



## Iron Deficiency Anemia

### Definition

Anemia is present if the hemoglobin or hematocrit is below normal. Hemoglobin usually ranges from 13.0 to 18.0 g/dl in men and 12.0 to 16.0 g/dl in women. Normal hematocrit ranges are 42 - 52% (male) and 37 - 48% (female). The majority of anemia cases are temporary and do not represent a mortality risk. A low red blood cell count (RBC) on a CBC (complete blood count) provides evidence of iron deficiency anemia. Other evidence of iron deficiency anemia can include: microcytosis (low MCV - Mean Corpuscular Volume), low serum iron, low ferritin and elevated total iron binding capacity (TIBC).

### Causes

Iron deficiency anemia in an adult is almost always the result of blood loss. Gastrointestinal bleeding is the most common cause of blood loss. GI bleeding can include colon polyps, cancer, inflammatory bowel disease and hemorrhoids. Menstruation is a common site of blood loss in females.

Other causes of anemia may include: inadequate iron absorption and bleeding or clotting disorders.

### Underwriting Considerations

In all cases of iron deficiency anemia (except menstruating females), an APS with CBC within the past 6 months is required. The medical records should provide an evaluation that rules out cancer or other significant medical conditions.

<b><u>Males, adequate work-up</u></b>	
Hb 12-12.9 gm/dl or Hct 36-39%	0
Hb 11-11.9 gm/dl or Hct 33-35.9%	Table B
Hb < 11 gm/dl or Hct < 33%	Decline
Inadequate work-up	Postpone
<b><u>Menstruating females, work-up not required</u></b>	
Hb 10-11.9 gm/dl or Hct 30-35.9%	0
Hb < 10 or Hct < 30	Decline
<b><u>Post-menopausal females, adequate work-up</u></b>	
Hb 11-11.9 gm/dl or Hct 33-35.9%	0
Hb 10-10.9 gm/dl or Hct 30-33%	Table B
Hb < 10 or Hct < 30	Decline
Inadequate work-up	Postpone

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