



Rx FOR SUCCESS

Estimated Glomerula Filtration Rate

The estimated glomerular filtration rate (eGFR) is an estimate of kidney (renal) function based on a formula using age, sex, and blood/serum creatinine. There are other formulas that estimate kidney function by calculating creatinine clearance based on the level of blood/serum creatinine as well.

There is an international move in clinical medicine to report **kidney function** in a standardized fashion using the eGFR. The recommendation is that individuals should only be classified as having chronic renal disease once they have had 2 abnormal eGFR measurements, both in the specified **chronic kidney disease (CKD)** range. Benign reversible conditions, such as dehydration, can cause the serum creatinine to be temporarily elevated, so repeat testing is necessary to identify fixed, non-reversible reduced kidney function. Below are the standardized criteria for staging the degree of kidney disease.

Urine or other abnormalities can point to kidney disease even when eGFR is normal. Possible abnormalities include persistent microalbuminuria (excess albumin in the urine), proteinuria (excess protein in the urine), or hematuria (blood in the urine). Or the abnormality may be structural problems in the kidneys seen on ultrasound (US) or other imaging tests. Abnormalities could include such things as Polycystic Kidney Disease (PKD), reflux nephropathy (urine in the bladder backs up through the ureters and causes back-up pressure damage to the kidneys), kidneys that are shrunken in size, or an abnormal kidney biopsy showing inflammation of the glomerular structures in the kidneys (glomerulonephritis) or chronic scarring.

Standardized Criteria for Chronic Kidney Disease (CKD)

STAGE	DESCRIPTION
Stage 1 CKD	eGFR >90 mls/min/1.73 m squared Normal kidney function plus other evidence of kidney damage as noted above
Stage 2 CKD	eGFR 60-89 Mild impairment of kidney function plus other evidence of kidney damage as noted above
Stage 3 CKD	eGFR 30-59 Moderate impairment of kidney function
Stage 4 CKD	eGFR 14-29 Severe impairment of kidney function
Stage 5 CKD	eGFR <15 Established kidney failure

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When underwriting chronic kidney disease, the above considerations plus other factors will be considered. Other factors to consider include aggravating factors such as hypertension or use of medications that can cause further kidney damage. Serial blood creatinine levels can indicate if the kidney disease is stable or worsening. Increasing microalbuminuria or proteinuria indicates worsening kidney disease. If there is mild chronic kidney disease, the underwriter may need to apply a Table C rating. For more severe or worsening CKD, the case may have to be declined.

To get an idea of how a client with a history eGFR 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 Estimated Glomerular Filtration Rate, use this Ask "Rx"pert Underwriter for an informal quote.

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

If your client has a low estimated Glomerular Filtration Rate, please answer the following:

1. What is the diagnosis?

2. Please list date when first diagnosed.

3. Is your client on any medications (include Tylenol, aspirin, ibuprofen or similar pain medications as well as any other medications)?

- Yes. Please give details. _____
 No

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

- Yes. Please give details. _____
 No

5. Please describe your client's alcohol consumption.

6. What are the following measurements?

eGFR _____ Creatinine _____ BUN _____
 Urine abnormalities: red blood cells (RBCs) _____ protein _____

7. Does your client have any history of blood protein in the urine?

- Yes
 No

8. Does your client have hypertension?

- Yes
 No