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## 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."

Hepatitis C is the inflammation of the liver characterized by jaundice, fatigue, abdominal pain, intermittent nausea, and vomiting. The Center for Disease Control in Atlanta estimates 3.9 million Americans are chronically infected with the Hepatitis C virus, which was first identified in 1989.

Those most at risk of contracting the disease include injecting drug users, those having sex with a drug user, blood transfusion recipients, and health care workers. The prevalence of Hepatitis C is alarmingly high in

## HEPATITIS C

alcohol abusers. Alcohol overuse accelerates liver damage and increases the risk of cirrhosis and liver carcinoma.

The Hepatitis C virus causes liver failure and cirrhosis over a period of 10 to 20 years and most patients are unaware they are carrying the virus until symptoms of liver failure appear.

Since there is not yet any vaccine or effective treatment for Hepatitis C, prevention is the most important tool to limit damage caused by Hepatitis C.

It is possible for an individual to fight and clear the Hepatitis C infection themselves in 10%-15% of cases. Most such patients will remain positive for the antibody to Hepatitis C, which is what shows up on the usual diagnostic test, even though they are no longer infected. At this point a special blood test to actually look for the virus itself must be done. If this test is done correctly and indicates positive, the individual still has an on going Hepatitis C infection.

When a person becomes infected with Hepatitis C, instead of the immune system kicking in to fight off the disease, Hepatitis C has the remarkable ability to avoid the immune system.

At present, the only approved therapy for Hepatitis C is "Interferon" which in consultation with a gastroenterologist/hepatologist may be prescribed either alone or in combination with other powerful drugs blended into a "cocktail" to fight the Hepatitis C virus. Interferon has been successful in clearing 10%-20% of cases.

### To properly evaluate a client's insurability you must ask the following important questions:

#### *When Was the Hepatitis Initially Diagnosed?*

The longer the Hepatitis C virus has had to do its damage, the worse for the patient, particularly if they have not been receiving proper medical care. Most people with Hepatitis C are asymptomatic. The diagnosis is fre-

quently "discovered" as a result of abnormal liver enzymes.

*Did the client every have a liver biopsy?*

A liver biopsy is critical in underwriting Hepatitis C. It helps in determining the extent of damage and the severity of the disease.

*What medications are currently being taken and what symptoms of Hepatitis C is the client exhibiting?*

An accurate, detailed listing of medications and dosages will be invaluable to the underwriter trying to help you obtain coverage.

*Are the client's liver enzymes stable, increasing, or decreasing?*

Clients with Hepatitis C may not know their exact readings, but they are aware if their condition is stable, improving, or deteriorating.

*Does the client currently smoke or has he ever abused alcohol? Has the client ever been convicted, or had a license suspended as a result of a DWI or DUI?*

*Is there are indication of past or present illegal drug usage?*

Lifestyle unfortunately is a very strong predictor of increased mortality in cases of Hepatitis C.

### Underwriting Prognosis

Severely elevated liver enzymes are indicative of possibly serious liver damage, frequently as a result of a long term Hepatitis C virus infection. Since the damage in the majority of cases is irreversible, many underwriters will decline these cases.

Question your client closely as to the qualifications of his physician, what tests have been performed, and treatment afforded. Most physicians are not qualified to properly treat Hepatitis C, yet in this age of managed care, are reluctant to refer to a qualified specialist.

With proper treatment by a competent physician, and appropriate testing, better outcomes can be achieved.

Many of these cases can be insurable, although at frequently significantly high ratings.