



Rx FOR SUCCESS

Sick Sinus Syndrome, Sinus Node Dysfunction

The sinoatrial (SA) node, situated in the right atrial wall, is the pacemaker of the heart. The normal SA node controls heart rate, using signals from the autonomic nervous system.

Malfunction of the SA node is termed Sick Sinus Syndrome (SSS) or Sinus Node Dysfunction (SND). SND can be due to heart disease or extrinsic factors (e.g., medication side effect). Sometimes, the cause is unknown. It is most common in older persons, probably due to fibrosis in the SA node and/or conduction system. Coronary Artery Disease (CAD) is often a co-morbid condition rather than the cause.

Diagnosis is made by ECG abnormalities and ambulatory monitoring. The malfunction may be intermittent and the symptoms variable; definite diagnosis can be elusive. Clinicians are inconsistent in their use of the terms and the criteria for diagnosis.

SND often presents as a heart rate that is inappropriately slow (bradycardia). It can also present as inappropriately fast (tachycardia) or as alternating too fast and too slow (brady-tachy syndrome). A previously asymptomatic bradycardia may deteriorate into a syndrome of supraventricular arrhythmia, which may include Atrial Fibrillation (AF) or brady-tachy syndrome. SND that causes brady-tachy syndrome or AF has increased mortality, primarily due to stroke.

Symptomatic bradycardia (associated with dizziness or fainting) and some asymptomatic very slow rates are treated with a mechanical pacemaker. Tachycardia is treated with medication to slow the heart rate. Both medication and a pacemaker may be required to manage the arrhythmias.

UNDERWRITING BULLETS

- ▶ Rate for the underlying arrhythmia. For example, Atrial Fibrillation caused by SSS/SND would be rated by the AF guidelines.
- ▶ If there is a pacemaker placed for SSS/SND, the pacemaker rating and credits would apply. Table B to Standard is possible.

To get an idea of how a client with a history of sinus node dysfunction 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 SSS/SND, use this form to Ask "Rx"pert Underwriter for an informal quote.

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

If your client has had Sick Sinus Syndrome/Sinus Node Dysfunction, please answer the following:

1. How long has this abnormality been present?

(Years) _____

2. Is a cardiac pacemaker present?

Yes No

3. Have any of the following occurred?

Chest pain	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Fainting/dizziness	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Trouble breathing	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Heart failure	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Palpitations	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Atrial fibrillation/flutter	<input type="checkbox"/> Yes	<input type="checkbox"/> No

4. Is there a history of other heart or vascular disease present (strokes, transient ischemic attacks, valve problems, coronary artery disease, etc.)?

Yes. Please give details. _____
 No

5. Have additional studies been completed? (Check all that apply.)

Echocardiogram (Date) _____
 Cardiac catheterization (Date) _____
 None

6. Is your client on any medications?

Yes. Please give details. _____
 No

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

Yes No

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

Yes. Please give details. _____
 No