



Rheumatoid Arthritis

Rheumatoid Arthritis (RA) is a chronic, symmetric inflammatory disease. It is the most common diffuse connective tissue disease and affects 1 - 2% of the adult population. Although RA can occur at any age, it is usually diagnosed in the third to fifth decades and affects women twice as often as men.

Typical symptoms and findings include:

- ▶ Morning stiffness
- ▶ Arthritis in multiple joints
- ▶ Symmetric arthritis (i.e. both hands)
- ▶ Rheumatoid nodules (subcutaneous nodules located under the skin)
- ▶ Involvement of joints in the hands or wrists
- ▶ Positive rheumatoid factor (blood test)
- ▶ Typical x-ray findings

RA is a systemic disease that can affect many other organs besides the joints, such as the heart and lungs. Other systemic effects include: weight loss, fever, and low blood counts.

50 - 70% of RA patients are disabled to some degree in 5 years and half will stop working within 10 years of diagnosis. RA accelerates mortality with moderate-severe RA having mortality ratios similar to coronary artery disease or stroke. When RA affects other organs besides the joints, the mortality is higher.

RA is treated with a variety of medications, many of which can be toxic. Common agents used include: aspirin, non-steroidal anti-inflammatory agents, gold (oral or injections), D-penicillamine, anti-malarials (ex: chloroquine), prednisone, and methotrexate. A new medication, given by injection, is Tissue Necrosis Factor (TNF) inhibitor. Early results are promising, although significant side effects are possible.

The rating for RA will depend upon the severity of disease. In the absence of other significant impairments, very mild RA with no functional disability or other organ involvement and treated with anti-inflammatories only, will be non-rated. Moderate disease and/or treatment with steroids, methotrexate, or gold would be rated Table B to D range. Severe disease (severe functional disability, wheelchair bound, or RA disease in organs besides the joints) will generally be declined.

To get an idea of how a client with a history of rheumatoid arthritis would be viewed in the underwriting process, feel free to use the Ask "Rx" perts on the reverse side for an informal quote.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

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Your Success Matters.

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Rheumatoid Arthritis - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has a history of Rheumatoid Arthritis, please answer the following:

1. Please list date of first diagnosis _____

2. Is your client on any medications?

yes, please give details _____

no

3. Please check if your client has had any of the following:

weight loss

lung disease

fever

liver enzyme abnormality

low blood counts

kidney disease

heart disease

4. Which joints are involved? _____

5. Please check functional ability:

fully active

sedentary

uses walker, cane, etc.

uses wheelchair

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

yes

no

7. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details _____

no

After reading the Rx for Success on Rheumatoid Arthritis, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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