

Condition-Related Marketing: Osteoarthritis

Today there are many types of arthritis. Common variations include rheumatoid, psoriatic, reactive and osteoarthritis. Osteoarthritis (OA) is the most common form of arthritis. Also known as degenerative joint disease and often referred to as “wear and tear” arthritis, osteoarthritis affects an estimated 32.5 million U.S. adults. (It is noted that osteoarthritis is more common among women than men.)

What is Osteoarthritis?

Osteoarthritis is a degenerative condition where tissues in the joint break down over time. Cartilage is one of the tissues that prevents and dampens wear of the bones that make up a joint. The breakdown of cartilage impacts the integrity of the joint, bone rubbing against bone exacerbating the condition. Other portions of a joint such as tendons, ligaments and synovium can be impacted by this disease process. Osteoarthritis can be caused by many factors including disease, infection and injury.

Possible Symptoms - Symptoms of osteoarthritis often appear as localized pain to the affected joint which improves with rest. They can also appear in the form of stiffness and loss of flexibility, swelling and the feeling of instability within the joint. As a result, there can be a direct impact on one’s ability to perform their Activities of Daily Living (ADLs). Difficulty with ambulation and transferring are also common for those with severe osteoarthritis. The most common areas affected by osteoarthritis include weight bearing joints (hips and knees) as well as neck, lower back and hands.

Testing for Osteoarthritis - There are quite a few tests that can be done for individuals who want to identify the cause of their pain and determine if it’s osteoarthritis. Blood and joint fluid tests are commonly used and can also rule out other conditions such as gout. Physical imaging is the most effective test to determine if one has osteoarthritis and if so, to what degree. Imaging usually starts with x-rays. However, the definitive test is an MRI.

The Focus of Treatment - The focus of treatment is maintaining functionality and independent quality of life. These treatments include, but are not limited to, physical therapy, exercise, weight management, orthotics and pain medication. When the disease process progresses the point to where these therapies are no longer effective, surgery is the final option. There is no cure for osteoarthritis, however these therapies (including surgery) can improve one’s quality of life, staving off ADL loss.

Underwriting Osteoarthritis

Since osteoarthritis is very common among LTCi applicants, it is important to take a holistic view of the overall risk when determining insurability for those with osteoarthritis. Besides imaging, the underwriter will check for comorbidities, applicant’s functionality and required treatment to ascertain the overall risk. Knowing the impact that build has on one’s joints, the underwriter will use our build chart to first determine insurability. Next, the underwriter will review the application, the interview and the medical records to determine current functionality and treatment. Finally, the underwriter will focus on any imaging in the file – specifically x-rays or MRI imaging.

Planning Corner: Using Your Resources

Osteoarthritis can be straightforward to field underwrite. Besides functionality and build, ask your client about any treatments and imaging that may have occurred. If there has been recent imaging, ask about the results and the severity of the osteoarthritis. We would encourage you to reach out to our underwriting team at LTCunderwriting@mutualofomaha.com to prescreen this case. We can help set some reasonable expectations in terms of insurability and expected rating, as well as advise what other information could be helpful with our review. In some cases, osteoarthritis may result in a postponement, meaning that post-surgery, many osteoarthritis declines can be revisited.