



BEWARE OF TYPED RECORDS!

Advocacy letters are used to provide additional clarification or correct inaccurate information in the medical records. These letters and MD responses can significantly impact the underwriting outcome.

Example: A 50-year-old female was declined for \$8 million of coverage because her medical records stated she had a history of a “lymphoma (cancer) in her left arm”. In reviewing the details, we noticed that this record had been dictated and that it appeared incorrect when looking at the treatment plan.

We addressed an advocacy letter to her MD who responded that there was a misprint and that she was seen for a lipoma (benign fatty lesion), not a lymphoma. Once we had this clarification in writing from her MD, she received an offer of best class.