



Interstitial Lung Disease

Interstitial lung disease (pulmonary fibrosis) is a scarring of the lung caused by increase in the fibrous connective tissue, resulting in impaired lung function. A localized lesion, whether due to a lung abscess, localized pneumonia, fibrosis or bronchiectasis, has less impact than diffuse scarring involving both lungs. Diffuse fibrosis occurs as a result of chronic bronchitis, widespread tuberculosis, pneumoconiosis, or other pulmonary disease. Pneumoconiosis is discussed below. Idiopathic pulmonary fibrosis (IPF) is a progressive disease of no known cause and has a poor prognosis if progressive.

Diffuse fibrosis is characterized by a reduction in lung vital capacity because the lung is replaced by scar tissue. The main symptom is shortness of breath. As the condition progresses, the shortness of breath occurs with less activity and in severe cases can result in shortness of breath at rest. There may also be a nonproductive cough or a low-grade fever. Continuous oxygen therapy is required for patients who have low oxygen due to the pulmonary fibrosis. Disease progression is monitored by pulmonary function tests (PFT) and arterial blood gases (ABG).

Pneumoconioses are a group of lung diseases resulting from inhalation of mineral or vegetable dusts from occupational exposure. In susceptible people, such inhalation causes pulmonary fibrosis. The amount of scarring depends on the individual, the type of inhaled material, and the amount of exposure. Inhalation of iron and carbon dusts are characterized by very little fibrosis, while silica and asbestos can cause extensive tissue reaction.

The pneumonconioses are classified by the type of dust inhaled:

- coal dust causes anthracosis
- silica causes silicosis
- asbestos causes asbestosis
- cotton dust causes byssinosis

People who worked with asbestos have an increased risk of lung cancer. In workers who also smoke, the risk is 10 times higher.

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For underwriting purposes interstitial lung disease (pulmonary fibrosis) is classified as follows:

Mild
No impairment of exercise tolerance; capable of heavy labor; can perform 9 minutes on a treadmill test; FEV1 in a Pulmonary Function Test is at least 60% of the predicted value.

Moderate
Occasional lung infections, regular use of medication; capable of climbing stairs, shoveling snow, playing tennis, swimming; can perform 7 minutes on a treadmill test; FEV1 50-60% of predicted value.

Severe
Frequent lung infections; regular use of medication including daily steroid drugs; weight loss; appearance may be plethoric or dusky; capable of walking on level ground, light house-work, sedentary employment; can perform 5 minutes on a treadmill test; pulse at rest less than 100; FEV1 40-50% of predicted value.

Extreme
Disabled from sedentary employment by lung disease; short of breath at rest or with slow walk on level group or minimal activity such as washing dishes or driving a car; incapable of lasting 3 minutes on a treadmill test; FEV1 less than 40% of predicted value; right ventricular hypertrophy; pulmonary hypertension; clubbing of fingers.

Mild	Table B
Moderate	Table D
Severe	Table F
Extreme	Decline

To get an idea of how a client with Interstitial Lung Disease would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the next page for an informal quote.

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Interstitial Lung Disease - Ask "Rx" pert underwriter
(ask our experts)

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

If your client has a chronic pulmonary (lung) disease, please answer the following:

1. Type of lung disease;
 interstitial lung disease; type _____
 chronic bronchitis
 emphysema
 asthma
2. Please list date when first diagnosed: _____
3. Was a biopsy done?
 yes
 no
4. Is your client improved since diagnosis?
 yes
 no
5. Has your client ever been hospitalized for this condition?
 yes, please give details _____
 no
6. Has your client ever smoked?
 yes, and currently smokes _____ (amount/day)
 yes, smoked in the past but quit _____ (date)
 never smoked
7. Is your client on any medications (include inhalers, steroids)?
 yes, please give details _____
 no
8. Have pulmonary function tests (a breathing test) ever been done?
 yes, please give most recent test results _____
 no
9. Does your client have any abnormalities on an ECG or x-ray?
 yes, please give details _____
 no
10. Does your client have any other major health problems (ex: heart disease, etc.)?
 yes, please give details _____
 no

After reading the Rx for Success on Interstitial Lung Disease, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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