

UNDERWRITING: Addison's Disease

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What is Addison's Disease?

Addison's Disease is a hormonal disorder occurring in all age groups. It affects men and women equally. The disease is characterized by weight loss, muscle weakness, fatigue, low blood pressure, and frequently by unusual darkening of the skin.

What Causes Addison's Disease?

It has been said, with much truth that we are a walking, talking chemical factory. Addison's Disease occurs when the Adrenal Glands do not produce sufficient Cortisol and Aldosterone. The disease is also called Adrenal Insufficiency or Hypocortisolism.

Cortisol - Normally produced by the adrenal glands, affects almost every organ and tissue in the body. Cortisol is vital to:

- Help maintain blood pressure and cardiovascular function.
- Help slow the immune system's inflammatory response.
- Help balance the effects of insulin in breaking down sugar for energy.
- Help regulate the metabolism of proteins, carbohydrates, and fats.
- Help maintain proper arousal and sense of well-being.

Aldosterone - Also produced by the adrenal glands, helps maintain blood pressure and water and salt balance in the body by helping the kidneys retain sodium and excrete potassium. When Aldosterone production falls too low, the kidneys are not able to regulate salt and water balance, causing blood volume and blood pressure to drop.

Causes of Addison's Disease

When Adrenal Insufficiency was first identified by Dr. Thomas Addison in 1849, Tuberculosis was found to be the cause in 70% to 90% of cases. Today with better TB treatment, Tuberculosis only accounts for

about 20% of cases in developed countries. Other causes include:

- Chronic infection, mainly fungal infection.
- Cancer cells spreading from other parts of the body.
- Amyloidosis (abnormal production of immunoglobulins by a type of immune cell called plasma cells)
- Surgical removal of the adrenal glands.

What are the effects of Addison's Disease?

In children, Adrenal Insufficiency may cause:

- Slow sexual development.
- Pernicious Anemia
- Chronic candida infections.
- Chronic active hepatitis.
- Hair loss.

In young adults the following are common:

- An underactive thyroid gland.
- Slow sexual development.
- Diabetes
- Vitilego (Loss of pigment on areas of the skin)

What are the symptoms of Addison's Disease?

- Chronic, worsening fatigue
- Muscle weakness
- Loss of appetite and weight loss
- Nausea, vomiting, and diarrhea
- Low blood pressure which can cause dizziness and fainting
- Irritability and depression
- Due to salt loss, a craving for salty foods
- Visible darkening of the skin

Treatment of Addison's Disease

Once the disease has been properly diagnosed, treatment involves replacing the hormones that the adrenal glands are not secreting.

Cortisol is replaced orally with hydrocortisone tablets.

If Aldosterone is also deficient, it is replaced with oral doses of fludrocortisone acetate. The doses of



these medications need to be closely monitored and adjusted to the needs of the patient.

UNDERWRITING PROGNOSIS

As you can appreciate, Addison's Disease while no longer a death sentence, is a serious life threatening disease.

With good care and proper control patients can live a long, productive life with little difficulty from their disease.

Life Insurance should be available on a sub-standard basis after as little as one year after proper diagnosis.

With good case management, after two or three years following diagnosis and treatment, ratings should be minimal and Standard is possible.

UNDERWRITER:

Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO."

YOUR JOB:

To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES."