



Rx FOR SUCCESS

Spinal Cord Injury

The vertebrae or spinal column surrounds and protects the spinal cord and nerve roots while providing the major support for the body. Severe trauma can injure the spinal cord, leading to paralysis. Approximately 8,000 new cases of spinal cord injury occur each year in the U.S., the majority of which are 16-30 year old males. The main causes of spinal cord injury include: motor vehicle accidents 35%, violence 30%, and falls 20%.

After the initial injury, about half of those affected will remain completely paralyzed below the level of their spinal lesion. In the other half, the lesion is “incomplete” and some movement and/or sensation is preserved. Only 17% of those injured recover enough function to walk again. The higher up the spinal cord lesion, the greater the extent of paralysis and the greater the mortality. Half of the surviving spinal cord injuries are quadriplegic (paralysis of all four limbs) and half are paraplegic (paralysis of both legs). Causes of death in those with spinal cord injury include:

- ▶ Pneumonia
- ▶ Accidents
- ▶ Suicide
- ▶ Other infections (skin ulcers, urinary tract, etc.)
- ▶ Pulmonary embolus (blood clot to lung)

Within 12 months of injury	Postpone
Complete quadriplegia	Declined
Incomplete quadriplegia	Table C to G, depending on age at injury
Complete & incomplete paraplegia	Table B to H, depending on age at injury
Those with recurrent infections, skin ulcers, respiratory problems, significant psychiatric illness and/or under 18 years of age	Declined

To get an idea of how a client with a history of spinal cord injury would be viewed in the underwriting process, use the Ask “Rx”pert Underwriter on the next page for an informal quote.

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This material is intended for insurance informational purposes only and is not personal medical advice for clients. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion. This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

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Ask "Rx"pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Spinal Cord Injury, use this form to Ask "Rx"pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client has had a spinal cord injury, please answer the following:

1. Please list date of injury.

2. Injury was at what spinal cord level (list specific vertebrae if available, i.e. C7-8).

- Cervical spine _____ - _____
 Thoracic spine _____
 Lumbrosacral spine _____

3. Please note current level of function.

- Incomplete paraplegia
 Complete paraplegia
 Incomplete quadriplegia
 Complete quadriplegia

4. Is your client on any medications?

- Yes. Please give details. _____
 No

5. Please check if your client has had any of the following:

- Pneumonia Kidney impairment
 Skin ulcers Depression
 Urinary tract infection

6. Has your client smoked cigarettes in the last 12 months?

- Yes
 No

7. Does your client have any other major health problems (e.g., cancer, etc.)?

- Yes. Please give details. _____
 No