

## 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.

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                      Yes or No

Palpitations                      Yes or No

Trouble breathing              Yes or No

Dizziness                         Yes or 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

\_\_\_\_\_

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

\_\_\_\_\_

8. Has your client smoked cigarettes or any other tobacco products in the last 5 years?

Yes, please give details

\_\_\_\_\_

9. Does your client have any other major health problems (ex: cancer, etc.)?

Yes, please give details

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