

Atrial Fibrillation and Atrial Flutter (AF)

This condition is an irregular heart beat and rapid pulse. Untreated it can result in sudden death. Many times it is discovered upon examination. There is a distinctive pattern to the EKG which is readily identified. The less significant form is called Paroxysmal Atrial Fibrillation (PAF) this tends to be less frequent and readily returns to normal. Chronic Atrial Fibrillation (AF) requires medication and cardioversion to maintain a normal rhythm.

There are many causes for the disorder. Diseases such as: Mitral Valve Disease, coronary heart disease, cardiomyopathy, hyperthyroidism. Other causes such as fever and alcoholism have been identified.

An APS including cardiac work up is required. AF may also be an indicator of another underlying disease. In mild cases it can be reflective of a thyroid disorder. It can also indicate severe and/or significant heart disease, such as Idiopathic Hypertrophic Sub-Aortic Stenosis (IHSS) or another heart degeneration. These are diseases of the actual heart tissue.

The APS should include the cardiac work-up, Exercise EKG, Echocardiogram or Catheterization. Once controlled and underlying disease is ruled out, rates can vary: Standard for the simple case to a minimum Table 4 for the more troublesome case. Like many long term conditions the longer the condition is stable the more likely a Standard to a low table rating can be offered.

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