

IMPAIRED RISK REFERENCES

Underwriting Medical Advances: Pros and Cons

THE CASE

STUDY FOR

THIS MONTH

There are new medical procedures and drugs that affect underwriting. The skilled underwriter knows that medicine is dynamic, revealing benefits to mortality as well as cautions that should be used in the underwriting process. Here are some of the recent findings.

By Robert Quinn, MD

Procedures that could affect underwriting a case:

The more technically advanced echocardiogram often shows valve thickening, calcifications, pulmonary hypertension (pressure over 35 in the pulmonary artery) and diastolic dysfunction. According to medical literature, these findings could be associated with increased mortality risk. This has made underwriting more conservative in these areas.

High sensitivity C-Reactive Protein (hsCRP) tests with elevated results have been correlated with coronary artery disease. This test is subject to many false positive results because a rise in the results can be due to many illnesses. For this reason, it can only be utilized for underwriting purposes when the result is normal. In this case, it could serve to lessen concerns about coronary artery disease. For example, when an abnormal cardiac test exists, the risk may be improved when the hsCRP test is normal. Under these circumstances, it can be an advantage to underwriting.

The popular body scan, Spiral CT as it is called, has as many as 50 percent false positive results (meaning nothing is wrong). Nevertheless, 1 percent of the results are true positives and often indicate the presence of cancer. These cases need further investigation. As a result, CTs pose an obstacle in underwriting and delay many offers.

Drugs that can affect underwriting or mortality:

A new purpose for an old medication, Proscar holds promise for future underwriting. A re-

cent report finds this medication able to reduce the occurrence of new prostate cancers by 25 percent. While this information is preliminary and controversial, Proscar could serve to help underwriting for men at risk of prostate cancer. For instance, it could be administered when there is a premalignant condition of the prostate.

Fish oil, also called omega-3, has been shown to improve cardiovascular mortality and reduce the incidence of sudden death. The substance is available in pill form or by a diet high in fish. It could improve underwriting of coronary artery disease and improve future mortality as its use becomes more prevalent.

The drug Gleevec has been found to attack the genetic fault of a type of leukemia and some uncommon cancers. Although cancer is a genetic disease with no known cure, more is known about the genetics of cancer. It is the genetic abnormalities of cancer that are targeted with Gleevec. It blocks a growth factor that causes the uncontrolled accumulation of cancer cells. Future drugs can be expected to improve other cancer treatments in similar ways by targeting the genetic factors and hopefully effect cures. This kind of approach has been advanced by the human genome study. It will benefit cancer mortality, the second leading cause of death.

British studies have found that a new medication called "polypill" reduces coronary heart disease and risk of stroke by 80 percent or more. Polypill is a combination of the drugs that have improved the mortality of stroke and coronary artery disease, the number one killer. It combines aspirin, a statin, folic acid and ACE inhibitors. Respectively, they benefit the platelet affects, lipids, homocysteine and blood pressure, factors which can contribute to the development of coronary heart disease and stroke. If this pill proves to be effective, it will benefit future mortality.



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Meet Chief Underwriter Jim Landino. Jim has 34 years of underwriting experience, primarily in the impaired risk area. Jim came to Banner in 1995 to establish the brokerage underwriting department.



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