Blood testing for NT proBNP
Frequently asked questions

CommInsure is always looking for ways to make insurance easier to apply for and more cost effective for customers.

CommInsure is currently trialling a new blood test which reports on the levels of a hormone called ‘NT pro BNP’ in a person’s blood. In the future, this test could replace existing, more expensive medical tests.

**What is NT pro BNP?**
NT pro BNP is a peptide hormone primarily produced by the cardiac ventricles (the two lower chambers of the heart muscle).

It is caused by the stress and tension placed on the chambers of the heart muscle, by the pressure that is produced during the circulation of blood.

**Why is this test being trialled?**
We currently ask some clients to undergo an electrocardiograph (ECG) and/or stress ECG test. These are conducted at a medical centre and can be very physical. Some customers find them to be intrusive and time consuming.

They can also be expensive and since the costs of these tests contribute to the setting of premium rates, it’s important for us to keep our costs low.

**What are the benefits of the new blood test?**
Customers can have blood samples collected by trained medical service providers at a time and location convenient to them and will not be required to attend a medical centre.

The blood test is also less expensive than ECG and stress ECG tests, which will help us keep our costs and insurance premiums low for our customers.

**Why am I being asked to complete this test?**
As you are required to undergo a blood test as part of your underwriting assessment, we ask that you agree to have the additional test for NT pro BNP. This will help us collect data from a wide range of insurance applicants to determine if this blood test can be relied upon in the future.

As you are having blood taken in any case there will be no extra effort on your part.

**Can I get a copy of the results?**
Results of all blood tests are available upon written request and we can arrange to have them sent to your usual doctor.

To request a copy of your blood test please contact the financial planner or superannuation fund through which you are applying for insurance cover.