

Gastroesophageal Reflux Disease (GERD)

What is Gastroesophageal Reflux Disease?

It used to be called Heartburn, and it is caused when acid from the stomach is regurgitated back into the esophagus.

Why is this considered significant today?

When the stomach contents, consisting of partially digested food, digestive enzymes, and stomach acid pass backwards into the esophagus it causes inflammation of the esophagus. Over time the cells in the esophagus can change and begin to resemble cells in the stomach. With time, as the condition becomes more pronounced the cells can become more and more abnormal. This is called Dysplasia and is a precursor to cancer. As the condition continues and the esophageal tissue begins to change from benign to pre-malignant. This condition is called Barrett's Esophagus, and can eventually lead to Adenocarcinoma of the Esophagus.

Gastroesophageal Reflux causes indigestion and heartburn, it is usually bothersome but rarely serious; however repeated reflux can cause inflammation of the esophagus, ulcers of the lining of the esophagus, formation of scar tissue, and narrowing of the esophagus. After many years, reflux can unfortunately lead to esophageal cancer.

What causes Gastroesophageal Reflux Disease?

The Esophageal Sphincter, a ring shaped muscle at the lower end of the esophagus contracts to prevent the stomach contents from flowing backwards into the esophagus. When we eat, the sphincter relaxes to permit the food to pass from the esophagus into the stomach, then the sphincter contracts again to prevent regurgitation. Reflux occurs when the esophageal sphincter malfunctions or is too weak to close properly.

What can trigger an episode of Gastroesophageal Reflux?

- Lying down or taking a nap soon after eating.
- A hiatus hernia will frequently contribute to reflux.
- Drinking alcohol or beverages containing caffeine.



By Donald V. Victorson,
CLU

- Obesity contributes because of what and how much is eaten.
- Smoking is acknowledged to weaken the sphincter muscle.
- Eating certain foods including chocolate, peppermint, and foods with a high acid content such as citrus fruits.
- Certain drugs tend to weaken the sphincter muscle.
- Certain conditions such as diabetes contribute to reflux.

What are the Symptoms of Gastroesophageal Reflux?

- Heartburn, a burning sensation behind the breastbone, sometimes radiating to the neck, throat, and face.
- Frequently a bitter or sour taste.
- Angina like chest pain may occasionally be experienced.
- Swallowing solid foods may become more difficult.

What are the complications of Gastroesophageal Reflux?

- With difficulty swallowing, inhalation of food into the windpipe can cause bronchitis and aspiration pneumonia.
- Blood can be vomited up or appear in the stool.
- Bleeding gums, hoarseness, sore throat, sinusitis, and ear-aches
- Barrett's Esophagus, a precancerous condition greatly increases the risk of developing Adenocarcinoma of the Esophagus.

In order to evaluate the insurability of someone with Gastroesophageal Reflux Disease you need to ask the following important questions:

Does the Client Currently Smoke?

Smoking is considered to be a significant risk factor for Gastroesophageal Reflux Disease. It has a dramatic impact on life expectancy. While it is best to never have smoked, even those who did smoke, and who have quit smoking enjoy a much better survival rate than those who continue to smoke.

How Often Does the Client experience GERD?

How severe are the attacks? How long do they last? Any complications? How does he deal with the attacks?

What Current Medications is the Client Taking?

Be sure to detail all of the client's current medications with dosages, as this is essential for an accurate risk appraisal.

Has the Client Any Other Significant Health Problems?

Mortality is severely and negatively impacted when there is also a history of Coronary Artery Disease, Kidney Disease, or Diabetes.

Underwriting Prognosis

Today, the majority of people with Gastroesophageal Reflux Disease will experience discomfort but they will have little difficulty obtaining insurance. Be cautious in suggesting Preferred and don't even consider offering Preferred Plus. Standard may be the best to be hoped for.

Those who experience constant pain and/or symptoms, those diagnosed with Barrett's Esophagus or Dysplasia, those with undiagnosed anemia or difficulty swallowing represent in many instances extremely difficult cases that may be heavily rated or declined.

GERD is an easily treatable disease when followed carefully by a competent physician. Unfortunately, too many sufferers are not sufficiently motivated to seek competent medical care and to comply with the physician's instructions. Left untreated GERD can be a killer. ❖

Underwriter

Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO".

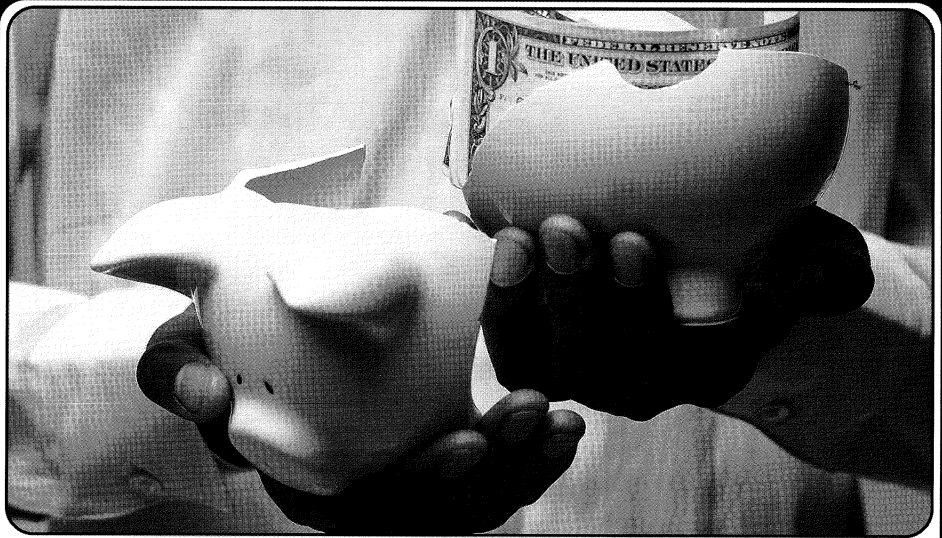
Your job

To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES".

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