



Media Release

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New paper calls on insurers to change their attitudes to mental health

beyondblue welcomes the release of The Actuaries Institute of Australia's 'Mental Health and Insurance Green Paper'.

beyondblue and Mental Health Australia have been working with the insurance industry since 2002 to change policies and practices that can result in people with mental health conditions being denied cover, charged higher premiums or having their claims rejected.

"The Green Paper will help to prompt change and add to *beyondblue*'s work in advocating for insurance products and practices to reflect 21st century community expectations around depression, anxiety and suicide risk," said *beyondblue* CEO Georgie Harman.

In 2011 *beyondblue* and Mental Health Australia conducted a survey that confirmed people with mental health conditions experienced difficulty and discrimination when applying for and claiming on insurance.

This was followed in 2017 with *beyondblue* research to measure the extent and nature of insurance discrimination against people with mental health conditions and gather first person accounts. The results of this research will be released later this year.

"The Actuarial Institute's Green Paper is a timely piece of work," said Ms Harman.

"We have already seen some change in the industry with a handful of insurers removing blanket mental health exclusion clauses from travel insurance policies. But overall the pace is glacial."

beyondblue wants insurers to assess the risk of cover and mental health-related claims using recent, relevant, real data and not outmoded attitudes and practices.

"There is a lot of data out there, but we do not believe the industry is using it properly," Ms Harman said. "We are asking the industry to use contemporary evidence and data, and take individual circumstances into account instead of making broad assumptions about a person's mental health and ability to function.

"We want insurers to stop indirectly discouraging people from seeking help to improve their mental health and well-being out of fear they will be denied insurance because they have – or once had – depression, anxiety or were touched by suicide.

"We also call on insurers to stop confusing symptoms, such as stress or insomnia, with diagnosable conditions such as anxiety and depression."

Read The Actuaries Institute of Australia's ['Mental Health and Insurance Green Paper'](#).

Read about *beyondblue*'s work to [stop discrimination by insurance providers](#).