



# Web Eagle

July 2019

Welcome to the Web Eagle, your monthly source for the latest product and industry news from United Security Assurance. For producer use only.

## Quote of the Month

"I am not a product of my circumstances. I am a product of my decisions."

**Stephen Covey,**  
*American Educator and Author*

## e-Applications

You can access state-specific e-Apps for our **SecureHorizons** STC plan and **LSS** series of LTCi products at our [Agent Portal](#)\*.

## Faxing Applications

We can accept faxed applications with voided checks at this secure, toll-free number **888-976-5969**.

Download your copy of the [fax cover sheet](#).

## Quoting Software

Our quoting software can be downloaded from our [website](#)\*. Contact us if you are unable to download the quoting software, or if you would like to have an illustration done for you.

Our **LSS and LSS Select** LTCi products, and **SecureHorizons** short-term

## How to Afford LTCi

A Kiplinger article by Kimberly Lanford, cited a statistic that says if you're 65 years old, there is a 70% chance that you will need some form of long term care services during your lifetime -- that would also include unpaid care by family. In her article, Ms. Lanford provides insight from various industry leaders on how individuals might fund their future long term care needs. [Read entire article](#).



## A Plan to Help Ease Financial Worries

Millions of older Americans who will require care may not be financially prepared to pay for the professional service cost associated with in-home care. Our short-term home health care insurance plan, *SecureHorizons*, is designed to help bridge the financial gap for individuals who may suffer an injury or medical condition and want to recover at home.

### Plan benefit features include:

- One Rate Class
- 0-Day Elimination Period
- Same Rates for both Men and Women

home health care plan are featured on [StrateCision quoting platform](#).

### Ordering Supplies

USA licensed producers can order directly from our Marketing Team, at 800-872-3044.

\*This is a secured section of our site that requires [registration](#).

### Contact Us

673 East Cherry Lane  
P.O. Box 64477  
Phone: 800-872-3044  
Fax: 215-723-8036  
[www.usaofpa.com](http://www.usaofpa.com)

- Optional Facility Care Rider\*
- Optional Inflation Protection Riders\*
- Easy Application Process - No medical records required

For more information about this plan or any of our long term care insurance plans, call our **Marketing Department at 800-872-3044**.

\*Optional riders not available in Pennsylvania.

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## Underwriting Corner<sup>1</sup>

Written By: Jennifer Howlett  
Underwriting Supervisor

The Underwriting Corner topic for this month is **Marijuana facts and how Underwriting will approach your case.**



**Marijuana** (Cannabis) has been recognized since ancient times for its fibers, medicinal and mood-altering effects. It was outlawed in the 1930's around the same time prohibition of alcohol was overturned. Per the Monitoring the Future survey taken in 2015, marijuana is the most commonly used illicit drug in the United States. Its use is widespread among young people with more than 11 million young adults ages 18 to 25 admitting to using marijuana in the past year.

As of April 2019 33 States (AK, AR, AZ, CA, CO, CT, DE, FL, HI, IL, LA, MA, ME, MD, MI, MN, MO, MT, NH, ND, NJ, NM, NV, NY, OH, OK, OR, PA, RI, UT, VT, WA state, WV) plus Washington D.C. have legalized medical marijuana use, but only 10 states (AK, CA, CO, MA, ME, MI, NV, OR, VT, WA state) plus Washington D.C. have legalized use of marijuana for recreational as well as medical use. 14 additional states allow CBD oil/non-psychoactive forms of marijuana under certain circumstances (AL, GA, IA, IN, KY, MS, NC, SC, SD, TN, TX, VA, WI, and WY). Only 3 states remain (ID, KS and NE) where marijuana is illegal in ALL forms.

The term medical marijuana refers to using the whole, unprocessed marijuana plant or its basic extracts to treat symptoms of illness and other conditions. The U.S. Food and Drug Administration (FDA) has not recognized or approved the marijuana plant as medicine, still listing it as a schedule

1 controlled substance; highly addictive, with no medical value (within the same category as heroin, LSD and Ecstasy). However, scientific study of the chemicals in marijuana, called cannabinoids, has led to two FDA-approved medications that contain cannabinoid chemicals in pill form. Researchers haven't conducted enough large-scale clinical trials that show that the benefits of the marijuana plant (as opposed to its cannabinoid ingredients) outweigh its risks in patients it's meant to treat.

