

ASTHMA



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."

Asthma affects nearly 12 million people in the United States, and although many people think that asthma is "no big deal," about 5,000 Americans die of asthma each year. African-Americans are nearly three times as likely as whites to die of asthma.

Each year asthma costs more than \$4.6 billion in medical costs and time lost from work or school. Asthma is the number one reason why children miss school and it is the leading reason why children are admitted to the hospital. More children than adults have asthma. This is because some children "out-grow" their asthma attacks.

Percentage of the population with asthma by age:

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|-----------------|------|
| ALL AGES | 4.8% |
| 0-18 years old | 6.1% |
| 18-44 years old | 4.1% |
| 45-64 years old | 4.2% |

Specific things that can trigger as asthma attack include:

Allergens: Pollen, mold, animal hair or fur, dust, cockroaches, and certain foods.

Infections: Both bacterial and viral infections can irritate the airways, triggering an attack.

Sinusitis: During a sinus infection, mucus draining into nose, throat, and lungs can cause asthma symptoms.

Irritants: Strong odors, perfumes, cleaners, paints, chalk dust, talcum powder, tobacco smoke, cold weather.

Smoke: Inhaling smoke is especially hard on the airways of people with asthma.

Cigarette smoking is responsible for more than half the cases of asthma in people over the age of 40.

Exercise: Although exercise is good for asthmatics, overdoing it can trigger an asthma attack.

Workplace Pollutants: Many cases of asthma are worsened or caused by exposure to vapors, dust, gases or fumes in the workplace.

Sensitivity to Medicine: Occasionally, adults with asthma have attacks triggered by sensitivities to sulfites and to medications such as aspirin, ibuprofen, indomethacin, and naproxen.

Emotional Anxiety: Strong emotions and nervous stress can trigger an asthma attack in many people.

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

Does the client currently smoke?

Any client with a history of even mild asthma, who continues to smoke, is considered to be a poor underwriting risk. Clients who quit smoking may be able to stabilize their asthma, will enjoy better health, and are much more likely to obtain a favorable underwriting outcome.

What medications is the client currently taking?

Mild asthma may require no medication

at all, or only occasional use of an inhaler for acute attacks. Moderate asthma may require the chronic use of oral medications and inhalers. Oral steroids may be needed to treat acute attacks. Severe asthma may require the chronic use of inhalers, medications, and steroids. Severe asthmatics are likely to be severely sub-standard at best. *When was the client's last major asthma attack and how was it treated?*

Asthma is a chronic disease, marked by acute attacks or episodes. The degree of difficulty in breathing, and the degree of control of acute attacks is extremely important to the underwriter. Clients, who experience attacks serious enough to require hospitalization, obviously are much poorer risks than those who are more readily controlled.

Does the client have any functional limitations as a result of the asthma?

Functional limitations for asthmatics include shortness of breath when climbing stairs or walking a short distance. Clients who experience these kinds of functional limitations on a chronic basis are probably uninsurable.

Does the client have a history of heart disease?

Many clients with asthma also have heart problems. While there is no correlation, this is not a good combination of problems. Clients with asthma and heart disease are probably severely sub-standard at best.

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 positive lifestyle changes that would indicate a decrease in risk.

REMEMBER: Most asthma sufferers are desirable risks and coverage is available on a standard to moderately sub-standard basis. Severe asthmatics of course may be difficult, sometimes impossible to insure. It is your responsibility to document your case fully, thereby obtaining the best possible offer for your client.