

# *Ruptured Disk (AKA Herniated Disk, Slipped Disk)*

Many persons that experience severe back pain, leg pain, or weakness of the lower extremity muscles are diagnosed with a Ruptured, Herniated, or Slipped Disk.

### **What Causes the Pain?**

With age, the spinal disks become less elastic, and more prone to rupture. When the herniated disk bulges out from between the vertebrae, the nerves in the spinal cord can become pinched causing excruciating pain. This can be brought on suddenly by a fall or other injury, or it may be brought on gradually by repetitive strain on the back.

### **What are the Symptoms of a Ruptured Disk?**

#### **Electric Shock pain**

When the Cervical (neck) area is involved the pain tends to radiate to the shoulder and arm.

When the Lumbar (lower back) area is involved the pain tends to radiate down the leg. Discomfort seems to worsen with coughing, sneezing, lifting, straining, or physical activity.

#### **Tingling and Numbness**

These symptoms may be experienced as extremely painful sensations.

#### **Muscle Weakness**

Because of irritation to the nerve, signals from the brain may be interrupted causing muscle weakness.

**Bowel or Bladder Problems** May be caused by the herniated disk pressing against the nerve, causing irritation of the nerve, and interfering with the signals from the brain.

### **What Treatment is Available for a Ruptured Disk?**

**Rest, anti-inflammatory and pain medications**, together with physical therapy seem to resolve 95% of cases.



By Donald V. Victorson,  
CLU

**Steroids and Cortisone injections** into the area of the herniated disk can in more severe cases help control the pain and relieve the symptoms.

### **Surgery**

Including in some cases a Spinal Fusion may be indicated where symptoms persist even after other treatments have failed to resolve the discomfort.

### **Physical Therapy**

Is very important for anyone with disk disease. The therapist will work on strengthening the muscles of the abdomen and lower back. He will also teach the patient how to properly walk, lift, and also perform other strenuous activities.

### **Lifestyle Changes may be recommended**

Excessive weight, especially carried up front in the stomach area will contribute to back pain in overweight patients. Diet and physical therapy are extremely important with the obese.

### **Change of Occupation**

May sometimes be necessary for some persons with back injuries who are required to do heavy lifting

**To properly evaluate a client's insurability you must ask the following important questions:**

#### **What Medications is the Client Currently Taking?**

By sure to obtain a complete list of all medications being taken, together with dosages. This is important to the underwriter in trying to determine the severity of the injury and the degree of recovery.

#### **Does the Client have any Functional Limitations as a Result of the back injury?**

Functional limitations for persons with a history of back injury, including difficulty when climbing stairs or walking a short distance tend to indicate a lack of recovery.

#### **Is the Client Involved in Any Kind of Rehabilitation Program or Undergoing any Lifestyle Changes?**

Lifestyle changes can have an enormous impact on underwriting outcome. These may include participation in an

Exercise Program, especially swimming. It is important to document all such lifestyle changes that would indicate a decrease in the risk.

**Is Surgery Being Contemplated?**

If surgery is being considered the underwriter will usually postpone until some time following successful surgery before making an offer.

**Underwriting Prognosis**

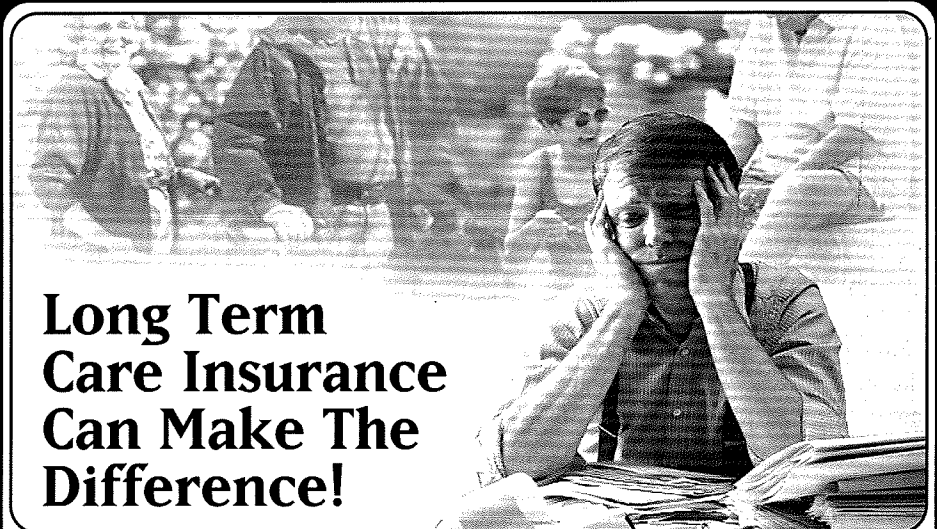
Rarely will a back injury result in an underwriting declination for life insurance. This is not the case however when applying for either Disability Income or Long Term Care. Where the client is still experiencing severe pain and has not achieved a reasonable level of recovery, a moderate rating or postponement is however quite likely. ♦

**Victorson Associates specializes in underwriting Sub-Standard difficult cases.**

**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".**

# Dream or NIGHTMARE?



## Long Term Care Insurance Can Make The Difference!

### Victorson Associates Can Help YOU Become A Top LTC Producer.

We represent the top Long Term Care Carriers and offer you comprehensive support including:

- Sales ideas, training, and marketing assistance
- Traditional, highly competitive LTC policies
- NEW! Partnership Policies
- NEW! Incredibly affordable Life Insurance Long Term Care riders.

Remember, Long Term Care can help your client:

- Retain their independence
- Preserve their quality of life
- Stay at home as long as possible
- Protect their assets and life's savings

**We can help you sell more Long Term Care!**

**Check us out at: [www.victorson.com](http://www.victorson.com)**

**Let's talk about what we can do for you!**

Call us at (631) 265-7456 or toll free at (877) 472-7456 • e-mail: [vainc@victorson.com](mailto:vainc@victorson.com)

*The Professionals' Source • Underwriting Experts Since 1961*

**VICTORSON ASSOCIATES, INC**

321 Middle Country Road  
P.O. Box 863  
Smithtown, NY 11787  
631-265-7456 • Fax: 631-265-7054  
[www.victorson.com](http://www.victorson.com)

**We do not walk on water, but we can usually turn rejections into commissions.**

*Donald V Victorson CLU, Chairman  
Victorson Associates, Inc.  
Established 1961  
321 Middle Country Road  
Smithtown, NY 11787  
516 265-7456*