

Percutaneous Transluminal Angioplasty (PTCA)

An Rx for Success on Cardiac Catheterization discusses the procedure used to determine the extent and location of arteriosclerotic disease. This procedure involves placing a flexible tube (catheter) percutaneously (through a skin incision) into an artery (usually the femoral artery) and maneuvering the catheter transluminally (guided through the arterial system by means of X-ray) to the coronary artery. The procedure, known as PTCA, is described below.

An elongated balloon-like apparatus is attached to the end of the catheter. The catheter is advanced through the area of obstruction and filled and emptied a number of times—each time with increased pressure, expanding the area of obstruction, thus enabling an increased flow of blood to move through that area. The procedure actually results in little compression of the plaque; rather, it tends to stretch (dilate) the wall of the vessel.

During the first six months or so after such a procedure, the healing process can result in restenosis in 30% to 50% of patients. This is often the result of what has become known as "creep." or the elastic recoil of the vessel wall after dilation.

As medical science has advanced, attempts have been made to use stents at the site of obstructions to prevent restenosis. Improvement in the restenosis rate has been noted. Other methods of angioplasty being studied include lasers or rotational atherectomy (which cuts the plaque from the wall of the artery, converting it to millions of micro particles that are then cleared by the circulatory system). Drugs and radioactive agents are being used to prevent this restenosis.

The rating for those who have undergone PTCA depends primarily upon the age of the applicant and severity of underlying coronary artery disease (CAD). Other factors include the success of the procedure as determined by follow-up studies, recurrent angina, left ventricular function, use of blood thinners (such as aspirin), history of myocardial infarction, and the presence of cardiac risk factors.

To get an idea of how a client with a PTCA history 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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Rx FOR SUCCESS

Ask "Rx"pert Underwriter (Ask Our Expert) After reading the Rx for Success on PTCA, use this form to Ask "Rx" pert Underwriter for an informal quote. _____ Phone ___ Producer ___ _ Age/DOB _____ Client ____ Sex If your client has had a coronary angioplasty (PTCA), please answer the following: 1. Please list date of first diagnosis. 2. How many vessels required the procedure? 3. Has your client had any of the following? ☐ Heart attack (Date) _____ ■ Bypass surgery (Date) ____ 4. Is your client on any medications (including aspirin)? ☐ Yes. Please give details. ___ ☐ No 5. Has a follow-up stress (exercise) ECG been completed since the PTCA? ☐ Yes—normal (Date) ____ ☐ Yes—abnormal (Date) _____ ■ No 6. Has your client had any chest discomfort since the PTCA? ☐ Yes. Please give details. ■ No 7. Please check if your client has had any of the following: ☐ Abnormal lipid levels □ Diabetes ☐ Overweight ☐ Elevated homocysteine ☐ High blood pressure ☐ Peripheral vascular disease ☐ Irregular heart beat ☐ Cerebrovascular or carotid disease 8. Has your client smoked cigarettes in the last 12 months? ☐ Yes □ No 9. Does your client have any other major health problems (e.g., cancer, etc.)? ☐ Yes. Please give details. _____ ■ No

Please submit a copy of the angiogram report and any recent stress tests.