



## Rx FOR SUCCESS

## Rheumatoid Arthritis

Rheumatoid Arthritis (RA) is a symmetric inflammatory disease. It is common affecting 1 - 2% of the adult population. Although RA can occur at any age, it is usually diagnosed in the third to fifth decades and affects women twice as often as men.

Typical symptoms and findings include:

- ▶ Morning stiffness
- ▶ Arthritis in multiple joints
- ▶ Symmetric arthritis (i.e. both hands)
- ▶ Rheumatoid nodules (subcutaneous nodules located under the skin)
- ▶ Involvement of joints in the hands or wrists
- ▶ Positive rheumatoid factor (blood test)
- ▶ Typical x-ray findings

RA is a systemic disease that can affect many other organs besides the joints, such as the heart and lungs. Other systemic effects include: weight loss, fever, and low blood counts.

A significant proportion of RA patients are disabled to some degree within 5 years of diagnosis, and many stop working by 10 years. Excess mortality in RA is due to infection, GI bleeding, other organ involvement, and cardiovascular disease.

RA is treated with a variety of medications, many of which can have significant side effects. Common agents used include: aspirin, non-steroidal anti-inflammatory agents (NSAID), hydrochloroquine, prednisone, sulfasalazine, leflunomide, minocycline, and methotrexate. Biological disease modifying anti-rheumatic agents (DMARDS) are effective, but have toxicity and a risk of cancer and infection.

The rating for RA will depend upon the severity of disease. Mild RA (normal laboratory and Xray results, no functional disability or other organ involvement) that is treated with simple medication regimens (NSAIDs, aspirin, sulfasalazine, hydroxychloroquine, minocycline) will be non-rated. Moderate disease would be rated Table B to D range. Disease that has been inactive for at least 2-5yrs will be considered for lower ratings.

Severe disease (severe functional disability, wheelchair bound, or RA disease in organs besides the joints) will generally be declined.

*To get an idea of how a client with a history of rheumatoid arthritis 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.

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**Ask “Rx”pert Underwriter (Ask Our Expert)**

After reading the *Rx for Success* on Rheumatoid Arthritis, 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 Rheumatoid Arthritis, please answer the following:

**1. Please list date of first diagnosis.**

\_\_\_\_\_

**2. Is your client on any medications?**

- Yes. Please give details. \_\_\_\_\_  
 No

**3. Please check if your client has had any of the following:**

- Weight loss                       Lung disease  
 Fever                                 Liver enzyme abnormality  
 Low blood counts                 Kidney disease  
 Heart disease

**4. Which joints are involved?**

\_\_\_\_\_

**5. Please check functional ability:**

- Fully active  
 Sedentary  
 Uses walker, cane, etc.  
 Uses wheelchair

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

- Yes. Please give details. \_\_\_\_\_  
 No

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

- Yes. Please give details. \_\_\_\_\_  
 No