

Brain Injury

What Is Traumatic Brain Injury? (TBI)

Traumatic Brain Injury, is defined as a blow or jolt to the head, or a penetrating head injury that disrupts brain function. Severity can range from mild (brief loss of consciousness or change in mental state) to severe (extended period of unconsciousness or amnesia following the injury).

A Traumatic Brain Injury may result in short or long-term inability of the brain to function normally. A mild brain injury may only cause a headache and temporary confusion, a severe injury can be fatal. Even minor brain injuries can cause long term problems.

How Common Is TBI?

- 1,400,000 will sustain a Traumatic Brain Injury in the U.S. each year.
- 50,000 will die.
- 235,000 will be hospitalized.
- 1,100,000 are treated and released from an emergency room.

What Are The Leading Causes Of TBI?

- 28% Falls
- 20% Motor Vehicle Accidents
- 19% Colliding with a moving or stationary object.
- 11% Assaults including those involving firearms.

What Are The Symptoms Of A TBI?

Mild Cases

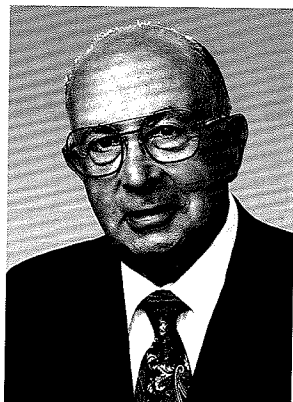
- Brief period of unconsciousness.
- Headache, Confusion, Dizziness.
- Blurred vision.
- Ringing in the ears.
- Mood changes.
- Memory or concentration problems.

Moderate or Severe Cases

- Persistent headaches.
- Repeated nausea or vomiting.
- Convulsion, seizures, slurred speech.
- Loss of coordination.
- Increased confusion or agitation.

TBI can cause many changes including:

- Impaired memory and reasoning.



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- Impaired sense of touch, taste, and smell.
- Inability to communicate properly.
- Depression, anxiety, and aggression.

TBI can also cause epilepsy, and increases the risk for Alzheimer's and Parkinson's Disease.

Repeated mild TBIs occurring over a long period of time can result in cumulative neurological and cognitive problems.

Repeated mild TBIs occurring over a short time-span can be catastrophic. (Think football or other contact sports)

To properly evaluate a client's insurability you must ask the following important questions:

When Was the Client Diagnosed with a TBI?

Mild cases can be insurable as soon as a few months following the end of treatment. More severe cases will require a much longer recovery period before they can be considered on any basis. The exact date of diagnosis is extremely important in determining the starting point for risk assessment.

What symptoms did the client experience at the time of the TBI or thereafter?

Did the client experience bleeding in the brain, any large blood clots, brain tissue swelling, coma, seizures, nerve damage, cognitive or sensory problems, language difficulty, or personality changes?

What Kind of Treatment Did the Client have for the TBI and When did it End?

Was surgery performed? Was rehabilitation required? If treatment is still ongoing your client is probably uninsurable at this time.

What Current Medications is the Client Taking, and have all Studies and Follow-Up Visits Been Normal Since the end of Treatment?

Underwriting Prognosis

Most applicants who have experienced a mild Traumatic Brain Injury will be insurable shortly after recovery. Unfortunately, many who have experienced a severe TBI may not be insurable on any basis, or may be severely sub-standard.

HOWEVER There is always Guaranteed Issue Life Insurance.

Guaranteed Issue Life Insurance is available today in amounts of up to \$100,000 and more. This may be the only 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. ♦