**MENTAL ILLNESS LIFE INSURANCE**

Meta Description:

Life insurance policy covers available for patients diagnosed with mental illnesses.

Keywords:

mental illness life insurance, life insurance for mental illnesses, life insurance versus mental illnesses

Defining mental illness:

It has been estimated that approximately twenty five percent of the population experiences some sort of mental illness, irrespective of severity. One out of every four people are a victim to mental illnesses, an umbrella of conditions that are more volatile than their physical counterparts.

Mental illnesses are health conditions that have a significant impact on your mood at the basic level. They are also known to put a dent in your psychological behavior, and overall emotional well-being.   
  
Common mental illnesses that are also popular include depression, anxiety, and mental stress. Rare and severe complications of such disorders include schizophrenia – delusions and hallucinations; bipolarity – or split personality disorder; and multiple personality disorders.

Most mental illnesses are extremely misunderstood by the majority of the general population, thereby increasing the risk of fatality and harm when it comes to treatment and recognition of such diseases. Mental illnesses are notorious for presenting with no physical symptoms until it has gone too far.

This implies that a mental illness can only be recognized by yourself, or a specially-trained psychiatrist.

Life insurance versus mental illnesses:

Having a mental illness does not directly disqualify you from being able to purchase a life insurance policy.

It has been found that nine in ten applications for life insurance for mental illnesses have been accepted by most insurance organizations. With such a high success rate, you should have no difficulty when trying to obtain one for yourself.

Out of those, more than eight out of ten applicants have been accepted at standard life insurance rates. This is a very high implication for you, as it means that there is a great chance for you to purchase a life insurance without your mental condition affection your insurance rates at all.

Insurers are very inquisitive when it comes to offering mental illness life insurances policies. Some of the common questions you may have to get out of the way include your condition, its severity, duration since diagnosis, psychiatric history, medication intake, and its impact on your daily life.

Get yourself mental illness life insurance, and secure your financial future today.