



Rx FOR SUCCESS

Hemochromatosis

Hemochromatosis is an iron-storage disorder where there is an increase in iron absorption from the intestine and deposits of the iron in tissues. Iron deposition causes damage, scarring (fibrosis) and/or failure of the organs, especially the liver, pancreas, heart, and pituitary gland. The liver is usually the first organ involved. Of symptomatic patients with hemochromatosis, there is liver enlargement in 95%, increased skin pigmentation (bronzing) in 90%, diabetes mellitus in 65%, joint abnormality in 25% to 50%, heart involvement in 15% (most common manifestation is congestive heart failure), loss of libido, and testicular atrophy.

The diagnosis of hemochromatosis can be made when the above conditions are present in a patient. However, iron overload of short duration or of modest degree may exist without any of the clinical manifestations noted above or with only some of them. Demonstration of excessive iron can be done by measuring the iron level in the blood along with its ferritin level (a protein in the blood that carries iron), by doing a CT scan of the liver, or by a liver biopsy. Biopsy is the definitive test.

Treatment of hemochromatosis involves removal of the excess body iron and supportive treatment of damaged organs. Iron is best removed by phlebotomy (removing blood) of a pint once or twice a week. Chelating agents (chemicals that remove minerals from the blood) that are taken orally are less effective. Adequate treatment and follow-up increase the 5-year survival rate from 33% to 89%.

The principal causes of death in untreated patients:

- ▶ Cardiac failure (30%)
- ▶ Liver failure or portal hypertension (25%)
- ▶ Hepatocellular carcinoma (liver cancer) (30%)

Underwriting guidelines for hemochromatosis absent other significant impairments:

- ▶ Treated, stabilized, normal blood studies, no complications—Non-rated
- ▶ Others, complicated, heart or liver involvement, or diabetes—Individual consideration

To get an idea of how a client with Hemochromatosis would be viewed in the underwriting process, use the Ask "Rx"pert Underwriter 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. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

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Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Hemochromatosis, use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client has a history of hemochromatosis, please answer the following:

1. Please list date of diagnosis.

2. What organs are involved? (Check all that apply).

Liver
 Pancreas (Diabetes)
 Joints
 Heart
 Pituitary

3. When was the last phlebotomy treatment?

4. Was a liver biopsy done?

Yes. Please provide a copy.
 No

5. If available, please provide the most recent serum ferritin result.

6. Is your client on any medications?

Yes. Please give details. _____
 No

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

Yes. Please give details. _____
 No

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

Yes. Please give details. _____
 No