



Rx FOR SUCCESS

Enlarged Heart or Left Ventricular Hypertrophy (LVH)

Any of the four chambers of the heart (right atrium, right ventricle, left atrium, and left ventricle) may become dilated and/or the muscular wall of the heart may become thickened (hypertrophied). Measurable cardiac enlargement is usually secondary to significant disease such as valve defects, congenital defects, hypertension, coronary artery disease, or cardiomyopathy.

The cardio-thoracic (CT) ratio as determined by chest Xray (CXR) is often used to describe heart size. It is the heart width divided by the width of the chest cavity. Normal CT ratio is under 50%. Echocardiogram, MUGA scan, and ventriculogram are better than CXR for assessing heart size. When available (and of a similar date), these tests are used in the underwriting assessment instead of a CXR. In addition to heart size, these tests provide other details (chamber size, cardiac function, wall motion, and so on) that are useful to the underwriter.

CARDIAC ENLARGEMENT ON CHEST X-RAY WITH CT RATIO	
Up to 52%	No rating
53%–57%	Table C
Over 57%	Decline

LEFT VENTRICULAR HYPERTROPHY (LVH) AS INDICATED BY THICKNESS OF LEFT VENTRICULAR POSTERIOR WALL OR SEPTUM (IN DIASTOLE) ON ECHOCARDIOGRAM		
Normal	7–11 mm	No rating
Mild hypertrophy	≤13.0 mm	No rating
Mild hypertrophy	13.0–13.5 mm	No better than NSP/Smoker
Mild hypertrophy	13.6–14.9 mm	Table B
Moderate hypertrophy	15–16.9 mm	Table C
Severe hypertrophy	≥17 mm	High substandard to decline
Hypertrophy due to hypertrophic cardiomyopathy		See <i>Rx for Success</i> Hypertrophic Cardiomyopathy for more detail

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LEFT ATRIAL SIZE AND LEFT VENTRICULAR SIZE ON ECHOCARDIOGRAM

Normal	Mildly enlarged	Moderately enlarged	More severe enlargement
No rating	No rating	Table B	Usually declined

Other cardiovascular disease or elevated blood pressure may lead to higher ratings. Valve disease is underwritten based on the specific disorder that exists. See *Rx for Success* Aortic Valve Disorders or Mitral Valve Disorders. Applicants with a history of valve replacement or congenital heart disease receive individual consideration.