



Rx FOR SUCCESS

Pheochromocytoma

Pheochromocytomas are tumors that produce chemicals called catecholamines. These are normal substances in the body, but excess levels cause prominent symptoms of headaches, sweats, anxiety, and palpitations in association with hypertension. The hypertension can be severe and fatal, making it important to diagnose and treat this rare tumor. Most of these tumors are benign, but they can be malignant. Treatment is surgical removal, which is usually curative for benign tumors although there is a risk of recurrence. Malignant tumors have a poor prognosis.

About 60% of persons with pheochromocytoma show a persistently high blood pressure with episodic spikes. The other 40% have spikes in blood pressure, but between spikes they appear healthy with normal BP.

Detection of pheochromocytoma requires measurement of levels of catecholamines and catecholamine metabolites. This can be done by blood testing, but a urine collection (often a 24-hour collection) is preferred. Testing is best done during a blood pressure spike.

Catecholamines	Catecholamine metabolites
Dopamine	Vanillylmandelic acid (VMA)
Epinephrine	Metanephrines
Norepinephrine	

Pheochromocytomas usually arise in the adrenal gland (See Cushing’s Syndrome) but occasionally can be found elsewhere in the body. In most people, the tumor presents as a single tumor, but occasionally they can be multiple. In addition, pheochromocytomas occasionally are part of a larger problem with the endocrine glands, usually the thyroid and parathyroid glands in the Multiple Endocrine Neoplasia (MEN) syndromes, and this adds risk to the overall underwriting assessment.

UNDERWRITING CONSIDERATIONS

BENIGN PHEOCHROMOCYTOMA AFTER SUCCESSFUL SURGICAL EXCISION	
Within first year	Table B
Second year	Table A
Thereafter	Non-rated

Individual consideration will be given to malignant tumors and to those associated with other conditions such as MEN.

To get an idea of how a client with a history of Pheochromocytoma would be viewed in the underwriting process, use the Ask “Rx”pert Underwriter on the next page for an informal quote.

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Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Pheochromocytoma, use this form to Ask “Rx”pert Underwriter for an informal quote.

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

If your client has Pheochromocytoma, please answer the following:

1. Please list date of first diagnosis.

- _____
- Benign Malignant
 Single Multiple

2. What evaluation was done? Please give date and results.

- MRI, CT _____
- Urine test _____
- Blood test _____

3. Is your client on any medications?

- Yes. Please give details. _____
- No

4. Has your client had surgery to remove a Pheochromocytoma?

- Yes. Please give details. _____
- No

5. Has your client smoked cigarettes in the last 12 months?

- Yes
- No

6. Does your client have any other major health problems (e.g., MEN, neurofibromatosis, asthma, cancer, etc.)?

- Yes. Please give details. _____
- No