



# Rx FOR SUCCESS

LATEST UPDATE:  
UNDERWRITING  
INFORMATION

## 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>Males, adequate work-up</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>Menstruating females, work-up not required</b>	
Hb 10-11.9 gm/dl or Hct 30-35.9%	0
Hb < 10 or Hct < 30	Decline
<b>Post-menopausal females, adequate work-up</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

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

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## Iron Deficiency Anemia - Ask "Rx" pert underwriter (ask our experts)

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has PIN, please answer the following:

1. Please list the cause of the iron deficiency: \_\_\_\_\_  
\_\_\_\_\_

2. What tests have been done to evaluate? List dates and results.

colonoscopy  yes

no \_\_\_\_\_

flexible sigmoidoscopy  yes

no \_\_\_\_\_

barium enema  yes

no \_\_\_\_\_

upper endoscopy (EGD)  yes

no \_\_\_\_\_

UGI Xrays  yes

no \_\_\_\_\_

stool hemocult/guaiac  yes  no

\_\_\_\_\_ others: \_\_\_\_\_

3. Current height/weight: \_\_\_\_\_

4. Last CBC results and date: \_\_\_\_\_

5. Is your client on any medications?

yes, please give details \_\_\_\_\_

no

6. Has your client ever been hospitalized?

yes, please give details \_\_\_\_\_

no

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

yes

no

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

yes, please give details \_\_\_\_\_

no

*After reading the Rx for Success on Iron Deficiency Anemia, please feel free to use this Ask "Rx" pert underwriter for an informal quote.*

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