

# Mental Health and Insurance Cover

**Esko Kivisaari, Actuarial Society of Finland**  
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# 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



**ONE FLEW OVER  
 THE CUCKOO'S NEST**

CN-7 Nurse Ratched (LOUISE FLETCHER), Billy Bibbit BRAD DOURIF, and Hospital Attendant in a scene from "One Flew Over the Cuckoo's Nest"

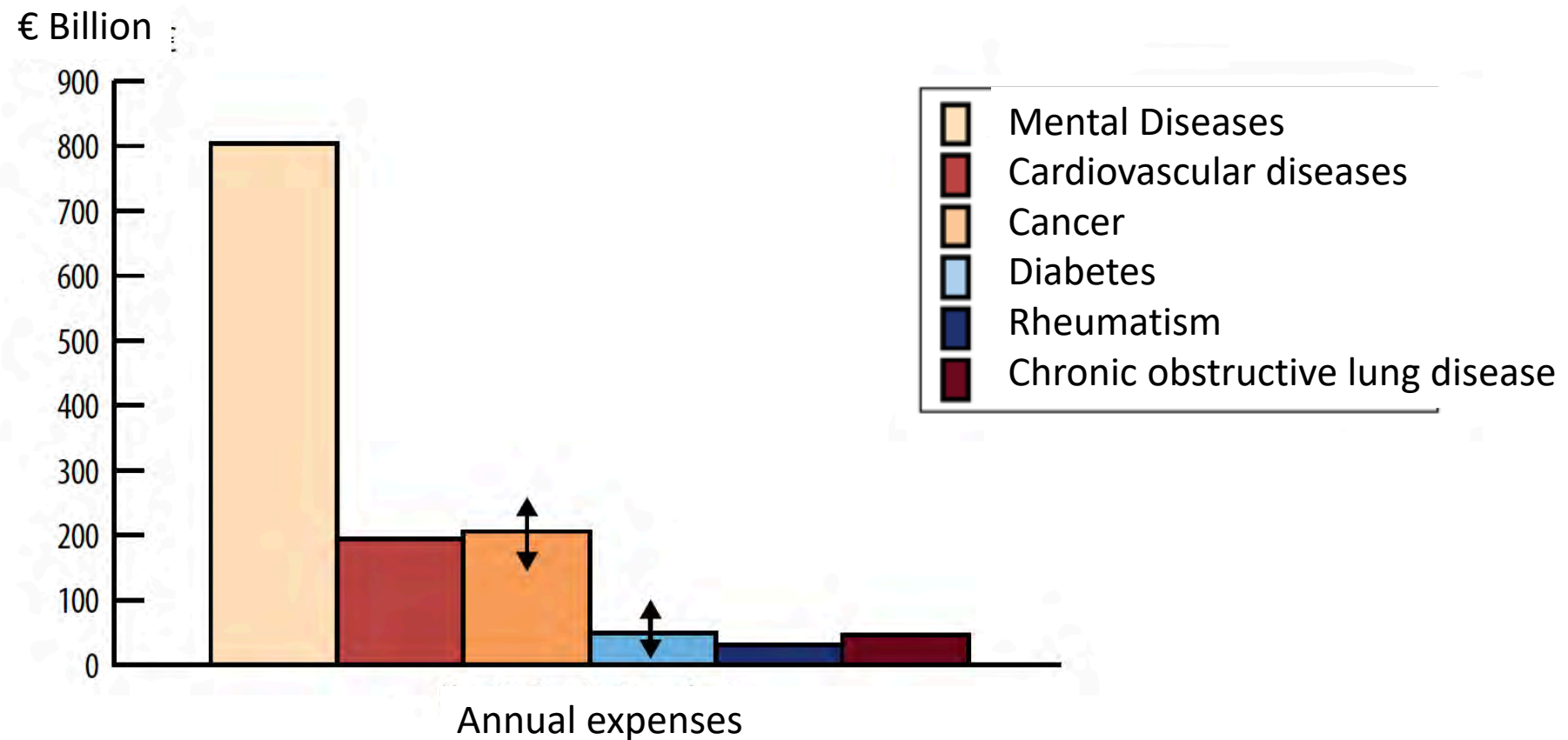
Directed by Milos Forman, produced by Saul Zaentz and Michael Douglas.  
 © 1975 Fantasy Films. All Rights Reserved.

