

Health assessment in OLGAFlex

People who are ill usually know their diagnosis exactly. But what about you as a medical layperson?

When advising on care supplementary insurance under the OLGAFlex tariff, diagnoses must be discussed that are often unfamiliar to non-medical professionals, yet are important for assessing long-term care risk. Below you will find brief explanations of selected medical conditions:

Diagnosis	Explanation
Alzheimer's disease	A brain disorder characterized by premature loss of brain tissue, leading to a progressive decline in all cognitive functions.
Amyotrophic lateral sclerosis (ALS)	A degenerative disease of the motor nerve cells in the brain and spinal cord, resulting in progressive, irreversible muscle paralysis throughout the body, including the respiratory muscles.
Aneurysm	An abnormal dilation of an arterial blood vessel wall.
Angina pectoris	A term describing symptoms of an acute reduction in blood flow to the heart. Typical symptoms include chest pain and a feeling of tightness.
Peripheral arterial disease	An arterial circulation disorder affecting the limbs (feet, legs, arms, hands) caused by narrowing of the blood vessels. The main cause is hardening of the arteries.
Arteriosclerosis	Also known as hardening of the arteries. Changes to blood vessels caused by deposits in the vessel walls, leading to calcification, loss of elasticity, and progressive narrowing. This can result in serious conditions such as heart attack or stroke.
Bronchial asthma	A chronic inflammatory disease of the airways, characterized by recurring attacks of shortness of breath, coughing, and breathing difficulty.
Ankylosing spondylitis (Bechterew's disease)	A painful, chronic inflammatory rheumatic disease primarily affecting the spinal joints, which gradually become stiff. Inflammation may also affect tendons, large joints, and the heart muscle.
Huntington's disease (chorea)	A brain disorder in which nerve cells in certain brain regions degenerate, leading to uncontrolled facial movements, swallowing and speech difficulties, and excessive movements of the limbs, neck, and trunk.
Chronic hepatitis	One of the most significant causes of liver cirrhosis and liver cancer.
Chronic obstructive pulmonary disease (COPD)	Irreversible damage to the lungs. It is characterized by narrowed (obstructed) airways and/or overinflation of lung tissue (emphysema), coughing, increased mucus production, and shortness of breath during physical exertion.

Diagnosis	Explanation
Chronic kidney failure	Irreversible damage to kidney tissue, leading to impaired kidney function and, with progressive tissue damage, ultimately to end-stage kidney failure.
Ulcerative colitis	A chronic inflammatory disease of the colon lining that typically occurs in episodes.
Brittle bone disease (osteogenesis imperfecta)	A congenital condition caused by a disorder of collagen metabolism, resulting in bones that fracture easily and may become deformed.
Hydronephrosis	A condition resulting from impaired urine outflow from the kidney, causing dilation of the renal pelvis and calyces due to increased pressure. The course is often painless, which means the condition is frequently diagnosed only at an advanced stage after kidney tissue damage has already occurred.
Brain damage	Congenital or acquired damage to the brain, for example as a result of accidents with traumatic brain injury, conditions such as stroke, cerebral hemorrhage or brain tumors, inflammatory or degenerative brain diseases, brain malformations, states following oxygen deprivation, poisoning or metabolic disorders, or after neurosurgical procedures.
Hydrocephalus	Also known as “water on the brain”; an abnormal enlargement of the cerebrospinal fluid spaces within the brain.
Infantile cerebral palsy	The consequences of early childhood brain damage. Depending on the location and extent of the damage, this may result in (spastic) paralysis on one side of the body, involuntary movements, impaired postural muscle control, and in some cases intellectual impairment, delayed speech development, as well as visual and hearing disorders.
Developmental disorders in children	Conditions involving abnormalities or delays in physical or psychological development during childhood.
Liver fibrosis	Early-stage scarring of the liver with increased deposition of collagenous connective tissue; a transitional stage toward liver cirrhosis.
Liver cirrhosis	A condition in which the blood vessels and tissue of the liver are permanently damaged, primarily leading to shrinkage of the liver.
Pulmonary emphysema	Irreversible damage to the lungs characterized by overinflation of the small air-filled structures within the lungs.
Marble bone disease (osteopetrosis)	A hereditary condition caused by reduced activity of bone-resorbing cells. Despite a significant increase in bone mass, fractures occur frequently and often heal poorly. Additional complications may include enlargement of the liver and spleen, reduced immune function, seizures, and damage to cranial nerves (e.g. blindness).

Diagnosis	Explanation
Medically treated high blood pressure	High blood pressure places strain on the heart and blood vessels and may lead to secondary conditions affecting the entire body. In many cases, it is a trigger for stroke and heart attack.
Crohn's disease	A chronic inflammatory bowel disease that can affect the entire gastrointestinal tract from the mouth to the anus and may involve the whole body.
Cystic fibrosis	A congenital metabolic disorder that leads to the production of thick, protein-rich secretions in the body's glands. It primarily affects the lungs, digestive tract, and reproductive organs. Thickened secretions and impaired drainage result in a wide range of symptoms.
Muscular dystrophy	An umbrella term for a group of conditions characterized by muscle weakness and progressive muscle wasting.
Polyneuropathy	Disorders affecting several or all peripheral nerves, which transmit signals between the spinal cord or brainstem and target organs such as muscles or skin. Key symptoms include numbness in the feet and legs, pain, and an unsteady gait.
Mental illnesses	The term "mental illness" covers all psychological disorders, such as anxiety disorders, adjustment and stress-related disorders, attention deficit hyperactivity disorder (ADHD), depressive disorders, manic disorders, neuroses, personality disorders, psychoses, schizophrenia, somatization disorders (physical symptoms with a psychological cause), and obsessive-compulsive disorders.
Primary biliary cirrhosis	A chronic, progressive liver disease that begins in the bile ducts and, in its final stage, affects the liver tissue itself.
Sarcoidosis	An inflammatory connective tissue disease affecting the entire body. As a sign of inflammation, small nodules of connective tissue, known as granulomas, form. In principle, any organ may be affected. The lungs are almost always involved; the eyes, heart, skin, kidneys, liver, spleen, muscles, joints, bones, and the central nervous system may also be affected.
Spina bifida	Also known as "open spine" or a neural tube defect. A congenital malformation that, depending on its severity, may be associated with paralysis, bladder and bowel dysfunction, and hydrocephalus.
Persistent vegetative state	A complete loss of consciousness and the ability to communicate due to severe brain damage. However, deeper brain structures continue to function, maintaining vital bodily functions such as breathing, heartbeat, and the sleep-wake cycle.

Diagnosis	Explanation
Polycystic liver disease	A usually congenital malformation of the liver in which the organ is interspersed with numerous fluid-filled cavities, known as cysts.
Polycystic kidney disease	A hereditary, usually bilateral malformation of the kidneys in which the organs are filled with cysts and typically progress to kidney failure over time.