

UNDERWRITING: Thyroid Cancer

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The Thyroid is a gland located at the base of the throat. It absorbs iodine and makes hormones, which help keep the body functioning normally.

Thyroid Cancer is a malignant tumor that develops from cells within the thyroid gland. If left untreated, cancer cells break away and spread to other parts of the body. This is called metastases.

What causes Thyroid Cancer?

It is not known what causes Thyroid Cancer. The risk factors however: include being female; having been treated with radiation in the neck; being a survivor of the atomic bomb; inheriting the gene which may increase risk of this type of cancer.

What are the most common symptoms of Thyroid Cancer?

A lump in the throat. Difficulty swallowing. A sore throat, or hoarseness, because the tumor is interfering with the tissues in the throat. Rarely, however do such symptoms indicate the presence of Thyroid Cancer. Nevertheless, if symptoms persist for more than a few days, a visit to the doctor is strongly indicated. Better safe than sorry.

What is Papillary Thyroid Cancer?

Papillary cancers have multiple projections when examined under the microscope. Microscopic Papillary Cancers are extremely common and evidently are of no consequence. When they grow large enough to form a lump in the thyroid gland however, they become important because they may continue to enlarge and may spread to other parts of the body. Papillary cancers tend to grow very slowly. The outlook for cure is excellent, except in cases where the cancer has spread

beyond the thyroid into surrounding tissues of the neck.

What is Follicular Thyroid Cancer?

The thyroid gland is made up of follicles. When the cancer contains these follicles it is called follicular cancer. Follicular cancer represents only 10 to 15% of all thyroid cancers, tend to occur in somewhat older patients, and are usually much more aggressive than papillary cancers.

In approximately two thirds of cases the cancer is much more invasive. It tends to grow into blood vessels and from there spread to distant areas, particularly the lungs and bones.

What is the treatment for well-differentiated Thyroid Cancer?

Surgery is the primary form of treatment. However, once the thyroid cancer has spread through the blood stream, the usual treatment is to administer radioactive iodine in an attempt to destroy the tumor.

TO PROPERLY EVALUATE A CLIENT'S INSURABILITY YOU MUST ASK THE FOLLOWING IMPORTANT QUESTIONS:

When was the client diagnosed with thyroid cancer?

Thyroid Cancer can be insurable, in some cases in less than two years following the end of treatment. The exact date of diagnosis is extremely important in determining the starting point for risk assessment.

What kind of treatment did the client have for the Thyroid Cancer and when did it end?

The type of thyroid tumor, the size of the tumor, the aggressiveness of the tumor, the extent to which it has spread to other parts of the body will all be considered by the physician in determining the course of



treatment. Was the Thyroid surgically removed? Totally, or partially? Was there radioactive iodine treatment? When did it end?

What current medications is the client taking?

Following thyroid removal, thyroid hormone is required. In addition are other medications required?

Have all studies and follow-up visits been normal since the end of treatment?

Blood testing is commonly used during the follow-up period to detect the presence of a reoccurrence of the tumor.

Remember: The "waiting period" for clients with a history of cancer before they are insurable for coverage begins with the last date of all forms of active treatment.

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."