

Any alcohol intake increases the rate of progression to fibrosis, cirrhosis, or cancer. Persons with hepatitis C plus another liver impairment are not usually insurable.

When antiviral drug treatment is indicated, Rebetrol (interferon alfa-2b and ribavirin) is the usual choice. Studies suggest a sustained response rate in many individuals with combination drug therapy. Relapse is unlikely if the person tests negative for virus beyond one year after treatment.

Underwriting action will depend on the likelihood of cure and the age of the client. If there is chronic hepatitis, attention is directed to the level of the viral load, the biopsy results, and noninvasive tests such as scans.

For example:

A client with (+) HCV antibody, but with normal LFTs and negative viral loads (minimum: two tests at least 3 months apart with at least one that is 1 year from end of treatment), would not be rated.

A client age 41 with (+) HCV antibody plus mildly elevated (that is, <2x normal) liver tests, viral load no more than 5 million, and no more than mild changes on liver biopsy would be rated Table E. There can be no ratable alcohol history and no evidence of current consumption.

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

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

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.



Hepatitis C - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has had hepatitis C, please answer the following:

1. Please list date of diagnosis: _____

2. Please give the date and results of the most recent liver enzyme tests:

a) AST/SGOT _____

b) ALT/SGPT _____

c) GGTP _____

3. Is your client on any medications?

yes, please give details _____

no

4. Does your client drink alcohol?

yes, please note amount and frequency _____

no

5. Please check if any of the following studies have been completed:

a) liver ultrasound or CT scan normal abnormal

b) liver biopsy normal abnormal

c) viral load, i.e. PCR, HCV-DNA _____

6. Has your client been diagnosed with any of the following:

chronic hepatitis

cirrhosis

7. Has your client been treated with interferon or other anti-viral drugs?

yes, please give details _____

no

8. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details _____

no

Please submit a copy of the hepatitis studies and liver biopsy report if completed.

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

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

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.



Prudential

©2007 The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
Rx107 IFS-A065770 Ed. 06/07 Exp. 12/08