

ARTHRITIS

Overview:

Arthritis refers to a group of about 200 musculoskeletal disorders that affect joints and related tissues with inflammation. Other tissues and organs can be affected. The cause for many arthritic disorders is unknown. However, various studies suggest the cause to involve autoimmune processes with genetic, viral, environmental, social, physical or even geographical factors determining the age of onset, rate of progression, and severity of the disease. Symptoms of all types of arthritis include pain on movement and swelling of affected tissues. The disease can lead to crippling disabilities. Following is a discussion of common forms of arthritis.

Rheumatoid arthritis affects somewhere between 30 and 40 million Americans. Its onset can be abrupt or insidious. Rheumatoid arthritis can be severe; deformity can develop rapidly. Half of the individuals diagnosed with rheumatoid arthritis will develop some form of disability within five years. After ten years, half of the individuals have to stop working due to disability. Rheumatoid arthritis can have an effect on heart and lung function. Weight loss, fever, and anemia are common symptoms in addition to severe pain of the joints.

Acute arthritis is often caused by localized injury or due to localized infection. Many of these inflammations are easily treated with antibiotics and are of little concern beyond the period of treatment.

Osteoarthritis, also referred to as *hypertrophic* or *degenerative arthritis*, is most often seen in older individuals; joint injury, and being overweight also correlate with the onset of this condition.

Juvenile Rheumatoid Arthritis, also called *Still's Disease*, is similar to rheumatoid arthritis except in the fact it affects children as young as newborns. The condition inhibits regular growth and development and causes crippling. Although more than two thirds of individuals with the juvenile rheumatoid arthritis eventually recover, the crippling effects can last a lifetime.

Marie Strumpel Arthritis, also called *ankylosing spondylitis*, is a form of arthritis that primarily affects small joints of the spine. This disease causes immobility and diminished chest expansion. Otherwise symptoms are similar to rheumatoid arthritis.

Impact on Life Underwriting:

There is no immediate risk of mortality from arthritic conditions and most individuals will qualify for preferred or standard underwriting. Moderate and severe forms of arthritis have high morbidity due to the disabilities they cause. Ratings vary widely for each condition by individual. Declines are rare but possible for those forms of degenerative arthritis that have already affected the heart or lungs.

Underwriting offers will be based on the type of arthritis, the frequency, duration, severity of attacks, and the degree of control achieved by medications. Permanent deformity or disability will often lead to rated offers. Certain treatments of severe arthritis carry their own risk and are rated for the specific drug therapies used. Use of gold treatment or immunosuppressive drugs are often rated.
SB 04/04/2001

Type of Arthritis	Symptoms	Treatment	Minimum Rating
<i>Rheumatoid Arthritis Mild</i>	Occasional joint pain, stiffness, but no deformity.	Aspirin or similar non-steroid anti-inflammatory drugs.	No Rating: Standard
<i>Rheumatoid Arthritis Moderate</i>	Frequent joint pain, stiffness, possibly some deformity.	Steroids, gold (oral or injected), anti-malarial drugs.	Table 2
<i>Rheumatoid Arthritis Severe</i>	Severe pain, likely developing deformity, unable to work, possibly doubled.	Immunosuppressive therapy , penicillamine, methotrexate.	Table 4
<i>Acute Arthritis</i>	Temporary joint pain and stiffness for affected area.	Aspirin, antibiotics.	Standard
<i>Osteoarthritis</i>	Gradual onset. Experienced initially during exercise or similar activity.	Aspirin or similar anti-inflammatory medications.	Standard
<i>Juvenile Rheumatoid Arthritis</i>	Anywhere from mild to severe joint pain. crippling is very common.	Depends on age of onset but often similar to rheumatoid arthritis.	Varies by age at onset:T2-4
<i>Marie Strumpel Arthritis</i>	Immobility; difficulty in breathing for advanced forms of the condition.	Various anti-inflammatory drugs; type depends on severity of the condition.	Table 2



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ARTHRITIS QUESTIONNAIRE

Agent: _____ Phone: _____ Fax: _____

Proposed Insured Name: _____ M F Date of Birth: _____
 Face Amount: _____ Max. Premium: \$ _____/year UL WL Term Survivorship
 Do you currently smoke cigarettes? Y N If no, did you ever smoke: Never Quit (Date): _____
 Do you currently use any other tobacco products (e.g. nicotine patch, cigars, pipe, snuff, Nicorette gum...): Y N
 If Yes, please provide details: _____
 When did you last use any form of tobacco: _____ (Month) _____ (Year) Type used last: _____

(1) *Date of Diagnosis:* _____

(2) *What type of arthritis has been diagnosed:* _____

(3) *Which tissues have been involved:*

Joints only - which: _____ Heart Lungs Central Nervous System

Other: _____

(4) *Has the condition ever completely disappeared?* No Yes If Yes, when did it disappear? _____

(5) *If the condition has ever disappeared, has it relapsed?* No Yes If it has relapsed, please give some idea of regarding the dates the condition has disappeared and reappeared. Are there any known variables that trigger the onset of the condition or can lead to remission (such as a change in climate, location etc.):

(6) *Please list any other medical information that may help provide a more realistic preliminary assessment:*

(7) *What medications were/are being used to control the arthritic condition or any other condition affecting the proposed insured?*

Name of Medication (Prescription or Otherwise)	Dates used	Quantity Taken	Frequency Taken



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