**BIPOLARITY VERSUS LIFE INSURANCE**

Meta Description:

Life insurance policy covers available for patients diagnosed with bipolar disorder.

Keywords:

bipolarity versus life insurance, bipolar disorder life insurance, life insurance for bipolar disorder.

Bipolar disorder:

Bipolar disorder (also bipolarity) is an illness of the mind, where there is a significant shift in the moods of the patient. They usually swing between two major moods – depression, and mania.

While depression leads to silence and suicidal thoughts and everything dark, mania is an extremely elevated mood where the usual expressions are glee and happiness.

People diagnosed with bipolar disorder usually find it troubling to manage everyday tasks of life such as work, school, and/or maintaining relationships. While no cure is available, various treatment options are available that help managing symptoms easier for the patient.

While it is not a rare disorder, it is still considered an extremely risky diagnosis for the patient, and can lead of weeks-long events of depression and mania following each other in a vicious cycle.

Life insurance for bipolar disorder:

Preexisting conditions are well-known in the insurance industry to raise premium rates. When it comes to purchasing life insurance policies as a diagnosed bipolar client, it seems to be really difficult to do so.

While every insurance organization has their own methods for underwriting and determining policy rates, most insurers seem to straight up turn down applications when it comes to underwriting life insurance policies for clients diagnosed with bipolarity.

Since bipolar disorder is a mental illness, its consequences can be unpredictable. This increases the risk factor very significantly for the insurer – so much so that their interest is not quite piqued to quote a premium.

While some insurance organizations do offer cover, the premium rates on the cover were found to be quite larger than those of standard life insurance policies.

Due to it being an unpredictable and risky disease, bipolar disorder (and usually, other disorders such as schizophrenia, etc.) is usually deemed as a disease that cannot be covered by most life insurance policy offerings. Hence, it is usually difficult or outright impossible to obtain a bipolar disorder life insurance – but that does not mean you should stop trying.