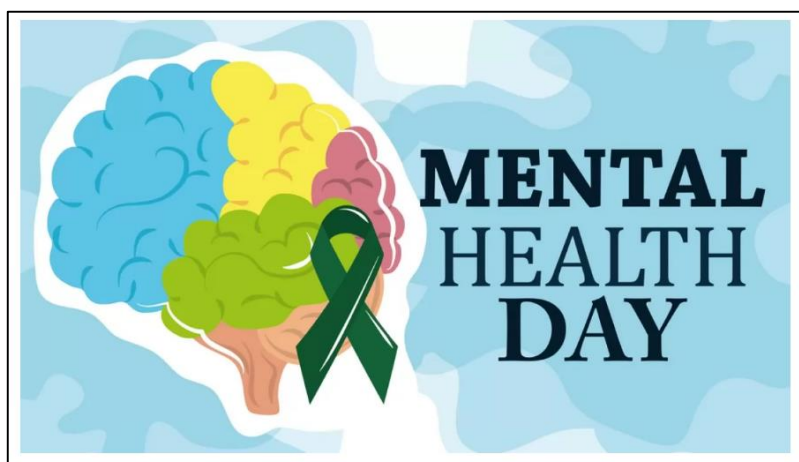


[World Mental Health Day: Insurance For Mental Health Problems](#)



As the stigma of mental health problem slowly fades away from society, people are feeling the need for mental health issues more than ever, and insurance companies are now providing specific plans, as well.

In recent times, with top athletes and actors discussing mental health issues, the awareness on the subject has grown and received wider acceptance. It is not considered a taboo topic now.

Now, insurance coverage for mental illnesses is also possible, thanks to the Mental Healthcare Act of 2017. This act prioritises the treatment of both physical and mental health conditions on an equal basis.

The in-patient hospitalisation costs and the pre-hospitalisation and post-hospitalisation costs associated with this valid and admissible claim are covered by the indemnity policy.

Explains Sheeraj Deshpande, head – health businesses, SBI General Insurance: “Mental health coverage under health insurance includes cover for in-patient hospitalisation for mental illnesses, any related pre- and post-hospitalisation, outpatient department (OPD) consultations – if offered under the product – with psychiatrists, and counselling sessions, if prescribed by certified practitioners.”

The Supreme Court ruling of June 2020 has further introduced a paradigm shift in the insurance sector by including mental illness coverage in health insurance plans.

With the given ruling, now health insurance plans must consider mental illness treatments at par with physical illness, as mental illness can also lead to the risk of life if the treatment is not provided to the patient on time. Above all, the cost of mental illness treatments are pretty expensive in the country, and it puts a huge burden on the pockets of patients. The ruling provided that, as such, health insurance must provide compensation to the patients suffering from mental diseases or disorders.

According to the ruling, health insurance plans cover all kinds of mental illnesses. However, the features would depend on a plan, as well as the company providing it, as each company decides its inclusions and exclusions.

Also, pre-existing mental disease won't be covered in the plans.

Now, general insurers, such as HDFC Ergo General Insurance, Aditya Birla Health Insurance Company, Niva Bupa Health Insurance, ICICI Lombard, and Digit General Insurance are among a few popular insurers planning to introduce health insurance policies specifically designed to cover people suffering from mental illnesses.

Generally, health insurance plans offered by these insurance companies also include inpatient hospitalisation. However, in the case of OPD treatment, the policyholder must have an OPD feature either inbuilt, or as an additional rider to avail OPD facility for mental illness treatments.

**Challenges for such coverages:** Under the current scenario in India, mental health-related issues are still not as openly discussed, and the lack of awareness among common people leads to delayed treatment. According to the regulatory provisions, mental health is mandatorily covered and cannot be excluded from health insurance policies.

Says Bhaskar Nerurkar, head – health administration team, Bajaj Allianz General Insurance: “People are uncomfortable discussing their mental illnesses and the continual care they get for them. Any form of mental retardation, as well as any claim resulting from the usage of drugs or alcohol, would not be covered by the indemnity plan. Neither of these factors would be eligible for coverage under the plan.”

**Things to keep in mind:** Here are the key points to keep in mind when opting for a health insurance policy with mental health coverage:

1. Cover for in-patient hospitalisation for mental illness
2. Cover for OPD benefits, including both psychiatrist and psychologist consultations
3. Coverage of mental illnesses without sub-limits
4. Any specific conditions related to a waiting period, special conditions related to mental illnesses, or treatment
5. Coverage for prescribed counselling sessions etc.

Adds Deshpande: “All health insurance policies cover mental illnesses as an inbuilt cover. The coverage and/or benefits may however vary as per the product benefit structure.”