



Rx FOR SUCCESS

Pacemakers

A pacemaker is an electronic device that stimulates the heart beat. It can be programmed to begin pacing when a person's own heart rate falls below a pre-set number. If the heart rate drops significantly, it causes symptoms such as light-headedness, dizziness, or even fainting (syncope). A slow heart rate is called bradycardia. It can occur in various types of heart blocks or arrhythmias (rhythm disturbance). The pacemaker may be needed temporarily or on a permanent basis. Sometimes, myocardial infarction (heart attack) causes transient heart block, requiring a temporary pacemaker. Most of the time, the need for pacing is permanent.

Some of the conditions requiring a pacemaker are significant heart block (particularly if it causes fainting) and sick sinus syndrome (bradycardia tachycardia syndrome). In the latter, the heart beats too fast at times and then too slowly. Sometimes, drugs used to control atrial fibrillation (a type of irregular heart beat) result in profound bradycardia, requiring a pacemaker.

There are many types of pacemakers. Some are designed to pace at a preset rate. Others increase the pacing rate based upon needs of the body. Pacemaker batteries may last 8–20 years. Complications of pacemakers include ventricular dysfunction, infection, blood clots, malfunction, and perforation (tear in the wall of the chamber of the heart where the lead is implanted).

PACEMAKER	
Congenital heart block	Table B
Sick sinus syndrome and heart blocks (other than congenital) ≤ 55 years old > 55 years old	Table D* Table B*
With underlying atrial fibrillation (AF)	Rate for (AF)
With coronary artery disease (CAD)	Rate for CAD and add debits for pacemaker in sick sinus syndrome schedule
With valve disease	Rate for valve disease and add debits for pacemaker in sick sinus syndrome schedule
With defibrillator, history of CHF, congenital heart disease, cardiomyopathy, or other complication	Usually decline

* One Table credit may be given if it has been 5+ years since pacemaker was inserted or if normal echocardiogram and stress scanning done with good exercise tolerance. (Maximum credit of two tables).

To get an idea of how a client with a pacemaker would be viewed in the underwriting process, use the Ask "Rx"pert Underwriter on the next page for an informal quote.

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Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Pacemakers, use this form to Ask “Rx”pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client has a pacemaker, please answer the following:

1. Please list date when the pacemaker was implanted.

2. The pacemaker was implanted for:

- Congenital heart block
- Heart block associated with coronary artery disease
- Complete heart block (not congenital) or sick sinus syndrome
- Atrial flutter/fibrillation
- Other. Please give details. _____
- If your client has heart disease, please give details. _____

3. Have any of the following pacemaker complications occurred?

- Infection
- Blood clots
- Pacemaker malfunction
- Perforation
- Other. Please give details. _____

4. Are there continuing symptoms since the pacemaker was implanted?

- Yes. Please give details. _____
- No

5. Is your client on any medications?

- Yes. Please give details. _____
- No

6. Has your client smoked cigarettes in the last 12 months?

- Yes
- No

7. Does your client have any other major health problems (e.g., cancer, etc.)?

- Yes. Please give details. _____
- No