SHAW AMERICAN FINANCIAL CORPORATION

Complete Blood Count

The Complete Blood Count (CBC) is a commonly ordered laboratory test, providing an extremely useful survey of the cellular components of blood. The three main cell lines of blood are red cells, white cells, and platelets. In a healthy person, all three-cell lines are produced predominantly in the bone marrow. A complete outline of the CBC and its abnormalities is not possible, but brief tabulation is provided below. Refer to the Medical Underwriting Manual for additional details about each item (for example, thrombocytopenia vs. thrombocytosis) and for ranges of normal. Normal ranges vary with age, gender and ethnicity. They also vary between testing laboratories. The CBC is often ordered as a screening test in apparently healthy patients (including pregnant women and children) as part of routine health maintenance. The test is so useful that it is also part of the initial evaluation of most acute or chronic illnesses, especially trauma, infectious processes, malignancies, and bleeding and clotting events. Each factor is considered individually as well as the CBC in its entirety. One or more factors may be abnormal in acute illness (such as acute infection or trauma) that resolve upon recovery. In such cases, the underwriting process may continue. Counts that persist (or worsen) outside the normal range are postponed for a definitive diagnosis as to the cause. If two or more cell lines are affected, it is a worrisome clue to intrinsic bone marrow disease, such as aplastic anemia or myelodysplasia. On a final note, whole blood does not travel well through the mail; the cells break up so the counts are incorrect. All counts are affected including the white count, differential, indices, and platelet count. The only component of the whole blood sent through the mail that is reliable is the hemoglobin. If follow-up counts are needed for risk assessment, they should be ordered by the client's treating physician and done in the local facility. It is advised not to order the insurance laboratory to perform platelet counts or white counts.

If your client has an abnormal CBC, please answer the following:

1. What is the diagnosis?

_____

2. Please list date when first diagnosed:

_____

3. Is your client on any medications?
If yes, please give details including vitamins and iron

_____

4. What are the following measurements?
WBC_____ HCT _____
Platelet count_____Hb_____
MCV _____

5. Has your client smoke cigarettes or other form of tobacco in the last 5 years?
If yes please give details _____

6. Please describe your client's alcohol consumption.

_____

7. Please check if your client has had any of the following:
Leukemia_____ anemia _____
Myelodysplasia_____chronic infection_____ Aplastic anemia_____chronic inflammatory disease_____
Ulcer disease_____ splenectomy _____

8. Does your client have any other major health problems (ex: cancer, etc.)?
If yes, please give details

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