

Arrhythmia / Pulse Disorders

In many cases arrhythmias are not cause for concern. An example is the skipped beat, called ectopic arrhythmia, that occurs when the heart contracts a second earlier than it should. In order to get back to its normal beating pattern, the heart then pauses for a second, creating a feeling of the heart having skipped a beat. This type of arrhythmia does not usually require medical

Other types of arrhythmias are more serious. In tachycardia, for example, the heart races, beating up to 240 times per minute, for anywhere from seconds to days. The rapid beating can cause fainting and is generally treated with heart medications such as digoxin or verapamil.

In atrial arrhythmia, the heart begins beating in a fast but irregular pattern known as fibrillation. Atrial arrhythmia can increase the risk that blood clots will lodge in the brain, causing a stroke. It is treated with anticoagulant medications (these include aspirin and warfarin) and heart medications.

If controlled with no underlying heart disease this can usually be written at Standard rates. The best source of information will be the APS, which should include studies such as 24 hour Holter monitor, treadmill EKG, or heart catheterization. Once the cause is established and treatment started this problem will usually be resolved.

Height and weight can effect the underwriting decision. Be sure to check the [Build Table](#).