



Crohn's Disease

Crohn's disease is sometimes called regional enteritis. There may be inflammation of any part of the gastrointestinal tract from mouth to anus. Commonly affected areas are the terminal ileum, colon and anorectal regions. Clinical features include chronic diarrhea, abdominal pain, fever, anorexia and weight loss. Crohn's disease is most often diagnosed between the ages of 20 - 40. There is an increased risk of colon cancer if the disease has been present over 15 years. Treatment is similar to that of ulcerative colitis. However, over half of Crohn's patients will need some surgical intervention within 5 years. Because the entire gastrointestinal tract can be involved, surgery is not curative and recurrences following surgery are common.

Underwriting considerations for Crohn's Disease:

	<45 yrs. (age at diagnosis)	≥45 yrs (age at diagnosis)
≤6 months from diagnosis and/or severe episode	PP	
>6 months from diagnosis or severe episode and stable symptoms	Table C*	Table B*
Single episode of Crohn's ≥10 years ago, no medication for 5 years	0	
Two severe episodes in the past year or 3 severe episodes in the past 2 years	Table F	
Others, evidence of sclerosing cholangitis or dysplasia on biopsy	Decline	

*One table credit if no significant episode and no medication except aminosalicylate products for five years, colonoscopy within 2 years, and current normal LFT's.

*Additional one table for daily oral steroids (≤10 mg Prednisone).

Crohn's disease requiring daily steroid use requires addition of one table to above ratings. Crohn's disease with frequent flares or with disabling diarrhea is rated Class F to decline irrespective of age. Continuous debilitating symptoms despite medication (*including repeated hospitalization and/or surgery, weight loss and intravenous hyperalimentation/I.V. nutrition*) would be a decline.

To get an idea of how a client with a history of Crohn's disease would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the reverse side for an informal quote.

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