**PXE LIFE INSURANCE**

Description:

An article about life insurance for patients diagnosed with pseudoxanthoma elasticum.

Keywords:

pseudoxanthoma elasticum life insurance, life insurance for pseudoxanthoma elasticum, PXE life insurance, life insurance for PXE

Pseudoxanthoma elasticum:

Pseudoxanthoma elasticum (other names include PXE, Gronblad-Strandberg syndrome) is a genetic disorder. It is caused by mutations in the ABCC6 transporter gene that affected connective tissue in various parts of the body.

Elastic tissue in the body becomes mineralized, i.e. calcium is deposited in the tissue, which can result in changes in the skin, eyes, gastrointestinal, and cardiovascular systems.

While it has been a hundred years since the first observation of the disease, various advancements have been made in how the disease is treated – yet, it still has no permanent cure available.

PXE results in a combination of various signs and symptoms that vary from person to person. These include changes to the skin, retina and vision, cardiovascular system and blood flow, and gastrointestinal system and bleeding in the gastrointestinal tract.

Life insurance for PXE:

Pseudoxanthoma elasticum life insurance requires heavy reviewing by insurers – here’s why.

PXE is closely linked to various disorders – hypermobility, atherosclerosis, hypertension, coronary artery disease, angina, myocardial infection, Ehlers-Danos syndrome, and Marfan’s syndrome, among others.

This classifies PXE as a gateway disorder that can lead to other diseases, thereby placing it as a high risk for insurers to cover. This leads to loaded premiums and high cover rates.

Insurers require a report from the general physician that treats your PXE disorder in order to establish how the condition affects you, your blood vessel complications, pain, and secondary conditions present in you.

It is very much a possibility for you to obtain a standard life insurance policy for pseudoxanthoma elasticum, but it is incredibly rare. Due to the high risk, insurance policies usually come with a premium loading to the base, standard policy rate.

This should not discourage you from purchasing a life insurance – for a little extra money, you are securing your financial future from any nasty surprises that may be caused by PXE, and your insurers will be there to take care of it for you.