PAP TEST

What is a Pap Test?

A Pap Test (also known as a Pap Smear) is a screening test for malignant and premalignant changes in the cervix. A Positive Test indicates that there may be a problem and that further testing is indicated.

Pap Tests are performed on normal women who exhibit no symptoms of cancer and have no indications



By Donald V. Victorson, CLU

of cancer. In the event of symptoms or indications of cancer a biopsy is usually performed to definitively rule out cancer or to diagnose a cancer.

What does an abnormal Pap Test mean?

An abnormal test result usually indicates some change in the cervix usually of minor significance, however some of these changes will be pre-malignant or malignant. Clearly evaluation, diagnosis, and if indicated, treatment is called for.

How common are Abnormal Pap Tests?

Approximately 55 million Pap Tests are done in the US each year, of these about 3.5 million are abnormal and require further medical testing.

How are Abnormal Pap Tests Classified?

Although a physician may describe the test results as "abnormal" they are rarely cancerous, however they may be pre-cancerous and some conditions are much more likely to develop into actual cancer than others.

ASCUS (Atypical Squamous Cells of Undermined Significance)

Findings are extremely common. May be caused by vaginal infection, birth control pills, and IUDs. Most cases do not progress to cancer, however the physician

will usually follow-up with one or more repeat Pap Tests to rule out further changes.

LSIL (Low-Grade Squamous Intra-Epithelial Lesion)

These changes are frequently associated with HPV infection.

HSIL (High-Grade Squamous Intra-Epithelial Lesion)

May be pre-cancerous or actual carcinoma in situ.

What is HPV infection?

HPV (Human Papillomaviruses) refers to a group of more than 100 viruses. HPV infection is the primary risk factor for cervical cancer, however although HPV infection is common, only a small percentage of women with HPV infection develop cervical cancer.

What if Pap Tests are Abnormal?

In the event that the test results are ambiguous or show a minor abnormality the physician will normally order a repeat test to help determine what follow-up or treatment is needed.

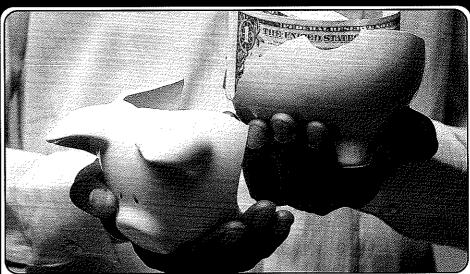
If the findings are more significant, the physician may perform a Colposcopy to visually examine the cervix. He may also perform an Endocervical Currettage (scraping cells from inside the vagina with a spoon shaped tool called a curette); in addition he will also usually perform a biopsy so that the cells can be microscopically examined for any evidence of cancer.

Should abnormal cells be found that have a high probability of becoming cancerous, further treatment is indicated as these cells may progress to actual invasive cancer.

Underwriting Considerations

It has recently been shown that in virtually all cases of cervical cancer the HPV virus was present, therefore an abnormal Pap Test where the HPV virus is present indicates an increased risk of cancer. Likewise, an abnormal Pap Test where the HPV virus is not found to be present indicates a very low risk of cancer.

Is Your Financial Plan BROKEN?



Life Insurance. Disability Income. Long Term Care. If You Don't Have All Three You Can Wind Up Broke!

LIFE INSURANCE - essential to protect your loved ones in case you die too soon.

DISABILITY INCOME - absolutely necessary in case unfortunately you don't die, but instead your Income dies and you

LONG TERM CARE - critical should you become seriously ill, need Long Term Care, and prefer not to wind up becoming dependent upon charity, friends, family, or heaven forbid Welfare.

SAVINGS FOR RETIREMENT - Without adequate Life Insurance, should you die too soon your family is going to suffer and do without. Without both Disability Income and Long Term Care insurance, if unfortunately you need the benefits, who do you think is going to suffer?

Unfortunately, there are always going to be those more difficult cases experience the living death.

that require a significant rating, possibly a temporary postponement, or. even a declination. �

Vaccines are currently under development to prevent HPV virus infection. This probably means that in future generations of women, HPV infection will be virtually unknown. As a consequence, cervical cancer in developed nations may soon become

An abnormal Pap Test is certainly of concern to the underwriter, however in most cases, after proper treatment many applicants should be able to purchase insurance on a

Standard basis, or at worst at a mod-

can be shown to have been a False

Positive, Preferred or even Preferred

Where the Abnormal Pap Test

a virtually unknown disease.

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