

# Covering mental illness

Insurance will help stem stigma attached to the disease

**T**HE Insurance Regulatory and Development Authority of India (IRDAI) order that asks for the immediate inclusion of mental diseases in medical policies is a progressive step that elevates India to the level of many countries following this healthy practice. The exclusion, so far, of people suffering from mental afflictions from insurance cover has only exacerbated their pain, even as they battle the demons in their heads. In addition, their condition is compounded by the stigma, taboo and myth associated with their disorder. The new insurance promises a life of dignity for the tormented souls.

This long-overdue facility follows the Mental Healthcare Act, 2017, which makes it incumbent upon insurers to put medical insurance for the treatment of mental illness on a par with physical ailment. Considering that both disorders are debilitating and corrosive, the IRDAI step will fill the discriminatory hole in their treatment by the insurers. As the insurers chart this new territory, they need to work out products that balance the cost of healthcare and the associated actuarial risks.

The insurance cover is likely to have the attendant benefit of raising the largely neglected patients of mental disorders from the abysmally low state that they are in today. It will increase awareness and acceptance of this section of people and go a long way in ameliorating their anguish as they rightfully find themselves in the zone of dignified existence. The patients are expected to shed inhibitions and seek out psychiatrists for treatment in order to avail themselves of the insurance cover. This ecosystem is conducive for an increase in the demand for specialist medical professionals. As per the latest National Mental Health Survey of 2016, around 15 crore Indians need mental healthcare intervention. However, with just 0.3 psychiatrists, 0.07 psychologists and 0.07 social workers per one lakh Indians, the country is not quite equipped to cope with the problem.