

Understanding Blood Test Results

Blood tests are done as part of the risk assessment for life insurance. They screen for “silent” disorders that are not causing symptoms but may cause increased mortality risk such as kidney or liver disorders. They also assess current status in those with a known condition such as diabetes. Listed below are the basic screens done when testing. Normal ranges vary slightly depending on the laboratory doing the test, gender and age.

Liver Screen

Alkaline Phosphates (39-117 U/L) is an enzyme found primarily in the liver and bones. Elevated levels may indicate the presence of bone disorders or liver and bile duct disease.

Total Bilirubin (0.1-1.0 MG/DL) levels that are abnormally high occur in individuals with liver and gallbladder disease. Bilirubin is mildly elevated in Gilbert’s syndrome, but here, LFT’s will be normal.

Aspartate Aminotransferase (AST, SGOT) (0-39 U/L) is an enzyme found in the liver and in cardiac and skeletal muscle. Elevated levels can indicate liver and muscle disorders.

Alanine Aminotransferase (ALT, SGPT) (0-49 U/L) is an enzyme found in muscle, cardiac and liver cells. Elevated levels commonly occur with liver disease and can be proportional to the degree of disease.

Gamma Glutamyl Transpeptidase (GGT, GGTP) (0-65 U/L) is a liver enzyme. It is released as a result of damaged cell walls in people with various liver diseases. It is also sensitive to drugs and medications; for example Dilantin and alcohol.

Total Protein (6.3-8.2 G/DL) in serum includes two major components, albumin and globulin. Its measurement assesses the body’s ability to maintain its chemical balance.

Albumin (3.7-4.7 G/DL) is the largest portion of total serum protein. Decreased serum albumin can indicate many disorders, including advanced liver disease and malnutrition.

Globulin (2.3-3.9 G/DL) is a major component of serum proteins. It has many functions including maintenance of the immune system. Abnormal globulin levels, both elevated and decreased, may indicate infections, allergic reactions, immune disorders and other diseases.