

HEART DISEASE—MITRAL VALVE STENOSIS

Overview:

Mitral stenosis refers to the narrowing of the orifice of the mitral valve of the heart. This causes the atrial portion of the left side of the heart to work harder to force blood through the narrowed valve. This may lead first to left sided, and later possibly right sided, *heart failure*. Mitral stenosis often occurs with *mitral regurgitation/insufficiency*. Symptoms include shortness of breath, initially during exertion. However, as the condition progresses, shortness of breath will be experienced even at rest. Other symptoms and signs include palpitations, atrial fibrillations, and congestion of the lungs, which can lead to the coughing up of blood. Treatment is initially attempted with medications, especially to prevent endocarditis (inflammation of the valve). Valve replacement surgery is sometimes recommended and the procedure may have to be done more than once. Mitral stenosis may be due to scarring of the valve from an earlier bout of rheumatic fever. However, for a significant number of cases, there is no firm known cause.

Impact on Life Underwriting:

Mitral stenosis is evaluated based on the severity of the condition, the age of the proposed insured at diagnosis and currently, and the cause of the condition. Mild cases, especially those due to congenital defects that are unlikely to accelerate rapidly, can sometimes be insured at standard rates, although low tables are common. Degenerative cases of mitral stenosis may require valve replacement surgery. These cases are highly rated or postponed, depending on the likelihood and timing of possible valve surgery. SB 04/20/2001

Mitral Stenosis Classification			
	Mild	Moderate	Severe
Patient reported symptoms	None	Usually none; sometimes shortness of breath with exertion	Light headedness, breathlessness, coughing up blood
Electrocardiogram findings	Normal	Abnormal P	Abnormal P, atrial fibrillation
Heart enlargement	None	Left atrial enlargement	Left atrial enlargement
Echocardiogram indicates left atrium is:	Normal	Dilated	Dilated
Echocardiogram indicates left ventricular function to be:	Normal	Normal	Decreased
Echocardiogram indicates valve orifice to be:	1.5 cm ² to 2 cm ²	1 cm ² to 1.49 cm ²	less than 1 cm ²
Echocardiogram indicates valve gradient to be:	less than 25 mm	less than 25 mm	25 mm or greater
Pulmonary hypertension is:	Absent	Normally Absent	Usually Present

Mitral Stenosis Approximate Rating Schedule			
Age	Mild	Moderate	Severe
0 - 19	Table 4 - 8	Table 8 - 16	Decline
20 - 39	Table 2 - 6	Table 6 - 12	Decline
40 - 59	Table 2 - 4	Table 4 - 8	Decline
60 - 69	Standard - Table 4	Table 2 - 6	Highly Rated - Decline
70 and older	Preferred - Table 4	Table 2 - 6	Highly Rated - Decline