



## Older Age Diabetes

Diabetes is a disorder of carbohydrate (*glucose*) metabolism due to a deficiency of insulin or due to impaired response to insulin. Previous issues of the Rx for Success have discussed the types of diabetes (*Rx #12*) and complications of diabetes (*Rx #13*). The focus of this issue is the older age diabetic.

Most often the type of diabetes mellitus that occurs in older ages is non-insulin dependent diabetes (*NIDDM*), also called adult-onset diabetes or type II diabetes. It is increasingly common in the older age population groups, affecting 18% of people age 64-75 years and 40% of people age 80 years or older. It is estimated that nearly half of elderly diabetics are currently undiagnosed. Complications from diabetes do not appear to be any less in the elderly. Many older age diabetics already show signs of complications (*example, retinopathy-eye changes*) at the time of diagnosis because they had the disease for a number of years prior to the actual diagnosis.

Treatment for diabetes in the elderly includes diet, exercise, oral medication, and insulin. As many as 40% of older age diabetics are obese and are instructed to follow a diet and an exercise weight loss program. For those who fail diet therapy, oral medication is started. Insulin is reserved only for those diabetics whose blood sugars can not be controlled by oral medication and diet.

From an underwriting standpoint, the rating for diabetes mellitus depends upon the age at onset and the duration of disease. Most favorable ratings are available for those with onset at an older age and duration of less than 8 years. The degree of diabetic control and any diabetic complications will heavily influence the rating.

To get an idea of how a client with older age Diabetes would be viewed in the underwriting process, see *Rx 131 Diabetes Mellitus Controlled*.

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**Diabetes - Ask "Rx" pert underwriter**  
*(ask our experts)*

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

If your client has diabetes, please answer the following:

- ① Please list date when first diagnosed: \_\_\_\_\_
- ② How often does your client visit their physician? \_\_\_\_\_  
*(also note date of last visit)*
- ③ The client's diabetes is controlled by:
  - diet alone
  - oral medication \_\_\_\_\_ *(medication & doses)*
  - insulin \_\_\_\_\_ *(amount of units/day)*
- ④ Is your client on any other medications?
  - yes, please give details \_\_\_\_\_
  - no
- ⑤ Please give the most recent blood sugar reading \_\_\_\_\_
- ⑥ Does your client monitor their own blood sugar? \_\_\_\_\_
- ⑦ If available, please give the most recent glycohemoglobin (HbA1c) or fructosamine level \_\_\_\_\_
- ⑧ Please check if your client has had any of the following:
  - chest pain or coronary artery disease
  - protein in the urine
  - neuropathy
  - retinopathy
  - abnormal ECG
  - overweight
  - elevated lipids
  - kidney disease
  - black out spells
  - hypertension
- ⑨ Has your client smoked cigarettes in the last 12 months?
  - yes
  - no
- ⑩ Does your client have any other major health problems (ex: cancer, etc.)?
  - yes, please give details \_\_\_\_\_
  - no

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

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