

Meniere's Disease

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What is Meniere's Disease?

Meniere's disease is an abnormality of the inner ear that can cause debilitating symptoms including, vertigo or severe dizziness, tinnitus or a roaring sound in the ears, fluctuating hearing loss, and a sensation of pressure or pain in one or both ears. Usually affects only one ear and is a common cause of hearing loss.

What causes Meniere's Disease?

Meniere's Disease is associated with a change in fluid level within the labyrinth of the inner ear. The membranous labyrinth, encased in bone and necessary for hearing and balance is filled with a fluid called endolymph. Any increase in fluid volume can cause the membranous labyrinth to balloon, a condition known as endolymphatic hydrops.

Some experts believe that a rupture of the membranous labyrinth allows the endolymph to mix with perilymph, another inner ear fluid. This mixing, it is believed can cause the symptoms of the disease.

Other possible cause of Meniere's Disease include: noise pollution, viral infections, and as well biological factors.

What are the symptoms of Meniere's Disease?

Vertigo, the most debilitating symptom of Meniere's Disease, is a whirling dizziness that forces the sufferer to lie down. Such attacks can lead to severe nausea, vomiting, and sweating. They can come with little or no warning.

Some attacks start with tinnitus, a loss of hearing, or a feeling of pressure in the affected ear. Typically the attack will consist of a combination of vertigo. Tinnitus, and hearing loss lasting for hours. Duration and intensity of the attack can vary widely.

Some people may experience minor vertigo only once or twice during a year, others may occasionally experience severe tinnitus while sleeping. Frequently sufferers will notice a hearing loss and feel unsteady for prolonged periods of time.

Additional symptoms of Meniere's Disease may include headaches, abdominal discomfort, and diarrhea. Hearing tends to recover between attacks, but over time hearing will worsen.

Mortality Risk

Meniere's Disease itself is not fatal and therefore does not present significant increased mortality risk. Unfortunately however, severe attacks of vertigo can lead to devastating accidents and falls, especially while driving an automobile or operating machinery

Morbidity Risk

Meniere's Disease where severe and uncontrolled will cause many sufferers to be unable to continue to be gainfully employed, forcing them to go out on disability or to elect early involuntary retirement.

Underwriting Prognosis

Life Insurance: In most cases, with adequate treatment, Standard should be available after some reasonable period of recovery from the most recent attack.

Where symptoms are still present or the most recent attack is very recent a minor rating may be necessary.

In severe debilitating cases or where multiple severe attacks have been experienced, a much higher rating may be required, or the case may even need to be postponed or possibly declined.

Disability Income or Long Term Care: Mild, stable, well controlled cases will usually be considered on some basis by most carriers.

Where diagnosis is incomplete, treatment is still ongoing, and/or symptoms are currently or recently being experienced most cases will be postponed.

Severe debilitating cases, and cases involving recent multiple severe attacks will in most instances have to be declined. ♦

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