



# MENTAL HEALTH INSURANCE: A WELCOME CHANGE

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In the era of health insurances, an insurance policy dedicated to mental disorders is a welcome change. The Mental Health Care Act 2017 has proved to be an impetus towards insurance companies prioritizing mental health as a critical requirement of health insurances along with medical insurance. To guard the poor especially, from the financial risks arising from mental health illnesses, these disorders have to be given an equal priority along with health insurances. The MHCA 2017 made it mandatory for psychiatric disorders to be covered under health insurance policies and this is a much-needed improvement in the insurance sector.

According to the summary of the recent National Mental health Survey in India, the burden of mental health disorders like Depression, Anxiety disorders and Substance-Use disorders affect 11% of the Indian population at any time. There is a sizable gap in the treatment of most mental health disorders and a whopping 86% being for alcohol use disorders. The survey also showed a minimum expenditure of 1000 to 1500 Rs per day for treatment of mental disorders, making the poor especially vulnerable to financial burden. According to the data from the National Mental Health Survey, the households with lesser income and limited employment are much more vulnerable to mental health disorders and require greater financial assistance. And in India at the moment, only hospitalization and in patient care services are provided under health insurance policies. Thus, a mental health insurance policy is the need of the hour.

I have created a sample of an insurance policy, 'Saurakshan,' which is dedicated solely for mental health, as a part of my academic project. It is made specifically to target the financial expenses that could be incurred due to mental health disorders. It aims to cover Behavioral disorders, Substance-Use disorders, Stress Related disorders, Neurotic and Psychosomatic disorders, Mood (Affective) disorders, Schizophrenia and delusional disorders, Eating disorders, Personality disorders and Intellectual disabilities. It also accounts for the poor, by keeping the starting rates of premium at 500 Rs INR for a sum insurance of 1 lakh rupees. This sample insurance policy is made, keeping in mind, the snowballing demand for financial assistance in the country and offers outpatient services for the poorest sections of the society. The policy focuses on full fledged services for all common mental health issues and offers a reasonable and affordable premium according to the policy plans available for each stratum of the society.

There are provisions for E-medical consultation and wellness programs in the policy. It provides the insured with separate packages for therapy and counselling. It also allows the insured, the additional advantage of coverage of the illnesses that occurred post procurement of the policy, even after its renewal and continues financial assistance for those disorders after it is claimed once. The benefit of modern treatments and recreational facilities is another added advantage of this policy.

According to Statista Research Department, as of 2017, more than 14% of total population in India suffer from some form of depressive disorder. The majority of this population includes older female adults. Quarantine during covid-19 drastically impacted our country and large amounts of financial stress along with unhealthy lifestyle contributed to depression and anxiety. In addition to this, those who were already a victim to these disorders saw it worsening due to social isolation and neglect of healthcare systems. All these instances warn us of a society which stays silent on the issues of the mind and the financial responsibilities which come with it.

Through the policy, Saurakshan, I aim to offer a template for the making of future insurance policies which includes full coverage for mental health services, this policy anticipates creation of insurances for mental health and envisions for the society, a future which is inclusive of all aspects of health.