

Underwriting Bulletins & How to Resolve

RX/Prescription Drug History:

American Income Life relies on prescription drug history when underwriting a policy.

- When medical records indicate the customer was prescribed medication within the last five years that was not listed on the application, a RX/Prescription Drug Questionnaire is mailed to the customer. If this happens and the questionnaire is not completed the policy can “incomplete” and not get issued.
- The best way to avoid this happening is to include all medications prescribed within the last 5 years on the application. Remember to include all medications, even if the customer no longer takes them or didn’t end up taking the medication when prescribed.

Tips for completing an RX/Prescription Drug Questionnaire:

- Contact the customer
 - If they haven’t received the letter, ask them to keep you on the phone and check their mailbox.
 - Complete the form with them while on the phone.
 - Follow these directions: <https://bit.ly/PresCheckSteps>
 - When you have collected all the information and filled out the form, then have the customer complete the prescription form using Sign Now. Be sure to have them sign it, while you still have them on the phone.
- When collecting the prescription information make sure to ask them for **ALL** medications they have been prescribed over the last five years. The best way to do this is to ask multiple times in different ways:
 - What medications have you been prescribed in the last five years?
 - Have there been any medications you were prescribed that you didn’t end up taking?

- What prescriptions are you currently taking?

1-800 Number Calls:

There are two types of requirements when the comments on an Underwriting Bulletin say a 1-800 number call is needed.

1. Requirements you can collect the information and send yourself to UW@aile.com.

Examples as they appear in MOD box:

- HAVE APPLICANT CALL 800/411-8808 TO PROVIDE NEEDED INFO (INC 06/15/2020) **NEED HABIT, BLOOD PRESSURE, AND ARTHRITIS QAIR @/#FCADV/#**
- APP-HAVE APPLICANT CALL 800/411-8808 TO PROVIDE NEEDED INFO (INC 06/08/2020) **DETAILS OF SELF EMPLOYED @/#FCADV/#**
- APP-HAVE APPLICANT CALL 800/411-8808 TO PROVIDE NEEDED INFO (INC 06/15/2020) **VERIFY HEIGHT, WEIGHT & DATE LAST SEEN DOCTOR @/=118/=:NOTES:TRIAL W/O \$*/**

2. Requirements where the customer must call the 1-800 number. When no specific requirement is listed the customer needs to call 800/411-8808 to complete. The best way to do this, is to get the customer on the phone and have them call while you are on hold. This will ensure it gets done immediately so the customer does not forget.

Examples as they appear in MOD box:

- APP-INTERVIEW WITH AN UW NEEDED HAVE APPLICANT CALL 800/411-8808 (INC-06/15/2020)
- APP-HAVE APPLICANT CALL 800/411-8808 TO PROVIDE NEEDED INFO (INC 06/08/2020) U CALL NEEDED@
- APP-HAVE APPLICANT CALL 800/411-8808 TO PROVIDE NEEDED INFO (INC 06/08/2020) NEED FULL CALL@