

Parkinson's Disease and Tremors

Parkinson's (paralysis agitans) is characterized by tremors, rigidity and hyperkinesia (involuntary shaking) of the muscles in face, body, and limbs. It is a slowly progressive disease over a 10 -20 year period. The disease generally will not appear prior to age 50. It may stabilize without change for a very long time. It can be controlled with medication. In all cases we need to know the initial onset, symptoms, and progression of the disease. In cases that have been stable without progression STD - T 2 is the usual action. If the disease is more severe or there is evidence of slow progression a minimum T 4 is where we start. The more severe cases and those with the disease prior to age 50 are uninsurable. The best source of information will be the applicant, family members, and the personal physician.

Tremors can be simply too much coffee or the result of some significant neurological problem. Alcohol abuse and medications can also lead to tremors. The rate will be based on cause, date of onset and success of treatment. STD is the starting point. The information sources are the same as Parkinson's.