

## Alcohol Use & Abuse

The most popular drug of choice is Alcohol. Current statistics indicate nearly 80% of all people in the US consume Alcohol, and nearly 10% will become “problem drinkers”. Alcohol use is implicated in over 60 % of all accidental deaths. The risk is higher among women the men, and all people under age 40.

The underwriter will need all the facts. The nature of alcohol abuse is difficult to determine. The disease of Alcoholism is a very private matter, the applicant is the only person who knows how much is drank daily. Heavy drinkers drink daily. But problem drinkers consume an average of 70 - 80 grams of alcohol (750ml of wine or a six pack of beer) per day.

The information for evaluation of the alcohol problem comes from the following sources: Attending Physician’s Statement, Driving Record (MVR), Blood Profile, Inspection Reports, Candid and HONEST answers on the Alcohol Use Questionnaire, and Family History. The more honest the answers the more accurately the underwriter will be able to evaluate and offer coverage.

Support groups are very effective in controlling the desire to “fall off the wagon”. Membership and active participation in groups such as Alcoholics Anonymous are very effective. The continued abuse of alcohol will adversely effect mortality and morbidity. The first sign of problems occurs in the Liver Function studies, the elevated lab values indicate the alcohol use has inflamed the liver from long term excessive intake. Fortunately in the majority of people once the alcohol use is stopped the values return to normal. There is a significantly increased incident of accidents, absenteeism, and work problems when a person is having problems with alcohol use.

50 % or less Reformed Alcoholics will have a relapse. In many cases the relapse will be for a brief period of time, however the waiting period will begin with the last drink of alcohol. We will consider coverage after 1 year free of alcohol use. The Alcohol Questionnaire should be completely and honestly answered. If your client wishes to include a cover letter this will also assist in the evaluation. If the CDT (carbohydrate deficient test) is elevated we will not offer coverage on any basis. The CDT is an alcohol marker and is done with as part of the blood test. When requesting medical information from treatment facilities a special authorization is routinely requested.