

# GALLSTONES

The gallbladder is a small organ located between the liver and the pancreas. Its function is to store and concentrate bile, a fluid produced in the liver, and to secrete bile into the small intestine to help digest food. Bile contains cholesterol, and natural detergents that break down fat, and the bile pigment bilirubin.



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CLU

Gallstones are hard, crystal-like particles that can be quite painful. Gallstones can be as tiny as a grain of sand. They can also be as large as a golf ball. It is possible to develop one or two quite large stones, or sometimes thousands of tiny stones. When they form in the gall bladder this condition is called "Cholelithiasis". When found in the bile ducts the condition is called "Choledocolithiasis".

## What Causes Gallstones?

Cholesterol Stones (80% of gallstones detected) form when the bile contains excessive cholesterol, too much bilirubin, insufficient bile salts, or when the gallbladder does not empty properly.

Pigment Stones (the other 20%) tend to develop in the presence of cirrhosis, biliary tract infection, and inherited blood disorders such as sickle cell anemia where excessive bilirubin is formed.

## What are the Risk Factors for Gallstones?

- Genetics – Native Americans and Hispanics are more susceptible than other groups.
- Obesity
- Age – After age 60 gallstones are more common.
- Alcohol abuse
- Sickle cell anemia
- Cirrhosis of the liver
- Diabetes
- Crohn's disease
- Oral contraceptives

- High fat, low fiber diet
- Rapid weight loss
- Women who have had a large number of children
- Being female. Women are twice as likely to develop gallstones as are men.

## What are the Symptoms of Gallstones?

- Pain in the upper abdomen that increases rapidly, lasting from 30 minutes to many hours.
- Pain in the back between the shoulder blades.
- Pain under the right shoulder.
- Nausea and vomiting
- Low grade fever or chills
- Yellowish color of the skin or the whites of the eyes

## How are Gallstones Treated?

- Silent gallstones need not be treated. If they do not cause discomfort they are not likely to cause problems.
- With intermittent pain, a low-fat diet may be helpful.
- Dissolution therapy attempts to dissolve small stones.
- Shockwave (lithotripsy) to shatter the stones may be prescribed in some cases.
- If gallstones continue to cause severe recurring bouts of pain then surgery to remove the gallbladder (cholecystectomy) and any stones in the bile duct is usually recommended.

## What are the Possible Complications of Untreated Gallstones?

- Infection or rupture of the gallbladder
- With bile duct stones, obstructive jaundice
- Gall bladder cancer
- Small bowel obstruction
- If the bile ducts remain blocked, severe damage or infection can occur in the gallbladder, liver, or pancreas. Left untreated, this condition can be fatal.

## Underwriting Prognosis

A diagnosis of Gallstones will not usually affect your client's insurability unless he is currently experiencing

attacks.

Even where Gallstones are present and he has experienced one or more gallbladder attacks in the past he will usually be standard for life insurance.

Following surgical removal of the gallbladder Standard should be possible after a short recovery period.

Where symptoms are currently be experienced and/or surgery has been recommended you can expect to be postponed temporarily.

In severe cases of untreated gallstones, bowel obstructions, cancer, or cirrhosis, it is highly likely that your client will be postponed and probably declined at least until such time as "recovery" has occurred. ❖

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