Taking the Lead - Mental Health

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Outline

• My journey
• Laying the Foundation
• Current Trends
• Mental health and insurance
• Claims management approaches
• Recent advances in mental health
• Concluding remarks and discussion
My journey

- Why this topic
- Relevance in Australia
- The ‘mystery’ of mental illness – the invisible enemy
Laying the Foundation

- The importance of definitions
- So what is a mental illness
- Treatments
- ICD definitions
- Changing views of mental health
- Changing social acceptance
Current Trends

- The World
- The US
- Europe
- Australia
- Drivers?
- Will the trend ever end?
Mental health and insurance

- Impacts on life, TPD and disability income
- TPD and disability income claim rates/costs
- Are we being proactive enough?

OVERVIEW OF THE GLOBAL SITUATION

08 Mental health is an integral part of health and well-being, as reflected in the definition of health in the Constitution of the World Health Organization. "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity." Mental health, like other aspects of health, can be affected by a range of socioeconomic factors (described below) that need to be addressed through comprehensive strategies for promotion, prevention, treatment and recovery in a

11 People with mental disorders experience disproportionately higher rates of disability and mortality. For example, persons with major depression and schizophrenia have a 40% to 60% greater chance of dying prematurely than the general population, owing to physical health problems that are often left unattended (such as cancers, cardiovascular diseases, diabetes and HIV infection) and suicide. Suicide is the second most common cause of death among young people worldwide.

12 Mental disorders often affect, and are affected by, other diseases such as cancer, cardiovascular disease and HIV infection/AIDS, and as such require common services and resource mobilization efforts. For example, there is evidence that depression predisposes people to myocardial infarction and diabetes, both of which conversely increase the likelihood of depression. Many risk factors such as low socioeconomic status, alcohol use and stress are common to both mental disorders and other noncommunicable diseases. There is also substantial concurrence of mental disorders and substance use disorders. Taken together, mental, neurological and substance use disorders account for 21% of the global burden of disease in the year 2000. Depression alone accounts for 4.3% of the global burden of disease and is among the largest single causes of disability worldwide (11% of all years lived with disability globally), particularly for women. The economic consequences of these health losses are equally large: a recent study estimated that the cumulative global impact of mental disorders in terms of lost economic output will amount to US$ 16.3 million million between 2011 and 2030.3
Claims management approaches

• Traditional approaches
• Developments in approaches

BPS approach
Specialist skills, specialist teams
Reduced portfolio size
Special communication
Superfriends / Beyond Blue / Black Dog
Late notifications a challenge
Visiting psychologist

Allied health staff
Claims case manager
Claimant motivation
Focus of QA
Recruitment, training, culture
Work-focused, evidence based, treatment approach
Rehab
Recent Advances

- Thomas Insel
- PTSD treatments
- Advances in genetic discovery/genetic literacy
- Update from NAMI
- PERMA
Where to from here?

• So what?
  – As an actuary?
  – Your personal response?

• Is the glass half full, or half empty?
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