

UNDERWRITING: Osteoarthritis

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Osteoarthritis, a common condition affecting the joints is often described as "Wear and Tear" Arthritis. It can start as early as our teens and becomes progressively worse as we age.

Osteoarthrosis and Osteoarthritis are terms that are frequently used almost interchangeably, however:

Osteoarthrosis means a condition where the joints have degenerated.

Osteoarthritis means that the joints have degenerated, and in addition the joints are red, hot, swollen, and painfully inflamed.

Osteoarthritis is usually not as progressive and crippling a form of arthritis, as is Rheumatoid Arthritis. It can begin at a very young age and over time becomes progressively worse with age.

What are the symptoms of Osteoarthritis?

The affected joints ache, and you may hear or feel them crunching or cracking. The range of movement of the joints may be reduced, and they may become visibly knobby.

Osteoarthritis most commonly affects the hips, knees, and the joints of the fingers, however it can affect any joint.

From time to time the pain will get worse, and the affected joint becomes swollen. When this occurs you should see your doctor.

What causes Osteoarthritis?

Osteoarthritis is believed to be the end result of "wear and tear" as a result of normal living. Clearly many occupations contribute to the problem, especially those involving heavy manual labor and repetitive motion, however genetics is evidently a significant factor, as many persons performing the identical tasks will never develop osteoarthritis while others will become crippled by it.

Obesity clearly contributes to the problem. Excess weight increases the load that must be carried by the joints.

How is Osteoarthritis Treated?

Painkillers are commonly prescribed for osteoarthritis. If the joints are swollen, hot and inflamed, anti-inflammatory drugs such as aspirin and ibuprofen are also used.

Keeping active and mobile is also important.

Glucosamine, available over the counter is recognized as being helpful in preventing as well as alleviating the symptoms of osteoarthritis.

In more severe cases injections may be helpful, and of course in the most severe cases "Joint Replacement" such as hip and knee replacement is commonly performed.

In order to evaluate the insurability of someone with Osteoarthritis you need to ask the following important questions:

When was the client diagnosed with Osteoarthritis?

The longer the client has had osteoarthritis, the greater are the chances of serious lack of mobility, crippling, and as a result more severe underwriting problems.

What medications is the client currently taking?

It is important to obtain an accurate list of all medications currently being taken, or that have been taken in the recent past, with dosages.

Remember: Medications used to treat Osteoarthritis can range from simple aspirin to much more powerful drugs.

To what extent is the client disabled from the Osteoarthritis?

It is important to accurately assess and describe to the underwriter the impact of the osteoarthritis on the client's functional ability. His ability to enjoy a normal lifestyle and to



independently perform the activities of daily living, with the use of minimal medications. Some, of course are severely disabled even with the use of the strongest medications.

UNDERWRITING PROGNOSIS

Many, perhaps most persons that you encounter with mild, well controlled Osteoarthritis will be able to purchase insurance on a Standard basis.

Unfortunately, severe cases where the person is forced to use a cane, walker, or is confined to a wheelchair will require at least a moderate rating.

The bad news is that if we live long enough many of us are likely to develop osteoarthritis (or worse).

The good news is that osteoarthritis by itself is rarely declined.

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."