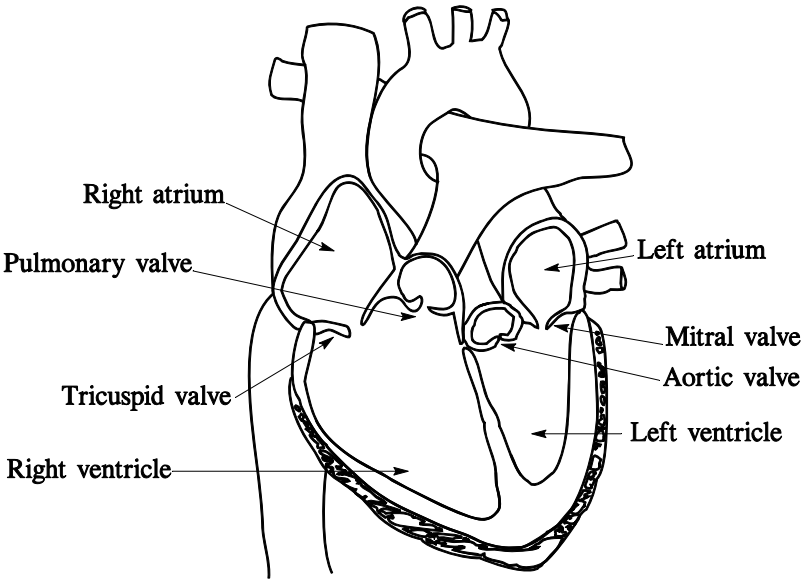




Mitral Valve Prolapse (MVP)

Prolapse of the mitral valve refers to backward billowing of one or both mitral valve leaflets into the left atrium. The leaflets are often described as myxomatous, redundant, thickened, or floppy. MVP is sometimes "silent," in that no abnormal heart sound is detected. Other persons with MVP may have a soft systolic heart murmur or a click. The best diagnostic test is the echocardiogram.

MVP usually is an idiopathic condition, meaning that the cause is unknown, but it can be part of an underlying connective tissue disorder. Because of its high prevalence (0.6-2.4%) in the general population, MVP is the most common valvular cause of chronic mitral regurgitation, often requiring valve surgery.



Many individuals with MVP are asymptomatic. Others experience symptoms such as chest pain, palpitations, shortness of breath, or dizziness. The most important complication is progressive mitral regurgitation.

For the majority of applicants with MVP without regurgitation, particularly women, the prognosis is good and no rating is given. For applicants with MVP plus mitral regurgitation, a rating is applied, based on age and severity. See *Rx For Success Mitral Valve Disorders* for rating of mitral regurgitation. When underlying causes are found (such as Marfan or Ehlers Danlos syndromes) or when serious complications/symptoms develop, additional ratings (or rejection) may be necessary.

To get an idea of how a client with a history of MVP would be viewed in the underwriting process, please feel free to use the *Ask "Rx" pert underwriter* on the reverse side for an informal quote.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client's own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

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Mitral Valve Prolapse (MVP) - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____
Client _____ Age/DOB _____ Sex _____

If your client has Mitral Valve Prolapse, please answer the following:

1. How long has this abnormality been present? _____ (years)
2. Have any of the following symptoms occurred?

chest pain	<input type="checkbox"/> yes	<input type="checkbox"/> no
palpitations	<input type="checkbox"/> yes	<input type="checkbox"/> no
trouble breathing	<input type="checkbox"/> yes	<input type="checkbox"/> no
dizziness	<input type="checkbox"/> yes	<input type="checkbox"/> no
3. Is the MVP associated with regurgitation?
4. Is there a history of any other heart disease in addition to the mitral valve prolapse (problems with other valves, coronary artery disease, etc.)?
 yes, please give details _____
 no
5. Has an echocardiogram (ultrasound of the heart) been done?
 yes, please submit copy of the results
 no
6. Is there a murmur? What is the grade? _____
7. Is your client on any medications?
 yes, please give details _____
 no
8. Has your client smoked cigarettes in the last 12 months?
 yes
 no
9. Does your client have any other major health problems (ex: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Mitral Valve Prolapse, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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