



Kidney Transplants

End stage renal disease (*ESRD*) results when progressive disease has damaged the kidneys to such an extent that the kidney function tests become grossly abnormal and medical intervention is required to prevent death. Treatment at this point consists of permanent dialysis or kidney transplantation. Kidney transplants can be from either a living related donor or cadaver organ donor.

Indications for a kidney transplant include any cause of *ESRD*. The most common causes in the U.S. are diabetes firstly, followed by hypertension and glomerulonephritis.

Possible complications of transplant are:

- infections
- chronic rejection
- hypertension
- poor lipid profiles
- cardiovascular disease
- recurrence of disease which led to the *ESRD*
- toxicity of the immunosuppressive treatment (*anti-rejection medications*)
- cancer

The best cases are non-diabetic persons who received a well-matched kidney from a living related donor (*an identical twin being the perfect match*) and have no other significant medical impairment such as heart disease. Other favorable features include normal post-transplant kidney function, urinalysis, and blood pressure. There should be no serious rejection episodes that required high dose immunosuppressive agents beyond usual maintenance dosage and no serious infections.

Underwriting Guidelines:

Current dialysis treatment is considered a decline. Kidney transplants (*best case scenario only, as outlined above*) would be postponed one year. Thereafter, best cases would be Class H to decline range depending on the favorable or unfavorable features present. Transplants from identical twins may be considered slightly more favorably.

To get an idea of how a client with a history of kidney transplant would be viewed in the underwriting process, feel free to use the *Ask "Rx" pert underwriter* on the reverse side for an informal quote.

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Kidney Transplants - Ask "Rx" pert underwriter
(ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has had a kidney transplant, please answer the following:

- ① Please list date(s) of transplant(s): _____
- ② Please check cause of the end stage renal disease which led to the transplant:
 - diabetes
 - polycystic kidney disease
 - glomerulonephritis
 - nephrosclerosis
 - systemic lupus erythematosus
 - other
- ③ What was the source of the donor kidney?
 - cadaver
 - living related donor
 - identical twin
- ④ Is your client on any medications?
 - yes, please give details _____
 - no
- ⑤ Please give most recent results of kidney function tests:
 - BUN _____
 - Serum creatinine _____
 - Urinalysis _____
- ⑥ Please note if any of the following have occurred (check all that apply):
 - frequent infection
 - toxicity from treatment
 - rejection episodes
 - cancer
 - high blood pressure
 - disease recurrence
 - cardiovascular disease
- ⑦ Has your client smoked cigarettes in the last 12 months?
 - yes
 - no
- ⑧ Does your client have any other major health problems? (ex: cancer, etc.)
 - yes, please give details _____
 - no

After reading the *Rx for Success* on "Kidney Transplants", please feel free to use this *Ask "Rx" pert underwriter* for an informal quote.

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