

## Understanding Blood Test Results

Blood tests are done as part of the risk assessment for life insurance. They screen for “silent” disorders that are not causing symptoms but may cause increased mortality risk such as kidney or liver disorders. They also assess current status in those with a known condition such as diabetes. Listed below are the basic screens done when testing. Normal ranges vary slightly depending on the laboratory doing the test, gender and age.

### Lipid Screen

**Total Cholesterol** (<200 MG/DL) is a risk factor for coronary artery disease.

**High Density Lipoprotein (HDL)** (40-85 MG/DL), if high, is associated with protection against coronary artery disease. The quantity of HDL, as well as the ratio of HDL to total cholesterol, is important in determining one’s risk of coronary artery disease. Markedly elevated HDL may indicate heavy alcohol intake.

**Low-Density Lipoprotein (LDL)** (60-130 MG/DL) if high is associated with an increased risk of coronary artery disease.

**Total Cholesterol / HDL Ratio** is a predictor of coronary artery disease. A ratio of 4.5 or less is associated with lower risk of heart disease.

**Triglycerides** (10-190 MG/DL) are fats that provide a major reserve of energy for the body. Increases in triglycerides and other fats (lipids) can increase the risk of coronary artery disease. Ideally, triglycerides should be measured after an overnight fast.

**LDL/HDL Ratio** (<3.6 MG/DL) is calculated using total cholesterol, HDL and triglycerides measurements. The lower the LDL/HDL ratio, the less risk of coronary problems.