



Attention Deficit Hyperactivity Disorder (ADHD)

ADHD is a neurobiological disorder characterized by persistent problems in three areas: inattention, hyperactivity, and impulsivity. It is estimated to affect 4-8% of 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 ADHD continue to have symptoms into adulthood. Some persons with ADHD 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 ADHD is usually with a stimulant, such as Ritalin, which is effective in most cases. Often, behavioral intervention is added to boost therapeutic success.

Underwriting considerations:

< 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 ADHD, no disability, treated only with Ritalin (*or similar drug*) Non-rated
- Adult ADHD plus history of depression Rating per depression history (see Rx# 26)
- Adult ADHD plus any other psychiatric disorder Individual consideration

To get an idea of how a client with Attention Deficit Hyperactivity Disorder (*ADHD*) 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.

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Poducer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

If your client has a history of ADHD, 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 dates _____
 no
- ⑤ If school-age, is your client in regular class for age?
 yes
 no, please give details _____
- 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 (ex: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Attention Deficit Hyperactivity Disorder (ADHD), please feel free to use this *Ask "Rx" per underwriter* for an informal quote.

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