

## Heart Murmurs

The sound of the heart valves not functioning properly is the cause of a Murmur. There are aortic, systolic, tricuspid, and pulmonic murmurs. Some are innocent (not significant) such as a Systolic Ejection Murmur (SEM), some may be innocent like Mitral Valve Prolapse (MVP) and Mitral Insufficiency or Regurgitation (MR) or significant such as Aortic Stenosis (AS) or Mitral Stenosis (MS). In all cases an APS is required which includes copies of EKG tracings, Echocardiogram, and Chest X-Ray. The Chest Pain Questionnaire (CPQ) should be completed for details.

The effect of the murmur is a disruption of the blood flow through the heart. Murmurs are reported by the sound they make on a scale from 1 - 6 with the higher the number the louder the sound and usually the more complications. Example: Grade 3/6 Mitral Stenosis. The underwriting concern include heart enlargement and weakening of the heart walls, pulse or rhythm disorders, and restriction of daily activity. In people over 65 aging is part of the cause. The use of medication is used to prevent complications and if the valve performance continues to deteriorate surgery may be necessary. There are a variety of procedures all of which can be successful.

The “benign” murmurs such as SEM will not require additional mortality. The rest will be rated based on the effects caused by the murmur. Rate range from T 4 - 8. If you know the type, grade, and duration; we can usually give a good estimate of what the rate will be.