**LIFE INSURANCE FOR BARRETT’S OESOPHAGUS**

Meta Description:

Life insurance policy covers available for patients diagnosed with Barrett’s oesophagus.

Keywords:

Barrett’s oesophagus:

Barrett’s oesophagus is a medical condition in which the oesophagus – the pinkish lining of the gastrointestinal tract that connects the mouth and the stomach – is damaged badly by continued acid reflux, causing the lining to thicken and turn reddish and dark.

Between the oesophagus and stomach lies a critically important valve of the gastrointestinal tract – the lower oesophageal sphincter, or the LES. This little ring of muscle is responsible for opening up to allow a passage of food from the oesophagus to the stomach, thereby acting as a controller of what enters the stomach and what does not.

The degree of tissue change can be determined accurately by a well-experienced gastroenterology pathologist, and is usually represented by the amount of dysplasia in the oesophagus – none, low-grade, and high-grade. General screening for Barrett’s is very specific.

In no specific order, the conditions narrow down to having a family history of cancer, being a male over the age of 50 who smokes regularly and has more than average abdominal fat.

Treatment for Barrett’s disorder depends on the amount of dysplasia in the patient's body, with no dysplasia requiring regular endoscopic monitoring, low-grade dysplasia requiring cryotherapy and RF ablation, and high-grade dysplasia requiring GERD surgery.

Life insurance versus Barrett’s oesophagus:

The disorder is a concern for insurance organizations as there is an increased risk for developing oesophageal cancer, especially if it is accompanied by high-grade dysplasia; albeit statistics have shown that this has a less than 1% of a chance to develop in a patient diagnosed with Barrett’s oesophagus, it is a high risk factor that cannot be ignored by insurers.

Insurance organizations are more than happy to provide a Barrett’s oesophagus life insurance policy to you, given that their questions are answered satisfactorily.

Some of those include the date of first diagnosis of GERD, related conditions or issues, general health and fitness levels, other medical conditions or complications, current treatment, and medications being taken by you.

Non-standard policies for Barrett’s vary from insurer to insurer, and hence should be of no loading concern to you. Taking all these points into account, get your Barrett’s oesophagus life insurance policy today.