

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

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

Underwriting action will depend on the age of the client, the levels of liver function tests and viral load and the results of liver biopsy, CT scan and ultrasound.

For example:

A client > 40 yrs old with (+) HBsAg, but normal LFTs, would not be rated. If viral load testing has been done, it must be negative.

A client age 41 with (+) HBsAg plus mildly elevated (that is, < 2x normal) liver tests, viral load less than 5,000,000 (if done), and no more than mild changes on liver biopsy would be rated Table E. There can be no ratable alcohol history and no more than two drinks per day.

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 B - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has had hepatitis B, 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, HBV-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
Rx108 IFS-A066818 Ed. 06/07 Exp. 12/08