

HEADACHE

A headache, one of the most common local pain complaints, is a condition of pain in the head, although frequently neck or upper back pain may also be interpreted as a headache.

There are many causes of headaches including eyestrain, sinusitis, and tension, as well as life-threatening conditions such as head injuries, encephalitis, meningitis, cerebral aneurysms, and brain tumors. Headaches can even be caused by dehydration, and caffeine withdrawal.

Uncomplicated headaches are usually treated with over-the-counter painkillers such as Aspirin, Tylenol, or Ibuprofen, whereas more severe "Migraine" headaches frequently will require more aggressive treatment.

What are the Types of Headaches?

- **Vascular** "Migraine" is the most common form of vascular headache. Migraine headaches, more common in women and then men, are characterized by severe pain on one or both sides of the head, upset stomach, nausea, with or without vomiting, and often blurred vision.

The next most common vascular headache, the "Toxic" headache is usually caused by a fever from an acute illness such as measles, mumps, pneumonia, and tonsillitis. There is also the "Cluster" headache that causes repeated episodes of intense pain; in addition occasionally headaches will be experienced as a result of severe high blood pressure.
- **Muscular/Myogenic** headaches involve the tightening or tensing of neck and facial muscles. Tension headache is the most common form of myogenic headache.
- **Inflammatory** headaches are symptoms of underlying disorders that could include Stroke or Sinus Infection.
- **Sinusitis**, an inflammation of the sinuses may be caused by bacterial, fungal, or viral agents.
 - Maxillary Sinusitis can cause toothache or headache pain in the maxillary area.
 - Frontal Sinusitis causes headache pain in the frontal sinus cavity located above and behind the eyes.
 - Ethmoid Sinusitis causes headache pain between and behind the eyes.
 - Sphenoid Sinusitis causes less localized headache pain.



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- **Rebound** headache occurs when medication to relieve headache is taken too frequently or for too long a time. Rebound headaches can occur daily, are very painful, and can be difficult to diagnose.
- **Ictal** headaches are associated with seizures. They may occur before, after, and occasionally during a seizure. Intensity of an Ictal headache can be far greater than even a migraine headache. In some cases temporary blindness may result. Anticonvulsants are usually prescribed to control Ictal headaches.
- **Brain Freeze** is a headache occasionally experienced as a consequence of the rapid consumption of cold drinks or ice cream.
- **Thunderclap** headache is a sudden and extremely severe headache. It may be indicative of a life threatening medical condition. Immediate hospital care is essential.

UNDERWRITING CONSIDERATIONS

From time to time we have all had a mild headache of short duration. Usually a couple of aspirins and good night's sleep is all the treatment that is required to return us to good health.

Unfortunately, in some cases a history of headaches can be much more serious, even ominous from an underwriting standpoint.

Migraine Headaches are usually much more severe than a simple headache. While not generally life threatening, a history of persistent migraine is of concern to the underwriter. Detailed medical records, evaluation of lab test results, and a clear, definitive diagnosis will be necessary before any offer can be made.

A sudden, severe Thunderclap headache may be indicative of a serious life-threatening condition such as a stroke, a brain aneurism, or perhaps uncontrolled high-blood pressure.

While it is true that most headaches are harmless, some may be warning signs of more serious disorders.

Sudden severe headaches associated with stiff neck; headaches associated with fever, convulsions, or accompanied by confusion or loss of consciousness; headaches following a blow to the head, or associated with pain in the eye or ear; and recurring headache in children, are all of great concern and further diagnostic testing is essential.

In many of these situations it is not the headache that is of concern to the underwriter, it is the underlying condition being revealed by the symptoms of the headache. ♦