

# CEREBRAL Palsy

## WHAT IS CEREBRAL PALSY?

Cerebral Palsy is an umbrella term used to describe a group of chronic motor movement disorders that appear in the first few years of an infant's life and usually do not worsen over time. They are not caused by problems in the muscles or nerves, but rather by faulty development or damage to motor areas in the brain. Cerebral Palsy is not contagious, nor does it seem to be an inherited disorder.



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### Signs and Symptoms

A child with mild cerebral palsy might only be slightly awkward and require no special assistance, while with severe cerebral palsy, the child might be unable to walk and need extensive, lifetime care.

An individual child may have difficulty with writing, cutting with scissors, have problems maintaining balance and walking, or be affected by involuntary movements such as uncontrollable writhing motion of the hands, or drooling. Some are also affected by other medical disorders, including seizures (epilepsy) or mental impairment, however cerebral palsy does not always cause profound handicap.

### What causes Cerebral Palsy?

The causes of most cases of Cerebral Palsy are unknown. We do know that the child who is at highest risk for developing congenital CP is premature, who needs to be on a ventilator for over four weeks, and who has bleeding in the brain. Babies with congenital malformations in the heart, kidneys, or spine are also highly likely to develop CP.

Alcoholism, cigarette smoking, severe malnutrition, use of cocaine, or crack, as well as infections such as German Measles by the mother during pregnancy all correlate with increased likelihood of the child developing CP early in life.

During infancy and early childhood CP can also be caused by Asphyxia (lack of oxygen) as a result of choking on food or a toy, poisoning, and near drowning, as well as the result of a blow to the head, or by shaking the child too vigorously causing the brain to strike repeatedly against the skull under high pressure.

### What are the forms of Cerebral Palsy

*Spastic Cerebral Palsy* affects 70 to 80% of patients. The muscles are stiffly and permanently contracted. When both legs are

affected they may turn in and cross at the knees, causing a stiff, awkward gait. In some cases, uncontrollable shaking affects the limbs on one side of the body, seriously impairing movement.

*Athetoid or Dyskinetic Cerebral Palsy*, affects 10 to 20% of patients, is characterized by uncontrolled, slow writhing movements, usually of the hands, feet, arms and legs, and in some cases the muscles of the face and tongue causing grimacing and drooling. May also have problems with speech.

*Ataxic Cerebral Palsy* is rare; it affects the sense of balance and depth perception. Those affected often have poor coordination, walk unsteadily with a wide-based gait, and experience difficulty attempting quick or precise movements.

*Mixed Forms*. It is common to have symptoms of more than one of these forms of Cerebral Palsy.

### Other Associated Medical Disorders

Many persons with Cerebral Palsy have no associated disorders, however disorders that affect the brain and impair its motor function can also cause seizures, impair intellectual development, behavior, vision, and hearing. Some affected children have impaired ability to feel simple sensations like touch and pain.

### To properly evaluate insurability you must obtain answers to the following important questions.

*How severe is the condition?*

- What symptoms of the disease are being exhibited?
- Any difficulty with speech?
- Can the patient walk unassisted?
- Has intellectual development been impaired?
- Has vision or hearing been affected?
- Have there been seizures?
- Is the patient likely to be able to function and support himself independently?

*Does the client have any functional impairments?*

- Has or can the patient be educated normally?
- Is a wheelchair required?

*What medications is the client currently taking?*

### Underwriting Prognosis

*Mild cases with little or no difficulty with activities of daily living.*

Probably Standard, occasionally a small rating.

*Severe cases, especially where confined to a wheelchair.*

Probably severely sub-standard, possibly uninsurable. ❖

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Sub-Standard difficult cases.**