

IMPAIRED RISK REFERENCES

Issue 20

Underwriting Multiple Sclerosis

THE CASE

STUDY FOR

THIS MONTH

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Meet Bill Easton, member of the impaired risk team. Bill has over 15 years experience in brokerage impaired risk underwriting most recently from Phoenix Home Life Mutual. Be sure to give Bill a call on your next tough case.



A 40-year-old woman was diagnosed with Multiple Sclerosis ten years ago. She now is looking for term life insurance. The Attending Physician Statement reveals some difficulty walking. She has been placed on Avonex injections weekly for three years with good response.

During a lifetime, Multiple Sclerosis (MS) afflicts one out of every 400 people. It is the most common disease of the brain and spinal cord in young adults; the average age of onset is 30 years. As a result, MS is an impairment that is frequently encountered in underwriting.

Even though the exact cause of MS is unknown, there is strong evidence that a viral infection occurs in the deep parts of the brain and activates the immune system causing the degeneration of the nerve fiber coverings. This degeneration causes the nerves to malfunction. As more and more fibers become affected, more and more incapacity results.

The onset of MS often starts with injury of the nerves to the legs causing the leg muscles to become weak and spastic. As the disease progresses and more nerves are affected, a cane has to be used to walk, usually about 15 years after onset. At 25 years, half of those persons afflicted will be wheelchair bound because of the paralysis of muscles. Some eventually become bedridden. The average lifespan from onset to death is 35 years. There is a great degree of variability in this disease and underwriting can be quite problematic.

There are several tests that help make a diagnosis of MS, but the best test for this disease is the Magnetic Resonance Imaging (MRI), which sends

magnetic waves through the brain and spinal cord to show these areas of degeneration. See illustration.

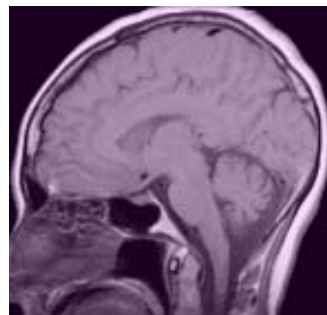
Treatment can slow the progression of MS. The most affective therapy is interferon injections, (e.g., Betaseron and Avonex). Interferon is an anti-viral medication that also acts on the immune system to calm it and thus reduce the

frequency of the attacks that accompany MS. These attacks or spells worsen the disease.

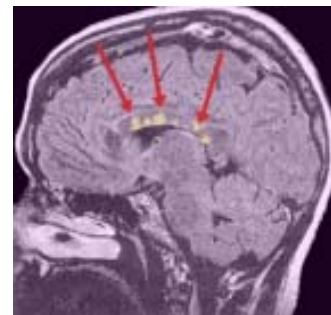
The course of MS has a highly variable outcome; the average lifespan is reduced by at least six years. MS is

usually insurable and the underwriter is looking for a long period of stability for the best offer, because some cases of MS progress extremely quickly. There also can be complicating matters like depression, seizures, and bowel and bladder malfunction for the underwriter to consider.

In the case study, the likely rating is Table 2 (on standard plus base). This equates to a life expectancy of age 81. The stable condition, response to Avonex and long interval since the last relapse all serve to provide an optimistic outlook on this case of MS.



Normal Brain



Degenerated Brain

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