

Condition-Related Marketing: **Physical Therapy**

What is Physical Therapy?

Physical therapy (PT) is the treatment of physical disability, loss of functionality or pain without the use of medication, surgery or radiation. Treatment typically consists of hands-on manual manipulation, exercise and education.

Physical Therapy Categories

While there are several different types of physical therapy, LTCi underwriting focuses on the following categories:

Neurologic: This type of therapy assists in the recovery from neurological conditions/events such as stroke, brain injuries and cognitive impairments, allowing for recovery from gait, ambulation and balance issues

Occupational: Occupational therapy treatments with work-related injuries. Common issues include carpal tunnel, back injuries, overexertion and falls. In addition to treating the immediate impairment/injury, therapy can also include core support exercises and training

Geriatric: Geriatric therapy is conducted to assist with mobility and pain reduction in the elderly community

Orthopedic: Orthopedic therapy oftentimes assists with recovery from major surgeries, restoring function in terms of movement and strength

Cardiopulmonary: Cardiopulmonary therapy works to improve functionality from a respiratory and cardiac perspective

Different Types of Physical Therapy Techniques

Manual: Includes massage, exercise, stretching, acupuncture, aquatic therapy, as well as aerobics

Mechanical: Includes use of tools such as traction, laser therapy and TENS (transcutaneous electrical nerve stimulation)

Education: Perhaps the key to PT, education allows for one to understand the underlying principles of the specific therapeutic plan tailored to the individual needs, allowing for continued self-driven therapy and maintenance once released from care

Physical Therapy Underwriting Guidelines

Depending on the circumstance, you should not submit the application until appropriate wait times have passed.

- When mechanical issues are in recovery (e.g. disc disease, joint replacement), we will not consider an application until the full wait has passed. Once recovered, there is typically a 3-month wait for knee and hip issues and a 6-month wait for back issues.
- Acute issues, like a rotator sprain, may result in a short or no wait once PT has been completed.
- Applicants currently in PT for core work, prepping for the upcoming golf or running season, can be considered right away at an underwriter's discretion.

Physical Therapy Underwriting Tips

It is very important to know what your client is being treated for, therapy dates and status of current functionality. Knowing if there has been imaging, and the results of that imaging, is also helpful as it allows the underwriter to have a complete picture of the underlying issue. The decision ultimately would be determined on this underlying issue.

Planning Corner: Prescreening is Key

It is becoming more common for physical therapy to be used not just to treat injuries and pain, but also to promote overall health and wellness. In situations where your client is currently in physical therapy, it is important to understand the underlying reason. In cases where there is no specific concern or need and the therapy is for overall wellness, there may be an opportunity to extend coverage.

Something that is recurring happens over and over again, possibly at regular intervals. In contrast, something that is reoccurring is simply happening again but not always repeatedly.

You can prescreen your client's medical history by sending an email to LTCunderwriting@mutualofomaha.com.