

ANEMIA

By Donald V. Victorson, CLU

What are the most common types of Anemia?

- Pernicious Anemia
- Hemolytic Anemia
- Iron-Deficiency Anemia
- Folic Acid Deficiency Anemia
- Anemia During Pregnancy

Anemia, Pernicious:

Caused by a lack of vitamin B-12.

In Pernicious Anemia the bone marrow produces large abnormal blood cells called megaloblasts.

Frequently found in adults 50 to 60 years of age.

Signs and symptoms:

- Weakness and tiredness
- Bleeding gums
- Nausea, appetite loss and weight gain
- Sore tongue
- Numbness and tingling in the hands and feet
- Difficulty maintaining balance
- Yellowish tinge to eyes and skin
- Shortness of breath
- Memory loss, confusion, even dementia and depression
- Headache

Complications of Pernicious Anemia:

- Changes to the central nervous system may become permanent unless treatment is started early.
- Gastric polyps
- Stomach cancer

Prognosis: Reversible with proper treatment once properly diagnosed.

Anemia, Hemolytic

Caused by the premature destruction of mature red blood cells that have a normal lifespan of 120 days. and are then removed by the scavenger cells in the bone marrow, liver and spleen. If disease destroys the red blood cells faster than they can be replaced, hemolytic anemia results.

Signs and Symptoms:

- Paleness, especially in the hands and lining of the eyelids.
- Tiredness and weakness, fainting, breathlessness
- Rapid heartbeat
- Susceptibility to infection



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Complications of Hemolytic Anemia:

- Enlargement of the spleen
- Pain, shock, serious illness as a result of excessive red blood cell destruction
- Gallstones

Prognosis: Can usually be cured when the cause is identified and removed. Sometimes the spleen is surgically removed. If secondary to an underlying disease, the underlying disease must first be diagnosed and properly treated.

Anemia, Iron-Deficiency

Iron-Deficiency Anemia caused by lack of iron is the most common cause of anemia. Lack of iron causes low hemoglobin, reducing the oxygen carrying capacity of the blood.

When red blood cells die, the iron they contain is transported to the bone marrow where it is used in the production of new blood cells. Blood loss is therefore virtually the only cause of iron deficiency anemia in adults. Children and infants, because they are growing require additional iron which may be lacking in an inadequate diet.

Signs and symptoms:

- Paleness, especially in the hands and lining of the eyelids
- Tiredness and weakness
- Tongue inflammation (glossitis)
- Cracks at the side of the mouth (cheilosis)
- Spoon-like deformity of fingernails (koilonychias)
- Fainting, breathlessness, rapid heartbeat
- Appetite loss, abdominal discomfort
- Susceptibility to infection
- Unusual quietness or withdrawal in a child
- Craving to eat ice, paint, or dirt

Prognosis: Depending upon the underlying cause, can usually be easily cured. Once the underlying cause is treated, supplemental iron will usually correct the anemia.

Anemia, Folic Acid Deficiency

A megaloblastic anemia caused by a lack of folic acid, often accompanied with iron-deficiency anemia. Folic acid, a vitamin found in raw vegetables, fresh fruit and meat is destroyed in cooking. A diet deficient in folic acid leads to folic acid deficiency within a few months. Causes include: malnutrition, inadequate folic acid intake, and medications causing folic acid depletion.

Signs and Symptoms:

- Fatigue and weakness
- Paleness
- Red, sore tongue
- Shortness of breath
- Nausea, vomiting and diarrhea
- Neurologic abnormalities

Complications of Folic Acid Deficiency

- Anemia
- Infertility
- Increased susceptibility to infection
- Congestive heart failure
- Possible neurologic abnormalities in fetus during pregnancy

Prognosis: Usually reversible quickly with adequate folic acid intake.

Anemia During Pregnancy

Anemia during pregnancy is extremely common. Because volume of blood increases during pregnancy (hemodilution), a moderate decrease in red blood cell count and hemoglobin is normal.

Causes include: Inadequate iron and/or folic acid intake, also loss of blood from bleeding hemorrhoids or gastrointestinal bleeding.

Iron deficiency is responsible for 90% or more of anemia during pregnancy.

Signs and Symptoms:

- Tiredness, paleness, breathlessness
- Headache, nausea
- Inflamed sore tongue
- Palpitations, abnormal awareness of heartbeat
- Forgetfulness
- Jaundice and/or abdominal pain (rare)

Prognosis: Usually curable with Iron and/or Folic Acid supplements.

Underwriting Prognosis:

Simple uncomplicated Anemia rarely re-

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Height	Maxi. Weight Male/Female	Height	Maxi. Weight Male/Female
4'8"	189	5'10"	264
4'9"	193	5'11"	271
4'10"	197	6'0"	279
4'11"	201	6'1"	287
5'0"	205	6'2"	295
5'1"	210	6'3"	303
5'2"	214	6'4"	311
5'3"	219	6'5"	319
5'4"	225	6'6"	326
5'5"	231	6'7"	334
5'6"	237	6'8"	342
5'7"	243	6'9"	350
5'8"	250	6'10"	358
5'9"	257	6'11"	369

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sults in a Rating although it may require Postponement where the diagnosis is vague, incomplete or where proper treatment has not yet begun. It may prevent your client from receiving a Preferred Offer, at least until a reasonable period of recovery has passed.

Where the Anemia is being caused by a serious underlying condition, a Rating or even Declination may be

required until such time as the underlying condition is properly diagnosed and treated.

In those rare cases where your client's anemia is being incompetently treated by a General Practitioner you would be doing him a favor by recommending that he consult a Board Certified Hematologist. You may just save both his life and his insurability. ❖