
DEMENTIA AND ALZHEIMER'S DISEASE

by John B. Linvill, Jr., CSA ~ November 10, 2003

During the past several years, many national publications have presented major articles on Alzheimer's Disease (AD). The reason: there has been a significant increase in the number of cases across the nation.

The purpose of this article is to provide a brief summary on this important topic. One cannot plan without knowledge. Many famous people have suffered from AD, including Winston Churchill and Ronald Reagan.

What is dementia?

First, dementia is not part of the normal aging process. Although forms of dementia are common among the senior population, it is not a natural aspect of aging. As we age, we usually have a decline in the efficiency of accessing our memory. This is very common. Consider our brain as "library of information". When we are young, our library is only partially filled. As we go forward in life our "library" fills up. In our senior years, our librarian must search through many floors of files to be able to recall information. This process just takes time. Thus, our memory efficiency will decline.

The second component of memory is accuracy. Memory accuracy is the key point of concern with dementia-related illness. Let's consider the following example: I am driving to an appointment. I have not visited the address for awhile. I forget the name of the location's street address. Sound familiar? This is efficiency memory loss. I do not despair because I carry my Palm Pilot everywhere. Now let's suppose that one cannot find one's way home from a frequently visited location. This situation represents an accuracy issue.

Dementia is a brain disorder that affects a person's ability to carry out daily activities. Alzheimer's disease is the most common form of dementia. This disease involves the parts of the brain that control thought, language and memory. According to the National Institute of Aging, scientists still do not know what causes AD and there is no cure.

The National Institute on Aging reports the following: scientists expect that some 4.5 million Americans suffer from AD. The disease usually commences after age 60. As one ages the risk of AD goes up. The USDHH estimates that 10% or more of persons over age 65 have AD. In 1996, the Alzheimer's Association estimated that almost half of those over age 85 have AD or some other form of dementia. In 1996, the National Institute on Aging projected that the disease may affect as many as 14 million people in the US in the next 50 years, unless a cure is found.

The Alzheimer's Association (1996) reported: the risk of AD increases exponentially with age, doubling each decade after age 65. With life expectancies increasing significantly, the number of cases could double every 20 years. Twenty years ago, AD was not commonly mentioned in the press. This is because people were on average not living as long and death took place before the AD had a chance to develop.

AD is usually late onset. Some victims have a rare form of AD that strikes between ages 30 and 60.

10 Warning Signs of AD (Alzheimer's Association):

1. Memory loss that effects job skills or performance
2. Difficulty performing familiar tasks
3. Forgetting simple words or using inappropriate ones
4. Getting lost
5. Poor or decreased judgment
6. Problems with abstract thinking, such as adding numbers
7. Misplacing things or putting them in odd places
8. Rapid changes in mood or behavior, often for no obvious reason
9. Dramatic personality changes, either sudden or gradual
10. Loss of initiative or disinterest in one's usual pursuits

Caring for most persons with AD is physically and emotionally demanding. The rate of progression varies from person to person – but progression of AD is usually slow and steady. The Alzheimer's Association reports that from the time of onset, the lifetime of a person with AD can range from 3-20 years.

We all know friends, relatives and acquaintances with Parkinson's disease (PD). PD is a slow, progressive disorder of the central nervous system. The disease typically strikes between the ages of 60-65, but is more frequent among those 75 and older. After impairment of posture and balance, depression and dementia can set in the later years of the disease. There may not be loss of mental capacity but the person needs more time to organize the thoughts. The average survival rate for PD is 14 years (Williams, 1995).

Dementia – Potential for several (or many) years of care. Insurance companies writing long term care policies are very concerned about very lengthy claim payout periods on policies that carry lifetime benefits. Recently, a major LTC insurance company told me that 44% of current claims are due to dementia. In future years, the insurance industry will most likely place benefit restrictions (lifetime benefit limits) to limit long duration exposures. The consumer would be well advised take a hard look at adequate duration coverage for dementia issues, as we live longer into our senior years.

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Inflation calculations are based upon current economic statistics and estimates for the Philadelphia area.*
