**SCHIZOPHRENIA LIFE INSURANCE**

Description:

An article about life insurance for patients diagnosed with schizophrenia.

Keywords:

life insurance for schizophrenia, schizophrenia life insurance

Schizophrenia:

Schizophrenia is defined as a mental disorder where those affected by it tend to interpret reality in an abnormal manner. It usually results in patients not being able to distinguish between what is real and what is not, leading to them being convinced that manifestations of their imaginations exist for real.

Schizophrenia can result in a combination, usually non-lethal, of hallucinations, delusions, and extremely disordered thinking. It causes behaviours that impair everyday functioning and can be extremely disabling for the patient.

Schizophrenia has no cure, and requires lifelong treatment. While early treatment can get symptoms under control, serious complications can develop and degrade the long-term outlook of the disease if left untreated.

Life insurance for schizophrenia:

Schizophrenia is closely linked to various mental health disorders, including schizoaffective, bipolar, anxiety, schizotypal and schizoid personalities, and dissociative personality disorders.

Schizophrenia life insurance requires acute assessment by the insurer, alongwith a detailed report from the doctor that is treating you. A clear picture of your holistic health status is required by the insurer in order to underwrite your life insurance for schizophrenia.

Insurers will also want to inquire about the disorder, such as its longevity, severity, medication and treatment history, therapy history and expected future, expected course of the disease, and the stability of your condition.

Given a stable condition of your schizophrenic disorder, it is possible for you to secure life insurance for schizophrenia, but at non-standard terms and increased premiums, due to the high risk of the disorder.

Recent psychotic episodes and attempts of suicide can ruin any chances you have at an insurance policy for schizophrenia. It will then be denied or deferred for a short period of time, or will be handed over to a specialist provider that will place certain exclusions on the policy.

Schizophrenia is a life-changing mental disorder. With no grasp of what is actually real, you will have to take care of yourself first and foremost, physically and mentally. Leave the burden of finance to those that can keep your future secure – your insurers.

Get yourself a schizophrenia life insurance policy today.