

# Can Insurance not covering mental health be called 'health insurance'

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Mental and behavioral disorders account for about 12% of the global burden of disease. Out of about 45 crore people in the globe living with mental and behavioral disorders, only a fraction are adequately cared for and treated. Mental and behavioral disorders contribute four of the top ten reasons for disability globally. By 2020, 15% of the DALY lost would be because of mental and behavioral disorders. What is particularly important for us to recognize that the life time prevalence of such conditions is 25%. The burden of many neuropsychiatric conditions like unipolar depression is high and contributes significantly to total years lived with disability. it is particularly very high in the most productive age group of 15 - 44 years. One can imagine the consequent economic loss to a nation when it's prime productive age group is fraught with such conditions. Health must always have to be viewed simultaneously from a health economic point of view. Usually, mental health budget of a nation does not exceed 1% of the total health expenditure, whereas considering the disease load, it

disproportionately limits the GDP growth.

Recent data on Accident deaths and suicides in 2014 published by National Crime Records Bureau (NCRB) puts suicide rates in India at a moderate level, up from previous low levels. This wouldn't be surprising to many who would agree with the way our country is developing as a hub of both developed and developing world diseases. On one hand infectious diseases continue to claim large number of lives on the other chronic and lifestyle diseases continue to emerge in their notoriety. Mental diseases are most certainly a component in the lifestyle diseases as much as hypertension, diabetes are. While the average number of suicides is 10.6 per lac population for the country, the number is very alarming for some states (Puducherry 40.4, Tamil Nadu 23.4, Chhattisgarh 22.4). While there are many causes that can be attributed for the high rates, mental health conditions can safely be assumed as one of the frequent underlying causes. Many suicides, irrespective of the underlying cause, can be prevented by early psychological interventions.

A national survey on 'Burden of disease' by National Commission on Macroeconomics and Health Ministry of Health & Family Welfare, Government of India, New Delhi in September 2005 presented a picture which did not come as a surprise to many caregivers like me. In my daily routine of patient care, I come across patients from diverse backgrounds like age groups, places (rural to urban), gender and socio-economic status. It is thus easy for a Psychiatrist like me not just to gauge the extent of burden of the disease on the population but also its impact on those afflicted with these conditions and their families. Many times the impact is devastating, emotionally & economically.

Most of the patients with mental and behavioral disorders require long term treatment. The key to success of therapy is drug compliance / adherence by patient. The approach for us psychiatrists is to partner with the family to achieve optimal results. We not just treat the patients but also educate, counsel family members. Mental and behavioral issues present a facet of society which is quite unlike what one sees in other health conditions. There's so much social stigma a patient with such disorders lives with that most of them prefer living with the pain of the treatable health condition rather than come out and seek medical help. I see many patients who come to me or are

brought by relatives at a most progressed condition where the treatment is complex, longer and outcome may not be the best.

The economic impact of treatment on the families, specially the not so well of ones is significant. With emergence of new and better drugs and compounds, the quality of outcome has improved, though the cost of treatment continues to move up. Treatment of mental disorders being a long term (in some cases life long), the cost burden of treatment on the family at any one instance may not be very high, but over longer term and over lifetime of the patient and his / her family it's a fairly large sum.

For effective treatment, we have to address both the social and economic aspects of the disease. There's so much with even celebrities coming out to create awareness. I see a social movement building, whereas on the economic front, I see much more to be done. We still do not have much public spend on mental health. Insurance in India explicitly excludes treatment for mental and behavioral disorders. I was surprised at first when I first noticed such exclusion as the WHO definition of health includes 'mental health'.

I understand from health insurers that health insurance in India traditionally does not pay for out-patient treatment. However they go on to say that even in-patient treatment if it is for mental health disorders

are not covered. i notice inconsistency. I also argue, that even if other out-patient conditions are not covered, the same should be covered for mental disorders. An exclusion only reinforces the exclusion that the society has put. it further makes the stigma robust.

Removal of any exclusion not just supports these patients economically, it loudly gives a social message. People living with mental health disorders are not excluded, neither socially nor economically.

10 Reasons why Mental health must be covered under health insurance.

1. Mental health is integral to the definition of health
2. The Load of disease continue to rise with modern day lifestyle, stress
3. The number of patients with mental disease are only a tip of the iceberg

4. It has massive impact on the economy of the country
5. The treatment is long term and thus does have significant financial stress on the patient and his / her family
6. It is logical not to selectively exclude just one spectrum of lifestyle conditions while covering others
7. As a country we need to move towards universal health covering total health
8. Suicide rates are rising alarmingly and is afflicting the young
9. Early treatment and interventions will save life

If insurance does not cover mental health it can't be called health insurance.



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