



Estimated Glomerular 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.

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 of eGFR would be viewed in the underwriting process, please feel free to use the attached Ask "Rx" *per* underwriter for an informal quote.

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**Estimated Glomerular Filtration Rate Ask "Rx" pert underwriter
(ask our experts)**

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 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 or protein in the urine?

yes, please give details _____

no

8. Does your client have hypertension?

yes

no

After reading the *Rx for Success* on Estimated Glomerular Filtration Rate (eGFR), please feel free to use this *Ask "Rx" pert underwriter* for an informal quote.

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