



Pheochromocytoma

Pheochromocytomas are tumors that produce chemicals called catecholamines. These are normal substances in the body, but excess levels cause prominent symptoms of headaches, sweats, anxiety, and palpitations in association with hypertension. The hypertension can be severe and fatal, making it important to diagnosis and treat this rare tumor. Most of these tumors are benign, but they can be malignant. Treatment is surgical removal, which is usually curative for benign tumors although there is a risk of recurrence. Malignant tumors have a poor prognosis.

About 60% of persons with pheochromocytoma show a persistently high blood pressure with episodic spikes. The other 40% have spikes in blood pressure, but between spikes, they appear healthy with normal BP.

Detection of pheochromocytoma requires measurement of levels of catecholamines and catecholamine metabolites. This can be done by blood testing, but a urine collection (*often a 24 hr collection*) is preferred. Testing is best done during a blood pressure spike.

Catecholamines	Catecholamine metabolites
Dopamine	Vanillylmandelic acid (VMA)
Epinephrine	Metanephrines
Norepinephrine	

Pheochromocytomas usually arise in the adrenal gland (see Cushing's Syndrome), but occasionally can be found elsewhere in the body. In most people, the tumor presents as a single tumor, but occasionally they can be multiple. In addition, pheochromocytomas occasionally are part of a larger problem with the endocrine glands, usually the thyroid and parathyroid glands in the Multiple Endocrine Neoplasia syndromes (MEN), and this adds risk to the overall underwriting assessment.

Underwriting considerations for pheochromocytoma:

Benign pheochromocytoma after successful surgical excision

Within first yr	Table B
2nd year	Table A
Thereafter	Non-rated

Individual consideration will be given to malignant tumors and to those associated with other conditions such as MEN

To get an idea of how a client with a history of *Pheochromocytoma* would be viewed in the underwriting process, please feel free to use the attached *Ask "Rx" pert underwriter* for an informal quote.

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

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Your Success Matters.

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Pheochromocytoma - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has Cushing's Syndrome, please answer the following:

1. Please list date of diagnosis: _____

Benign vs Malignant

Single vs Multiple

2. What evaluation was done? Please give date and results.

MRI, CT _____

Urine test _____

Blood test _____

3. Is your client on any medications?

yes, please give details _____

no

4. Has your client had surgery to remove a Pheochromocytoma?

yes, please give details _____

no

5. Has your client smoked cigarettes in last 12 months?

yes

no

6. Does your client have any other major health problems (ex: MEN, neurofibromatosis, asthma, cancer, etc.)?

yes, please give details _____

no

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