



Rx FOR SUCCESS

Attention Deficit Disorder (ADD) or Hyperactivity Disorder (HD)

ADD/HD is a neurobiological disorder characterized by persistent problems in three areas: inattention, hyperactivity, and impulsivity. It is estimated to affect 6–9% of school age children. Although it seems more frequent in boys, girls are affected too. Boys are recognized as having ADHD more often because they tend to be overtly overactive and impulsive while girls tend towards the less obvious inattentive sub-type.

Although there is often improvement as the child matures, many persons with ADD/HD continue to have symptoms into adulthood. Some persons with ADD/HD also have other (co-morbid) psychiatric disorders such as mood (depression) and anxiety disorders, conduct disorder, oppositional defiant disorder, Tourette’s syndrome, and learning difficulties. Low self-esteem is common and early intervention is important to minimize its impact on the child’s life.

Treatment of ADD/HD is usually with a stimulant, such as Ritalin, which is effective in most cases. Often, behavioral intervention is added to boost therapeutic success.

< 18 years old	
In regular school/class with no co-morbid psychiatric disorder, treated only with Ritalin (or similar drug)	Non-rated
Other cases such as aggressive behavior, drug experimentation, multiple medications needed, etc.	Usually declined
≥ 18 years old	
Adult ADD, no disability, treated only with Ritalin (or similar drug)	Non-rated
Adult ADD plus history of depression	Rating per depression history (see <i>Rx for Success</i> on Depression and Anxiety Disorders)
Adult ADD plus any other psychiatric disorder	Individual consideration

To get an idea of how a client with Attention Deficit Disorder (ADD) or Hyperactivity Disorder (HD) would be viewed in the underwriting process, feel free to use the Ask “Rx”pert Underwriter on the next page for an informal quote.

This material is intended for insurance informational purposes only and is not personal medical advice for clients. Rates and availability will vary based on the satisfaction of our underwriting criteria. Underwriting rules are subject to change at our discretion.

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Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Attention Deficit Disorder/Hyperactivity Disorder (ADD/HD), use this Ask “Rx”pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
Client _____ Age/DOB _____ Sex _____

If your client has a history of (ADD/HD), please answer the following:

1. Please list date of diagnosis.

2. Is your client on any medications?

- Yes. Please give details: _____
 No

3. Does your client have a history of any of the following psychiatric disorders? (Check all that apply.)

- Mood or anxiety disorder
 Personality disorder
 Conduct disorder or oppositional defiant disorder
 Suicidal thought/attempt
 Substance abuse (alcohol or drugs)
 Other (specify) _____

4. Has your client ever been hospitalized or on disability for psychiatric treatment?

- Yes. Please give details: _____
 No

5. If school-age, is your client in regular class for age?

- Yes. Please give details: _____
 No

6. Has your client smoked cigarettes in the last 12 months?

- Yes. Please give details: _____
 No

7. Does your client have any other major health problems (e.g., cancer)?

- Yes. Please give details: _____
 No