

# Kidney Disease

The Kidneys are a pair of bean-shaped organs located on either side of the lower back that are vital to our existence. When the kidneys begin to fail, life becomes extremely unpleasant. When the kidneys actually fail, Dialysis can prolong life until a hoped for Transplant becomes available. Without either Dialysis or a Transplant, death is inevitable.

Healthy kidneys are so important to a healthy body that Kidney Disease is one of the leading causes of insurance declinations.

Healthy kidneys are essential to remove waste products and excess water from the blood, and to prevent the build up of toxic by-products to harmful levels. The kidneys also help regulate the levels of various minerals such as calcium, sodium and potassium in the blood.

In addition the kidneys produce various hormones including: calcitriol which regulates absorption of calcium and phosphorus, important for the formation of strong bones, and erythropoietin needed to stimulate the bone marrow to produce red blood cells.

## What are some common symptoms of Kidney Disease?

### Changes in Urination

You may urinate more frequently, or in unusually large amounts, you may urinate less often, or in smaller amounts with dark colored urine, or the urine may contain blood. You may also feel unusual pressure or experience difficulty urinating.

### Unusual Swelling

Kidneys that are failing cannot properly remove extra fluid, which builds up in the body causing swelling in the legs, ankles, feet, face and/or hands.

### Fatigue

As the kidneys fail they make less erythropoietin causing a reduction of red blood cells to carry oxygen, therefore your muscles and brain tire quickly. This condition is called anemia.

### Nausea and Vomiting

A severe buildup of wastes can cause loss of appetite,



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weight loss, and nausea and vomiting.

### Shortness of Breath

Due to either a buildup of extra fluid in the lungs or anemia, the body may become oxygen starved and you may experience shortness of breath.

### Feeling Chilled

Anemia can make you feel cold all the time, even in a warm room.

### Dizziness and Trouble Concentrating

Severe anemia can deprive your brain of adequate oxygen causing memory loss, difficulty concentrating, and dizziness.

Chronic kidney disease commonly is contributed to by diabetes, high blood pressure, high cholesterol, heart disease, kidney disease, liver disease, and lupus. Over-use of an anti-inflammatory such as Tylenol and Advil can also damage the kidneys.

## Lab Tests for Kidney Function

- **Serum Creatinine:** Creatinine is a waste product manufactured when the body breaks down protein. Elevated levels of Creatinine may indicate kidney damage.  
**Normal Range: M .5-1.5 F .6-1.2**
- **Creatinine Clearance:** A test used to evaluate the filtering capacity of the kidneys.  
**Normal Range: M 97-137 F 88-128**
- **Glomerular Filtration Rate:** GFR more accurately measures how well the kidneys filter waste and how quickly the kidneys are failing.  
**Normal Range: < 90 >15 = kidney failure**
- **Urine Albumin:** Damaged kidneys can leak albumin and protein into the urine.  
**Normal Range: > 30 mg in 24 hr urine sample**
- **Microalbuminuria:** Tiny amounts of protein in the urine can be an early indicator of kidney disease, especially with diabetics.  
**Normal Range: > 150 mg/liter of albumin**
- **Blood Urea Nitrogen:** BUN is another indicator of waste in the blood. A high Bun usually means that kidney function is abnormally low.  
**Normal Range: Adults 7 - 20 Children 5 - 18**

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## YOUR QUESTIONS ANSWERED

- Hematocrit: HET measures the percentage of red blood cells in whole blood as a check for anemia, often found during the early stages of kidney disease.

Normal Range: M 40 – 50%

F 36 – 44%

- Hemoglobin: HGB Hemoglobin is the part of the red blood cells that actually carry oxygen.

Normal Range: M 14 – 18

F 12 – 16

### Underwriting Prognosis

Mild, well controlled Kidney Disease is usually insurable standard.

As the disease progresses underwriting becomes much more difficult. The likelihood of a rating or declination increases dramatically for those clients also diagnosed with High Blood Pressure, elevated Cholesterol, Heart Disease, Liver Disease or Diabetes.

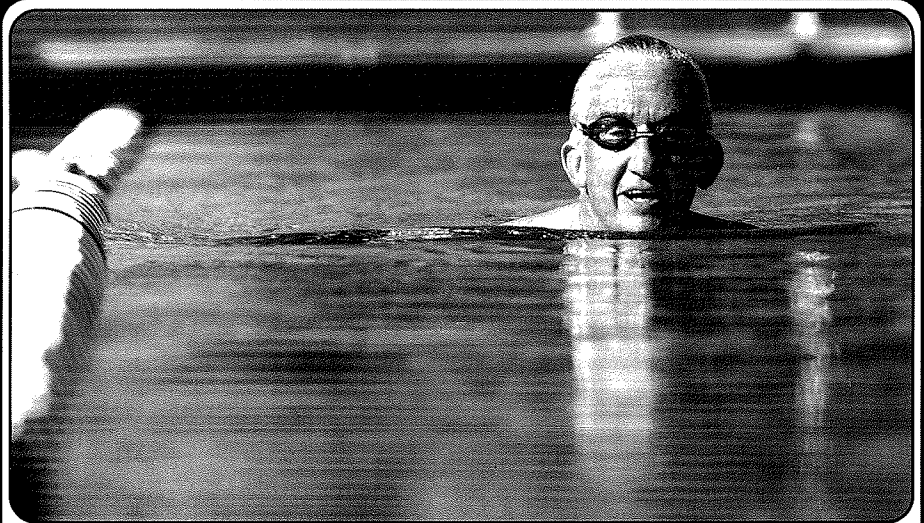
Clients with kidney failure requiring dialysis, or who are awaiting a kidney transplant are usually uninsurable, however clients who have had a successful kidney transplant may be insurable on a significantly sub-standard basis.

Advanced Kidney Disease is usually an Uninsurable Condition.

HOWEVER There is always Guaranteed Issue Life Insurance

Guaranteed Issue Life Insurance is available today in amounts of up to \$100,000 and more. This may be the only recommendation that you can make. We suggest that your client buy as much Guaranteed Issue as you can find, or that he can afford to purchase. ❖

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