



Adrenal Insufficiency (including Addison's Disease)

The adrenal glands sit atop the kidneys. **Primary** adrenal insufficiency occurs when the adrenal glands do not produce enough of a hormone called cortisol and, in some cases, not enough aldosterone. Tuberculosis used to be the main cause of this disease but now accounts for only 20% of these cases. It is believed that an autoimmune disorder is the main cause. Addison's disease results in the gradual destruction of the adrenal cortex. This disease is characterized by weight loss, muscle weakness, fatigue, low blood pressure, and darkening of the skin. Addison's disease is frequently accompanied by other autoimmune processes, such as pernicious anemia or hypothyroidism. Other causes of adrenal insufficiency include metastatic tumors, intra-adrenal hemorrhage, hemochromatosis, and surgical excision of the adrenal glands. The most specific test for diagnosing adrenal insufficiency is the ACTH stimulation test. Treatment is hydrocortisone, and if aldosterone is also deficient, fludrocortisone (*Florinef*) is added.

Secondary adrenal insufficiency is due to either 1) inadequate secretion of ACTH by the pituitary gland or 2) abrupt withdrawal of prednisone that has been administered over a long period of time for other illnesses (*such as asthma*).

The main mortality risks are non-compliance with routine medication and adrenal crisis during periods of stress. Patients must learn how to increase their replacement medication to compensate for acute illness or stress when they occur. This is why the greatest risk occurs during the first few years following initial diagnosis.

Primary (<i>Addison's disease</i>) or secondary adrenal insufficiency *do not count initial diagnostic hospitalization	
Diagnosis within one year or not compliant with medication or incomplete evaluation for cause (<i>i.e. cancer not ruled out</i>)	Postpone
Diagnosis more than one year ago, cause known, cancer ruled out by adequate evaluation, compliant with medication, no hospitalization* for illness	0
Diagnosis more than one year ago, cause known, cancer ruled out by adequate evaluation, compliant with medication, no more than one hospitalization* for illness in past two years or two episodes in past five years	Table C

Causes other than primary adrenal failure (*such as hemochromatosis or TB*) are rated for greater of cause or Table C or may be declined as in metastatic cancer.

To get an idea of how a client with Adrenal Insufficiency would be viewed in the underwriting process, feel free to use the Ask "Rx" *per* underwriter on the next page for an informal quote.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.
FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC