



Rx FOR SUCCESS

Hairy Cell Leukemia

Leukemia is a malignancy involving the white blood cells (leukocytes). Its name comes from the “hairy” projections extending from the cell when viewed under the microscope. These malignant cells replace normal cells in the bone marrow, spleen and blood.

The median age of onset for Hairy Cell Leukemia is 50 years old (age range 20 - 90 years old) and it is more common in males. Symptoms include weakness, fatigue and abdominal pain (from an enlarged spleen). Physical findings include enlarged spleen and liver, enlarged lymph nodes and possibly skin lesions. In about half of the cases, all blood cell lines are affected (called pancytopenia) with the CBC (complete blood count) showing a low hemoglobin (anemia), low white blood cell count (leukopenia) and low platelet count (thrombocytopenia). Complications of this illness include infections and bleeding.

Hairy Cell Leukemia is viewed as a chronic disease, for which there is no definite cure, but it can be easily controlled and many cases will have a good prognosis. Removal of the spleen has been the mainstay treatment for this disease and half of those with splenectomy will need no further treatment. Chemotherapy drugs have had an impact on survival. The most common drugs used are: interferon, 2-cdA (2-chlorodeoxyadenosine) and pentostatin (deoxycoformycin). These newer drugs will produce a remission in 60 - 90% of cases. Bone marrow transplantation is reserved for refractory cases not successfully treated with the above therapies and who are otherwise young and healthy. A few people with Hairy Cell Leukemia will never require treatment and are followed by close observation and CBC tests alone.

UNDERWRITING GUIDELINES FOR HAIRY CELL LEUKEMIA

No treatment required, stable normal CBC	Table B
In remission with normal CBC following treatment with: splenectomy, interferon, deoxycofomycin or 2-CdA	
Time since end of treatment	
< 1 year	Table E
1-5 years	Table C
> 5 years	Table B
Abnormal CBC, following treatment	Individual Consideration
Progressive, untreated or not responsive to treatment	Decline
Leukemia Treated by Bone Marrow Transplant with apparent cure	
Within 5 years	Decline
6-10 years	Table G
Thereafter, disease free	Table B

To get an idea of how a client with Hairy Cell Leukemia 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. This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

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Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Hairy Cell Leukemia, use this form to Ask "Rx"pert Underwriter for an informal quote.

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

If your client has a history of Hairy Cell Leukemia, please answer the following:

1. Please list date of first diagnosis.

2. Please note type of treatment (Check all that apply.).

- | | |
|---|---|
| <input type="checkbox"/> Close observation only | <input type="checkbox"/> Pentostatin |
| <input type="checkbox"/> Splenectomy | <input type="checkbox"/> Bone marrow transplant |
| <input type="checkbox"/> Interferon | <input type="checkbox"/> Other |
| <input type="checkbox"/> Please specify | |

3. Is your client on any medications?

- Yes. Please give details. _____
 No

4. Please provide result of the most recent CBC (complete blood count).

Date _____
 Hemoglobin _____
 White blood cell count _____
 Platelet count _____

5. Has there been any evidence of recurrence?

- Yes. Please give details. _____
 No

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

- Yes
 No

7. Does your client have any other major health problems (e.g., heart disease, etc.)?

- Yes. Please give details. _____
 No