



Cystic Fibrosis

Cystic Fibrosis (CF) is an inherited disease that affects multiple systems in the body. The disorder involves the mucous secreting glands in the airways of the lungs, the pancreas, liver and intestine. The first signs and symptoms usually occur in childhood. CF is rarely diagnosed in adults. This is a progressive disease and most die in adolescence. Improvement in therapy has resulted in more living to early adulthood and some past 30 years.

The disease is characterized by chronic airway infections. The airway infections result in secretions that cause coughing and shortness of breath. The infections require antibiotics and intensive treatment to clear the airways. Even with aggressive treatment, the airways and lungs are destroyed resulting in respiratory failure.

The pancreas gland produces enzymes that help breakdown food so that it can be absorbed. In CF, the pancreas gland does not function well so the food is not digested and the nutrients are not absorbed. This results in symptoms such as large fatty stools and malnutrition. The pancreas gland also is destroyed.

Other characteristics are intestinal dysfunction and abnormal sweat gland function.

The diagnosis of CF is made by the clinical history and confirmatory tests including analysis of sweat chloride.

Treatment is directed to improving the clearance of secretions from the lungs, controlling lung infections, providing adequate nutrition and replacing the pancreatic enzymes.

Due to the overall poor prognosis, this condition does not permit individual life insurance coverage in most cases. Rarely, an individual over the age of 40 presents with mild chronic bronchitis. These are atypical cases that may be considered for individual coverage if they have very mild symptoms, good pulmonary function tests and no evidence of malnutrition.

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