



Gastrointestinal Issues in LTC Underwriting

How are gastrointestinal (GI) disorders handled in LTC underwriting?

The specific GI disorder, treatment and stability of the condition will dictate whether coverage can be offered, and the associated rating. We offer coverage for most GI conditions that are successfully treated. Some GI disorders present an increased risk for a future malignancy, or a treatment method that presents a risk to overall health and ability to perform daily activities, while others do not.

Low Risk: We consider some benign GI issues for a Preferred rate, such as acute gastroenteritis from an infection or virus, resolved diverticulitis and acid reflux managed with antacid medication. Controlled irritable bowel syndrome (IBS) with stable weight may also qualify for a Preferred rate. Low risk conditions usually do not impact activities of daily living once resolved and/or controlled.

Medium Risk: Conditions that may lead to malignancy, such as Barrett's Esophagus, can be considered for a Select rate. Ulcerative colitis and Crohn's disease can be rated Select, however treatment with biologics or disease modifying antirheumatic drugs, such as Humira or sulfasalazine, will result in a Class I rating. A single episode of pancreatitis not related to alcohol use is insurable after a 12-month stability period. Some liver disorders are insurable, such as fatty liver and NASH (Non-alcoholic steatohepatitis). Fatty liver with mildly increased liver function test results can be approved at Select, while Class I is the best rate for NASH. We may consider colon cancer and hepatitis two years following successful treatment, depending on details and any complications. Surgical treatment of GI disorders

may also be considered. An ileostomy or colostomy may be acceptable provided the client is able to manage their care independently.

High Risk: Cirrhosis and sclerosing cholangitis are uninsurable health conditions. Gastrointestinal cancer may be insurable depending on the site, stage of cancer and length of time since treatment has been completed. However, cancer of the stomach, liver, esophagus and pancreas are usually not insurable due to their poor prognosis. If you have a client with a history of such cancer, please reach out to the LTC Underwriting Department for guidance before submitting the application.

Other factors to consider: Lifestyle issues such as tobacco use, alcohol and stress can impact many GI disorders. Genetics can also play a role. Having some background information on your client's lifestyle and family history is important.

Planning Corner:

It is important to verify the diagnosis, treatment method, response to treatment and length of time the condition has been stable. Also, be sure to inquire about any symptoms, planned procedures or changes in weight.

For further assistance, you may pre-qualify your clients with a Mutual of Omaha LTC underwriter via email at LTCUnderwriting@mutualofomaha.com.