Underwriting Sensitive Conditions

The “Sensitive Condition” information in Connext now shares additional details related to an underwriting decision.

This additional detail provides clear and consistent information upfront, helping to reduce follow-up questions.

Following are examples of the additional detail for specific “sensitive conditions”:

Sensitive Related to Drugs or Alcohol

If the “due to” detail on a decision shows this category, examples may include:

Reading group	Examples may include
Substances	Cocaine, Methamphetamine, Opiates, Hallucinogens, Fentanyl, Marijuana, Barbiturates
Abuse or counseling history	Drug abuse and/or counseling Alcohol abuse and/or counseling
Driving-related indicators	DUI (Driving Under the Influence) or DWI (Driving While Intoxicated)
Lab findings	Positive Blood Alcohol Content (BAC) found in labs Abnormal CDT Interpretation (Carbohydrate-deficient transferrin) found in labs

Information sources

Labs or third-party data: Milliman, LabPiQture, Electronic Health Records, and Motor Vehicle Records.

Sensitive Related to Mental Health History

If the “due to” detail on a decision shows this category, examples may include:

Examples may include	
Anorexia	Post Traumatic Stress Disorder (PTSD)
Bipolar Disorder	Schizophrenia
Bulimia	Psychotic Disorder
Major Depression	Suicide Attempt or Ideation
Personality Disorder	Dementia

These conditions are no longer reported as “Sensitive”

Category	Examples
Liver Condition	Hepatitis and Cirrhosis
Autoimmune or Immune Condition	Rheumatoid or psoriatic arthritis, Multiple Sclerosis

After: If the decision is a decline

A letter goes out 1–2 days after the decline, which explains the information found and provides the client with instructions for obtaining the report.

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