

## Multiple Sclerosis

Multiple Sclerosis (MS) is a chronic degenerative disease of the central nervous system. It is the most common neurologic disease of young adults with two-thirds of all cases occurring between the ages of 20 - 40 years. It is twice as common in women. The incidence is greater in urban dwellers and among affluent socioeconomic groups.

The cause of MS is unknown but there is growing evidence that it may result from a combination of genetic, environmental and immunologic factors. In general, the incidence of MS appears to be increasing.

- ◆ First-degree relatives of someone with MS face a 3-5% risk of developing MS themselves.
- ◆ MS is more frequent in areas that are distant from the equator.
- ◆ It is likely that a viral infection initiates the MS process, followed by an autoimmune response in a genetically predisposed host.

The pathological condition in MS is nerve demyelination (loss of the protective covering around a nerve). Symptoms develop as nerve conduction slows and then fails completely. The typical attack is relatively sudden in onset, persists for 3 to 12 weeks then clears.

Type of Involvement	Symptoms Reported by Patient
Motor	Weakness
Sensory	Numbness
Visual	Blurring, double vision
Vestibular	Light-headedness
Genitourinary	Incontinence

Psychiatric and cognitive disturbances are common in MS. Up to 50% of patients experience a major depression, which typically responds to traditional drug therapy. Memory and attention deficits also occur.

The following clinical presentations are very suggestive of MS:

- ◆ **Optic neuritis (inflammation of the optic nerve):** frequently the first manifestation of MS. Within 2 years of an attack of optic neuritis, the risk of MS is approximately 20%, and within 15 years, up to 80%.
- ◆ **Internuclear Ophthalmoplegia:** weakness of the eye muscles.
- ◆ **Lhermitte's sign:** an electric or shock-like sensation going down the arms, back, or lower trunk when the neck is flexed.

*(continued on reverse side)*

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Classically, MS is characterized by periods of remissions and exacerbations that occur at unpredictable intervals over a period of several years with initial episodes tending to resolve completely. It is the accumulated burden of multiple attacks that causes persistent symptoms.

There is no cure for MS. Treatment is directed against the underlying disease process and toward alleviating symptoms.

The course of the disease is remarkably variable, but overall, MS is a progressive disorder 85% of the time. The remaining 15% have **“benign multiple sclerosis”** which is slowly progressive with no disability 10 years after diagnosis.

Medical studies have reported an annual death rate of 3% for males and 2% for females or a median survival of 35 years after diagnosis.

**Our underwriting guidelines, absent other impairments are as follows:**

*“Suspected”* MS or a single, mild attack with full recovery will be rated Table C if within 2 years of the attack, Table B if 3 - 4 years from the attack, and non-rated after 4 years.

Multiple attacks of definite MS with minimal residual impairment will be rated Table G if within 2 years of the last attack, Table E if 3 - 5 years from last attack, Table C if 6-10 years from last attack, and non-rated after 10 years. If the degree of severity is more than minimal, the rating will increase and decline likely on the most severe cases.

To get an idea of how a client with a history of multiple sclerosis would be viewed in the underwriting process, feel free to use the *Ask “Rx” pert underwriter* on the reverse side for an informal quote.

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**Multiple Sclerosis - Ask "Rx" pert underwriter**  
*(ask our experts)*

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of MS, please answer the following:

- ① Please list date of first diagnosis \_\_\_\_\_
- ② Please indicate the number of episodes and date of last episode: \_\_\_\_\_
- ③ Is your client on any medications?  
 yes, please give details \_\_\_\_\_  
 no
- ④ Please note current neurologic status and/or symptoms.  
 normal  
 minimal residual impairment (please specify) \_\_\_\_\_  
 moderate residual impairment (please specify) \_\_\_\_\_  
 severe residual impairment (please specify) \_\_\_\_\_
- ⑤ Has your client smoked cigarettes in the last 12 months?  
 yes  
 no
- ⑥ Does your client have any other major health problems (ex: heart disease, etc.)?  
 yes, please give details \_\_\_\_\_  
 no

After reading the *Rx for Success* on Multiple Sclerosis, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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