

Underwriting Alert

Better Offers for Clients with Diverticular Disease



MetLife

Revisions to Underwriting Guidelines for Diverticular Disease Could Result in More Favorable Offers

<i>THEN</i>	<i>NOW</i>
Life Underwriting	
<ul style="list-style-type: none"> • Diverticulitis could qualify for preferred 2 years after the last episode or 2 years after surgery. • Diverticular bleeding treated with surgical resection could qualify for preferred 2 years after surgery. 	<ul style="list-style-type: none"> • Diverticulitis can be considered for preferred 1 year after the last episode or 1 year after surgery. • Diverticular bleeding treated with surgery can be considered for preferred 1 year after surgery.
Disability Underwriting	
<ul style="list-style-type: none"> • No specific guidelines for recurrent episodes of diverticulitis may have resulted in unnecessary declines or substandard offers. • No specific guidelines for diverticula with history of bleeding may have resulted in unnecessary declines or substandard offers. • No specific guidelines for permanent colostomy may have resulted in unnecessary declines. 	<ul style="list-style-type: none"> • If specific criteria are met, recurrent episodes of diverticulitis may be considered with an exclusion rider. If no more than 3 recurrences, may be considered for standard 3 years after recovery if treated medically; if successfully treated with surgery, may be considered after 6 months. • If specific criteria are met, diverticula with history of bleeding may be considered substandard with an exclusion rider and may be considered for standard after 3 years if treated medically; if successfully treated with surgery, may be considered after 6 months. • If specific criteria are met, permanent colostomy may be considered substandard with an exclusion rider and limited benefit period.

CASE STUDIES

Samuel, 47, physician

- History of diverticulitis with mild flares 2-3 times a year.
- 18 months ago, he had some bleeding from the diverticula with anemia. He had a colon resection to remove the diseased area.
- Since then he has been asymptomatic and a recent colonoscopy was normal except for occasional diverticula.

Diane, 52, CPA and co-owner of accounting firm

- History of diverticulitis with one major flare, which was 14 months ago and was treated with antibiotics and pain medication.
- Since that time she has been free of pain and had no further issues with the diverticulitis.

Likely Underwriting Outcomes for Both Cases

Old guidelines: Life insurance: No better than Standard for 2 years.

DI: Substandard with rider, and possibly a rating and limited benefit period.

New guidelines: Life insurance: Could be preferred.

DI: Could be Standard.

These examples are hypothetical. Underwriting ratings will vary based on specific case details.

Understanding Diverticular Disease

What is diverticular disease?

- Conditions that involve the development of small sacs or pockets in the wall of the colon, including diverticulosis, diverticular bleeding, and diverticulitis.
- Approximately 15-20% of those with diverticulosis will develop diverticulitis — inflammation and infection in one or more diverticula. (1,2,3). Asymptomatic diverticulosis is a common condition and incidence increases with age. Symptoms may include alternating diarrhea with constipation, painful cramps, tenderness in the lower abdomen, and chills or fever.
- 15-20% of those with diverticular disease will experience a diverticular bleeding (2,3,6).

Treatment

- Diverticulitis flares usually improve within 2-4 days with liquids, bed rest, and antibiotics.
- 90% of those with colon resections for diverticular disease do not have symptoms return. (2,5) With proper treatment, the outlook for people with diverticular disease is excellent. (2,3)

Underwriting impact

- Mortality concerns are rare but may occur due to complicated diverticulitis, colon cancer, surgical and post-operative complications and diverticular bleeding. Approximately 10% of all diverticulitis is indistinguishable from colon cancer on CT scan and many applicants with diverticula harbor cancer not easily detectable at the time of attack. Therefore, after resolution of the acute attack, individuals at risk are usually advised to have screening colonoscopy for cancer and polyps.
- Morbidity concerns include those related to diverticulitis episodes including possible hospitalization, surgery and other complications. Many individuals may have chronic cramping and pain. Others may have chronic bleeding and anemia. For those with colonic resection a temporary or permanent colostomy may be needed, which may result in functional impairments and restrictions.

For more information about diverticular disease or MetLife's revised underwriting guidelines, contact a member of your underwriting team.

1. <http://emedicine.medscape.com/article/173388-overview>

2. http://www.sparkpeople.com/resource/health_a-z_detail.asp?AZ=144&Page=8
(Harvard Medical)

3. <http://www.uptodate.com/contents/colonic-diverticular-bleeding>

4. http://www.worldgastroenterology.org/assets/downloads/en/pdf/guidelines/07_diverticular_disease.pdf

5. <http://www.medicinenet.com/diverticulosis/article.htm>

6. http://www.emedicinehealth.com/diverticulosis_and_diverticulitis/article_em.htm

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