



Monoclonal Gammopathy

Plasma cells are a special form of lymphocyte (one of the classes of white blood cells) involved in immune function and found in the bone marrow. The immune system protects the body from infection by forming antibodies. Plasma cells can undergo malignant change with an increase in number (i.e. multiple myeloma, plasmacytoma) or with an increase in the production of immunoglobulin (Ig) molecule, (i.e. monoclonal gammopathy, Waldenstrom’s macroglobulinemia, or amyloidosis). These disorders are uninsurable with the exception of plasmacytomas, a localized form that may be treated successfully, and monoclonal gammopathy discussed below.

Monoclonal Gammopathy may be due to the over production of the heavy chain part of Ig (heavy chain disease) or due to the over production of the light chain Ig (light chain disease).

Elevated Ig components are occasionally found in asymptomatic, healthy persons (1% of persons age 25 and 4% of those over 70). Those that remain unchanged for years may be “benign” and are referred to as benign monoclonal gammopathy or monoclonal gammopathy of undetermined significance (MGUS). Other individuals (10-15%), discovered by doing additional testing, have “premyeloma.” It is impossible to predict the course of an individual who has monoclonal gammopathy, and clinical myeloma may take 20 years to manifest from the “premyeloma” phase.

The abnormal increase of plasma cells can cause bone lesions, proteinuria, high calcium, kidney failure, anemia, and infections.

Underwriting Consideration

Carcinoma in situ, surgically treated	Non-rated
Carcinoma in situ, other	Tumor table D
Stage 1a	Tumor table D
Other stage I, localized	Tumor table C
Stage II, III, IV	Decline

To get an idea of how a client with *Monoclonal Gammopathy* would be viewed in the underwriting process, please feel free to use this Ask “Rx” *pert underwriter* for an informal quote.

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Monoclonal Gammopathy - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has a history of Monoclonal Gammopathy, please answer the following:

1. Please list date of first diagnosis: _____

2. Was a bone marrow biopsy done?

yes, please give details _____

no

3. Is your client on any medications?

yes, please give details _____

no

4. Please provide the client's most recent readings for:

Serum Protein/Serum Electrophoresis _____

BUN _____

Creatinine _____

Urinalysis _____

5. Have the elevated protein (Ig) levels remained stable since diagnosis?

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 (ex: cancer, etc.)?

yes, please give details _____

no

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