

Headache/Migraine Disorder

Headaches are frequently associated with head infections, intracranial tumors, trauma, severe hypertension, sinus and ear infections and also with renal failure.

There are several types of headaches but the most common or frequently seen are:

1. Migraine
2. Muscle tension
3. Cluster

Migraines are a very common type of headache. They usually originate in the forehead and temporal area on one side and moves to the opposite side and then to the whole head. Migraines are usually a throbbing type headache that is associated with nausea, vomiting and vertigo and can last for hours to days.

Muscle tension headaches are very common and tend to affect the scalp and muscles of the neck and have a tendency of a tight feeling over the whole head. Doctors have not figured out why these types of headaches occur except possibly through anxiety.

Cluster headaches are more severe with sudden onset and are generally located in the eye, temporal area or face. They are usually associated with sinus or ear infections.

Treatment may include simple aspirin, to psychotherapy, to demerol (which is quite dangerous due to the addictive characteristic of the drug). The best way to underwrite this type of impairment is to have full and complete medical records on the proposed insured. Generally most cases are Standard, however sometimes a rating is not out of the question.

Please see the questionnaire.