



by Donald Victorson, CLU

**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."

The first human heart transplant was performed in December 1967. What was once an experimental procedure is now routinely done each year in the United States for approximately 2,300 people with advanced heart disease.

In 1981, combined Heart and Lung transplants began to be performed to treat patients where both organs were severely damaged. To date more than 500 people in the United States,

# Underwriting

## Heart and Lung Transplants

and over 2,000 worldwide have received Heart-Lung transplants.

In 1983, the major barrier to successful transplantation was overcome. Rejection of the donated organ by the patient was largely overcome with the introduction of Cyclosporine. With this and other medications to suppress rejection, survival rates have improved dramatically.

Today, the One Year survival rate for heart transplant patients is 85%; the Three Year survival rate is approximately 77%; and the Five Year survival rate is 71%. Approximately 60% of heart-lung transplant patients survive at least one year after surgery, 50% live at least three years. Research under way will doubtless improve these survival rates dramatically in future.

Organ availability, the second barrier to increasing the number of successful transplantations is gradually being improved through increased public awareness of the problem.

*What is a Heart or Heart-Lung Transplant?*

A transplant is the replacement of the patient's diseased organ(s) with healthy organ(s) from a donor, someone who has died.

The donated organ(s) are chilled, kept in a special solution, and rushed to the patient who may be across town, across the state, or across the country. The patient is placed on a heart-lung machine, permitting the surgeons to bypass the blood flow to the heart and lungs during the procedure. After the surgeons have reconnected the blood vessels and allowed the blood to flow through them, as the heart warms up it begins to beat again. Patients are usually up and around in only a few days, and if there are no indications of rejection are usually allowed to go home within two weeks.

*Why are Transplants Performed?*

The heart is failing, other treatment is not working and the patient is going to die without a transplant.

*When is a Heart Transplant commonly indicated?*

Cardiomyopathy – weakening of the heart muscle. Severe Coronary Artery Disease, Congenital Birth Defects.

*When is a Heart-Lung Transplant indicated?*

Severe Pulmonary, Hypertension, Congenital Birth Defects, Alternative therapies have been tried and failed.

**Post-Surgical Issues**

A heart or Heart-Lung Transplant survivor can expect to return to a reasonably normal lifestyle. Most can return to work if desired, however they must continue to take several highly toxic anti-rejection medications for the rest of their life. Side effects of the medications include Atherosclerosis, Kidney damage, High Blood Pressure, Osteoporosis, and Lymphoma.

Not a pretty picture, but compared to the alternative.

**UNDERWRITING PROGNOSIS**

Most carriers will not consider a Heart Transplant survivor on any basis. After five years recovery however, it is possible to obtain extremely highly rated offers. After 10 years recovery, more affordable, although still highly rated offers are possible.

**Guaranteed Issue Life Insurance**

Guaranteed Issue Life Insurance is available today in amounts of up to \$100,000 and more. In most cases this will likely be the best recommendation that you can make. We suggest that your client buy as much Guaranteed Issue as you can find, or they can afford to purchase.