

# UNDERWRITING: Emphysema

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## What is Emphysema?

Emphysema is a chronic disease that gradually destroys the lungs. It affects the air sacs (alveoli) and/or the ends of the breathing tubes. The lung loses its elasticity and can no longer effectively exchange stale air with fresh air. Breathing becomes difficult, and insufficient oxygen is delivered to the blood. Emphysema sufferers frequently exhibit shortness of breath.

## What Causes Emphysema?

Emphysema is almost always caused by cigarette smoking and/or severe air pollution and is found mostly in males over the age of 50, although more females are starting to develop emphysema as more females take up smoking.

## What are the Symptoms of Emphysema?

Shortness of breath following mild exercise, frequent coughing, usually with very thick mucus, and wheezing. As the disease progresses the shortness of breath can become almost constant.

Sufferers may eventually appear underweight and visibly short of breath. The chest may increase in size from front to back (barrel chest) and lung sounds may be diminished. Every breath becomes a major effort. The heart must work harder and may become enlarged, eventually leading to heart failure.

## Diseases that may complicate cases of Emphysema:

- Cancer of the Lung
- Heart Disease
- Pneumonia
- Pneumothorax (collapsed lung)
- Sleep Disorders (Sleep Apnea)
- Pulmonary Embolism (blood clot in the lungs)

## How is Emphysema Treated?

Although incurable, with treatment emphysema can be controlled to provide relief of symptoms and to prevent progression of the disease.

- *Quitting Smoking:* The single most important step.
- *Bronchodilator Drugs:* To relax and open air passages in the lungs. Oral medicines such as theophylline may be prescribed. Prednisone or steroids are often used for a brief period during an infection or on a daily basis. These may be inhaled or taken orally.

- *Antibiotics:* In cases of bacterial infection such as pneumonia.
- *Exercise:* Including breathing exercises to strengthen the muscles used in breathing as part of a pulmonary rehabilitation program, and to condition the rest of the body.
- *Oxygen Therapy:* May only be needed in the event of lung infections, air travel, high altitude, or extremes of humidity or temperature. In advanced cases oxygen may be required continuously.
- *Lung Volume Reduction Surgery:* In severe cases diseased portions of the lungs are removed to permit the remaining lung and breathing muscles to function better.
- *Lung Transplantation:* In even more severe cases this may be a last resort.

## To properly evaluate a client's insurability you must ask the following important questions:

### *Does the Client Currently Smoke?*

Any client with Emphysema, who continues to smoke, is considered to be an extremely poor underwriting risk. Clients who quit smoking may be able to stabilize their condition, will enjoy better health, and are much more likely to obtain a favorable underwriting outcome.

### *What medications is the client currently taking?*

Mild emphysema usually does not require medication. Quit smoking is emphasized, together with pulmonary rehabilitation.

Moderate emphysema is treated with inhalers and oral medications.

Severe emphysema is treated with medication and frequently with supplemental oxygen.

### *Does the client have any functional limitations as a result of the emphysema?*

Functional limitations for persons with emphysema include shortness of breath when climbing stairs or walking a short distance.

### *Does the client have a history of heart disease?*

Many clients with pulmonary disorders also have heart problems. Mild, well-controlled hypertension, together with mild to moderate emphysema in a client who does not smoke is insurable. Angina, or myocardial infarction with



moderate emphysema will almost certainly result in a highly rated offer if not outright declination.

### *Is the client involved in any kind of pulmonary rehabilitation or undergoing any lifestyle changes?*

Lifestyle changes can have an enormous impact on underwriting outcome. These may include quitting smoking, or participation in an exercise program, especially swimming. It is important to document all such lifestyle changes that would indicate a decrease in the risk.

## UNDERWRITING OUTLOOK

Most clients with mild to moderate Chronic Emphysema are insurable on some reasonable basis, providing that they are not still smoking cigarettes.

Severe Emphysema sufferers (especially if still smoking, and unbelievably, many still do smoke), who require supplemental oxygen are totally uninsurable.

Moderate Emphysema sufferers who exhibit shortness of breath, or who cannot walk a short distance without difficulty are usually uninsurable.

Moderate Emphysema sufferers with angina, myocardial infarction, or other serious heart diseases are frequently uninsurable.

## 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."