

## Ulcerative Colitis - Crohn's Disease - Intestinal Disorders

What is Colitis? By definition, it is an inflammation of the colon wall, while Ulcerative Colitis is the inflammation of the colon and rectum with rectal bleeding. Crohn's can be described as irritable bowel disease, gastroenteritis and can affect the whole gastrointestinal tract.

There are special tests that can help diagnose either Ulcerative Colitis or Crohn's disease, they include:

1. Colonoscopy
2. Sigmoidoscopy
3. Upper/Lower GI Series
4. Barium Enema

Both Ulcerative Colitis and Crohn's disease usually develop between ages of 20-45 years of age. There is a higher rate of cancer in clients with long history (usually longer than 10 years) of either disease. There are several medications on the market that can help with Crohn's or Ulcerative Colitis, also surgery is another option.

When underwriting Ulcerative Colitis and Crohn's, the underwriter needs to know when was the last episode of the disease, if the client has had any surgery or surgeries, the medications that they are taking, how often does the client see their doctor and so on. The rate can be anything from Standard to Decline depending on severity, frequency and length of time client has had their particular disease.

Height and weight can effect the underwriting decision. Be sure to check the [Build Table](#).