

# 10 THINGS TO KNOW FROM OUR LATEST MENTAL HEALTH SURVEY RESULTS\*

2023



**1**

**85%**  
OF RESPONDENTS

ranked mental health as a **top or moderate priority**, globally

**2**

**Top priorities** for mental health initiatives

- Evolving claims management approaches
- Providing value-added services to policyholders and/or claimants
- Evolving underwriting approach and guidelines
- Improving support or programming for employees
- Improving advocacy/ reducing stigma related to mental health
- Expertise to appropriately manage mental health

**3**

**57%**  
OF RESPONDENTS

reported **additional demand** for mental health related products and services in the last 2 years

**4**

**50%**  
OF RESPONDENTS

reported using mental health **specialist staff** to support product development, underwriting, claims, and wellness support programs



**5**

**27%** of respondents reported **launching new mental health products or services** in the last 2 years

- Expanded critical illness and disability coverage
- Reimbursement for additional practitioner types under medical counseling benefit
- Virtual mental health care
- Internet delivered cognitive behavioral therapy (iCBT)
- Bereavement counseling for life policyholders/beneficiaries
- Precision medicine (e.g., pharmacogenetics)

**6**

**23%**  
OF RESPONDENTS

are planning future product development to **enhance, add coverages or remove exclusions** for mental health conditions. However, **55% reported challenges** with underwriting and claims management

**7**

**51%**  
OF RESPONDENTS

believe that customers are **able to purchase adequate insurance coverage** for mental health conditions in their market

**8**

**Value-added services (VAS)** offered as part of protection products are closely tied to individual and group disability, and critical illness products

**9**

**82%**  
OF RESPONDENTS

reported that they agree or strongly agree that existing underwriting guidelines **contributed to a cautious approach** to the risk assessment of mental health

**10**

**49%**  
OF RESPONDENTS

have **updated underwriting philosophies or practices** in the last 2 years in response to mental health trends, with an emphasis on expanding access to cover

## RESPONDENTS INDICATED THAT THE LIFE AND HEALTH INSURANCE INDUSTRY SHOULD BE SUPPORTING MORE MENTAL HEALTH INITIATIVES

By providing access to services, product enhancements, advocacy, education and research, as well as adapting underwriting practices to expand eligibility for mental illness or conditions

Please [click here](#) for the full RGA Global Mental Health Survey report with more survey findings on industry trends and challenges. Contact us with any questions and visit the Knowledge Center for related articles.

\* (n=137 global, online respondents; n=17 qualitative interviews)