



underwriting

What You Need to Know About...

Tips for Ensuring Accurate Paramed Results

Having your clients follow some simple guidelines prior to their Paramed examination is a key to ensuring accurate results and may improve their underwriting rating.

Following these tips can help your clients attain the most favorable and accurate exam results

- Fast for 4-8 hours prior to the exam and try to schedule the exam for first thing in the morning, prior to eating
- Limit salt and high-cholesterol foods 24 hours prior to the exam
- Refrain from drinking alcoholic beverages for at least 24 hours prior to the exam (can increase fat in blood and liver functions)
- Limit caffeine and nicotine 24 hours prior to the exam (can increase blood pressure, cholesterol)
- Smokers should not smoke 30 minutes prior to exam (tends to constrict artery walls and elevate blood pressure)
- Drink a glass of water one hour prior to the exam
- Get a good night of sleep prior to the exam
- Avoid the use of nasal decongestants if possible for 24 hours prior to the exam (can increase blood pressure readings)

Helpful reminders

- Be prepared with a photo ID at the time of the exam
- Provide names and dosages of current medications
- Provide any history of problems associated with providing a blood sample
- Women should mention to the examiner if menstruating at the time of exam (can cause blood in the urine specimen)
- Have information cards available, including member numbers, for any current health insurance
- Have available names, addresses and phone numbers of any doctors or clinics visited in the last five years
- Tell the examiner if exercise is a regular activity
- Tell the examiner if vitamins or aspirin are taken on a daily basis
- For heavier clients or those with large muscular arms, the paramed examiner should use a large blood pressure cuff

Clients who have experienced one of the following impairments should follow these additional guidelines:

Hypertension

- Avoid stimulants (caffeine, alcohol, cigarettes)
- Schedule a morning exam
- Have the examiner take blood pressure after the client has had a chance to relax — three attempts at 10 minute intervals
- Take usual medications
- If you anticipate that your client may need a larger blood pressure cuff please alert the paramed facility when scheduling the exam

Diabetes

- Schedule the exam for 2½ hours after a meal (no sweets or sugars after the meal), but if blood is being drawn, fast for 4-8 hours prior to the exam
- Empty bladder right after meal
- Drink 1-2 glasses of water before the exam

Urinary Specimen Problems (albumin, red blood cells, sugar, etc.)

- Empty bladder right after meal
- Drink 2-3 glasses of water before the exam
- Avoid sweets or foods with sugar content before the exam
- Avoid strenuous exercise, such as running, for 24 hours prior to the exam

Coronary, EKG Problems

- Avoid stimulants (caffeine, alcohol, cigarettes)

Do not hesitate to contact CBS Brokerage at 763.450.1870 with any questions you may have specific to Paramed Exams.