

Think about this: “PSA, Gleason score; how does this affect the underwriting process for my client?”

Out of every three men who are diagnosed with cancer each year, one is diagnosed with prostate cancer*. The good news is like other cancers, the survival rates are increasing.

For men, the cells of the prostate are most vulnerable to undergo the change to cancer cells. A biopsy can reveal the possibility of cancer or indicate prostate enlargement and or infection. Studies indicate that the older men are more prone to getting prostate cancer.

The best treatment is surgery, but radiation is also an option. Sometimes in older men with low grade cancer, treatment is limited to just close observation.

Prostate cells manufacture a protein called as prostate specific antigen (PSA). PSA is a FDA approved tumor marker. A rise in the PSA level may indicate prostate cancer.

The grade and the stage of cancer are also important. The higher the grade, the greater the chance of cancer spreading. Prostate cancer has Gleason grades of two to ten, with 10 being the worst grade and being the hardest to cure through surgery. Gleason score indicates the aggressiveness of the tumor. The stage/s of prostate cancer, usually named T1-T4 is also important. The stage indicates the size of the tumor and studies again show that the higher the stage, higher is the PSA.

<u>How does this affect underwriting?</u>
⇒ If client was diagnosed with prostate cancer after age 60, his PSA is undetectable, Gleason score is upto 6 and stage is 1 or 2, client is insurable in most cases. Rating may apply.
⇒ If client is diagnosed before age 60, PSA is undetectable, Gleason score is 7 and stage is 1 or 2, there is a chance of obtaining insurance based on individual company guidelines. Rating may apply.
⇒ If client is diagnosed before age 50, PSA is more than 0.5 and Gleason score is between 8-10, the case might be more than likely postponed.

*National Cancer Institute statistics.

GAIN the Freedom to
Sell The Best and Earn The Most! Call us at **800-847-6426**