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UNDERWRITING: Hodgkin's Disease

What is Hodgkin's Disease? Hodgkin's Disease, also called Hodgkin's Lymphoma is a cancer that starts in lymphatic tissue. Lymphatic tis-

sue includes the lymph nodes and related organs that are part of the body's immune and blood forming systems.

Lymph nodes, small organs found underneath the skin in the neck, underarm, and groin, and as well in many other places in the body, make and store infection-fighting white blood cells. The spleen, the bone marrow, and the thymus are also part of the lymphatic system.

The Spleen is an organ in the left side of the upper abdomen that removes old cells and debris from the blood.

The Bone Marrow is the spongy tissue inside the bones that creates new red and white blood cells including lymphocytes.

The Thymus is a small organ in the chest, important in developing a special lymphocyte called a T cell.

Hodgkin's Disease starts most often in lymph nodes in the chest, neck, or under the arms. It spreads through the lymphatic vessels to other nearby lymph nodes, although it can spread to almost anywhere in the body including the liver and lungs.

Hodgkin's Disease in Children

Hodgkin's Lymphoma is rare in children under 5 years of age. Under age 10 it is more prevalent in boys than girls. Between 10% and 15% of all cases of Hodgkin's are diagnosed in children age 16 and under.

Hodgkin's Disease in Adults

Approximately 8,000 new cases of Hodgkin's are diagnosed in the United States each year, about 55% male and 45% female. It is most common in two age groups, early adulthood (ages 15-40), frequently around ages 25-30, and late adulthood, after age 55.

How is Hodgkin's Disease Diagnosed?

- *Chest X-ray* - Often enlarged lymph nodes in the chest can be seen on an ordinary X-Ray.
- *Computed Tomography* - The CT scan is an X-ray procedure that produces detailed cross-sectional images of the body.
- *Magnetic Resonance Imaging* - While not

commonly used, an MRI can be useful if the doctor is concerned about the spinal cord or brain.

- *Gallium Scan* - A radioactive substance injected intravenously to try to detect the area of involvement of Hodgkin's.
- *Positron Emission Tomography* - A radioactive scan used to detect the presence of Hodgkin's under X-ray.
- *Blood Tests* - Can reveal signs of Hodgkin's Disease. Liver functions will be abnormal if the disease is in the liver.
- *Bone Marrow Biopsy* - A needle is used to remove tiny bits of bone marrow for analysis, usually taken from the back of the hip bone.

How is Hodgkin's Disease Staged?

- **Stage I** - Hodgkin's Disease is found in only 1 lymph node area, or has extended locally into adjacent tissue.
- **Stage II** - Disease is found in 2 or more lymph node areas on the same side of the diaphragm.
- **Stage III** - Disease is found in lymph node areas on both sides of the diaphragm OR disease has spread to an area or organ adjacent to the lymph node and/or to the spleen.
- **Stage IV** - Disease has spread to one or more organs outside the lymphatic system such as the bone marrow or the liver.

Five Year Survival Rates by Stage

- Stage I 90 to 95%
- Stage II 90 to 95%
- Stage III 85 to 90%
- Stage IV about 80%

What is the Treatment for Hodgkin's Disease?

The three main types of treatment are:

- *Radiation Therapy* - High dose X-rays to kill the cancer cells and shrink tumors.
- *Bone Marrow Transplants* - Actually high dose chemotherapy and/or radiotherapy with a bone marrow transplant to attempt to rescue the immune system.
- *Immunotherapy* is being used experimentally including antibody therapy and vaccine therapy as well.

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

When Was the Client Diagnosed with Hodgkin's Disease?

Hodgkin's Disease can be insurable, in some cases in less than two years following the end of treatment. The exact date of diagnosis is extremely important in determining the starting point for risk assessment.

What was the staging of the Hodgkin's

Disease

Cases that can be clearly defined as Stage I, and in some cases Stage II are the most favorable. After a reasonable recovery period sub-standard offers should be possible.

What kind of treatment did the client have for the Hodgkin's Disease and has it ended?

The size of the tumor, the tumor's aggressiveness, and the degree of the tumor's invasion will determine the kind of treatment needed.

What current medications is the client taking?

Try to document all medications being taken with dosages, as this will assist the underwriter greatly in evaluating your case.

Have all studies and follow-up visits been normal since the end of treatment?

Blood testing is commonly used during the follow-up period to detect the presence of a reoccurrence of the tumor.

Remember: The "waiting period" for clients with a history of cancer before they are insurable for coverage begins with the last date of all forms of active treatment.

UNDERWRITING PROGNOSIS

After a reasonable recovery period, many applicants with Hodgkin's Disease that is clearly defined as Stage I or Stage II should be insurable on some reasonable sub-standard basis.

Unfortunately, Stage III and Stage IV cases of Hodgkin's Disease are almost certainly uninsurable on any basis.

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 they can afford to purchase.

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."