Drug Abuse

Many legal and illegal drugs have abuse and addiction potential. These include narcotics (such as codeine, morphine, heroin), cocaine, amphetamines, methamphetamines, marijuana, LSD, tranquilizers (such as Valium), barbiturates, inhalants, and anabolic steroids - among many others.

Drug addiction is a pattern of misuse characterized by a loss of control, compulsive use, or use despite negative consequences. It is often manifested by tolerance and/or withdrawal. Tolerance means that more and more of the drug is needed to get to the same high (common in narcotics and tranquilizer abuse). Withdrawal means that the addicted person gets very sick when trying to stop the drug (also common in narcotic and tranquilizer abuse).

Dangers of drug abuse to physical and mental health include trauma, sudden cardiac death from arrhythmias and heart attacks, respiratory arrest, seizure, stroke, depression, anxiety, psychosis and delirium. Dangers to social health include job and financial loss, family and marital disruption, and legal entanglements.

Anyone currently abusing a substance will be declined for insurance. Those who have discontinued this behavior for a minimum of two years may be considered.

Underwriting guidelines for drug use and abuse are:

Marijuana, limited use	Standard to Table B
Marijuana, heavy use	Rated as below for other substances
Other substances	Minimum postponement of 2 years. Ratings then will range from standard to Table F, depending on time since abstinence/sobriety began

Adjustments (up or down) may be made to the above ratings, depending on: severity and frequency of the abuse, type of drug abused, severity of associated complications, evidence of dependence and/or withdrawal, legal problems related to abuse (such as DUIs), abuse of multiple drugs (including alcohol), number of relapses, and current participation in a group such as Narcotics Anonymous.

To get an idea of how a client with *Drug Abuse* would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the next page for an informal quote.

**{Name
Phone Number
E-mail Address
Website Address}**

Drug Abuse - Ask "Rx" pert underwriter
(ask our experts)

Producer ______________________ Phone ______________ Fax ______________

Client ______________________ Age/DOB ______________ Sex ______________

If your client has a history of drug abuse treatment, please answer the following:

1. What was the date of initial treatment or diagnosis ______________________
2. What drug(s) were used or abused? ______________________
3. Were there any relapses from sobriety/abstinence?
   - ☐ yes, please list dates ______________________
   - ☐ no
4. Were there any legal problems (such as DUI or other)?
   - ☐ yes, please give details including dates ______________________
   - ☐ no
5. Have there been physical complications or additional psychiatric problems?
   - ☐ yes, please give details ______________________
   - ☐ no
6. Please list current medications: ______________________
7. What is your client's current level of alcohol consumption? ______________________
8. Does your client currently participate in a group such as Narcotics Anonymous?
   - ☐ yes
   - ☐ no
9. Has your client smoked cigarettes in the last 12 months?
   - ☐ yes
   - ☐ no

9\. Does your client have any other major health problems (ex: cancer, diabetes, ulcers, etc.)?
   - ☐ yes, please give details ______________________
   - ☐ no

After reading the *Rx for Success* on *Drug Abuse*, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

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