



Spotlight on asthma

We take a closer look at this condition including the underwriting implications for affected customers.

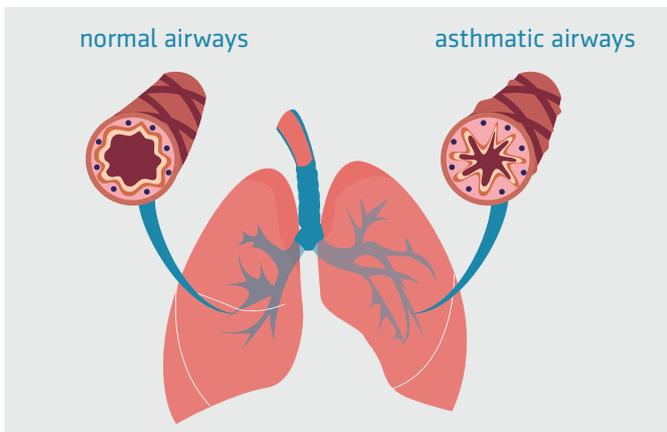
What are the symptoms of asthma?

Asthma is a condition that affects the airways – the tubes that carry air in and out of the lungs.

When a person with asthma comes into contact with something that irritates their airways (an asthma trigger):

- the muscles around their airways narrow;
- the linings of their airways swell, and
- sometimes a sticky mucus or phlegm builds up making it difficult to breathe.

These reactions cause the airways to become narrower and irritated leading to chest tightness, wheezing or coughing.



In severe cases, the airways narrow so much that not enough oxygen can get into the blood. Asthma attacks may require hospital treatment and can sometimes be life threatening.

A person is more likely to develop asthma if they have a family history of asthma, eczema or allergies. This, combined with environmental factors, will affect the chance of a person getting asthma.

Key statistics



Asthma affects **5.4 million people** in the UK.¹



1 in 12 adults in the UK receive treatment for asthma.¹

On average, **three people in the UK** die from asthma every day.¹



Occupational asthma is triggered by risk factors in the workplace. Around **one in ten cases** of adult onset asthma are related to the workplace.²

Source:

1 Asthma UK, Facts and statistics, May 2019

2 Asthma UK, Occupational asthma, January 2019

What triggers asthma?

Sometimes it's difficult to pinpoint exactly what triggers asthma, because some triggers, like pollen, are invisible. Other triggers like cigarette smoke, pets and alcohol are more easy to avoid.

Asthma can also be set off by a cold, flu or chest infection, pollution or cold air.

In adults, symptoms are less likely to be triggered by allergies such as house mites, pets and pollen – but more likely, hormonal changes or work. Work-related triggers can include chemicals, adhesives and spray paints, flours and grain or even stress.

Diagnosis

There isn't a definitive test available because everyone's asthma is different. Most people who are affected by asthma need to go through a series of tests and trials of medications and treatments to see what works best.

Treatment

Although there's no cure for asthma there are effective ways to manage the condition. These include:

- Avoidance of asthma triggers.
- Reliever inhalers to address asthma symptoms, like shortness of breath and wheezing, quickly.
- Preventer inhalers to reduce the sensitivity and inflammation of the airways to prevent attacks occurring.
- Steroids to control more severe symptoms.
- Bronchial thermoplasty – a procedure designed to reduce attacks for people with moderate to severe asthma. A tube is passed down the airways and heat is used to break up the thick muscle tissue to prevent tightening.
- Complementary therapies, such as acupuncture and homeopathy.



Underwriting asthma

When underwriting asthma we look at risk factors including:

- the severity of asthma symptoms;
- the frequency of symptoms and number of acute attacks or hospital admissions;
- the type of treatment taken;
- the amount of time off work;
- whether you smoke or not;
- your current level of lung function, and
- your occupation.

For mild cases of asthma we can usually offer you cover based on the information you provide as part of your application. For more severe cases, for example if you've needed hospital inpatient treatment or been prescribed an oral steroid treatment, we'll request a medical report from your doctor.

If you have mild asthma and have experienced symptoms or had treatment for this within the last two years, we'll usually be able to offer life protection and critical illness cover at standard rates (which means we won't make your policy payments higher because of your condition) - even if you've had to take up to a week off work or smoke up to 20 cigarettes a day.

For moderate or severe cases, we'll have to apply a rating (which means your policy payments will be higher due to your condition). How much higher these will be will depend on other risk factors like how often and severe your asthma attacks are, how much you smoke and the quality of your lung function.

For disability benefits such as total permanent disability, income protection and waiver of premium, we'll usually be able to offer cover at standard rates if you have mild asthma and have taken no time off work. For moderate or severe cases, we'll apply a rating (meaning your policy payments will be higher) based on how much time you've taken off work due to your asthma, how much you smoke and other medical information we receive from your doctor.

If you have severe asthma and smoke, we won't be able to provide any cover.

If you've had no symptoms or treatment for at least two years, we'll generally be able to offer cover at standard rates.

If you'd like guidance on whether we can consider providing cover, you can call our pre-submission underwriting helpline on 03457 83 54 73.

Find out more

Your doctor can provide you with information and support for asthma conditions or you can contact [Asthma UK](#).