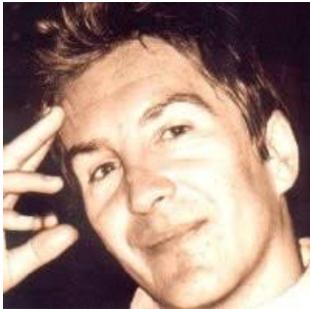


Mental health is everyone's business



The surge in demand for mental health support and rising numbers of work-related cases, poses both risks and opportunities for insurers. "Astute organisations are adapting quickly to make mental health a priority on their agenda", according to Antony Brown, CEO at CBT Clinics.

Unfortunately, mental illness is on the rise. The World Health Organisation has said by 2030, depression alone, will have overtaken cancer as the number one global disease burden. In the UK, public concern about mental health has doubled in the past year. This sharp increase means mental health is now the second largest health issue that people are worried about, second only to cancer.

Despite increased public awareness and reduced stigma around mental health, access to effective treatment remains a concern. In the UK, 40% of GP appointments now involve mental health, which is almost 1.5 million appointments per year. Yet, a recent survey by the Care Quality Commission, found 1 in 3 NHS patients with depression and other mental health conditions had received poor treatment: 54% of people had waited over 3 months to access effective psychological therapies such as Cognitive Behaviour Therapy (CBT), and 12% of people were facing waiting times of over 12 months in some areas of the UK.

Within the workplace, mental health has overtaken musculoskeletal conditions as the most common reason for long-term sickness absence. In 2017, Deloitte estimated poor mental health cost UK employers £33bn-£42bn each year. This was made up of absence costs c. £8bn, presenteeism costs ranging from c.£17bn - £26bn and turnover costs of c. £8bn. Understandably, employers are focusing on mental health and supporting their employees more than ever before. The onus is increasingly shifting towards employers taking action at an earlier stage to prevent absence and reduce liability claims

There is no doubt that this will have an impact upon insurers. However, there are opportunities for mutuals to respond proactively, by developing mental health propositions that meet increased demands and create a differential in the market. This means extending beyond the limitations of traditional employee support services such as 24/7 telephone helplines and counselling services, to ensure full mental health support is available which measures effectiveness and return on investment.

Antony Brown comments, "Employers are demanding a more effective range of support for their employees and expect immediate access to the most effective talking therapies such as CBT. They also understand the need to provide support for employees with more severe and chronic mental health conditions, which have traditionally been excluded from insurance policies. By doing so, organisations know they can reduce employee absence, improve organisational performance and retain talent".

So how are insurers taking on the challenge of mental health amid rising work-related claims? Aviva recently launched its new mental health service through its large corporate health insurance product, providing end-to-end clinical treatment, a dedicated case manager and access to a wide range of specialists including psychotherapists, psychologists and psychiatrists. Legal & General have developed an award-winning mental health service offered through its Income Protection product and have launched the acclaimed 'Not A Red Card' campaign to raise awareness of mental health in the workplace.

Health technology is also attracting a good deal of interest, according to Antony Brown: "We've been early adopters of digital health at CBT Clinics and had high engagement from both employers and insurers. There are around 15,000 apps related to mental health, the majority of which offer wellbeing advice or generic techniques rather than individualized treatment. Right now, the more advanced technologies of AI, machine learning and gamification are some way off being able to replicate the skilled decision making and empathy of human expertise in psychological healthcare. However, we believe health technology combined with the human touch, will eventually have a much wider impact, allowing individuals to engage more readily with self-management of their emotional and psychological health".

Whilst large corporates have been at the forefront of investing in mental health initiatives, insurers are acutely aware of the need to offer support for SME's. A survey undertaken by the Institute of Directors (IoD) in 2016, found its members recognised the dangers of poor mental health, but were behind the curve when it came to remedying the problem. The survey highlighted more than 80% of IoD members recognised good workplace mental health as important, but less than 1 in 7 (14%) had a formal mental health policy in their workplace. Over half (54%) of IoD members had been approached by staff experiencing poor mental health, with impact upon business including poor quality of work and decision making, higher staff turnover and workplace conflict recognised as dangers.

"It's imperative that we offer the same access to support for those people working in smaller businesses", suggests Antony Brown. "It can be business-critical to lose a key member of staff in a smaller business, whether that's through a health-related absence or natural attrition. Right now, the most common reason for absence is likely to be a mental health condition but small business don't often know where to turn and may not have a culture in place that openly supports discussing a mental health issue".

"Those insurers who are taking mental health seriously, are ensuring their propositions offer the most effective treatments and are making these available to people with both common conditions such as anxiety and depression but also to for chronic and severe conditions such as substance dependency and schizophrenia". The point is emphasised by the alarming statistic that suicide is now the most common cause of death for men aged 20-49 years in England and Wales, whilst 1 in 15 people will make a suicide attempt at some point in their life. "If we were treating a patient with cancer, we would offer the most effective treatment available. There would be public outrage if we didn't. We need to adopt the same approach to mental health".

"The good news is that mental health awareness at work is now higher than ever before. Employers are keen to support their people at an ever-earlier stage and are prepared to invest in mental health initiatives that prevent absence and reduce relapse. This may pose some challenges but also presents

opportunities for those mutual insurers that demonstrate awareness and develop propositions that provide a differential in tackling mental health claims”.

For more information, you can contact Antony Brown on 01904 620781 or antonybrown@cbtclinics.co.uk.

Note:

- CBT Clinics is a multi-award winning psychological healthcare organisation with a managed network of over 2,300 clinicians
- CBT Clinics have been awarded “Team of the Year” at the British Claims Awards 2018, “Rehabilitation Provider of the Year”, “Best Use of Technology”, “Client Care Initiative” and “The Training Award” within the insurance claims industry in 2017.
- We will provide over 70,000 treatment sessions to support over 10,000 people in the UK within 2018
- CBT Clinics combine innovative health technology with human expertise to provide immediate access to the support people need, at work, home, clinic or on the go
- For an introduction to what we do and how we do it, please visit www.cbtclinics.co.uk
- Follow us on LinkedIn: <https://www.linkedin.com/company/cbt-clinics/>
- Follow us on twitter: https://twitter.com/cbt_clinics