



Rx FOR SUCCESS

Iron Deficiency Anemia

Definition

Anemia is present if the hemoglobin or hematocrit is below normal. Hemoglobin usually ranges from 13.0 to 18.0 g/dl in men and 12.0 to 16.0 g/dl in women. Normal hematocrit ranges are 42%–52% (male) and 37%–48% (female). The majority of anemia cases are temporary and do not represent a mortality risk. A low red blood cell count (RBC) on a CBC (complete blood count) provides evidence of iron deficiency anemia. Other evidence of iron deficiency anemia can include: microcytosis (low Mean Corpuscular Volume or MCV), low serum iron, low ferritin, and elevated total iron binding capacity (TIBC).

Causes

Iron deficiency anemia in an adult is almost always the result of blood loss. Gastrointestinal bleeding is the most common cause of blood loss. This bleeding can include colon polyps, cancer, inflammatory bowel disease and hemorrhoids. Menstruation is a common site of blood loss in females.

Other causes of anemia may include: inadequate iron absorption and bleeding or clotting disorders.

Underwriting Considerations

In all cases of iron deficiency anemia (except menstruating females), an APS with CBC within the past 6 months is required. The medical records should provide an evaluation that rules out cancer or other significant medical conditions.

MALES, ADEQUATE WORK-UP	
Hb 12–12.9 gm/dl or Hct 36%–39%	0
Hb 11–11.9 gm/dl or Hct 33%–35.9%	Table B
Hb less than 11 gm/dl or Hct less than 33%	Decline
Inadequate work-up	Postpone
MENSTRUATING FEMALES, WORK-UP NOT REQUIRED	
Hb 10–11.9 gm/dl or Hct 30%–35.9%	0
Hb less than 10 or Hct less than 30	Decline
POST-MENOPAUSAL FEMALES, ADEQUATE WORK-UP	
Hb 11–11.9 gm/dl or Hct 33%–35.9%	0
Hb 10–10.9 gm/dl or Hct 30%–33%	Table B
Hb less than 10 or Hct less than 30	Decline
Inadequate work-up	Postpone

To get an idea of how a client with a history of Iron Deficiency Anemia 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 Iron Deficiency Anemia, use this form to Ask "Rx"pert Underwriter for an informal quote.

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

If your client has Iron Deficiency Anemia, please answer the following:

1. Please list the cause of the iron deficiency.

2. What tests have been done to evaluate? List dates and results.

- Colonoscopy _____
- Flexible sigmoidoscopy _____
- Barium enema _____
- Upper endoscopy (EDG) _____
- UGI Xrays _____
- Stool hemocult/guaic _____
- Others _____

3. Current height and weight.

Height _____ Weight _____

4. Last CBC results and date.

5. Is your client on any medications?

- Yes. Please give details. _____
- No

6. Has your client ever been hospitalized?

- Yes. Please give details. _____
- No

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

- Yes _____
- No

8. Does your client have any other major health problems?

- Yes. Please give details. _____
- No