



Iron Deficiency Anemia

Definition

Anemia is present if the hemoglobin or hematocrit is below normal. Hemoglobin usually ranges from 13.0 to 18.0 g/dl in men and 12.0 to 16.0 g/dl in women. Normal hematocrit ranges are 42 - 52% (male) and 37 - 48% (female). The majority of anemia cases are temporary and do not represent a mortality risk. A low red blood cell count (RBC) on a CBC (complete blood count) provides evidence of iron deficiency anemia. Other evidence of iron deficiency anemia can include: microcytosis (low MCV - Mean Corpuscular Volume), low serum iron, low ferritin and elevated total iron binding capacity (TIBC).

Causes

Iron deficiency anemia in an adult is almost always the result of blood loss. Gastrointestinal bleeding is the most common cause of blood loss. GI bleeding can include colon polyps, cancer, inflammatory bowel disease and hemorrhoids. Menstruation is a common site of blood loss in females.

Other causes of anemia may include: inadequate iron absorption and bleeding or clotting disorders.

Underwriting Considerations

In all cases of iron deficiency anemia (except menstruating females), an APS with CBC within the past 6 months is required. The medical records should provide an evaluation that rules out cancer or other significant medical conditions.

Males, adequate work-up	
Hb 12-12.9 gm/dl or Hct 36-39%	0
Hb 11-11.9 gm/dl or Hct 33-35.9%	Table B
Hb < 11 gm/dl or Hct < 33%	Decline
Inadequate work-up	Postpone
Menstruating females, work-up not required	
Hb 10-11.9 gm/dl or Hct 30-35.9%	0
Hb < 10 or Hct < 30	Decline
Post-menopausal females, adequate work-up	
Hb 11-11.9 gm/dl or Hct 33-35.9%	0
Hb 10-10.9 gm/dl or Hct 30-33%	Table B
Hb < 10 or Hct < 30	Decline
Inadequate work-up	Postpone

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This material is intended for insurance informational purposes only and is not personal medical advice for clients.



Iron Deficiency Anemia - Ask "Rx" pert underwriter
(ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has Iron Deficiency Anemia, please answer the following:

- ① Please list the cause of the iron deficiency: _____

- ② What tests have been done to evaluate? List dates and results.
- | | | | |
|------------------------|------------------------------|-----------------------------|-------|
| colonoscopy | <input type="checkbox"/> yes | <input type="checkbox"/> no | _____ |
| flexible sigmoidoscopy | <input type="checkbox"/> yes | <input type="checkbox"/> no | _____ |
| barium enema | <input type="checkbox"/> yes | <input type="checkbox"/> no | _____ |
| upper endoscopy (EGD) | <input type="checkbox"/> yes | <input type="checkbox"/> no | _____ |
| UGI Xrays | <input type="checkbox"/> yes | <input type="checkbox"/> no | _____ |
| stool hemocult/guaiac | <input type="checkbox"/> yes | <input type="checkbox"/> no | _____ |
| others: | | | _____ |
- ③ Current height/weight: _____
- ④ Last CBC results and date: _____
- ⑤ Is your client on any medications?
 yes, please give details _____
 no
- ⑥ Has your client ever been hospitalized?
 yes, please give details _____
 no
- ⑦ Has your client smoked cigarettes in the last 12 months?
 yes
 no
- ⑧ Does your client have any other major health problems?
 yes, please give details _____
 no

After reading the *Rx for Success* on Iron Deficiency Anemia, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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