

Winter 2001


## Underwriting Topic

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### Falls In Older Adults

The incidence of falls among older adults is extremely high. One in three Americans over the age of 65 will suffer a fall each year. The risk of falls increases with age. **The annual incidence of falls increases to 50 percent in older adults over age 80.**

- 3 percent of Americans over age 65 will have a severe fall.
- 1 percent of Americans over age 65 will fall and sustain a hip fracture (200,000).
- Each year 10,000 deaths in older adults are attributed to falls.
- Falls play a major role in 40 percent of nursing home admissions.

 **IMPORTANT NOTE:** Falling is not a normal part of aging. With proper attention of causes, risk factors and modern prevention strategies a majority of falls are preventable.

## Common Causes Of Falls

Frequent causes of falls in older adults include:

- Accidents (50%)
- Lower extremity weakness
- Gait disorders
- Medication related (10-20%)
- Acute illness (10-20%)


Most falls in older adults are caused by complex interactions of **Intrinsic** and **Extrinsic** factors that compromise key organ systems involving balance.

**Intrinsic factors are the end product of each individual's aging process, medical problems and medications.**

50 percent of falls in older adults who live in the community (i.e. not in assisted living environments) can usually be attributed to medical conditions.

The most common medical causes of falls in older adults include:

- Arthritis
- Stroke
- Hip fractures
- Peripheral neuropathies
- Dementia
- Amputation
- Parkinson's syndrome
- Foot disorders and deformities


 **IMPORTANT NOTE:** Individuals with leg weakness have about a fivefold increased risk of falling in some studies, while those with gait and balance disorders have a threefold increased risk.

Medications play a major role in falls in older adults. This is especially true of medications that induce sedation. Medications that induce a drop in blood pressure (called *hypotension*) can also pose a serious risk for falls.

**Extrinsic factors include environmental hazards and activity-related factors.**

The most common environmental causes of falls in older adults include:

- Poor lighting
- Slick or irregular floor surfaces
- Furnishings that are too low or too high
- Unsafe stairways
- Bathroom fixtures that are too low or too high or do not have arm supports

 **IMPORTANT NOTE:** Age plays a role in the cause of falls in older adults. In persons 75 and younger falls are usually from environmental conditions associated with normal aging changes. In persons 85 and older the "accumulated" effects of multiple medical conditions and medications are usually the cause.

## Prevention Of Falls

Preventative strategies for preventing falls are aimed at reducing risk factors. Intervening in the following eight (8) risk factors in the FICSIT trial<sup>7</sup> demonstrated a 30 percent reduction in falls:

- Low blood pressure with standing
- Sedative/hypnotic medications
- Use of more than four (4) medications
- Toilet and bath safety
- Environmental hazards
- Abnormal gait, transfers and balance
- Lower and upper extremity strength and range of motion

- **Foot problems**

\* (Frailty and Injuries Cooperative Studies of Intervention Techniques: A multifactorial intervention to reduce the risk of falling among elderly people living in the community. N Engl J Med 1994;331:821-7.)

## Underwriting Comment

Older adults with a history of one or more falls present an underwriting challenge for LTC coverage. The following questions will assist in screening these clients:

1. **How many falls has the client had?**  
A history of multiple falls is very concerning regardless of the cause and can easily lead to a declination.
2. **How recently has the client fallen?**  
A recent fall is concerning and requires a full explanation as to its cause and the probability that future falls will be prevented.
3. **What medications is the client currently taking?**  
Multiple medications (i.e. greater than 4) as well as sedative/hypnotic medications are associated with an increased risk factor for falls. It is important to document all the medications that the client is currently taking.
4. **Has the underlying cause of the fall been determined?**  
It is important to find out the cause of the fall (see above for discussion of intrinsic and extrinsic causes of falls). Unexplained falls, especially where the client sustains an injury may result in a declination.
5. **Was a fracture or injury involved?**  
Injury falls are a predictor for future falls and may result in a declination.
6. **Was any home care or nursing home care needed to recover from the fall?**  
Falls that require home or institutional care create greater underwriting concern regarding the underlying causes and the possibility of future falls.

Coming in the Spring 2001 Long Term Care Newsletter

### Arthritis