Problem in a nutshell

• According to stories in the media and to research by some ngo’s, persons who have undergone therapy due to mental disorders have difficulties in getting insurance cover (mainly life or health).

• Finance Finland is doing a survey with help from academia on whether the current underwriting practices are up-to-date when it comes to today’s understanding of mental disorders and the effectiveness of therapies.
"I've never agreed with psychiatry, ever. Before I was a Scientologist, I never agreed with psychiatry," he informed Lauer. "Here's the problem. You don't know the history of psychiatry. I do. And I know that psychiatry is a pseudoscience".
Mental diseases are our most expensive diseases (Finland)
Mental disorders are commonplace – not a question of us and them

**Lifetime prevalence**

- Anxiety disorders 28,8%
- Mood disorders 20,8%
- Substance related disorders 14,6%
- Any mental disorder 46,4%

Arch Gen Psychiatry 2005
Suicides in Finland
• Most common causes of death of psychiatric patients are cardiovascular diseases 33,9%, cancers 21%, lung diseases 13,5%.
• Only 5,4% of deaths were ’nonnatural’, when the same figure without psychiatric diseases was 4,7%
Placeholder: we actually have the academical research still to some extent unfinished – more will come when it is finished in early April.
FROM MENTAL DISORDER INTO A HIGHER INSURANCE RISK

Different diagnoses

Diagnosis 1: Burnout
Diagnosis 2: Depression
Diagnosis 3: Schizophrenia

Mental disorder

Increased suicide and accident risk, etc.

Intersectional stress from a mental disorder

Stress factor 1: Denied cover
Stress factor 2: Unemployment
Stress factor 3: Long queues to therapy, etc.

VULNERABLE SOCIOECONOMIC STATUS

27% suffer from some mental disorder within one year preceding the study
(Source: Virtanen & Jacob, 2018; 237, 368-369)

DO WE HAVE THE CORRECT UNDERSTANDING?

ARE WE PART OF THE PROBLEM OR PART OF THE SOLUTION?

SUICIDES GOING DOWN, BUT STILL EXCESS MORTALITY – but is the excess mortality in age groups not relevant to insurance?
Financial sector – better finances for everyone

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