The marijuana plant contains more than 100 cannabinoids. The body also produces its own cannabinoid chemicals which play a role in regulating pleasure, memory, thinking, concentration, body movement, awareness of time, appetite, pain, and the senses (taste, touch, smell, hearing, and sight). Two main cannabinoids are:

- THC (*delta 9 tetrahydrocannabinol*) - Marijuana's main mind-altering ingredient that makes people "high", and can increase appetite and reduce nausea. THC may also decrease pain, inflammation (swelling and redness), and muscle control problems. Two FDA-approved drugs which contain THC are Dronabinol and Nabilone. They treat nausea caused by chemotherapy and increase appetite in patients with extreme weight loss caused by AIDS. Continued research might lead to more medications. The United Kingdom, Canada, and several European countries have approved Nabiximols (Sativex®), a mouth spray containing THC and CBD. It treats muscle control problems caused by MS, but it isn't FDA-approved.
- CBD (*Cannabidiol*) - A phytocannabinoid that makes up 40% of the plant's extract, and doesn't make people "high." It may be useful in reducing pain and inflammation, controlling epileptic seizures, and possibly even treating mental illness and addictions. The FDA approved a CBD-based liquid medication called Epidiolex® for the treatment of two forms of severe childhood epilepsy, Dravet syndrome and Lennox-Gastaut syndrome.

Many researchers, including those funded by the National Institutes of Health (NIH), are continuing to explore the possible uses of THC, CBD, and other cannabinoids for medical treatment.

Recreational use of marijuana has been debated for years, and some states have made it legal to purchase marijuana and grow cannabis plants for recreational/private use within certain legal restrictions, age 21 being one of them. Marijuana can be consumed by smoking, drinking or edibles (brownies, candy, cookies, etc.), or vaporizers, also known as vaping, using liquid marijuana extract. Smoking is the fastest way to feel the effects of marijuana, with eating,

drinking or vaping taking around 30 minutes to 1 hour to feel the effects. The THC in marijuana overactivates parts of the brain that contain the highest number of receptors, causing a “high”, including areas that control sensations, movement, coordination, judgment, reward and memory.

Short-term effects of marijuana use include:

- Impaired judgment
- Reduced coordination, movement and memory
- Increased heart rate for up to 3 hours after smoking

Long-term effects of marijuana use include:

- Breathing problems due to lung irritation
- Mental illness such as temporary hallucinations, paranoia and worsening schizophrenia
- Low birth weight, brain & behavioral problems due to effects on brain development in the womb when used during pregnancy
- Loss of IQ between the ages of 13-38 if chronic use started in early teen years and continued into adulthood (per New Zealand study)

*From an Underwriting perspective:* United Security Assurance will consider applicants that use marijuana according to their state legal status. If your client resides in a state where medicinal marijuana is legal, we will consider your client, and underwrite the cause/diagnosis that allows them to get the marijuana. A photo copy of the physician recommendation/prescription (if available) should be submitted with the application. If your client resides in a state where marijuana is legal on all counts, we will underwrite use similar to alcohol consumption. As long as there is no excessive use, abuse, or addiction documented, and no legal infractions have been assessed, your client can be considered. The rate class will be determined based on all health conditions your client has in combination with their amount of use admitted to and documented in medical records. If your client resides in a state in which marijuana has not been legalized, we will not accept the application.

**We encourage you to call the underwriting department with any cases you would like to discuss, or have questions about.** We are here to help place your business.

<sup>1</sup>All information is intended as general knowledge only and is not a substitute for medical advice for specific medical conditions. We cannot and do not give medical advice. Individuals are always encouraged to seek medical advice for any specific health issues.

The information presented in this article is provided solely for informational purposes and is for agent use only. The information provided is accurate and current as of the time of publication. The topic discussed is general in nature and no guarantee of coverage is implied. Products and benefits are not available in all states.

Please note it is extremely important to obtain all the person’s medications since

some people have more than one diagnosis and may be on a medication that is on the “unacceptable/knock out list”.

Information for this article was obtained from the following websites:

<https://www.vox.com/cards/marijuana-legalization/what-is-medical-marijuana>

[https://www.washingtonpost.com/news/monkey-cage/wp/2018/07/23/has-the-u-s-reached-a-tipping-point-in-marijuana-legalization/noredirect-on&](https://www.washingtonpost.com/news/monkey-cage/wp/2018/07/23/has-the-u-s-reached-a-tipping-point-in-marijuana-legalization/noredirect-on&utm_term=.541e583edd20)

[utm\\_term=.541e583edd20](https://www.washingtonpost.com/news/monkey-cage/wp/2018/07/23/has-the-u-s-reached-a-tipping-point-in-marijuana-legalization/noredirect-on&utm_term=.541e583edd20)

<https://www.bloomberg.com/quicktake/marijuana-legalization>

<https://www.webmd.com/pain-management/news/20180507/cbd-oil-all-the-rage-but-is-it-safe-effective#3>

<https://www.drugabuse.gov/publications/drugfacts/marijuana-medicine>

<https://www.rollingstone.com/culture/culture-features/cannabis-legalization-states-map-831885/>

[https://www.ncci.com/Articles/Pages/II\\_Insights\\_MarijuanaFocusupdate.aspx](https://www.ncci.com/Articles/Pages/II_Insights_MarijuanaFocusupdate.aspx)

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