

Emphysema

As we all know emphysema has to do with the lungs. The right lung consists of three lobes—upper, middle and lower. The left lung consists of two lobes—upper and lower.

Good ventilation ensures air transport through the bronchi and bronchioles to the alveoli where oxygen and carbon dioxide exchange occur through the alveolar capillary walls. Any defects in the capillary alveolar level could produce some very serious respiratory problems.

Some causes of emphysema are chronic asthma and chronic obstructive bronchitis, cigarette smoking, air pollution and alpha-1 antitrypsin deficiency. Also there are certain jobs that can cause emphysema such as: miners, asbestosis exposure or inhalation of dust (farmers).

Methods of finding out about emphysema could include:

1. Lung biopsy
2. CT scan
3. Bronchoscopy
4. Bronchogram
5. Tumor markers
6. Tomogram
7. Blood gases
8. Pulmonary function tests

Some concerns of the underwriter include:

1. At what age did the symptoms start?
2. Is the client a smoker?
3. What is the employment of the client?
4. Types of medication and frequency of use
5. Does the client have a barrel chest?

The underwriter's concern is how much damage has been done, and if the cause of irritation is still present. The lungs will not get better, but deterioration can be stopped by removing the irritant. The APS should include Pulmonary Function Studies (PFT), the medication and the current symptoms. The severe cases will include clubbing, cyanosis, and severe shortness of breath (SOB). The rates will vary based on severity, medications, and ability to live an unrestricted life. Mild cases can be Standard, Moderate usually no better than Table 4.

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

Please see the questionnaire.