



Rx FOR SUCCESS

Polycystic Kidney Disease

Polycystic Kidney Disease is a medical condition in which the kidneys develop multiple enlarging cysts (fluid filled sacs). Autosomal Dominant Polycystic Kidney Disease (ADPKD) is not rare, occurring in 1:400 to 1:1000 persons. A child with one affected parent has a 50% chance of inheriting the disease.

As persons with this disease live past age 50 the chances of developing end stage renal disease increases. A report from 1983 involving people with end stage renal disease (all causes) states that the annual mortality for persons on dialysis was about 20% each year in the first four years of treatment.

ADPKD progresses slowly and is often initially asymptomatic. Sometimes it is discovered by ultrasound in childhood. Onset of clinical symptoms is usually in early or middle adult life and may include back pain, hematuria, infection, and colic due to kidney stones.

In a third of cases cysts are also present in the liver, and in 10-36% of cases, there are intracranial aneurysms. Hypertension is found in 50% of cases at diagnosis.

Although more than half of patients develop abnormal laboratory work indicative of kidney impairment within 10 years of onset, the course is variable and end stage renal failure may not occur for more than 20 years. Without dialysis or transplantation, death is usually due to renal failure or the complications of hypertensive cardiovascular disease. About 10% of patients die of intracranial hemorrhage from rupture of aneurysms.

FAMILY HISTORY BUT NO EVIDENCE OF DISEASE	
0-40	Usually decline
41 up with normal ultrasound	0
41 up with no ultrasound	Individual consideration
ULTRASOUND DIAGNOSIS, NO DEBITS FOR BP	
0-49	Decline
50-59	Table D
60 up	Table B
With debits for BP (no credits allowable)	Usually decline
With urine abnormalities	Sum debits
With kidney function test abnormalities	Usually decline

To get an idea of how a client with a history of Polycystic Kidney Disease would be viewed in the underwriting process, use the Ask "Rx"pert 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. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

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Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Polycystic Kidney Disease, use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client has Polycystic Kidney Disease, please answer the following:

1. Do any other family members have ADPKD?

- Yes. Please list. _____
 No

2. Was ADPKD diagnosed by ultrasound?

- Yes
 No

3. What are your current blood pressure readings?

4. Please provide the results, and date, of your most recent urinalysis.

Protein _____
 Red blood cells (RBC) _____
 White blood cells (WBC) _____
 Protein/Creatinine ratio _____

5. Please provide the date and results of the most recent kidney function tests.

BUN _____
 Serum creatinine _____

6. Is your client currently on any other medications?

- Yes. Please give details. _____
 No

7. Has your client smoked cigarettes in the last 12 months?

- Yes. Please give details. _____
 No

8. Does your client have any other major health problems?

- Yes. Please give details. _____
 No