



## The Pulse - Mental Health and Insurance

As per the Mental Health Survey of India (2015-16) conducted by National Institute of Mental Health and Neuro Sciences, **approximately 15 percent of Indian population suffers from mental health issues** which require active intervention.

Rooted stigma around mental health conditions makes the problem more complex. Mental health stigma is characterized by prejudicial attitudes and discriminating behaviour directed towards individuals with mental health issues.

Also, mental illness requires prolonged medical attention along with continuous care and support from professionals which is often a huge financial burden on families. Acknowledging this, a year after **National Mental Healthcare Act 2017 was passed** by the parliament; the Insurance Regulatory Development Authority of India has come out with guidelines asking all insurers to include mental health under their ambit of coverage.

### Factors Causing Stigma

- Throughout history, **people with mental health problems have been treated differently**, excluded and even brutalized. One reason for this could be the violent or unpredictable behavior of people with mental health problems which led to the formation of misguided views among people.
- Similarly, **early beliefs about the causes of mental health problems, such as demonic or spirit possession**, gave rise to reactions of caution, fear, and discrimination.
- Besides, previously, the **people with mental illness were kept in metal hospitals situated outside the city premise**. Such segregation coupled with disheveled looks engendered stigma.

### DRISHTI INPUT

#### National Mental Healthcare Act 2017

- How does the act define mental illness?
  - Mental illness was earlier defined as any mental disorder other than mental retardation.
  - The Act defines mental illness as a disorder of thinking, mood, perception, orientation or memory.
  - Such disorder impairs a person's behaviour, judgement, capacity to recognise reality or ability to meet ordinary demands of life.
  - This definition also includes mental conditions associated with substance abuse and does not include mental retardation.
- Rights guaranteed under the Act:
  - **Manner of treatment:** The Act states that every person should have the right to specify how he would like to be treated for a mental illness situation. An individual will also specify who will be the person responsible for taking decisions with regard to the treatment, his/her admission into a hospital etc.
  - **Access to public health care:** The Act guarantees every person the right to access mental health care and treatment from the government. This right includes affordable, good quality, easy access to services such as minimum mental health services in every district. Persons with mental illness also have the right to equality of treatment and

protection from inhuman and degrading treatment.

- **Suicide decriminalized:** Earlier, attempting suicide was punishable. The Act decriminalises suicide. It states that whoever attempts suicide will be presumed to be under severe stress, and shall not be punished for it.
- **Insurance:** The Bill requires that every insurance company shall provide medical insurance for mentally ill persons on the same basis as is available for physical illness.

## Mental Health and Insurance

- Before the enactment of the National Mental Healthcare Act 2017, the insurance companies did not cover mental health. However, now, any person who wants to get covered for mental health will have to be covered on the same basis as physical illness. There cannot be any form of discrimination.
- With the new law, the insurance companies have to draw a strategy by which people can seek mental health coverage.
- Besides, the media, the insurance companies, regulators and the government have to play a major role in generating awareness across the spectrum. In most of the cases people having in their families, history of schizophrenia and mental retardation do not know that they can be covered.
- However, the issue is that if a person is already suffering from mental ill health she/he will find it difficult to get insurance related to other complications/physical illness that might surface later in their lifetime.

## Mental Health Facilities

- District hospitals and medical colleges have facilities to take care of the people suffering from mental illness.
- **As per the National Mental Health Programme (1982), around 200 districts have been covered** with physicians treating mental illness as well as sensitizing people. Besides, the doctors in the primary health centres and community health centers are sensitized to treat people with common mental disorders like depression.
- However, the National Mental Health **Survey has pointed out that there is a large treatment gap.** That is, **close to 80%** of the people suffering from debilitating conditions do not get mental care and proper treatment.

## Mental Illness and Fiscal Concerns

- There are two primary costs related to mental illness:
  - The first one is the **indirect cost**, where a person who is suffering from mental illness cannot work or earn a livelihood to sustain herself has to be looked after by another person. This entails a cost.
  - On the other hand, there is a **direct cost**. This is medication and consultation cost, which is relatively lower than the indirect cost.
    - Though the National Mental Healthcare Act 2017 covers inpatient hospitalization, an outpatient burden is still outside the purview of insurance companies.
    - So, to resolve this issue the insurance companies must have access to data in order to design products related to outpatient treatment.

## Way Forward

- Firstly, there is a need to destigmatize mental illness issue. This can begin within the family. If someone is suffering from mental issue within the family, she/he should not be given the tag of a patient.
- Psychotherapy of the patients and the family is most important as well as the easy availability of medications.
- Insurance companies should increase the coverage and make the procedures simple to get

insurance for mental illness.

- Last but not least is generating awareness from schools to colleges and workplace by involving all the major stakeholders should also begin.

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