



## UNDERWRITING 201: DRUG ABUSE

Many legal and illegal drugs have abuse and addiction potential. These include narcotics (such as codeine, morphine, and 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. The addiction is often manifested by tolerance and/or withdrawal. Tolerance means that more and more of the drug is needed to get 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 narcotics 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 life insurance.** Those who have discontinued the behavior for a minimum of two years may be considered.

UNDERWRITING GUIDELINES	
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.
<b>Adjustments (up or down) may be made to the above ratings, depending on:</b>	
<ul style="list-style-type: none"><li>• Severity and frequency of abuse</li><li>• Type of Drug Abused</li><li>• Severity of associated complications</li><li>• Evidence of dependence and/or withdrawal</li></ul>	<ul style="list-style-type: none"><li>• Legal problems related to abuse (such as DUI)</li><li>• Abuse of multiple drugs (including alcohol)</li><li>• Number of relapses</li><li>• Current participation in a group such as Narcotics Anonymous</li></ul>

### Marijuana Use – Specifically:

Now that Marijuana use is legal in some states it is thought that life insurance companies might view the use differently than they have in the past. However, that is simply not true.

### **Casual Marijuana:**

Marijuana is still considered to be a 'gateway' drug and as such the underwriting for its use has not changed much. However, today a 'casual' user (*one or two cigarettes per week*), can be consider as a standard NON tobacco by some companies. If you have a prospect that falls into this classification, we will direct you to one of those companies. Most other companies consider marijuana users for tobacco rates.

Life insurance companies use test for THC (*Tetrahydrocannabinol*) in the urine specimen). The duration during which the test may be positive can vary depending upon the cutoff point used by the laboratory, the amount of drug absorbed and the frequency of use. Using a standard cutoff point, the duration of detection is about 1 to 3 days after acute usage. However, the detection limit may be up to 4 weeks or more in regular, heavy users. The reason for this is that THC is fat-soluble and collects in the adipose tissue. Over time it then gradually redistributes into the blood for subsequent elimination. The gradual release of THC from fat stores is felt to be the chief reason for milder withdrawal symptoms with cessation of use.

If you have an admitted drug and/or marijuana user, [CLICK HERE](#) and download our Drug Questionnaire. Ask the client the questions and submit the form to us. We will give you our best opinion on the case within 24 hours. We are right 90% of the time.

Thank you for your business!



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