

The Role of Insurance in Early Intervention to Improve Outcomes in Selected Mental Illnesses

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Short Communication

Abstract

Common mental disorders, comprised of both depressive and anxiety disorders, affect approximately 586million people globally (WHO, 2017). Given the stigma associated with mental disorders, as well as reliability in reporting and monitoring or conditions, this number could be significantly higher, before we even begin to consider less common disorders. Public perception of insurance companies when it comes to mental health conditions is not positive. Insurance companies set an unreasonable bar for mental health coverage (Huff post, 2018) and still don't treat mental illness like other medical conditions (LA Times, 2019). The Guardian recently looked at individual case studies of people with mental health conditions being refused access to insurance coverage, suggesting possible discrimination (The Guardian, 2018). In Asia Pacific, stigma of mental health sufferers means there is a significant barrier to treatment access with people facing inadequate insurance coverage (NCBI 2019). Traditionally, insurers have been reactive in their coverage of mental health conditions. They have also been incredibly cautious, imposing restrictions such as limits on coverage in the event of recurrences and hoops to jump through in advance of any help, including pre- authorization. Prior authorization is not unique to mental health claims and can also be required for other medical or dental treatment, but it has been identified by Mind, the UK's leading mental health charity, as a barrier that was particularly inflexible for people looking for mental health treatment to be authorized. Insurance company's prior authorization endangers psychiatric care (City and State, 2017) as denials are particularly common for mental health care. At the Swiss Re Institute, we're focused on research into human behavior and medical innovations that allow earlier identification of warning signals and better, earlier interventions to improve long term mental health outcomes. We are working on identifying more cooperative and extensive solutions that look at keeping better for longer, which ultimately benefits both the individual and society.

Biography

Corinne has mentored startups working on a range of subjects in the healthcare field, including Mom Incubators, named winner of the Humanitarian category in MIT's Technology Review 30 under 30 awards, and Adiabatic, a last mile vaccination solution who won the ViiV award at Mass Challenge. Corinne has worked with startups across the world as an integral part of the Accelerate 2018 program, a joint endeavour between the UNDP and the Impact Hub, Geneva, who brought startups from emerging markets together to look at solving the sustainable development goals. She presented at the social good factory and helped construct the program, as well as mentoring the start-ups. Now working as a researcher, Corinne is focusing on mental health research as she has extensive experience of working with those with mental health disorders, with a specific interest in addiction and bipolar disorder. She represents Swiss Re on the CfBI Medical Adherence Consortium, has published papers on digital ecosystems and health and is currently working on another white paper for the insurance industry on medical adherence. Corinne is currently studying for a Master's Degree in Mental Health Science and has studied prevention strategies for non-communicable diseases at Oxford University. Counseling from Argosy University. He is the Program Director of Youth Overcoming Drug Abuse. For years, his efforts have concentrated on the growing adolescent population within the Middle Tennessee area and surrounding counties, which has led to service through community events, and partnerships with various organizations. He has also provided trainings for many audiences, on the topics of sexual violence prevention, alcohol and drug abuse trends, anxiety relief, deep-breathing techniques, and Adverse Childhood Experiences.

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