

Anemia

Anemia is a blood disorder that affects the red blood cells (RBC). There may not be enough in the blood stream or they may not consist of enough hemoglobin to carry an adequate supply of oxygen. The most common type of anemia is iron-deficiency anemia. This can occur when the body has an above average need for iron such as pregnancy or periods in childhood. It can also occur from a lack of iron in the diet or lack of the body's ability to absorb iron. Symptoms include pallor, shortness of breath, low vitality, dizziness and digestive disorders. For underwriting purposes, most cases do not pose any problems, however in extreme cases they can be rated.

There are variety of health conditions that can cause anemia. Some of these conditions include internal bleeding, endometriosis, esophageal varices, hemorrhoids, and malignant tumors. Therefore it is important to find out the cause of the anemia. If the anemia is well explained and blood count is maintained at a moderate level, the client may be able to obtain a Standard rate for life insurance. To properly evaluate the client, an APS with lab values and definite diagnosis would be necessary.