Underwriting Alert
Better Offers for Clients with Sleep Apnea

Understanding Sleep Apnea
• Sleep apnea is a potentially serious condition characterized by difficulty breathing during sleep, most commonly caused by collapse of the soft tissues of the throat during sleep. Despite efforts to breathe, the airway is blocked by the relaxed tissues in back of the throat resulting in repetitive obstruction (obstructive sleep apnea or OSA). Attempts to breathe may lead to snoring, choking or gasping during sleep, followed by partial awakening then a rapid return to sleep. This cycle repeats itself up to 100 times per hour, resulting in fragmented sleep and excessive daytime sleepiness, and may result in reduced oxygen levels and heart complications over time.

**CASE STUDIES**

**Devon, 54, Auditor**
• Has had symptoms of snoring for years, and has recently been observed by his wife to stop breathing, gasping and choking during sleep.
• Underwent a sleep study and was found to have moderate obstructive sleep apnea.
• He has no history of motor vehicle accidents related to OSA.
• Was placed on CPAP treatment over eight months ago which corrected his OSA, and he has been compliant with this treatment.

Old guidelines: Table B
New guidelines: May be offered Preferred

**Angela, 46, Sales Director**
• Has been told she snores for many years, especially after gaining weight following childbirth.
• Sought treatment for morning headaches two and a half years ago, and was sent for a sleep study which found moderate obstructive sleep apnea.
• She tried to use the recommended CPAP but could not tolerate it, so instead uses an oral appliance and is trying to lose weight.
• No longer snores while using the appliance and feels she has improved.

Old guidelines: Table C
New guidelines: May be offered Preferred

These examples are hypothetical. Underwriting ratings will vary based on specific case details.
• A less common type known as central sleep apnea (CSA) results from an imbalance in the brain’s respiratory control centers, causing a reduction of efforts to breathe. This can be the result of brain injury, congestive heart failure or the need for medication. When elements of OSA and CSA are both present, this is known as mixed or complex sleep apnea.

• Signs and symptoms of OSA may include loud snoring especially while sleeping on the back, awakening with a headache and/or sore throat consistently, memory and concentration problems, irritability, and dropping off to sleep very quickly while watching television, reading or even sitting at a traffic light.

• Whatever the cause, sleep apnea results in an increased risk for severe daytime drowsiness, motor vehicle and work accidents, high blood pressure,1 heart attacks,2 stroke,3 diabetes and even liver problems. Untreated sleep apnea results in an increased mortality risk, with severe sleep apnea (as determined by how much the blood oxygen level drops) resulting in the highest risk.4

• A diagnosis of sleep apnea is determined by medical and family history, physical exam and a sleep study, which measures breathing and oxygen levels during sleep. Treatment for OSA often involves weight loss, and may involve measures such as an oral appliance designed to keep the airway open, nasal sprays or allergy medications, reducing or avoiding certain medications and alcohol, or a breathing assistance device known as CPAP (continuous positive airway pressure). CPAP gently blows air into the nose or throat to help keep the airway open during sleep.


For more information about sleep apnea or MetLife’s revised underwriting guidelines, contact a member of your underwriting team.