

Lyme Disease

What causes Lyme Disease?

Lyme Disease is a bacterial infection transmitted to humans most commonly by the bite of infected deer ticks. The tick is so tiny that the tick or its bite may not even be noticed.

Deer ticks enjoy dining upon the blood of deer, mice, small birds, dogs, cats, horses, and of course humans. Exposure to grasses, bushes, and wooded areas where the ticks live, or contact with any of these animals can lead to the infected tick dining upon you.

How long have we been aware of Lyme Disease?

In 1975 a large number of children in Lyme, Connecticut were diagnosed with Rheumatoid Arthritis. This highly unusual grouping of a disease uncommon in children eventually lead researchers to identify the cause of the outbreak of what we today refer to as Lyme Disease.



By Donald V. Victorson,
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How is Lyme Disease treated?

Lyme Disease is usually curable with antibiotics. It should be treated as soon as possible to prevent irreversible neurological damage.

Swollen, painful joints can be treated with pain killers, with non-steroidal anti-inflammatory drugs, by the physician removing excess fluid from the joint, and by injecting cortisone into the inflamed joints.

What are the possible complications of Lyme Disease?

- Congestive heart failure.
- Permanent joint deformity.
- Permanent brain damage.
- Peripheral Neuropathy.

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

When was The Client Diagnosed with Lyme Disease and what Medications were prescribed?

It is important to determine when the infection occurred, how long it was treated, and is it still being treated.

It is also important to obtain an accurate list of all medications prescribed to treat the condition that are currently being

What are the symptoms of Lyme Disease?

Where the tick bites you is where the bacteria enters the body through the skin. An expanding reddish rash is frequently caused as well as flu-like symptoms. Generalized fatigue, muscle and joint stiffness, swollen glands, and headache are also commonly experienced.

Within the first few months, up to 15% of persons infected may experience neurological problems including:

- Meningitis (Inflammation of the covering of the brain or spinal cord).
- Encephalitis (Inflammation of the brain).
- Cranial Neuritis such as Bell's Palsy (facial paralysis) on one or both sides of the face.
- Carditis (Inflammation of the heart).
- Atrial Fibrillation (Irregular heart beat).

Within two years of become infected, 60% will develop arthritis, with joint pain and swelling. Less commonly, some will experience chronic neurological or skin diseases.

Later disorders associated with Lyme Disease include:

- Numbness or tingling in the hands or feet.
- Difficulty concentration.
- Weakness in arms or legs.
- Depression.

taken, or that have been taken in past, with dosages.

To what Extent is the Client experiencing any residual effects of the Lyme Disease?

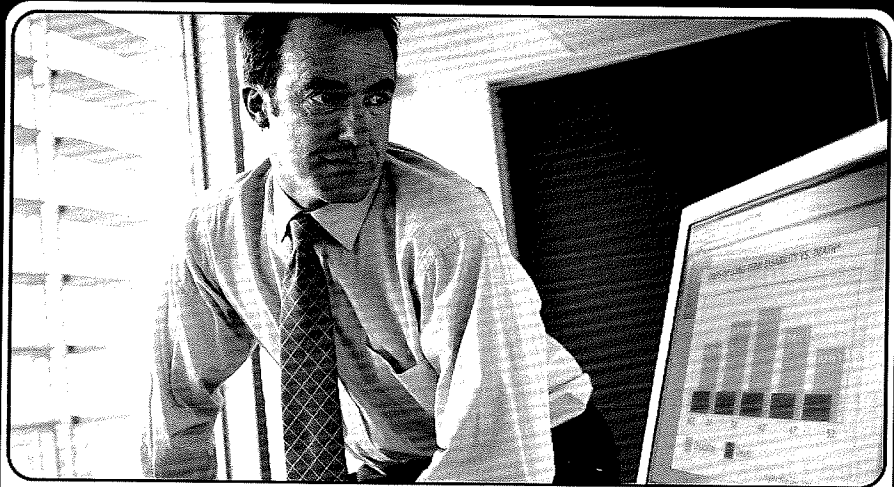
It is important to accurately assess and describe to the underwriter the impact of the infection on the client's functional ability; his ability to enjoy a normal lifestyle and to independently perform the activities of daily living, with the use of minimal medications. A few, of course are severely disabled even with the use of the strongest medications.

Underwriting Prognosis

Most persons that are bitten by ticks do not develop Lyme Disease. Of those that do experience the symptoms of Lyme Disease, if treated promptly most cases are resolved promptly with no residual effects.

Unfortunately, if left untreated, many may experience significant discomfort, and a few will be left with serious complications that can affect both their lives and their insurability. v

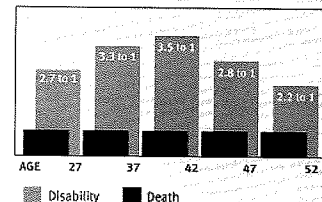
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*Commissioner's Individual Disability Table A

For most individuals Disability is far more likely than Death during the working years*

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