

# Prepare for the Health Assessment

## What is the Health Assessment?

*Before issuing a policy, the insurance underwriters require medical information about the applicant. On Demand Testing Solutions (powered by EMSI and ExamOne), a trusted paramedical company will complete the assessment with a profession paramedical assessor.*

*During the assessment, the paramedical professional will ask you questions about your medical history and record your blood pressure, height, weight, and pulse. You will not be required to undress during the assessment. In some instances, an EKG, urine, blood, or saliva specimen may also be required. Depending on your medical history the assessment will take 30 to 45 minutes to complete.*

## Confidential

*All information is held with the utmost respect and confidentiality. Blood, urine, and saliva specimens are collected and sent to an accredited lab, who will perform testing and send the results directly to your insurance company. If you would like copies of these results you will need to discuss with your insurance agent*

## Medical History Information

*An On Demand Testing Solutions professional, will ask you questions regarding your illnesses, conditions, surgeries and medications. We will also request information about diagnostic tests and results to get a clear picture of your health. Below is a list of information you may need to provide:*

- **A state or government issued photo identification such as a drivers license or military identification.**
- **Authorization to collect information**
- **Answers about your health history, including:**
  - **Health care visits**
  - **Family Medical History**
  - **Doctors names and phone numbers**
  - **Current medication, including does, frequency and reason for taking. We will also need your over-the-counter medications.**

## Things to Remember

*Below are some tips that may help avoid inaccurate blood pressure readings and to help provide the best Health Assessment results.*

- ✓ Avoid foods high in salt content for 24 hours prior to the assessment
- ✓ Get plenty of sleep the night before
- ✓ Follow the fasting instructions of \_\_\_\_\_ hours prior to the assessment
- ✓ Avoid alcohol for 8 hours prior to the assessment
- ✓ Avoid tobacco and caffeine for 1 hour prior to the appointment
- ✓ Drink plenty of water to hydrate and to allow you to provide a urine sample.
- ✓ Avoid strenuous exercise for 12 hours
- ✓ Make a list of your medications and doctors (see attached)



## Assessment Requirements and Process

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*The insurance company determines the appropriate assessment requirements based on age and policy amount. This may include the collection of blood, urine, or saliva specimens. To ensure the safety of the applicant and the paramedical assessor, On Demand Testing uses sterile supplies that come prepackaged in the specimen collection kit and will break the seals in your presence. Before any collection is performed you will be required to sign a testing authorization form allowing us to send your specimens to the laboratory for testing. It is imperative that you inform the paramedical assessor of any adverse reactions to a blood draw including; history of fainting, nausea, bruising, or allergic reaction to band aids. We will also need to know if you are taking any blood thinners or a routine dose of aspirin.*

## Electrocardiogram (EKG)

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*You may also be required to have an EKG. The EKG is a painless recording of the electrical impulses of the heart. We will attach electrodes and wires to your chest, arms, and legs while you are reclining. Please ensure you are wearing upper body clothing that opens to the front so it can be loosened or unbuttoned for proper lead placement. We ask that you schedule your appointment in a location where reclining or laying down is possible. It is important that you remain relaxed in order to prevent muscle interference on the EKG tracing..*

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### Your Appointment Information:

Date: \_\_\_\_\_ Time: \_\_\_\_\_ AM PM

Location:

Paramedical Professional: \_\_\_\_\_

Phone Number: \_\_\_\_\_

*If you are unable to keep your appointment, please call the professional listed above or the office as soon as possible.*

*In Arkansas: 501.663.7812*

*In Louisiana: 318.798.3674*

In Arkansas: 1100 N University Ave, Suite 133; Little Rock, AR 72207

In Louisiana: 1953 E 70<sup>th</sup> St, Suite 2; Shreveport, LA 71105