**PTSD LIFE INSURANCE**

Description:

An article about life insurance for patients diagnosed with post-traumatic stress disorder.

Keywords:

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PTSD:

Often known by the abbreviation, post-traumatic stress disorder is a mental health condition. It is often triggered by events from the past that cause a feeling of terror in the brain, either by having witnessed or experienced it.

Most people that got through terrible events have a temporary mental setback, and try to adjust and cope with the situation – with time and care, they get better gradually.

PTSD is caused when those feelings of terror do not get better with time, but rather worse. Usually lasting for months or years, the disorder is known to interfere with day-to-day lives of those affected by it.

While there are a variety of memory-related symptoms manifesting into physical stress and pain, PTSD can be gradually cured by regular treatments and therapy sessions.

Life insurance for PTSD:

PTSD is generally classified into four major groups – intrusive memories, avoidance, negative changes in thinking and mood, and changes in physical and emotional reactions.

And while there are classifications in PTSD, the usual answer to receive while looking for PTSD life insurance is a resounding no – but that does not mean you should not continue to look for it.

It is very much possible to find cover term plans with insurers for those suffering from mental health issues and are continuing to undergo treatment.

Policy availability for post-traumatic stress disorder may be affected if that is not your only health condition. Since PTSD affects every person differently, it is inaccurate to comment about the availability of insurance policies to everyone affected by it.

Insurers will inquire about the onset of the condition and its nature of origin, severity of the condition, medication history, psychotherapy and counselling regularities, stability and control over oneself with/without medication, and overall mental health status of the applicant.

Recent suicide attempts and/or suicidal thought processes can affect cover availability or price, and denial of life insurance is highly likely if you are still an in-patient being treated for PTSD at any hospital.