



# Web Eagle

May 2019

Welcome to the Web Eagle, your monthly source for the latest product and industry news from United Security Assurance. For producer use only.

## Quote of the Month

"Life shrinks or expands in proportion to one's courage."

**Anais Nin,**  
American essayist

## e-Applications

You can access state-specific e-Apps for our **SecureHorizons** STC plan and **LSS** series of LTCi products at our [Agent Portal](#)\*.

## Faxing Applications

We can accept faxed applications with voided checks at this secure, toll-free number

**888-976-5969.**

Download your copy of the [fax cover sheet](#).

## Quoting Software

Our quoting software can be downloaded from our [website](#)\*. Contact us if you are unable to download the quoting software, or if you would like to have an illustration done for you.

Our **LSS and LSS Select** LTCi products, and

## Need LTCi, But Can't Afford

A recent analysis in Health Affairs, entitled, "The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources For Housing And Health Care", takes a look at the number of middle-income seniors that will have a need for LTCi in their lifetime, but won't have the financial resources to afford care. The numbers were grim. View or download the data [here](#).



## Underwriting Corner<sup>1</sup>

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Underwriting Supervisor

The Underwriting Corner topic for this month is **Joint/Pain Replacement**.

In a normal joint, bones have a smooth surface made of a substance called articular cartilage on their ends that allows one bone to glide easily against another. Joints are lubricated by a thin layer of fluid (synovial fluid) that acts like oil in an engine to keep parts gliding smoothly. When the articular cartilage wears out, is damaged, or the joint

**SecureHorizons** short-term home health care plan are featured on [StrateCision quoting platform](#).

### Ordering Supplies

USA licensed producers can order directly from our Marketing Team, at 800-872-3044.

\*This is a secured section of our site that requires [registration](#).

### Contact Us

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fluid is abnormal, problems develop. Joints often become stiff and painful requiring treatment.



Prior to recommending a joint replacement, orthopedic surgeons may recommend **alternative treatments** for pain and inflammation such as:

- Joint injections
- Oral medications such as aspirin or anti-inflammatory medicine
- Therapy exercises and protective splints
- Arthrodesis surgery to fuse bones together, which relieves pain by eliminating motion between damaged joint surfaces
- Resection arthroplasty, which is a surgery to remove arthritic surfaces and/or bone
- Surgery on tendons or ligaments to repair related joint injuries

During a joint replacement surgery, damaged bone and cartilage are removed, and replaced with prosthetic components made of metal plastic or ceramic. The new parts mimic the shape and movement of a natural joint, and if implanted successfully, allow the joints to move again with little or no pain. Although hip and knee replacements are the most common, replacement surgery is also performed on ankles, wrists, shoulders, elbows and fingers.

There are **risks and/or complications** that can occur with joint replacements such as:

- Implant loosening, fracturing or wearing down over time, which may require subsequent surgery
- Infection
- Joint stiffness or pain if the procedure or implant fails
- Dislocation of the artificial joint
- Damage to vessels, nerves or other structures in the region of the surgery

**Recovery and rehabilitation** will be different for each person. One is encouraged to use the "new" joint shortly after the operation. Most patients will experience some temporary pain in the replaced joint because the surrounding muscles are weak from inactivity, the body is

adjusting to the new joint, and the tissues are healing. This pain should resolve in a few months. Exercise and physical therapy is an important part of the recovery process.

**Questions to ask you client:**

1. What joint(s) did you have replaced?
2. When was the procedure?
3. Were there any complications during or after your surgery? Explain.
4. How long were you in physical therapy or rehabilitation? Provide the discharge date.
5. Do you have any limitation in your activity level or do you need assistance with any ADLs? How did your activity level improve after the surgery?

As always, we are here for you. Please call the underwriting department with any further questions or concerns you may have at **800-872-3044**.

<sup>1</sup>All information is intended as general knowledge only and is not a substitute for medical advice for specific medical conditions. We cannot and do not give medical advice. Individuals are always encouraged to seek medical advice for any specific health issues.

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Please note it is extremely important to obtain all the person's medications since some people have more than one diagnosis and may be on a medication that is on the "unacceptable/knock out list".

Information for this article was obtained from the following websites:

<https://orthoinfo.aaos.org/en/treatment/total-joint-replacement/>

<http://www.assh.org/handcare/procedures-and-treatment/joint-replacement>

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