



## Hairy Cell Leukemia

Leukemia is a malignancy involving the white blood cells (leukocytes). Its name comes from the “hairy” projections extending from the cell when viewed under the microscope. These malignant cells replace normal cells in the bone marrow, spleen and blood.

The median age of onset for Hairy Cell Leukemia is 50 years old (age range 20 - 90 years old) and it is more common in males. Symptoms include weakness, fatigue and abdominal pain (from an enlarged spleen). Physical findings include enlarged spleen and liver, enlarged lymph nodes and possibly skin lesions. In about half of the cases, all blood cell lines are affected (called pancytopenia) with the CBC (complete blood count) showing a low hemoglobin (anemia), low white blood cell count (leukopenia) and low platelet count (thrombocytopenia). Complications of this illness include infections and bleeding.

Hairy Cell Leukemia is viewed as a chronic disease, for which there is no definite cure, but it can be easily controlled and many cases will have a good prognosis. Removal of the spleen has been the mainstay treatment for this disease and half of those with splenectomy will need no further treatment. Chemotherapy drugs have had an impact on survival. The most common drugs used are: interferon, 2-cdA (2-chlorodeoxyadenosine) and pentostatin (deoxycoformycin). These newer drugs will produce a remission in 60 - 90% of cases. Bone marrow transplantation is reserved for refractory cases not successfully treated with the above therapies and who are otherwise young and healthy. A few people with Hairy Cell Leukemia will never require treatment and are followed by close observation and CBC tests alone.

### Underwriting guidelines for Hairy Cell Leukemia:

No treatment required, stable normal CBC	Table B
In remission with normal CBC following treatment with: splenectomy, interferon, deoxycofomycin or 2-CdA	
Time since end of treatment	
< 1 year	Table E
1-5 years	Table C
> 5 years	Table B
Abnormal CBC, following treatment	Individual Consideration
Progressive, untreated or not responsive to treatment	Decline
Leukemia Treated by Bone Marrow Transplant with apparent cure	
Within 5 years	Decline
6-10 years	Table G
Thereafter, disease free	Table B

To get an idea of how a client with Hairy Cell Leukemia would be viewed in the underwriting process, feel free to use the Ask “Rx” pert underwriter on the reverse side for an informal quote.

*This material is intended for insurance informational purposes only and is not personal medical advice for clients.*

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## Hairy Cell Leukemia - Ask "Rx" pert underwriter (ask our experts)

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of Hairy Cell Leukemia, please answer the following:

1. Please list date of diagnosis: \_\_\_\_\_
2. Please note type of treatment (check all that apply):
  - Close observation only
  - Splenectomy
  - Interferon
  - 2-cdA
  - Pentostatin
  - Bone marrow transplant
  - Other, please specify \_\_\_\_\_
3. Is your client on any medications?
  - yes, please give details \_\_\_\_\_
  - no
4. Please provide result of the most recent CBC (complete blood count):
  - date \_\_\_\_\_
  - hemoglobin \_\_\_\_\_
  - white blood cell count \_\_\_\_\_
  - platelet count \_\_\_\_\_
5. Has there been any evidence of recurrence?
  - yes, please give details \_\_\_\_\_
  - no
6. Has your client smoked cigarettes in the last 12 months?
  - yes
  - no
7. 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 "Hairy Cell Leukemia", please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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