

UNDERWRITING: Hepatitis B

Hepatitis B is caused by the infectious Hepatitis B virus (HBV). It is estimated that 400 million persons are infected throughout the world, including over one million Americans.

Hepatitis B infection is the leading cause of chronic liver inflammation, cirrhosis, and liver cancer.

How is Hepatitis B transmitted?

Blood or body fluids from an infected person enter the body of someone who is not immune.

HBV is spread through having unprotected sex.

From sharing needles when shooting drugs.

From an infected mother to her baby during birth.

Who is at high risk of Hepatitis B infection?

Persons with multiple sex partners of either sex. Injection drug users. Infants born to infected mothers. Children of immigrants who are from areas with high rates of HBV. Health care and public safety workers. Hemodialysis patients.

How serious is Hepatitis B infection?

Many persons infected with acute Hepatitis B never show any symptoms at all. They are carriers of the disease but they do not require any treatment.

Unfortunately, those who experience active inflammation, as indicated by elevated liver enzymes and liver biopsy results are at severe risk for liver cancer, cirrhosis, and liver failure.

What are some of the signs of liver problems?

Common signs of liver problems which may be caused by Hepatitis B, by other viruses, as well as by alcohol abuse include: Yellow discoloration of the skin and/or eyes, (jaundice); Abdominal swelling or

sever abdominal pain; Very dark urine; Passage of bloody or tar-like stools; Chronic fatigue, nausea, or loss of appetite.

TO PROPERLY EVALUATE A CLIENT'S INSURABILITY YOU MUST ASK THE FOLLOWING IMPORTANT QUESTIONS:

When was the Hepatitis B initially diagnosed?

The longer the Hepatitis B 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 B are asymptomatic. The diagnosis is frequently "discovered" as a result of abnormal liver enzymes.

Did the client ever have a liver biopsy?

A liver biopsy is critical in underwriting Hepatitis B. 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 B 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 B may not know their exact readings, but they are aware if their condition is stable, improving, or deteriorating.

Does the client currently smoke, and does or has the client ever abused alcohol?

Has the client ever been convicted, or has a license suspended as a result of a DWI or DUI?

Is there any indication of past or present illegal drug usage?



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

UNDERWRITING PROGNOSIS

Many active carriers of the hepatitis B virus, who do not exhibit severely elevated liver enzymes, and who are stable should be able to purchase life insurance at standard rates.

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

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

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."