



Bronchiectasis

Bronchiectasis is a chronic obstructive lung disease characterized by chronic cough with sputum production. There is dilatation of the bronchi with resultant difficulty clearing secretions. The productive cough is due to infections of the airways. Rarely localized cases have been cured by surgery. Others may be controlled by judicious use of antibiotics and positioning techniques to help clear the airways of secretions. Chronic Obstructive Pulmonary Disease (COPD) develops as a result of the ongoing inflammation and infection.

Present	Rating
Mild, stable, may be using prophylactic antibiotics, no more than one infection per year, normal PFT	No Rating
Moderate-severe, persistent cough and sputum production and/or infections requiring therapy frequently or chronically	Rate per COPD schedule no less than Table B
Extreme, i.e., symptoms greater than above, multiple admissions, severe COPD	Usually decline
History, cured by surgery	No Rating

COPD Schedule

Degree	Symptoms	Rx	FEV ₁	Rating
Mild	None—except for occasional throat clearing and respiratory infection	None	60-80%	B
Moderate	Airway obstruction on moderate exertion such as climbing two flights of stairs	Inhaler	50-60%	D
Severe	Shortness of breath with activity such as dressing, walking one block	Steroids, multiple medications	40-50%	G
Extreme	Disabled, shortness of breath at rest or minimal activity	Home oxygen	<40%	Decline

To get an idea of how a client with older age Bronchiectasis would be viewed in the underwriting process, 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. This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

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Your Success Matters.

{Name
Phone Number
E-mail Address
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751 Broad Street, Newark, NJ 07102-3777
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Bronchiectasis - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has Bronchiectasis, please answer the following:

1. Please list date when first diagnosed: _____

2. Has your client ever been hospitalized for this condition?

yes, please give details _____

no

3. Has your client ever smoked?

yes, and currently smokes _____ (amount/day)

yes, smoked in the past but quit _____ (date)

never smoked

4. Is your client on any medications (include inhalers)?

yes, please give details _____

no

5. Have pulmonary function tests (a breathing test) ever been done?

yes, please give most recent test results _____

no

6. Please note client's build:

Height _____ Weight _____

7. Does your client have any abnormalities on an ECG or x-ray?

yes, please give details _____

no

8. Does your client have any other major health problems (ex: heart disease, etc.)?

yes, please give details _____

no

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

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