



# ASK DR. BOB

## A Disease for the Season

**If an agent or underwriter discovers that a proposed insured suffers from hemophilia, the first reaction is usually that the person would be uninsurable. However, that is not necessarily true. While it is true that hemophilia causes an increased risk of serious bleeding, there are different types and the severity can vary greatly. Since this is the Christmas season and the time for giving, I will try to give you some information about hemophilia.**

The two major types of inherited bleeding tendency are related to a deficiency of one of the coagulation factors necessary for proper clotting of blood. The most common is factor 8 deficiency, referred to as hemophilia A. The other is a factor 9 deficiency, also referred to as hemophilia B or Christmas Disease. In both instances, the genetic defect is carried on the X chromosome, so it is present in males only (in rare instances it can be present in females).

In both of these disorders, there is an increased risk of bleeding in the soft tissues, muscles and weight bearing joints. Bleeding episodes can be life threatening and even recurrent minor bleeds can lead to damage and destruction of the involved tissue. The bleeding tendency can vary from mild to a severe increased risk, depending on the degree of deficiency of the clotting factor. The more severe the deficiency, the more likely it is that patients will have some bleeding. In the past, mortality was greatly increased in those with a moderate or severe case.

Treatment of hemophilia changed dramatically when it was found that clotting factors present in donated blood could be potentially life saving for those who suffer from the disease. With the use of transfusion therapy, longevity increased for patients. However, over the last 20 years, another problem has arisen. A great many individuals who received transfusion therapy became infected with hepatitis B, hepatitis C, and the HIV virus. Currently, blood products are screened for the presence of these viruses, so this no longer occurs. But there is a large segment of the hemophilia population who suffer from chronic infection from one of these serious viruses.

From an underwriting standpoint, it is necessary to determine whether sufferers have mild, moderate or severe cases of the disease. The number and severity of bleeding episodes, and the amount of clotting factors present on blood tests can determine the level of hemophilia. It is also necessary to find out about the presence of the hepatitis or HIV viruses. Accurate and complete medical records are a necessity.

If the person is negative for HIV, mild cases receive only a minimal rating. Severe cases may still be insurable, but at a very high rating. The best rating would be reserved for individuals who are proactive with treating this troublesome disease.

The bottom line is that patients diagnosed with Christmas Disease can be insurable not only during the Christmas season, but throughout the year. I want to wish everyone a very happy and joyful holiday season.

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