

Sarcoidosis

Sarcoidosis is predominantly a lung disorder, characterized by rounded microscopic, tumor-like masses of inflammatory cells in the lungs or lymph nodes. It is a chronic disease of unknown cause. Patients may exhibit signs of cough, difficulty breathing, or skin lesions called erythema nodosa. Frequently they are asymptomatic and present when an abnormal chest x-ray is taken for another reason. Besides the lungs and lymph nodes, sarcoidosis may involve the skin, liver, spleen, salivary glands, eyes, heart and nervous system. Sarcoidosis most commonly affects individuals between the ages of 20 and 40 and affects men twice as often as women.

Sarcoidosis presents as:

Stage I: bilateral enlarged chest lymph nodes	75%
Stage II: enlarged chest lymph nodes and diffuse lung disease	50%
Stage III: diffuse infiltrative lung disease alone	33%

% in remission after 2 years

The diagnosis is made by history, chest x-ray and microscopic findings of non-caseating granulomas (round masses). Transbronchial biopsy will establish the diagnosis in 90% of those with Stage II or III disease. If that biopsy is negative, a mediastinal node biopsy will establish the diagnosis in 95 - 100% of the patients.

Low dose corticosteroid is the standard therapy for symptomatic sarcoid. Because of the high rate of spontaneous remission, asymptomatic patients even with positive X-rays are not treated. The prognosis is good for 85 - 90% of patients with only 10 - 15% having progressive disease. Progressive disease can result in extensive lung disease documented by chest x-ray and PFT's. Stage IV is severe sarcoid lung disease.

Underwriting Considerations

- Stage II and Stage III patients who have gone into remission will have their mortality affected by the extent of their residual impairment evaluated by pulmonary function tests. This could impact the following underwriting guidelines.

ARRESTED SARCOID	<u>6 mos. - 2 years</u>	<u>after 2 years</u>
Stage I	Table B	Non-Rated
Stage II	Table E	Rated by PFT's
Stage III	Decline	Rated by PFT's- if extreme decline
Stage IV	Decline	Decline

- If currently on steroid medication, add one to two tables to above rate. Sarcoid cases with involvement of other than lung, hilar nodes, eye, skin or liver are individually considered.
- Patients with active sarcoidosis, arrested sarcoid of less than 6 month duration, progressive sarcoidosis, end stage lung disease or heart involvement are declined.

To get an idea of how a client with sarcoidosis would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the reverse side for an informal quote.

For Internal Use Only. Not For Use With The Public.

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



Sarcoidosis - General Concepts and Terms - Ask "Rx" pert underwriter
(ask our experts)

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

If your client has had sarcoidosis, please answer the following:

- ① List date of first diagnosis: _____ Was a biopsy done? _____ Stage: _

- ② How was the sarcoid treated?
 no treatment prednisone
Date treatment was completed: _____
- ③ Is your client on any medications including any inhalers?
 yes, please give details _____
 no
- ④ What organs were involved? (Check all that apply)
 lung kidney
 heart central nervous system
 liver or spleen skin
 eyes lymph nodes
- ⑤ Please give results of the most recent pulmonary function tests (if available):
FVC _____ FEV₁ _____
- ⑥ Has there been any evidence of recurrence/progression?
 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? (ex: cancer, asthma, etc.)
 yes, please give details _____
 no

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

For Internal Use Only. Not For Use With The Public.

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

