

UNDERWRITING: Muscular Dystrophy

What is Muscular Dystrophy?

The muscular dystrophies (MD) are a group of genetic diseases characterized by progressive weakness and degeneration of the muscles that control movement.

MD can affect people of all ages. Although some forms first become apparent in infancy or childhood, others may not appear until much later in life, Duchenne MD is the most common form afflicting children. Myotonic MD is the most common form afflicting adults.

There are many forms of MD, some noticeable at birth (congenital MD), others in adolescence (Becker MD), but the three most common types are Duchenne, Facioscapulohumeral, and Myotonic MD.

Duchenne - primarily affects boys as a result of a mutation in the gene involving the integrity of muscle fiber. Progresses rapidly. By age 12 most are unable to walk, by age 20 most require a respirator in order to breath.

Facioscapulohumeral - appears in adolescence. Progresses slowly and can vary from mild to disabling.

Myotonic - Characterized by prolonged muscle spasm in the fingers and facial muscles. Cataracts, cardiac abnormalities, and endocrine disturbances are also common.

What is the Treatment for Muscular Dystrophy?

There is no cure for MD, although some drugs may slow or delay the progression of the disease.

Treatment is aimed at preventing complications due to effects of muscle weakness, decreased mobility, muscle contractions, scoliosis, heart defects, and respiratory weakness.

Physical Therapy

Physical therapy, especially muscle stretching, is important in helping to maintain the range of muscular motion and prevent or delay muscular contractions.

Strengthening other muscles to compensate for weakness in affected muscles may be helpful, especially in early stages of mild forms of MD. Where leg muscles are affected,

braces may help delay the time when it is no longer possible to walk independently.

Surgery

If muscle contractions become more pronounced, surgery may be used to relieve the tension by cutting the tendon of the affected muscle, then permitting it to regrow in a normal resting position. Other surgeries are sometimes used to compensate for shoulder weakness, or to keep the breathing airway open for some with Distal MD. Surgery for scoliosis is often needed for those with Duchenne MD.

Cardiac Care

Arrhythmia is frequently seen with some types of MD and may need to be treated with special medication. A pacemaker may also be needed in some cases, and heart transplants are becoming more common for men with Becker MD.

Respiratory Care

When the muscles of the diaphragm and other respiratory muscles become too weak to function properly on their own a ventilator may become necessary.

What is the Prognosis for Muscular Dystrophy?

The prognosis varies according to the type and severity of the MD and the progression of the disease. Some cases may be mild and may progress very slowly over a normal life expectancy, other cases may progress much more rapidly with marked muscle weakness, functional disability, and loss of the ability to walk. In Duchenne MD, death usually occurs in the early 20s.

TO PROPERLY EVALUATE INSURABILITY YOU MUST OBTAIN ANSWERS TO THE FOLLOWING IMPORTANT QUESTIONS.

When was the client diagnosed with Muscular Dystrophy?

MS is clearly a degenerative disease. It is important to establish how long the client has been suffering from MD.

Has the specific type of MD been diagnosed?

If you know exactly what type of MD is involved and the degree of severity or impairment clearly the

underwriter will be better able to evaluate the risk.

What functional impairment does the client have from MD?

Try to describe accurately exactly how the client is being affected by MD and how he is coping with his affliction.

What medications is the client currently taking?

Medication can limit the progress of the disease. It is important to document the exact medications and dosages the client is taking.

UNDERWRITING PROGNOSIS

Mild cases with little or no difficulty with activities of daily living. Moderate ratings are possible where it is possible to document that the progress of the disease has been slow and is likely to continue to progress slowly.

Severe cases or where the disease is progressing rapidly. These cases will almost always be declined.

Guaranteed Issue Life Insurance

Guaranteed Issue Life Insurance is available today in amounts of up to \$100,000 and more. In many cases this will likely be the best recommendation that you can make. We suggest that your client buy as much Guaranteed Issue as you can find, or they can afford to purchase.

UNDERWRITER:

Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO."

YOUR JOB:

To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES."



by Donald Victorson,
MD
CLU