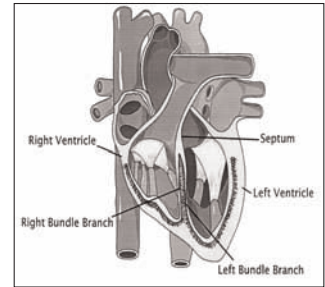




## Bundle Branch Block (BBB)

The heart has an electrical system that conducts the impulses necessary for the orderly contraction of heart muscle. If the system is slow to conduct or does not conduct at all, a person is said to have a heart block. *Bundle branch blocks (BBB)* are one type of heart block and occur in less than 1% of the population.

The right and left bundles are a group of conducting fibers that supply the electrical impulses to the ventricle (main pumping chamber of the heart) causing both the left and right ventricles to contract together. If a person has BBB, the right and left ventricles do not contract together and this abnormality will be visible on the electrocardiogram (ECG).



There are many causes of *BBB*, but the most common one is coronary artery disease (50%). Other causes include cardiomyopathy, hypertension, tumors, fibrosis (scarring) of the conduction fibers, congenital lesions, trauma, and aortic stenosis. However, *BBB* can also occur in a heart that has no obvious abnormalities.

There are several types of BBB as listed below. The rating depends on the type of *BBB* present, age when diagnosed, and stability of the condition.

Type	Rating *
An isolated finding with no known heart disease or history of changing ECG pattern of: <ul style="list-style-type: none"> <li>• incomplete right bundle branch block (<b>IRBBB</b>)</li> <li>• complete right bundle branch block (<b>CRBBB</b>) - excluding sarcoidosis</li> <li>• left anterior or posterior hemiblock (<b>LAHB</b> or <b>LPHB</b>)</li> </ul>	Non-rated
Complete left bundle branch block ( <b>CLBBB</b> ) or complete right bundle branch block with a left hemiblock ( <b>Bifascicular block</b> )	Age < 40 - Table B Age ≥ 40 - Table C

\* For *CLBBB* and *bifascicular block*, if stable for 3 years and no other cardiovascular impairments or normal current thallium stress test, then can **reduce by one rating class; after 6 years, possible non-rated.**

If cardiovascular disease is present, the overall rating will be influenced by the severity of that impairment.

To get an idea of how a client with a history of bundle branch block would be viewed in the underwriting process, feel free to use the Ask "Rx" perts on the next page for an informal quote.

*This material is intended for insurance informational purposes only and is not personal medical advice for clients.*

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Your Success Matters.

{Name  
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**Bundle Branch Block - Ask "Rx" pert underwriter  
(ask our experts)**

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client is known to have a bundle branch block (BBB) on their electrocardiogram (ECG), please answer the following:

1. Please check type of BBB present:

CLBBB     CRBBB     LAHB or LPHB     IRBBB     Bifascicular block

2. How long has this abnormality been present? \_\_\_\_\_ (years)

3. Has there been any recent change in the ECG?

yes, please give details \_\_\_\_\_  
 no

4. Please check if your client has had any of the following (check all that apply):

chest pain or coronary artery disease  
 cardiomyopathy  
 high blood pressure  
 congenital heart disease  
 valvular heart disease

5. Have any cardiac studies been completed?

a. exercise treadmill or thallium:     no     yes - normal     yes - abnormal

b. resting or exercise echocardiogram:     no     yes - normal     yes - abnormal

c. other: \_\_\_\_\_

6. Is your client on any medications?

yes, please give details \_\_\_\_\_  
 no

7. Has your client smoked cigarettes in the last 12 months?

yes  
 no

8. Does your client have any other major health problems (ex: heart disease, etc.)?

yes, please give details \_\_\_\_\_  
 no

*After reading the Rx for Success on Bundle Branch Block (BBB), please feel free to use this Ask "Rx" pert underwriter for an informal quote.*

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