

12 June, 2019

Beyond Blue welcomes travel insurance investigation

Beyond Blue and Mental Health Australia have welcomed a Victorian Equal Opportunity and Human Rights Commission investigation into travel insurance policies that discriminate against people living with mental health conditions.

The report, *Fair-minded Cover*, confirms the need for sweeping reform to the way insurance companies treat people who have experienced mental health conditions.

For more than 10 years, Beyond Blue has been campaigning for insurers to lift blanket exclusions that deny travel insurance cover and claims to people with mental health issues.

Beyond Blue Lead Clinical Adviser Dr Grant Blashki said the Commission's investigation resulted in three insurance companies – Allianz, Suncorp and World Nomads Group – changing their policies that previously excluded customers who have a mental health condition from accessing travel insurance.

"We are pleased these insurers have responded and are taking positive steps towards preventing discrimination, and we'd encourage other insurers to follow suit," Dr Blashki said.

"Removing blanket exclusions is a good start because it recognises that mental health conditions vary in their severity and impact.

"From Beyond Blue's perspective, the most concerning aspect of insurance discrimination is that it can cause people to avoid seeking professional help for their mental health condition because they fear their cover or claim will be denied. The practice of using blanket exclusions is stigmatising. It's harmful to people's mental health and it has to stop."

The Commission's report also found insurers used outdated or irrelevant data to assess risk. Dr Blashki said the Commission's concerns about data meant insurers were making assumptions when considering travel insurance applications or claims.

"We support the Commission's recommendation that insurers apply rigorous actuarial analysis when offering or excluding travel insurance, and that the insurance companies who participated in the investigation develop risk profiles and appropriate coverage for different mental health conditions," Dr Blashki said.

"It is incumbent on every insurer in Australia to end this discriminatory behaviour so that everyone has the fair and equal access to travel insurance they deserve."

Mental Health Australia CEO Frank Quinlan said insurers should stop lumping mental health conditions into one category.

"They need to dig deeper and understand that most people who experience mental health issues lead very happy, productive lives," Mr Quinlan said. "Mental health conditions do not stop people from working or studying, and it certainly doesn't stop them from travelling.

"All we are asking is for insurers to make a real effort to properly understand mental health and end the discriminatory behaviour that has been captured by the Commission's investigation."

Mental health professionals are available at the Beyond Blue Support Service via phone 24/7 on 1300 22 4636 or via www.beyondblue.org.au/get-support for online chat (3PM – 12AM AEST or email responses within 24 hours).

Contact:

Beyond Blue: Sandro Olivo
sandro.olivo@beyondblue.org.au / 0488 500 487

Mental Health Australia: Lachlan Searle
lachlan.searle@mhaustralia.org / 0488 076 088