



UNDERWRITING
SERVICES OF AMERICA

What do I ask a client with a history of...

Sleep Apnea

Sleep Apnea is the cessation of breathing usually of a temporary nature while sleeping.

Questions:

- When was the client diagnosed with sleep apnea?
- Was a sleep study performed? What was the apnea index and/or O2 saturation?
- Does the client smoke, have a history of depression, high blood pressure, obesity or chronic obstructive pulmonary disease (COPD)?
- What is the treatment for the sleep apnea?
- Has the client experienced a cardiac arrhythmia?
- How much alcohol does the client drink?
- Has the client made any lifestyle changes to treat his/her sleep apnea?
- What medications is the client currently taking?
- Does the client have any other medical concerns?

**Once these questions are answered, please send an email or fax to me.
I will respond within 24 hours.**

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