

Colitis

By Donald V. Victorson, CLU

Colitis, also referred to as Ulcerative Colitis causes inflammation of the inner lining of the rectum and colon. It is difficult to diagnose and is frequently confused with Crohn's Disease which differs because Crohn's Disease causes inflammation deeper within the intestinal wall and can also occur in the small intestine, mouth, esophagus, and stomach.

What are the symptoms of ulcerative colitis?

- Abdominal pain and bloody diarrhea.
- Anemia, fatigue, weight loss.
- Loss of appetite.
- Rectal bleeding.
- Loss of body fluids and nutrients.
- Skin lesions and joint pain.

Ulcerative colitis may also cause arthritis, inflammation of the eye, liver disease, and osteoporosis for reasons that are not well understood, however frequently these symptoms disappear once the colitis is treated and brought into remission.

What is the treatment for Ulcerative Colitis?

Most mild to moderate cases of ulcerative colitis can be controlled by prescription drugs. In severe cases involving severe bleeding or diarrhea, hospitalization is necessary, and in about 25 to 40 percent of cases surgery may eventually be required to remove part or all of the colon because of massive bleeding, rupture of the colon, or risk of colon cancer.

Underwriting concerns for either Colitis or Crohn's Disease.

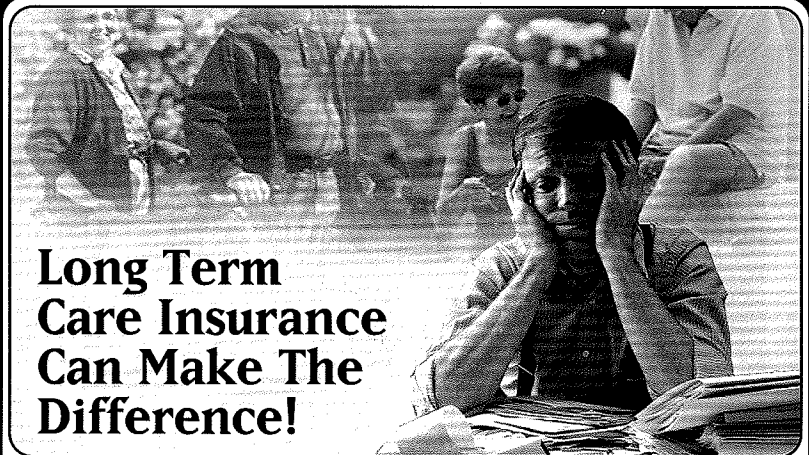
- Date and Age at time of diagnosis?
- How many flare-ups experienced in the past 6 months, past year, past 2 years, and past 5 years?
- Hospitalization ever been required for Colitis or Crohn's Disease? If so, when?
- Has surgery been recommended? Was it performed? When?
- List all medications being taken with dosages.
- When were steroids last taken? How long? Dosages?
- Has a colonoscopy been recommended or performed? When?

What is the difference between Colitis and Crohn's Disease?

Colitis, more common than Crohn's Disease, is a serious illness, it is generally confined to inflammation of the inner lining of the rectum and colon.

Crohn's Disease, causes inflammation deeper within the intestinal wall and can also occur throughout the entire digestive system including mouth, esophagus, and the stomach.

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Underwriting Prognosis

Mild to Moderate Ulcerative Colitis involving:

- Intermittent bleeding and diarrhea.
- Limited use of oral steroids.
- No anemia.
- No eye, arthritis, or skin related problems.
- Good medical records and follow-up by physician.
- After at least 6 months recovery, diagnosed less than 10 years ago, possible Standard to Table 2.
- Diagnosed more than 10 years ago, possible Table 2 to Table 4.

Severe Ulcerative Colitis

- After at least 6 months recovery, diagnosed less than 10 years ago, possible table 6 to decline.
- Diagnosed more than 10 years ago, possible table 8 to decline.

Both Ulcerative Colitis and Crohn's Disease can be extremely painful, and while the risk of colon cancer is very real, especially where large portions of the colon have had to be surgically removed, cases are rarely declined. ❖