

# Solutions

Medical Underwriting at Work for You

LIFE AND DISABILITY INSURANCE



## MetLife

## Prescription Marijuana

By Bruce Seidell, MD  
Senior Medical Director

**Joseph, 43**, a stockbroker, applied for \$3 million of life insurance and \$6,000 of disability income insurance. He has had a diagnosis of relapsing remitting multiple sclerosis for 6 years with visual changes, mild weakness and spasticity on the right side and moderate pain. Attacks are infrequent (about three times a year) and have been treated with steroids. His physician suggested a disease modifying medication, but he requested marijuana after hearing that it can be helpful and is now legal with a prescription in his state. He only smokes it with an attack, which relieves his pain and symptoms. He has lost little time from work.

**Marilyn, 51**, an accountant, applied for \$1.5 million of life insurance and \$4,000 of disability income insurance. Seven years ago she was in a motor vehicle accident that injured her lumbar spine, and has continuing moderate, chronic low back pain. High doses of non-steroidal anti-inflammatories and more than occasional opioids (never to excess) were used regularly to control pain which allowed her to work and care for her family. In the past year, her state legalized medical marijuana and she asked her doctor to let her try it. She now smokes it regularly as prescribed and does not drink alcohol. It relieves her pain so well that she has significantly decreased her use of opioids and non-steroidal anti-inflammatories.

### Hypothetical Underwriting Outcomes

In underwriting an applicant for life insurance we have to consider both the effects of his/her use of any substance as well as the underlying disease on life expectancy. For disability insurance we need to focus on how a drug may affect any aspect of the applicant's ability to perform his or her usual occupation.

Joseph qualifies for life insurance with a rating only for his underlying disease, multiple sclerosis. He would be mildly substandard and also have non-smoker rates since his marijuana smoking is infrequent. He is a decline for disability

insurance both for his multiple sclerosis and the use of prescription marijuana.

Marilyn would qualify for life insurance at standard or possibly better, but with regular marijuana smoking she would get smoker rates. She is a decline for disability insurance due to the use of prescription marijuana.

Prescription marijuana users are not considered eligible for disability insurance because of concerns regarding impairment of cognition. This can be a significant factor in preventing a person from carrying out the duties of most jobs or professions and may affect their motivation to work. Furthermore its use can disqualify a worker from certain occupations which require the driving of a vehicle or use of heavy equipment.

### Information Regarding Prescription Marijuana

As of July 2013, around half of the states permit the use of marijuana with a medical prescription. In addition, CO and WA permit recreational use within limits. In contrast, the federal government and DEA classify it as a Schedule I drug meaning it has a high potential for abuse and no accepted medical use in the US and is illegal to use under federal law. Smoking of marijuana will not be approved by the FDA as the plant per se cannot be standardized in chemical content or dose which is a necessary requirement for a drug to be tested for FDA approval. However, it appears that the federal government will not currently prosecute its use in states where it is legal.

While smoking marijuana is a common method for delivery of the active ingredients, it also can be taken orally, by inhalers where it does not need to be burned to enter the lungs possibly making it less hazardous, by transdermal methods and as a mouth spray.

There have been studies done on its safety and efficacy for various conditions, however these have not been on a large enough scale to be definitive. In fact one survey showed that 60% of physicians still think that it has physical and mental health risks.<sup>1</sup>

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Some examples of diseases which have been treated with marijuana where it may be effective as shown by limited studies or anecdotal evidence, include the following:

- **Chronic Pain** – marijuana probably has been used for pain ever since it was discovered. It is moderately effective but one needs to balance that with side effects. It may be most effective for neuropathic pain. There is no clear advantage of smoking it over oral use or other means of delivery.
- **Multiple Sclerosis** – it helps relieve pain and spasticity. A mouth spray, nabaximols (Sativex), derived from the plant itself, is approved for MS in Canada and several European countries. In the US it is in clinical trial for advanced cancer pain.
- **Fibromyalgia** – it may decrease pain and increase quality of life.
- **Anti-emetic and appetite stimulant properties** – THC (tetrahydrocannabinol) the principal constituent of marijuana has been available since 1986 as a pill (Marinol) to treat nausea and vomiting in cancer patients on chemotherapy as well as patients with AIDS. Initially it was Schedule II, in 1999 reduced to Schedule III (less restrictions). A small study showed a slight increase of weight taking THC vs. placebo.<sup>2</sup>
- **IBD (inflammatory bowel disease)** – it has not produced remission of the disease but has improved general well being, facilitating work and social function.
- **Glaucoma** – it has been shown to decrease intraocular pressure.

1. JAM Bd Family Medicine 2013; 26:52-60

2. Cochrane Database Systematic Review 2013;4

3. Archives of Int Med 2007;167:221-228

## For more information, contact a member of your Underwriting team today.

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## Concerns Related to Marijuana Use:

- **Pulmonary** – occasional marijuana smoking does not affect pulmonary function. However, long term frequent use by smoking has been linked to impaired pulmonary function, cough and increased risk of lung cancer.<sup>3</sup>
- **Addiction** can occur, but possibly less than using other abused substances e.g. alcohol, tobacco, heroin, cocaine.
- **Motor vehicle accidents** may be more frequent in marijuana users.

## Questions to ask your clients who use prescription marijuana

- 1 – What condition do you use marijuana for?
- 2 – Do you smoke it, take it orally or by another non-smoking method?
- 3 – If you smoke marijuana, how long have you been smoking it?
- 4 – How often do you use it and in what quantity?
- 5 – Have you ever been diagnosed with substance abuse or any psychological problem?

MetLife does not make any medical recommendations for treatment. Patients should consult their physicians about what is appropriate for them based on their individual situations.

*The cases presented here are hypothetical. Specific ratings will vary based on a client's complete medical history.*