



# Rx FOR SUCCESS

## Monoclonal Gammopathy

Plasma cells are a special form of lymphocyte (one of the classes of white blood cells) involved in immune function and found in the bone marrow. The immune system protects the body from infection by forming antibodies. Plasma cells can undergo malignant change with an increase in number (i.e., multiple myeloma, plasmacytoma) or with an increase in the production of immunoglobulin (Ig) molecule, (i.e., monoclonal gammopathy, Waldenstrom’s macroglobulinemia, or amyloidosis). These disorders are uninsurable with the exception of plasmacytomas, a localized form that may be treated successfully, and monoclonal gammopathy discussed below.

Monoclonal Gammopathy may be due to the over production of the heavy chain part of Ig (heavy chain disease) or due to the over production of the light chain Ig (light chain disease).

Elevated Ig components are occasionally found in asymptomatic, healthy persons (1% of persons age 25 and 4% of those over 70). Those that remain unchanged for years may be “benign” and are referred to as benign monoclonal gammopathy or monoclonal gammopathy of undetermined significance (MGUS). Other individuals (10-15%), discovered by doing additional testing, have “premyeloma.” It is impossible to predict the course of an individual who has monoclonal gammopathy, and clinical myeloma may take 20 years to manifest from the “premyeloma” phase.

The abnormal increase of plasma cells can cause bone lesions, proteinuria, high calcium, kidney failure, anemia, and infections.

UNDERWRITING CONSIDERATIONS	
MGUS Within one year of discovery	Postpone
After one year, if multiple myeloma ruled out by adequate work up	Table B
Multiple Myeloma	Decline

*To get an idea of how a client with Monoclonal Gammopathy 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 Monoclonal Gammopathy, 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 Monoclonal Gammopathy, please answer the following:

#### 1. Please list date of first diagnosis.

\_\_\_\_\_

#### 2. Was a bone biopsy done?

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

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

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

#### 4. Please provide the clients most recent readings for:

- Serum Protein/Serum Electrophoresis \_\_\_\_\_  
 BUN \_\_\_\_\_  
 Creatinine \_\_\_\_\_  
 Urinalysis \_\_\_\_\_

#### 5. Have the elevated protein (Ig) levels remained stable since diagnosis?

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

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

- Yes  
 No

#### 7. Does your client have any other major health problems (e.g., cancer, etc.)?

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