



UNDERWRITING 201: RHEUMATOID ARTHRITIS

Rheumatoid Arthritis (RA) is a symmetric inflammatory disease. It is common and affects 1 to 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 and 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.

A significant proportion of RA patients are disabled to some degree within 5 years of diagnosis and many stop working by 10 years. Excess mortality in RA is due to infection, GI bleeding, other organ involvement and cardiovascular disease.

Rheumatoid Arthritis is treated with a variety of medications, many of which can have significant side effects. Common agents used include: aspirin, non-steroidal anti-inflammatory agents (NSAID), hydro chloroquine, prednisone, sulfasalazine, leflunomide, minocycline and methotrexate. Biological disease modifying anti-rheumatic agents (DMARDs) are effective, but have toxicity and a risk of cancer and infection.

RATINGS:

The rating for RA will depend upon the severity of the disease. Mild RA (*normal laboratory and X-ray results, no functional disability or other organ involvement*) that is treated with simple medication regimens (*NSAIDs, aspirin, sulfasalazine, hydroxychloroquine, and minocycline*) will be non-rated.

Moderate disease would be rated in the Table B to D range. Disease that has been inactive for 2 to 5 years will be considered at lower ratings.

Severe disease (*severe functional disability, wheelchair bound or RA disease in the organs besides the joints*) will generally be declined.

When you have a prospect with Rheumatoid Arthritis, [CLICK HERE](#) and download our [Arthritis Questionnaire](#), ask your prospect the questions then email it to me or fax it to 1-888-543-0886. I will be happy to quote the best product and company for your client.

Thank you for your business!

A handwritten signature in blue ink, appearing to read 'Don Boozer', with a stylized flourish at the end.

Don Boozer
1-800-543-0886