

Skin Cancer

Skin cancer is the most common form of human cancer. The most common cause of skin cancer is overexposure to the sun. Ninety percent of all skin cancers occur on sun exposed skin. People most likely to get skin cancer have: There are three types of skin cancer: basal cell carcinoma, squamous cell carcinoma, and malignant melanoma.

Basal cell carcinoma is the most common type and has the best prognosis. It usually looks like a small pearly nodule that slowly grows. Lesions are surgically removed. Recurrences are common, but it rarely metastasizes (spreads to distant sites). Localized basal cell cancers, after excision, are non-rated.

Squamous cell carcinoma can be a nodule or a reddish patch. Recurrences are also common and 3 - 10% will metastasize. Localized squamous cell cancers, after excision, are non-rated.

Malignant melanoma is the least common, but most serious and can start as a mole. Lesions are surgically removed. Melanoma metastasizes early and widely. Even after surgical removal, recurrences can occur. Prognostic factors include lesion thickness, Clark's level of invasion, growth pattern, skin ulceration (the superficial loss of tissue on the surface of the skin or lesion), number of melanomas, number and size of positive nodes, intralymphatic metastases, and distance metastases.

The staging system for cutaneous (skin) melanoma puts emphasis on ulceration (as reported in the pathology or surgeon's report) and on information obtained from new technology that can detect minute lymphatic metastases. Staging is based on the TNM (Tumor, node, metastasis) classification, and ratings are based on the TNM staging system, specifically tumor characteristics (a.k.a T1a, T1b, T2a, etc). Applicants with positive lymph nodes or metastases are not insurable.

If your client has had skin cancer, please answer the following:

1. Please list date of first diagnosis

2. What type of skin cancer was diagnosed?

Basal cell carcinoma _____

Squamous cell carcinoma _____

Malignant melanoma _____

3. Please note where the skin cancer was located:

4. Has the cancer metastasized (spread) beyond the skin?

yes, please give details

5. Has there been any evidence of recurrence?

yes, please give details

6. For malignant melanoma only. Please provide all items:

Stage if available

Ulcerated Yes _____ No _____

Clark's Level _____

Thickness in mm _____

Any positive Lymph Node Yes _____ No _____

7. Is your client on any medications?

Yes, please give details

8. Does your client have any other major health problems (ex: heart disease, etc)?

yes, please give details
