From the Medical Director: Giant cell arteritis

Life insurance applicants who have recovered from giant cell arteritis and are stable off therapy for over a year may be eligible for preferred rates, depending on the history. Those who are currently on or have been on therapy within a year are considered on an individual basis.

What is giant cell arteritis?

Giant cell arteritis, also known as temporal arteritis, is an inflammatory disorder that primarily affects the arteries of the head and neck region, especially the temporal arteries, which run along the side of the head. It is a serious and painful condition, and delayed treatment can lead to blindness.

Giant cell arteritis is often associated with another condition called polymyalgia rheumatica (PMR). In PMR, there is often diffuse stiffness and pain in the muscles, as well as fatigue and a low-grade fever.

What causes giant cell arteritis?

The exact cause of giant cell arteritis is unknown. The inflammatory reaction may be triggered by an infection or injury. Symptoms include head, neck and facial pain, fatigue, fever and, in extreme cases, blindness. Older individuals and females are more prone to giant cell arteritis, as are individuals with a history of PMR.

Diagnosis and treatment of giant cell arteritis

The timely diagnosis of giant cell arteritis is essential to limiting the potentially permanent complications of this disorder. Clinical findings play an important role in diagnosis. The temporal arteries may feel hard and are painful when touched. Blood tests showing evidence of an inflammatory process are also used to establish the diagnosis. The gold standard for diagnosis is biopsy of an affected artery.

Giant cell arteritis usually responds rapidly to steroids such as prednisone. Other anti-inflammatory medications are used occasionally as well. While giant cell arteritis is a chronic condition, appropriate treatment can reduce the inflammation and risk of complications, and remission may be achieved.

Medical risk assessment for life insurance

Complications of giant cell arteritis can be associated with both increased mortality and increased morbidity. For life insurance, individuals who have recovered and are stable off therapy for over a year may be eligible for preferred rates, depending on the history. Those who are currently on or have been on therapy within a year are considered on an individual basis. Some may be eligible for substandard offers; more severely affected individuals may be postponed.

Waiver of premium is usually not offered. The Long term Care Access Rider may be available to those who have been off all medications for two years or more and have no complications or comorbid conditions.

FURTHER INFO

Life Underwriting, tel. (800) 767-1000 (press *2, then option 1).