

Gastro-Intestinal Disease

Gastro-intestinal disease includes several areas of the digestive tract. Some of those are:

1. Esophagus
2. Stomach
3. Duodenum
4. Small and large intestines

The esophagus is a muscular tube that carries swallowed food from the throat to the stomach. There are specialized regions at the upper and lower ends of the esophagus function that prevents regurgitation of the swallowed food. Esophagus disorders can involve the lining (an ulceration), the muscle layers (scleroderma) the sphincter or the entire thickness of the esophagus (stricture or tumor).

Disorders of the stomach and duodenum include:

1. Hypoacidity—the absence of hydrochloric acid in the gastric secretion
2. Duodenitis—the inflammation of the duodenum which has symptoms similar to duodenal ulcer
3. Gastritis—symptoms of nausea, heartburn or flatulence—if chronic could be result of an underlying organic disease
4. Acute gastritis—usually caused by many types of stress including major burns, surgical shock, renal failure, alcohol, steroids and aspirin

Other conditions that will alert the client:

Hematemesis—this is the vomiting of blood. Causes can be peptic ulcer, bleeding esophageal varcies, gastrointestinal tumors, hiatal hernia and so on. Occasionally no cause is found.

Hiatus hernia—this is a common disorder in which part of the stomach lies above the diaphragm. This can be either congenital or as a result of a trauma. Diaphragmatic or hiatus hernia is one in which part of the stomach or a loop of the intestine herniates upward through an opening in the diaphragm into the chest cavity. In many cases, the hernia is a sliding hernia and could be present in as many as 40% of the population.

Peptic ulcer—there are a variety of peptic ulcers including duodenal, gastric, pyloric, stomal and jejunal (usually after gastrectomy). Usual symptoms include epigastric pain with relationship to food intake, nausea, vomiting, hematemesis or melena. Sometimes a perforation may occur at the time of the ulcer activity and surgery is necessary.

Small and large intestines—there are several disorders including anal fissure, appendicitis, diarrhea, diverticulitis or diverticulosis, dysentery and gastroenteritis. All the above are common and usually can be taken care of with some medication or rarely with surgery

Gastroenteritis is an acute illness characterized by nausea, vomiting, diarrhea and loss of appetite. Dehydration is a main concern. Usual cause for gastroenteritis is viral infection or bacterial infection.

The above are usually diagnosed with several different types of scopes, x-rays done, medications and so on. Of course, the best way for the underwriter to assess the risk, is to have full medical records obtained on the proposed insured. Generally, the rate for this type of impairment could range from Standard to slight Table rating, however in some instances, a Postpone or Decline has been known to happen.

Please see the questionnaire.