

# HEMOCHROMATOSIS

## What is Hemochromatosis?

A condition that occurs when the body absorbs too much iron. This causes iron to gradually build up in the tissues and organs. This iron overload, left untreated, can over years cause serious damage to the body's organs.

Iron, an essential nutrient found in many foods, especially in red meat and iron-fortified bread and cereal is essential to the body. Iron becomes part of the hemoglobin, a blood molecule that carries oxygen from the lungs to all parts of the body.

Healthy persons normally absorb approximately 10% of the iron they eat to meet the needs of the body. People with hemochromatosis absorb more iron than the body requires. Having no way to get rid of the excess iron, the body stores it in the liver, heart, and pancreas.



By Donald V. Victorson, CLU

## What are the causes of Hemochromatosis?

Most commonly this is a genetic disorder that while present at birth, rarely exhibits symptoms before adulthood. A person who inherits the defective gene from both parents may develop hemochromatosis. A person who inherits the defective gene from only one parent is a carrier for the disease but will likely not develop the disease himself.

## What are the symptoms of Hemochromatosis?

- Weakness
- Fatigue
- Weight Loss
- Abdominal pain
- Joint pain

## How is Hemochromatosis Diagnosed?

Blood tests can easily measure the amount of iron being retained. If hemochromatosis is detected early, treatment can be highly effective in slowing the progress of the disease, and preventing many serious problems later in life. These problems can include Arthritis, Diabetes, Congestive Heart Failure, and Liver Disease including Cirrhosis and Liver Cancer, as well as impotence in males.

## What are the Risk Factors for Hemochromatosis?

Hereditary Hemochromatosis is one of our most common genetic disorders. It most often appears in Caucasians of Northern European extraction.

Approximately 0.5% of the US Caucasian population carry two copies of the defective gene and are therefore likely to develop the disease. Approximately one in ten are carriers of the disease. Although both men and women can develop hemochromatosis, men are five times more likely to develop the disease. Men also seem to develop the disease at a younger age than women.

If Hemochromatosis is not detected and treated early, excessive iron can accumulate in the organs and lead to serious conditions including:

- Arthritis
- Liver Disease including cirrhosis and liver failure
- Damage to the pancreas causing diabetes
- Heart enlargement, arrhythmia, and congestive heart failure
- Impotence
- Early menopause
- Abnormal pigmentation of the skin
- Damage to the adrenal gland.

## Underwriting Prognosis

Today, with early detection and treatment, persons with Hemochromatosis can expect to lead normal healthy lives. In most cases they should experience little difficulty obtaining standard life insurance.

It is the complications of the disease that make it difficult, frequently expensive, and sometime impossible to obtain the desired insurance.

Unfortunately, Hemochromatosis is quite often undiagnosed and untreated because many doctors do not think to test for it. The early symptoms can be vague and can mimic the symptoms of other diseases. In addition many General Practitioners tend to focus on the conditions caused by Hemochromatosis including arthritis, liver disease, heart conditions, or diabetes rather than the underlying iron overload.

Hemochromatosis neglected, and left untreated for many years will inevitably lead to serious organ damage resulting in a severely rated offer, if not an outright declination. This is an unfortunate outcome caused by neglect and/or negligent medical care. ❖

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