

## **Peripheral Vascular / Neuropathy**

Peripheral Vascular Disease is usually found to be more common in men but can also be seen in women. The disease is intermittent claudication in the peripheral limbs, meaning the hands and feet. In most cases, diagnosis can be made by doppler studies, ultrasounds and arteriography.

Generally Peripheral Vascular Disease is in association with coronary artery disease and atherosclerosis. Atherosclerosis is the build up of lipids which stops the flow of the blood throughout the body. Other causes for Peripheral Vascular Disease could include smoking, diabetes, obesity and hypertension.

Treatment for Peripheral Vascular Disease can be getting the above impairments under control or sometimes surgical intervention takes place in the form of bypass of the obstruction, endarterectomy, balloon angioplasty and amputation if gangrene occurs.

Like Peripheral Vascular Disease, Peripheral Neuropathy is a concern especially with diabetes. When a diabetic indicates they can no longer feel their feet, their feet feel like sponges, they have a prickly feeling in their toes or their hands go numb, this is neuropathy. Many times, once the client indicates this, their diabetes is not controlled.

When a client has Peripheral Neuropathy, there are a couple of ways to treat the disease. One is to get the diabetes under control if the neuropathy has not gone too far and secondly, if the neuropathy has advanced usually amputation takes place.

When underwriting both Peripheral Vascular and Peripheral Neuropathy the range of quotes can be form a slight table rating to a decline depending on the severity of the disease.

Height and weight can effect the underwriting decision. Be sure to check the Build Table.