

## **Body Scans. Good idea, but...**

Over the last few years, we have been hearing about full body scans almost everywhere we turn. They are being advertised with increasing frequency and many people have had them or are considering having one. There are also a lot of articles circulating either touting the benefits or detailing the downsides. Each side has their points and many of you are probably right in the middle of the decision process. The chances of discovering something that may save your life may outweigh the negatives of excess radiation, false positives or false reassurance, but we here at Fleming Associates are afraid that there is one other item that many people are not thinking about.

Over the last year and a half, we have worked with a number of clients who have recently had a body scan. In a couple of the cases, our clients have discovered an issue that has required surgery or a change to their career. Most of the others, however, only found out that from now on they would be declined or pay more for their insurance. In every case, we've seen there has been a discovery of at least a slight abnormality. In almost all the cases, there was no treatment or change to that person's life deemed necessary.

All of us have some amount of plaque build-up in our arteries, the question is how much. Knowing the answer can be a problem. When you apply for Life, Health or Disability insurance, your medical records are reviewed. An applicant with plaque in their arteries, who hasn't had a body scan, might qualify for a company's best available rates. If you add a body scan report that shows the existence of that plaque, your rate could jump significantly or even keep you from getting the coverage at all. This would happen even if you were declared healthy overall.

Hearing just one story of a life saved is enough to keep us from discouraging anyone from having a scan. We would suggest that you do a thorough review of your insurance program before you have it done. Most of the scans being done are not prompted by symptoms or at the request of a physician. If that is the case and you are approved for a policy before the test is done, there should be nothing they can do to affect your coverage retroactively. We want to make sure you take care of yourself. Please do yourself a favor and update your insurance program before you have a full body scan performed.