



Eating Disorders

Eating disorders are psychiatric disorders characterized by a disturbed body image and a morbid fear of obesity. These disorders are manifested by abnormal patterns of food consumption and self-induced marked weight loss.

Anorexia Nervosa is a morbid preoccupation to lose weight which does not disappear even with significant weight loss to the point of starvation. It affects approximately 1% of adolescent girls and tends to occur early in adolescence following an earlier period of real or perceived obesity. Other psychiatric disorders may be present such as obsessive-compulsion disorder, anxiety, or depression. Symptoms include: loss of menses, cold intolerance, constipation and hyperactivity. Excess mortality is from cardiovascular death (which can occur years later), malnutrition, and suicide.

Bulimia Nervosa differs in that there is consumption of large quantities of food followed by an extreme need to then purge oneself of that food. It affects 1-5% of adolescent girls and tends to occur later in adolescence. Many have additional psychiatric disorders such as depression, substance abuse, and anti-social behavior. Build may be normal, underweight, or overweight. Excess mortality is low but due to cardiovascular death or rare esophageal tear.

Underwriting considerations:

Medical examination with special attention to current build and/or recent APS records are required in the second and third years from recovery to document weight stability. Denial, false body image, and relapse are so prevalent.

Rating if not associated with other psychiatric disorders or substance abuse:

Present or within 1 st year of recovery	Decline
Maintaining normal weight:	
2 nd year from recovery	Table C
3 rd - 4 th year	Table B
After 4 years	No rating

To get an idea of how a client with Eating Disorders would be viewed in the underwriting process, feel free to use the Ask "Rx" *per* underwriter on the next page for an informal quote.

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Eating Disorders - Ask "Rx" pert underwriter (ask our experts)

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

If your client has a history of Eating Disorders, please answer the following:

- ① Please list the diagnosis:
 anorexia nervosa bulimia nervosa
- ② Please indicate the number of episodes and date of last episode/recovery:

- ③ Please note current Height _____ and Weight _____
- ④ Has weight remained stable for at least 1 year?
 yes no, please give details _____
- ⑤ Is your client on any medications?
 yes, please give details _____
 no
- ⑥ Has your client been hospitalized for treatment of a Eating Disorder ?
 yes, please give dates _____
 no
- ⑦ Does your client have a history of any of the following associated conditions?
(check all that apply)
 Substance abuse (alcohol or drugs) Personality disorder
 Psychotic disorder Suicidal thought/attempt
 Depression Anxiety disorder
- ⑧ Has your client smoked cigarettes in the last 12 months?
 yes, please give details _____
 no
- ⑨ Does your client have any other major health problems (ex: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Eating Disorders, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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