



beyondblue
the national depression initiative

Mental Illness and Insurance Sector Memorandum of Understanding

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beyondblue: the national depression initiative

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Overview of presentation

- *beyondblue* – Introduction & background
- Mental illness – Facts & statistics
- Memorandum of Understanding – Update
- Questions & answers

beyondblue - Overview



- Established in October 2000
- Funded by all governments & private donations
- Governed by a national board of directors
- No direct clinical services
- Works on a partnership model
- Consumer and carer involvement
- 2010-2015 - Third funding term

***beyondblue* - Vision & mission**



beyondblue's vision:

- To have a society that understands and responds to the personal and social impact of depression and anxiety, works actively to prevent it and to improve the quality of life of everyone affected

beyondblue's mission:

- To provide national focus and leadership that increases the capacity of the broader Australian community to prevent depression and anxiety and respond effectively



***beyondblue* - Key priority areas**

1. Raising awareness and decreasing stigma
2. Prevention and early intervention programs
3. Encouraging consumer and carer participation
4. Improving training and support for primary care (e.g. GPs, nurses and allied health)
5. Targeted research

***beyondblue* - Key messages**



- Depression and anxiety are common, you're not alone.
- Effective treatments are available.
- Most people recover with treatment.
- While rates of depression are high, awareness is increasing (depression monitor)
- People should not be afraid to talk about depression or anxiety. There is no shame in being depressed, nor should depression be seen as a sign of weakness.
- If you think you may be depressed or you know someone who is showing signs of depression, talk about it and seek help from a GP or another health professional.

Depression & anxiety are common...



- Over 3,000,000 Australians each year experience depression and/or anxiety
- 1 in 5 women and 1 in 8 men will experience depression in their lifetime
- 1 in 4 people will experience an anxiety disorder in their lifetime
- 50% of people with anxiety or depression do not seek professional help



What is depression?

- Feeling sad, down or miserable/lack interest or pleasure
- Lasts for two weeks or more
- Symptoms across physical, behavioral, feeling and thinking
- Different for different people



What are anxiety disorders?

- Different diagnostic criteria for each disorder
- More than feeling stressed
- Different to our normal reaction to everyday events
- Cannot be brought under control easily
- Feelings can be overwhelming

Why don't people seek help?



- Stigma
- Lack of knowledge and understanding
- Difficulty accessing treatment
- Treatment unavailable
- Discrimination in the workplace (& insurance sector)

From *Highet et al 2002*



MoU - Overview

- History
- Who's involved
- Issues
- Work Plan
- Working Groups
- Achievements
- Next steps

MoU: History



- Parties working together since 2001
- Aiming to improve insurance outcomes for people with mental illness
- MoU signed in 2003 and resigned in 2004, 2006 & 2008

MoU: Who's involved



MoU Signatories:

- Australian General Practice Network
- Australian Medical Association
- Australian Psychological Society
- *beyondblue*
- Financial Planning Association
- Financial Services Council (formerly IFSA)
- Mental Health Council of Australia
- Royal Australian & New Zealand College of Psychiatrists
- Royal Australian College of General Practitioners

MoU: Steering Committee



- **Chair: John Brogden**

- **Representatives from:**

- Aluca
- Australian General Practice Network
- Australian Medical Association
- Australian Psychological Society
- Aviva
- *beyondblue*
- Carers
- Consumers
- Financial Planners Association
- Financial Services Council
- IUS Group
- Mental Health Council of Australia
- Royal Australian College of General Practitioners
- Munich Re
- Royal Australian and New Zealand College of Psychiatrists

MoU: Issues



- Survey of people with history of mental illness (2007-08)
 - People were unaware of rights & obligations
 - People described difficulties accessing life/income protection insurance
- Need to simplify insurance forms
- Need to increase awareness among consumers, carers mental health professionals and underwriting/claims staff
- Need for more effective complaints reporting and monitoring

MoU: Work Plan (2008-10)



- Identifies four priority areas:
 1. Simplification
 2. Information, Education and Awareness
 3. Complaints Processing and Monitoring
 4. Data and Measures for Success
- Three working groups established (to address four areas)

MoU: Simplification Working Group



- Chair - Roy Johnson (GenRe)
- Reviewing/updating underwriting and claims guidelines (mental health)
- Last met - 28 Jul 2010
- Next meeting - 9 Sep 2010

MoU: Information, Education & Awareness Working Group



- Chair – Clare Shann (Deputy CEO, *beyondblue*)
- Developed insurance guides
- Developing best practice training for underwriting/claims staff (mental illness awareness)
- Last met - 12 Aug 2010
- Next meeting - 21 Oct 2010



MoU: Complaints Processing and Monitoring Working Group

- Co-ordinated by Rachelle Irving (MHCA)
- Steering Committee members
- Established processes for complaints monitoring and reporting
- Systemic issues to be reflected in the work of the MoU Steering Committee



MoU Achievements

- IFSA Industry-wide guidelines (underwriting and claims management)
- Data collection and reporting from IFSA members on current practices
- Insurance guides for people with a history of mental health and mental health professionals
- Improved communication between MoU partners
- Clearer complaints reporting and monitoring processes
- Greater number of people with a history of mental illness covered



MoU: Next Steps

- Surveys
 - Consumer
 - Mental health professional
 - Insurance applications/claims
- Next Steering Committee meeting – Sep 2010
- Current MoU expires in Oct 2010

Enquiries for further information



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Questions

