

Chronic Fatigue Syndrome

Chronic Fatigue Syndrome, characterized by extreme fatigue, usually does not improve with bed rest, and may worsen with increased physical or mental activity.

Typically it may occur after an infection or a viral illness. It can occur during or following a severely stressful event. It can also come on gradually with no obvious cause. Unfortunately women are diagnosed with Chronic Fatigue Syndrome much more frequently than men.

Chronic fatigue syndrome can drain your energy and sometimes it will last for years. Unlike influenza which usually only lasts a few days or weeks, chronic fatigue syndrome can come and go for years.

Signs and Symptoms of Chronic Fatigue Syndrome

- Sore throat
- Painful, enlarged lymph nodes in neck or armpits.
- Unexplained muscle weakness and soreness.
- Prolonged fatigue.
- Headaches.
- Loss of memory or concentration.
- Sleep disturbance.
- Sensitivity to foods, alcohol, odors, and chemicals.
- Dizziness, nausea, diarrhea, shortness of breath.
- Depression, irritability, anxiety, and panic attacks.

Causes of Chronic Fatigue Syndrome

Defined as profound fatigue of at least six months or longer, chronic fatigue syndrome is extremely difficult to diagnose. A few of the many possible causes are as follows:

- Depression
- Iron deficiency anemia
- Low blood sugar
- Allergies
- Virus infection



By Donald V. Victorson, CLU

- Immune system dysfunction
- Mild, chronic low-blood pressure

In order to evaluate the insurability of someone diagnosed with Chronic Fatigue Syndrome you need to ask the following important questions:

When Was the Client Initially Diagnosed?

Chronic Fatigue Syndrome can be related to a stressful event such as the loss of a loved one, business setback, or loss of a job. It may entail a prolonged illness requiring years of therapy and medication. It is extremely important to determine when the client was first diagnosed, and how long treatment has continued.

Has the Client Even Been Hospitalized for this Condition?

Occasionally the initial crisis that prompted the diagnosis will lead to a short period of hospitalization. The fact that the client underwent hospitalization does not mean that you should expect a worse underwriting outcome. It is important to document the exact dates of hospital confinement, and the duration of treatment.

What medications are currently being taken?

There are a wide variety of medications that are used to treat chronic fatigue syndrome. It is extremely important to document all medications being taken with their dosages.

What Type of Follow-Up Care is the Client Receiving?

Clients who have close follow-up care with a health care professional are much more likely to experience a favorable medical and therefore underwriting outcome. Those who avoid follow-up care are much less likely to be successful in their recovery and are therefore much less likely to obtain a favorable underwriting offer.

- **Is There Recovery from the Chronic Fatigue Syndrome?**
- **Is treatment still ongoing?**
- **Has there been measurable improvement?**
- **Is the client suicidal?**

Underwriting Prognosis

Chronic Fatigue Syndrome is extremely difficult to diagnose, and unfortunately many physicians are ill equipped to do so, either through lack of training, lack of time, or occasionally incompetence.

Unfortunately where the client is still suffering from Chronic Fatigue Syndrome and therefore does not have "recovery" the underwriter will often have little choice but to postpone until recovery does occur.

Frequently where the diagnosis is vague or inconclusive a Declination or Postponement is also extremely likely because the underwriter really does not know if some serious undiagnosed condition is causing the symptoms of the Chronic Fatigue Syndrome.

Chronic Fatigue Syndrome can be a Catch 22. Until the underwriter is certain of the diagnosis, he cannot assume that there is no other serious underlying illness causing the symptoms. ❖

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