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## UNDERWRITER:

Defined as someone sitting  
in an ivory tower 900 miles  
from here, trained to say,  
"NO."

## YOUR JOB:

To convince that  
underwriter, with truthful  
information, presented in  
as favorable a light as  
possible that it is desirable,  
even possible to say  
"YES."

## Myasthenia Gravis

### What is Myasthenia Gravis?

A disease of neuromuscular transmission that causes intermittent weakness of commonly used voluntary muscles. Myasthenia Gravis is an autoimmune disease. For reasons that are not well understood, the body's immune system, which normally fights infections or cancers, attacks the nerve-muscle communication points.

Symptoms such as double vision, sagging eyelids, difficulty swallowing are common. Unfortunately, activity increases weakness of the affected muscles.

Myasthenia Gravis may affect anyone of any age or race, including newborn children. It is most frequently seen in young adult females and older males. The role of heredity is uncertain.

Myasthenia Gravis may involve only a single muscle or a group of muscles. Chewing, swallowing and eye movement are most often affected, followed by muscular weakness of the arms and legs. Those who experience difficulty breathing frequently require hospitalization.

### How is Myasthenia Gravis diagnosed?

The patient should be referred to a Board Certified Neurologist for specialized testing and evaluation. If symptoms are limited to the eyes, a qualified Ophthalmologist is usually consulted.

### What is a Thymectomy?

The Thymus Gland is located behind the breastbone, in front of the heart, and helps the immune system develop. The Thymus is frequently removed (a Thymectomy) as a treatment for Myasthenia Gravis. A

Thymectomy will frequently result in a complete remission of symptoms for an extended period of time.

Unfortunately, it is not a cure, and symptoms may reappear many years later.

**TO PROPERLY EVALUATE INSURABILITY YOU MUST OBTAIN ANSWERS TO THE FOLLOWING IMPORTANT QUESTIONS.**

*When was the client diagnosed with Myasthenia Gravis?*

It is important to establish the date of diagnosis and the extent to which it has been controlled by proper medical treatment.

*Does the client have any functional impairment from Myasthenia Gravis?*

Is the client gainfully employed? To what extent can he perform the activities of daily living independently and without assistance?

*What medications is the client currently taking?*

Be sure to document the specific medications being taken together with dosages. Also, how well is the medication controlling the disease?

### UNDERWRITING PROGNOSIS

Myasthenia Gravis that is localized, affecting mostly the eyes and face may be insurable on a mild sub-standard basis.

Myasthenia Gravis that is more generalized, affecting other muscle groups may likely be rated more highly depending upon treatment and how stable is the disease.

Most recently diagnosed cases will be postponed for a year, or until the physician had an opportunity to properly stabilize the patient.