

## Think about this: “Underwriting Asthma”

Asthma ranks among the most common chronic conditions in the United States, affecting approximately 20 million Americans (American Lung Association statistics). The term "Asthma" comes from the Greek meaning, "to breathe hard." Asthma is an inflammatory disorder of the airways, which causes attacks of wheezing, shortness of breath, chest tightness, and coughing. When an attack occurs, the muscles surrounding the airways become tight and the lining of the air passages swell. This reduces the amount of air that can pass by, and can lead to wheezing sounds. Asthma attacks can last minutes to days and can become dangerous if the airflow becomes severely restricted.

Broadly, asthma can be divided into 2 types

1. Extrinsic (allergic) : triggered by allergens such as pollen, dust mites, etc
2. Intrinsic (non-allergic) :Possible causes include respiratory irritants such as perfumes, cleaning agents, smoke, cold air and upper respiratory infections.

### **Questions to ask your client/s with asthma:**

- What is the age of diagnosis of asthma?
- What is the type of asthma, as informed by doctor?
- How frequent are the attacks?
- Was there any hospitalization in the past 2 years?
- Does the client take medication/s including steroids?
- Does the client smoke?
- Did the client go through any breathing test/s? If yes, date and result of most recent test.
- Does the client suffer from any limitations such as being able to walk only short distances, etc?

### **Underwriter’s offer depends on severity of the condition:**

**Mild asthma** (no disability, occasional attacks and no hospitalization history) - Some companies offer preferred rates. Getting a standard rate is a high possibility.

**Moderate asthma** (occasional hospitalization and controlled with medication) - standard at best. Some cases might be rated.

**Severe asthma** (frequent attacks including multiple hospitalization and use of steroids) - Heavily table rated with some companies. In most cases, no offer/decline.

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