

Underwriting Parkinson's Disease

THE CASE

STUDY FOR

THIS MONTH

By Robert Quinn, MD



Dr. Robert Quinn
VP and Medical Director



Sandra Belford
Impaired Risk Team

Meet Sandra Belford, member of the impaired risk team. Sandra comes to Banner from First Penn-Pacific where she was a senior underwriter. Be sure to give Sandra a call on your next tough case.

A 68 year-old man is looking for \$650,000 of term life insurance. He was diagnosed with Parkinson's Disease three years ago. He is on treatment, considered stable, and has only a tremor.

Parkinson's Disease (PD) is common at older ages. It affects two percent of people over age 65; it can occur at younger ages and tends to be less common but more severe (e.g. Michael J. Fox). With the aging population, the number of people affected will steadily increase and this problem will be encountered more often in underwriting.

The cause of PD is unknown. There is degeneration of brain cells and loss of a chemical that allows normal function in the basal ganglia (the base of the brain). Most cases develop from an unknown cause but brain infections, genetic abnormalities and head injuries have been linked to the cause in some cases.

As a result of this degeneration of the brain nerves, a shaking tremor is most often the first sign. Later, as the disease progresses, stiffness of the muscles occurs which affects walking as well as other muscle motion, including the muscles of the face. As the disease progresses further, mental function can deteriorate. As a result of the ensuing debilitation, there is an increased risk of malnutrition, infections, and weakness resulting in falls that account for the extra mortality. Some people with PD progress at a much slower rate than others and these are better risks.

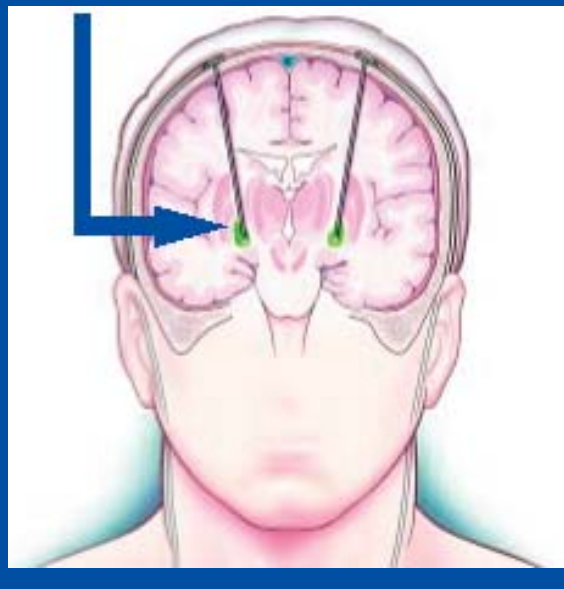
Treatment has been effective with multiple medications. Unfortunately the medications don't extend life and only help the symptoms and thus

the quality of life. There are ongoing investigations of new treatments which may improve the outcome of PD. One area of interest is stem cell (cells that can become other cells) implantation

into the degenerating area of the brain in hopes of new brain cells evolving from the stem cells. Another treatment being studied is brain stimulation by small electrical charges in the area of degeneration in hopes of releasing more brain chemicals in that area (see illustration for the location of the disease and electrode implantation). These are methods of treatment for severe PD, which is not responding to traditional treatment and is unlikely to be underwritten.

Underwriting takes into account three factors—age at onset, rate of progression, and the stage of the PD at the time of underwriting. The stages are: 1) only a shaking tremor as in the case study, 2) a more intense tremor and some stiff muscles, and 3) tremors as well as muscles that don't move well (called hypokinesia). In the case study, the likely offer would be "standard." If he were stage 2 disease, not so stable or a younger man (50 to 59 years-old), it would be Table 2 risk. If there are mental changes or complications occurring, then an offer is usually not possible.

Electrodes are implanted in one of the three target areas: the globus pallidus (shown here), the subthalamic nucleus, or the ventrolateral thalamus.



tors—age at onset, rate of progression, and the stage of the PD at the time of underwriting. The stages are: 1) only a shaking tremor as in the case study, 2) a more intense tremor and some stiff muscles, and 3) tremors as well as muscles that don't move well (called hypokinesia). In the case study, the likely offer would be "standard." If he were stage 2 disease, not so stable or a younger man (50 to 59 years-old), it would be Table 2 risk. If there are mental changes or complications occurring, then an offer is usually not possible.



This material is intended for informational purposes for contracted agencies only and may not be distributed as personal advice for clients. Products are not available in all states. For agent/broker use only. Dr. Quinn can be reached at rquinn@LGAmerica.com. Sandra Belford can be reached at sbelford@LGAmerica.com.