

Overwhelmed with Life Insurance Application Process?

Our High Risk Life Insurance Agents Will Guide You through the Process to Avoid Any Costly Mistakes Along the Way.

Your head starts to spin as the questions keep coming. Just when you finish one round of questions and you think the end is near, they spring another batch of questions on you. You're not sure you can take it another minute longer. Why do they need to know all this stuff? How many more questions are there? When will this end? How am I going to get through this? Who can help me navigate through this process?

Looking for affordable life insurance can be a hassle when you have ADD/ADHD.

Those with Attention deficit hyperactivity disorder (ADHD) might have of these behaviors:

- Has ambition to start lots of tasks and projects, but rarely completes them
- Has difficulty remembering content of books, movies, and TV shows
- Constantly misplace or loses things (such as keys, wallet, cell phone)
- Places frequent reminders for themselves, such as post-it notes
- Procrastinates often
- Has difficulty staying on top of everything in work or school environments

(Source: InsightfulMinds.org)

So it's no wonder the application process for life insurance may feel a little overwhelming or hard to complete for a person with ADHD.

On top of that there are many confusing myths surrounding this condition that might make a person feel judged or criticized or treated differently. Take a look at a few below taken from helpguide.org:

Myths and Facts about ADD / ADHD in Adults

MYTH: ADD/ADHD is just a lack of willpower. Persons with ADD/ADHD focus well on things that interest them; they could focus on any other tasks if they really wanted to.

FACT: ADD/ADHD looks very much like a willpower problem, but it isn't. It's essentially a chemical problem in the management systems of the brain.

MYTH: Everybody has the symptoms of ADD/ADHD, and anyone with adequate intelligence can overcome these difficulties.

FACT: ADD/ADHD affects persons of all levels of intelligence. And although everyone sometimes has symptoms of ADD/ADHD, only those with chronic impairments from these symptoms warrant an ADD/ADHD diagnosis.

MYTH: Someone can't have ADD/ADHD and also have depression, anxiety, or other psychiatric problems.

FACT: A person with ADD/ADHD is six times more likely to have another psychiatric or learning disorder than most other people. ADD/ADHD usually overlaps with other disorders.

MYTH: Unless you have been diagnosed with ADD/ADHD as a child, you can't have it as an adult.

FACT: Many adults struggle all their lives with unrecognized ADD/ADHD impairments. They haven't received help because they assumed that their chronic difficulties, like depression or anxiety, were caused by other impairments that did not respond to usual treatment.

(Source: Dr. Thomas E. Brown, Attention Deficit Disorder: The Unfocused Mind in Children and Adults)

Make Your Symptoms Work for You

Some of your symptoms can be turned into positive traits, such as "problem-solving, creativity, being spontaneous, being risk-takers in a good way, and having the courage to follow their intuition," says ADHD coach Nancy Ratey, EdM.

For certain people, "symptoms can be translated into positive factors," says Abigail Levrini, PhD. She's the director of Psych Ed Coaches, which provides services to people with ADHD in Virginia.

Here are some examples, according to Levrini:

- One way to describe hyperactivity is "high energy." If you have a career where energy is important, such as an athlete or actor, this could be a plus. The challenge is harnessing that energy, instead of letting it scatter your attention.

- Picking up on details. People who have trouble paying attention to things they find boring may focus very intently on things they find engaging. As a result, they may pick up details that other people miss.
- Enjoying the present. Being impulsive “is basically living in the moment and not dwelling too far into the future, which many of us could benefit from as well,” Levrini says.

Of course, this is risky if it goes too far. Impulsive behavior can create lots of problems when the consequences show up. So with this particular symptom, it’s a matter of managing those impulses so they don’t put you at risk or complicate your life.

(Source: WebMD.com)

Don’t Waste another Minute Call Us for Assistance Getting Life Insurance Now

Our highly skilled life insurance agents will work with you to discover the best life insurance policy that meets your particular situation. They will expertly walk you through the application process, assisting you with the details of the application, coaching you on how to answer the questions so as not to cause undue scrutiny on your answers. Our friendly staff of life insurance agents will be glad to personally handle your case and find the right coverage for you.

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