alcohol consumption 48 hours before the examination. Alcohol consumption can increase blood pressure and adversely affect certain lab results.

**3. Tobacco Consumption:** It is important that clients disclose any nicotine products they are using to the medical examiner at the time of test. Failure to do so, combined with a discovery of nicotine in the urine, may suggest a lack of full disclosure. The information also should coincide with the Application. If the Client is an occasional cigar smoker, they should abstain from smoking cigars the week prior to the exam.

**4. Caffeine Consumption:** Clients should limit caffeine consumption 48 hours before the examination. They should have no caffeine the morning of the examination. Caffeine is a diuretic and stimulant. Dehydration from a diuretic can skew kidney function values. Any stimulant can increase blood pressure and pulse rate, and can even provoke an irregular heart rate (arrhythmia).

**5. Food and Drink:** Clients should not eat or drink eight (8) hours before the examination. They should avoid fatty food for 48 hours. Water is permissible during this "fasting" period. They must tell the examiner when they had their last meal.

**6. Medications:** Clients taking prescription medications should continue taking the medications as directed by their physicians during this "fasting period" and should provide details to the examiner - name of the drug, strength, dosage, etc.

**7. Exercise:** Clients should not engage in rigorous exercise 24 hours before the medical examination. Exercise, especially cardiovascular workouts, can cause inaccurate elevations of test levels.

**8. Blood Pressure:** It is normal for clients to become anxious about having their blood pressure taken. It is helpful if clients are offered a few minutes to relax before their blood pressure is recorded.

**9. Medical History:** Clients should be prepared to provide medical history, including a list of doctors, the correct date of last visit, reason, treatment and prescriptions.