



Colon Polyps

A colon polyp is a tumor of the inner lining (mucosal surface) of the colon (large intestine). They may be broad based (called sessile) or pedunculated (attached by a stalk). Colon polyps can cause symptoms such as bleeding, but the real concern is their pre-malignant potential.

If a colon polyp is found on a flexible sigmoidoscopy exam or barium enema, a full colonoscopy is done to look for and remove all polyps. Once removed, they are sent to the pathologist for diagnosis. The malignant potential of a polyp is determined by:

- ▶ size
- ▶ sessile vs. pedunculated
- ▶ pathology
- ▶ grade

Less than 1% of all polyps are malignant. Polyps that are called hyperplastic by the pathologist have little to no risk of progression to cancer. There are several polyps that can progress to cancer:

- ▶ tubular
- ▶ tubulovillous
- ▶ villous

Of this group, villous polyps are most likely to be large in size and contain cancer. After one polyp is removed, there is an increased risk of developing another polyp. Typical follow-up is full colonoscopy every 3-5 years.

Underwriting considerations:

Colon polyp present, under 1 cm in size; well-followed	No rating
Colon polyp present, over 1 cm in size	Decline
Colon Polyp removed, benign, with good follow-up	No rating
with unknown follow-up, no villous elements	No rating
with unknown follow-up of dysplastic or villous polyp	Table B

If cancer is found within the polyp, colon cancer rates apply - see Rx #24: Colorectal Cancer.

To get an idea of how a client with Colon Polyps would be viewed in the underwriting process, feel free to use the Ask "Rx" perts 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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Colon Polyps - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has had colon polyps, please answer the following:

1. Please list date(s) of diagnosis: _____

2. Please note pathology type (check all that apply):

- hyperplastic
- tubular
- tubulovillous
- villous

3. Any history of colorectal cancer?

- yes, please give most recent test results _____
- no

4. What size was the polyp(s)? _____

5. Have all polyps been removed?

- yes, please give most recent test results _____
- no

6. Please note date of last follow-up colonoscopy: _____

7. Is your client on any medications?

- yes, please give most recent test results _____
- no

8. Has your client smoked cigarettes in the last 12 months?

- yes, please give details _____
- no

9. 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 Asthma, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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