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# Hemoglobin

The management of older age mortality has proven difficult for many companies. Part of the reason for this is because the underwriting requirements that work well for young and middle ages, are not necessarily as effective at older ages.

New underwriting tools may help better stratify risk in the elderly. A cost effective, hassle-free, clinically accepted tool that may help is hemoglobin.

Hemoglobin is a protein in red blood cells that carries oxygen. Reduced levels (anemia) can result from benign or significant causes. At older ages, the risk of a significant pathologic cause increases.

- ◆ Hemoglobin can be easily added to the routine blood panel already collected by life insurers.
- ◆ Unlike the complete blood count (CBC), hemoglobin can be measured after transport to the insurance lab, thus its use in the insurance industry is an option.
- ◆ The life insurance industry's number one cause of death is cancer and effective screening tests are uncommon. Hemoglobin is useful in detecting a variety of cancers. For example:
  - + Colon Cancer
  - + Myeloplastic disorders such as leukemia
- ◆ Low levels of hemoglobin have been shown to be associated with frailty, another important risk factor in older applicants.
- ◆ Anemia is also correlated with chronic renal failure and excess alcohol consumption.
- ◆ About one-third of anemia is related to nutrient deficiency where ease of diagnosis and treatment is desirable. In fact, some neurologic complications from B12 deficiency are readily preventable by timely diagnosis.

- ◆ In the US general population, ages 65 and older, anemia is present in 10.2% of women and 11% of men, most of which is mild and of no significance. Severe anemia is less common, but identification would be worthwhile.
- ◆ Hemoglobin is clinically vetted and embraced by the medical community. Medical practitioners understand the test and can plan patient strategies when alerted to abnormal findings from underwriting actions.

## SUMMARY:

- + We are always looking for ways to find mortality value that does not place additional burden on the underwriting process. Adding hemoglobin testing to your current blood draws on applicants ages 65 and up may provide one more option for you to consider as you think about your age and amount underwriting requirement grids.
- + We wish to emphasize that whatever testing strategy you choose, is definitely your call, and we will support you in your position, whatever that may be.