



# Rx FOR SUCCESS

## Adrenal Mass

New technology has resulted in the detection of small masses in the adrenal glands. The challenge is to identify and treat significant lesions without undue evaluation of insignificant lesions. Significant lesions are those that produce excess hormones and those that are malignant. Malignant tumors include primary adrenal cancers or metastases (often breast, lung, or kidney).

Most large (> 6cm) adrenal masses require surgical excision to rule out cancer. Lesions < 3 cm are usually benign and non-functional. All lesions > 1cm require endocrine evaluation to define hormonal function and serial imaging to elucidate prognostic characteristics.

### MINIMUM ENDOCRINE EVALUATION TO RULE OUT EXCESS HORMONES

No hypertension	With hypertension
<ul style="list-style-type: none"> <li>• Overnight (1mg) dexamethasone suppression</li> <li>• Urinary or plasma metanephrines</li> </ul>	<ul style="list-style-type: none"> <li>• Overnight (1mg) dexamethasone suppression</li> <li>• Urinary or plasma metanephrines</li> <li>• Serum potassium</li> <li>• Plasma aldosterone concentration-plasma renin activity ratio</li> </ul>

### IMAGING CHARACTERISTICS SUGGESTIVE OF BENIGN TUMORS

Unenhanced CT	MRI
<ul style="list-style-type: none"> <li>• Slow doubling time if serial scans have been done</li> <li>• Homogenous (not heterogeneous) with smooth border</li> <li>• Low attenuation value</li> <li>• No follow-up recommended</li> </ul>	<ul style="list-style-type: none"> <li>• Slow doubling time if serial scans have been done</li> <li>• Homogenous (not heterogeneous) with smooth border</li> <li>• High fat content</li> <li>• No follow-up recommended</li> </ul>

Unfavorable (atypical) scanning features of an adrenal mass are: lipid-poor, necrotic, hemorrhagic, or calcified.

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0192758-00002-00 Ed. 01/2013 Exp. 01/29/2015 Rx 141

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## UNDERWRITING REQUIREMENTS

An APS is required for 10 years after admission of an adrenal mass.

<b>Adrenal masses</b>	
<ul style="list-style-type: none"> <li>• No cancer history in past 15 years</li> <li>• Pheochromocytoma not suspected</li> <li>• All imaging characteristics favor benign tumor</li> </ul>	
Simple cyst or myelolipoma	0
< 1cm	0
1 – 3cm, shown to be non-functional after minimum endocrine evaluation (see above)	0
1 – 3cm, shown to be functional after endocrine evaluation, excised	Rate for residual endocrine syndrome (Cushing's, etc.).
1 – 3cm, no endocrine evaluation or functional tumor not excised, no BP debits, stable* for one year by CT or MRI	Rate for residual endocrine syndrome, no less than 75. If not known to be stable for one year then postpone.
3.1 – 6 cm and stable* for one year by CT or MRI	Rate as 1 – 3cm tumor. If not known to be stable for one year then postpone.
Others: > 6cm, any mass unstable in size or in imaging characteristics, unfavorable imaging characteristics, questionable characteristics, history of cancer, etc.	Individual consideration

\*Stability is defined as no change in size, shape, or radiographic features on repeat testing.

*To get an idea of how a client with a history of a adrenal mass on chest x-ray tests would be viewed in the underwriting process, use the Ask "Rx"pert Underwriter on the next page for an informal quote.*

### Ask “Rx”pert Underwriter (Ask Our Expert)

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

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of an adrenal mass on CT or MRI, please answer the following:

#### 1. Please provide:

- Date initially found \_\_\_\_\_  
 Size \_\_\_\_\_  
 Date of last follow-up \_\_\_\_\_

#### 2. Please note if any of the following have occurred (Check all that apply.).

- CT scan or MRI \_\_\_\_\_  
 Biopsy—give pathology report \_\_\_\_\_  
 Surger—give pathology report \_\_\_\_\_

#### 3. Was an endocrine evaluation done?

- Yes. Please give details. \_\_\_\_\_  
 No

#### 4. Is your client on any medications?

- Yes. Please give details. \_\_\_\_\_  
 No

#### 5. Does your client have hypertension?

- Yes. Please give details. \_\_\_\_\_  
 No

#### 6. Has your client ever had cancer?

- Yes. Please give details. \_\_\_\_\_  
 No

#### 7. Has your client smoked cigarettes?

- |                              |                              |
|------------------------------|------------------------------|
| In the last 12 months?       | In the last 7 years?         |
| <input type="checkbox"/> Yes | <input type="checkbox"/> Yes |
| <input type="checkbox"/> No  | <input type="checkbox"/> No  |

#### 8. Does your client have any other major health problems (e.g., heart disease, etc.)?

- Yes. Please give details. \_\_\_\_\_  
 No