## Tom Cruise, NBC "Today show", June 2005



"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

ORIGINAL ARTICLE

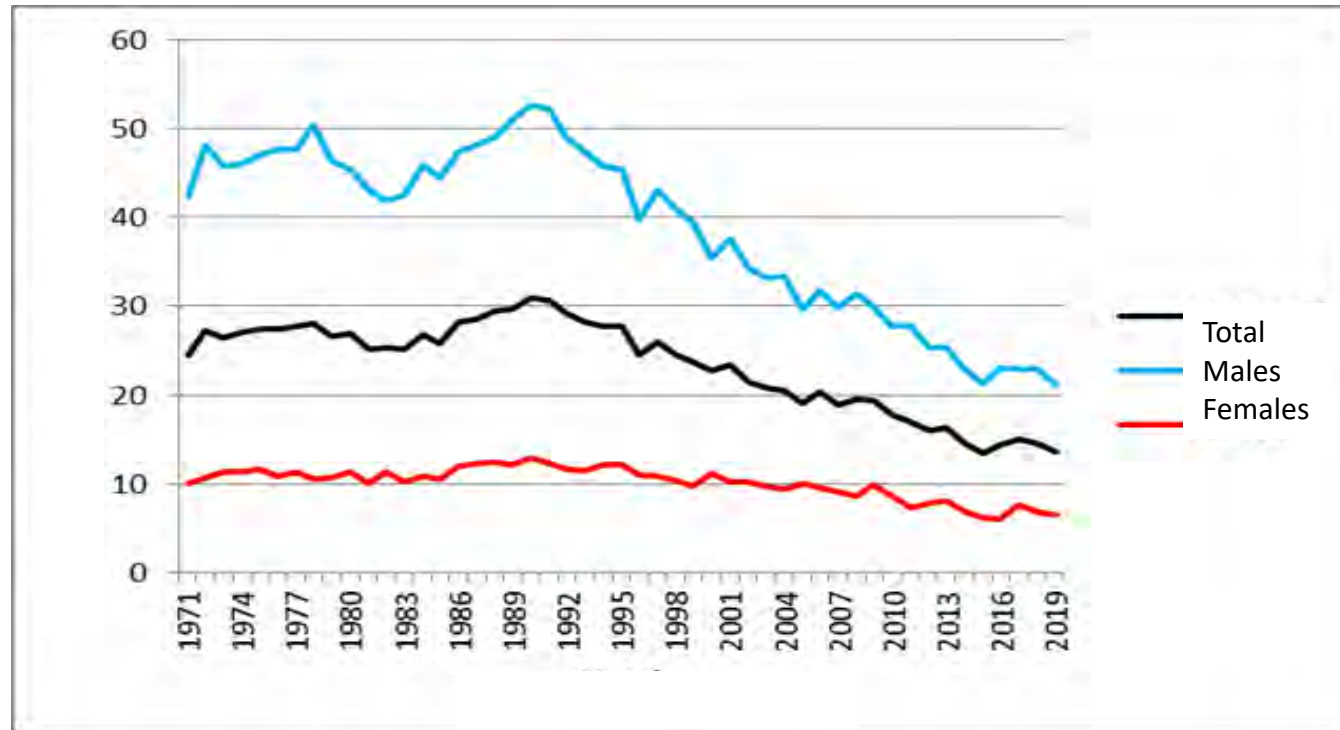
## Lifetime Prevalence and Age-of-Onset Distributions of *DSM-IV* Disorders in the National Comorbidity Survey Replication

Ronald C. Kessler, PhD; Patricia Berglund, MBA; Olga Demler, MA, MS; Robert Jin, MA; Kathleen R. Merikangas, PhD; Ellen E. Walters, MS

### Lifetime prevalence

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

# 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%

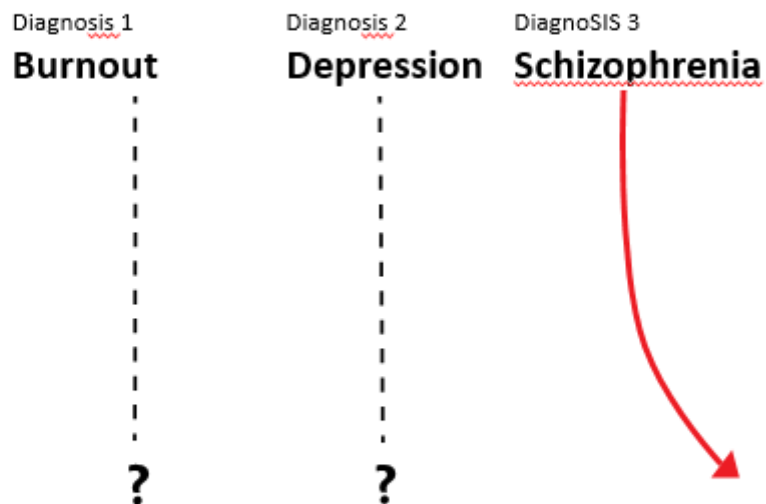




**Placeholder: we actually have the academic research still to some extent unfinished – more will come when it is finished in early April**

# FROM MENTAL DISORDER INTO A HIGHER INSURANCE RISK

## Different diagnoses

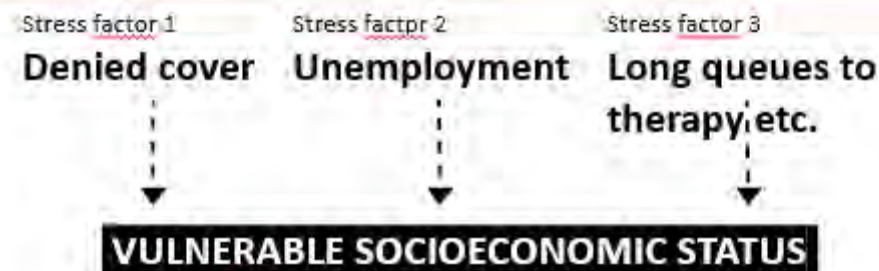


DO WE HAVE THE CORRECT UNDERSTANDING?



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

## Intersectional stress from a mental disorder



27%

suffer from some mental disorder within one year preceding the study  
Source [Wittchen&Jacobi, 2005,237,368-369](#)

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

**Esko Kivisaari**

*Deputy Managing Director*

*[Esko.kivisaari@financefinland.fi](mailto:Esko.kivisaari@financefinland.fi)*

*+358 500 44 77 76*

*@EskoKivisaari*

**WWW.FINANCEFINLAND.FI**

