



RiskTutor Online Newsletter

February 1999

What's New At RiskTutor

1. **Quick Links**

At the top of the home page is a new feature called Quick Links. This pull down menu allows users to "jump" to any of RiskTutor's knowledge tools. Simply pull down the menu and highlight where you want to go, release the mouse button and you will "jump" to your selection.

2. **Personal Health Tutor Update**

Smoking is a difficult and complex habit and quitting smoking is a major challenge. We have added an exceptional link to Personal Health Tutor called Kick Butt. If you or someone you know is thinking about quitting smoking, this is the place to start.

3. **Geriatric Resources Update**

More and more older clients are logging on the Internet. This is great news for anyone in financial planning if you are familiar with which Internet resources may benefit these clients. We have added an important link to Geriatric Resources called AgeNet. If you have older clients, we recommend that you take five minutes and become familiar with this site.

Underwriting Topic of the Month: Type 2 diabetes

In the last five years there has been a dramatic increase in the different classes of medications used to treat Type 2 diabetes. All of these new medications are drugs that are taken either alone, in combination with other oral medications or in combination with insulin. **NONE OF THESE MEDICATIONS IS INSULIN.**



IMPORTANT NOTE: Type 2 diabetes can be treated with diet and exercise, oral medications, insulin or combination of all three. **DO NOT ASSUME THAT A CLIENT WITH TYPE 2 DIABETES IS NOT TAKING INSULIN.**

The goal of therapy for Type 2 diabetes is to prevent or delay the onset of diabetic complications. To do this, the oral medications attempt to improve one or both of the underlying metabolic problems common to Type 2 diabetics:

- Decreased insulin secretion (i.e. they stimulate insulin production from the pancreas)
- Insulin resistance (i.e. they improve the body's ability to use glucose)

FDA approved oral medications for Type 2 diabetes include:

Sulfonylureas

(puts more insulin in the blood stream by squeezing more from pancreas)

These medications have been the cornerstone of treating non-insulin diabetics for many years. They are cheap and work in a matter of days. The "second generation" drugs are generally preferred to first generation (i.e. stronger with fewer side effects).

Brand Names:

(first generation)

Diabinase

Orinase

Tolinase

(second generation)

Glucotol

GlucotolXL

DiaBeta

Micronase

Glynase

Amaryl

Metformin

(helps insulin work better)

This medication lowers both blood sugar and lipids.

Brand Name: **Glucophage**

Acarbose

(prevents the absorption of glucose from the intestines)

This medication lowers blood sugar by delayed GI absorption of carbohydrates.

Brand Name: **Precose**

Troglitazone

(helps insulin work better)

This medication can have a dramatic improvement on blood sugar control. It makes the body more sensitive to insulin. However, it requires close monitoring of liver functions with a baseline blood panel followed by monthly studies for the first eight months of therapy.

Brand Name: **Rezulin**


Repaglinide

(puts more insulin into the bloodstream by squeezing more from the pancreas)

This medication was approved in 1998 and is taken just before meals.

Brand Name: **Prandin**

Underwriting Comment: Clients with a history of Type 2 Diabetes will generally be treated with one or more medications. Combination therapy is growing in popularity with the advent of newer classes of drugs and good evidence that aggressive blood sugar control delays or prevents complications. It is important that you ask the client to identify all the medications he or she is taking to manage their diabetes. You can review the underwriting implications of the medications using Pharmacy Tutor.

 **REMEMBER:** Type 2 Diabetics frequently medicated for high blood pressure and elevated lipids. It is important to know all the medications the client is taking in addition to those being taken for diabetes (see [What Should I Ask A Client With A History Of Diabetes](#) in Underwriting Strategy Tutor).

Type 2 Diabetics in good control without evidence of heart, kidney or nervous system complications are insurable at attractive rates (i.e. standard). Type 2 Diabetics in poor control with known heart, kidney or nervous system complications may prove uninsurable for individual coverage.

Coming next month in RiskTutor's Online Newsletter:

Breast Cancer