

Back Disorders

This disorder does not discriminate against male or female, young or old. Occasionally a client with a constant back pain and the medication used to treat it can cause depression.

There are many causes of back pain. The pain could stem from genetic problems such as poor spinal alignment, scoliosis and osteoporosis. It could also be caused by outside events like a car wreck that inflicts severe spinal trauma.

The underwriting concern is focused on the disability caused by the pain and the medications. The potential for addiction or over- medication is present, and in extreme cases, paralysis of the bladder and bowel. The best source of information is the applicant followed by the APS. Except for extreme cases, with bowel and bladder involvement, standard is the usual action.

Please see the questionnaire.