

## HEART DISEASE—MITRAL VALVE REGURGITATION

### Overview:

*Mitral regurgitation*, sometimes also called *mitral insufficiency* or *mitral incompetence*, refers to the failure of the mitral valve of the heart to close properly. This allows blood to leak back into the left atrium during left ventricular contractions. Mitral regurgitation forces the left side of the heart to work harder to clear the regurgitated blood. In severe cases, this can lead to *heart failure*. There are various underlying causes for mitral valve regurgitation.

### Impact on Life Underwriting:

Mitral valve regurgitation is rated based on the severity of abnormal valve functioning, the age of the proposed insured at diagnosis and currently, and the cause of the condition. In general, mild cases, especially if due to congenital defects that are unlikely to accelerate rapidly, not rated. Causes of mitral valve regurgitation that are *degenerative* (i.e. are likely to get worse) lead to ratings. A rating will depend on the rate of valvular deterioration, and the likelihood and timing of valvular repair or replacement. Best case scenarios are around a Table 4; Table 6 to 8 is common; cases where valvular surgery is in the near future are postponed until after successful surgery and recovery. SB 04/20/2001

<b>Mitral Regurgitation Classification</b>			
	<b>Mild</b>	<b>Moderate</b>	<b>Severe</b>
<b>Patient reported symptoms</b>	None	Usually none	Light headedness, breathlessness; sometimes edema
<b>Electrocardiogram findings</b>	Often normal; sometimes minor T-waves.	High voltage with minor T-waves.	High voltage with minor to major T-waves; ST depressions.
<b>Left atrium size</b>	None to 15% enlargement	Enlarged	Enlarged
<b>Heart size</b>	Normal or enlarged less than 15%	15% to 25% enlargement	Heart enlarged more than 25%
<b>Echo Doppler</b>	Mild	Moderate	Severe
<b>Echocardiogram shows left ventricular end systolic size:</b>	Normal	Up to 60 mm	More than 60 mm
<b>Echocardiogram indicates left ventricular wall thickness is:</b>	Normal	Normal	Normal or increased
<b>Echocardiogram indicates left ventricular function to be:</b>	Normal	Normal	Decreased
<b>Echocardiogram indicates left ventricular ejection fraction:</b>	Greater than 70%	Greater than 55%	Less than 55%
<b>Left ventricular end systolic volume index:</b>	Less than 50 ml/m <sup>2</sup>	Less than 50 ml/m <sup>2</sup>	Greater than 55 ml/m <sup>2</sup>

<b>Mitral Regurgitation Approximate Rating Schedule</b>			
<b>Age</b>	<b>Mild</b>	<b>Moderate</b>	<b>Severe</b>
<b>0 - 19</b>	Table 4 - 8	Table 8 - 16	Decline
<b>20 - 39</b>	Table 2 - 6	Table 6 - 12	Decline
<b>40 - 59</b>	Table 2 - 4	Table 4 - 8	Decline
<b>60 - 69</b>	Standard - Table 4	Table 2 - 6	Decline
<b>70 and older</b>	Preferred - Table 4	Table 2 - 6	Decline