

A photograph of a man and a woman exercising on a rooftop. The man is on the left, wearing a grey vest over a white shirt, holding blue dumbbells. The woman is on the right, wearing a bright pink jacket, holding pink dumbbells. They are both smiling and looking towards the right. The background shows a cityscape with buildings and a blue sky.

Metabolically Healthy Obesity

Underwriting Dialogue

Characteristics

This newsletter will focus on a subset of the obese population referred to as the metabolically healthy obese (MHO).

People with metabolically healthy obesity do not exhibit metabolic abnormalities commonly seen with obesity, such as dyslipidemia, hypertension, and hyperglycemia. The reasons some obese people retain metabolic health are being studied and may include more favorable distribution and function of adipose (fat) cells, decreased levels of inflammation, preserved insulin sensitivity, and other processes.

Symptoms

There is no uniformly accepted definition of MHO, which may be one reason why different studies have shown widely different prevalence rates and some studies on prognosis have come to contradictory conclusions.

Screening and Diagnosis

While at one time it may have been thought that metabolically healthy obesity was a benign condition, that is no longer an accepted belief. It has been found that many metabolically healthy obese people do develop metabolic abnormalities over time. Additionally, some studies have shown that metabolically healthy obesity is associated with an increased risk of cardiovascular disease and increased mortality. A recent study observed an increased risk of cardiovascular disease in those MHO participants who went on to develop metabolic abnormalities.

Thus, rather than a permanent condition associated with lifelong health, metabolically healthy obesity should be considered to be a dynamic process that may be temporary. Hopefully more information will become available in the future that will allow better understanding of this interesting entity.

Underwriting Peripheral Artery Disease

Applicant 1 is a 45 year old who is 5 feet 10 inches tall and weighs 210 pounds. With a body mass index of just over 30 kilograms per meter squared and no metabolic complications the applicant is metabolically healthy obese. The build is Preferred but three of the seven credit criteria have been met and so the applicant can qualify for Preferred Plus.

This applicant could qualify for Preferred Plus

Applicant 2 is a metabolically healthy obese 60 year old who is 5 feet 8 inches tall and weighs 280 pounds. Since his build is Standard (+25) he does not qualify for a class improvement.

This applicant could qualify for Standard

Applicant 3 is a 30 year old applicant who is 6 feet tall and weighs 300 pounds with no history of any other medical issues. On the insurance laboratory testing the serum glucose was 250 mg/dL and the hemoglobin A1C level was 9%.

This applicant is no longer metabolically healthy obese and will be postponed for diabetes evaluation.



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