

Kidney Transplants

End stage renal disease (ESRD) results when progressive disease has damaged the kidneys to such an extent that the kidney function tests become grossly abnormal and medical intervention is required to prevent death. Treatment at this point consists of permanent dialysis or kidney transplantation. Currently, there are over 25,000 people in the U.S. on the kidney transplant waiting list. Kidney transplants can be from either a living related donor or cadaver organ donor.

Indications for a kidney transplant include any cause of ESRD. The most common cause in the U.S. is diabetes which accounts for almost one-third of the cases.

Complications include:

- infections
- chronic rejection
- hypertension
- poor lipid profiles
- cardiovascular disease
- recurrence of disease which led to the ESRD
- toxicity of the immunosuppressive treatment (anti-rejection medications)
- cancer

The best cases are those who have received a well matched kidney from a living related donor (an identical twin being the perfect match), are non-diabetic, and have no other significant medical impairment such as heart disease. Favorable features also include normal post-transplant kidney function, urinalysis, and blood pressure. There should also be no serious rejection episodes that required high dose immunosuppressive agents rather than just maintenance dosage and no serious infections.

Underwriting Guidelines:

Current dialysis treatment is considered a decline. Kidney transplants (best case scenario only, as outlined above) would be postponed one year and thereafter be Class H to decline range depending on the favorable or unfavorable features present. Transplants from identical twins may be considered slightly more favorably.

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

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

Kidney Transplants - Ask "Rx" pert underwriter
(ask our experts)

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

If your client has had a kidney transplant, please answer the following:

- ① Please list date(s) of transplant(s): _____
- ② Please check cause of the end stage renal disease which led to the transplant:
- | | |
|---|--|
| <input type="checkbox"/> diabetes | <input type="checkbox"/> polycystic kidney disease |
| <input type="checkbox"/> glomerulonephritis | <input type="checkbox"/> nephrosclerosis |
| <input type="checkbox"/> systemic lupus erythematosus | <input type="checkbox"/> other |
- ③ What was the source of the donor kidney?
- cadaver
 living related donor
 identical twin
- ④ Is your client on any medications?
- yes, please give details _____
 no
- ⑤ Please give most recent results of kidney function tests:
- BUN _____
Serum creatinine _____
Urinalysis _____
- ⑥ Please note if any of the following have occurred (check all that apply):
- | | |
|---|--|
| <input type="checkbox"/> frequent infection | <input type="checkbox"/> toxicity from treatment |
| <input type="checkbox"/> rejection episodes | <input type="checkbox"/> cancer |
| <input type="checkbox"/> high blood pressure | <input type="checkbox"/> disease recurrence |
| <input type="checkbox"/> cardiovascular disease | |
- 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, etc.)
- yes, please give details _____
 no

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

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