

MENTAL ILLNESS - A BENEFIT DESIGN & INNOVATION IN HEALTH INSURANCE

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ABSTRACT : Mental Illness is a condition that affects a person's thinking, feeling, mood or behaviour. Illustrative signs of mental illness include anxiety disorders, depressive disorder or clinical depression, eating habits causing functional abnormality or disturbance, schizophrenia and addictive behaviours. Mental Illness is also known as a mental disorder or psychiatric disorder. The causes of mental disorders are unclear. The primary perspective is that the Genetic, Psychological and Environmental factors impact and contribute to the development of mental abnormality or disturbance. Mental Illness can affect anyone regardless of age, gender, geography, income, social status, race, ethnicity, religion, spirituality etc. Mental Illness can take many forms. Some are mild and have less interference with our daily lives. While some are very serious that a person may need care in the hospital. This research paper tries to give insight about the awareness of the people regarding the Mental Illness, Insurance covering mental health disorders, reasons for mental stress and disorders and also suggests the ways to improve mental health and the means through which the grey area Mental Health Insurance concept can be popularized among the people

Keywords – Mental Illness, Health, Insurance, Health Care, Health Insurance, Treatment

INTRODUCTION

Mental Illness

Mental Illness is also known as Mental disorder refers to a wide range of Mental conditions or disorders that affects a person's mood, thinking or behaviour and /or a combination of these. Mental disorders are usually defined by a combination of how a person thinks, behaves, perceives or feels.

Mental Illness doesn't mean a person is insane. It means there exists a psychological and emotional disorder in a person. Many people who are facing the problem of Mental Illness are ashamed to take treatment, or even talk about it in public. Mental Illness is similar to any medical illness. It is a medical condition and ailments just like diabetes or heart disease. Mental Illness is a condition which is not to be ashamed of. There are various treatments available for people to help them deal with their psychological and emotional disorders.

The idea of Mental Illness is considered a taboo in Indian society. People are in the notion that it can be solved by having a positive mind-set and following certain faith and beliefs. The crux of the matter is even serious that a person affecting from Mental Illness can go to the extent of sacrificing his own life. The treatment of psychiatric problems is also costlier as compared to any other physical disorder treatments. This is also one of the factors behind the reason for not opting for the Mental Illness treatment by the people.

Insurance is one such crucial tool that can grant access to needed treatment for various treatment to get well. Health Insurance plans are commonly cognate with physical ailments and cover the admissible medical benefits specified in the Health Insurance policy terms and conditions. Mental Illness Insurance is a novel area of the Insurance industry where Insurance companies offer plans to cover the treatment of psychiatric disorders. In the recent circular by The Insurance Regulatory and Development Authority of India (IRDAI) upon following the directives of the Mental Healthcare Act, 2017, notified the Insurers to make provision in Health Insurance for treatment of Mental Illness. Insurers usually treat Mental Illness as an exclusion in Health Insurance plans. Although few global insurers have a cover for Mental Illness with an initial waiting period of two-three years

Types of Mental Illness

Mental Illness does not necessarily mean a person is lunatic. There are many different conditions that are considered as Mental Illness. The more common types are discussed as under:

➤ Anxiety disorders

The persons having anxiety disorders respond to certain objects or people with certain fear as well as express the physical signs of being panics such as rapid heartbeat or sweating. An anxiety disorder can interfere with normal functioning.

➤ **Mood disorder**

This kind of disorder involves persistent feelings of sadness or periods of having extreme fluctuations from extreme happiness to extreme sadness. The most common mood disorders are bipolar disorder, depression, dysthymia (dysthymic disorder) and any such mood disorder due to general medical conditions

➤ **Psychotic disorder**

The people with this disorder have distorted awareness and thinking. Some of the symptoms of having this disorder is having hallucinations- the experience of sound or images that are not real and delusions – the ill person accepts the false beliefs as true despite having evidence to the contrary.

➤ **Eating disorder**

Eating disorder involves extreme emotions, attitude, behaviours involving weight and food. The most common eating disorders are Anorexia disorder (where people have an intense fear of gaining weight), Bulimia nervosa (having no sense of control over eating behaviour followed by inappropriate methods to lose weight), Binge eating (having no control over stopping of eating even if the person is uncomfortably full and feel guilty, disgusted or depressed about overconsumption of food).

➤ **Obsessive-Compulsive Disorder (OCD)**

People having OCD are plagued by constant irritation, thoughts or fears that cause them to perform certain rituals or routines. They confine themselves with some obsessions and compulsions. The common examples of OCD are washing hands very frequently with the fear of germs, urge to arrange objects in asymmetry or in a pattern, repeatedly checking something out of doubt etc.

➤ **Post-traumatic stress disorder (PTSD)**

PTSD is a condition that can develop following a traumatic and/or a terrifying event such as physical or sexual assault, unexpected death of a loved one, natural disaster, etc. People suffering from PTSD often have lasting and frightening thoughts and memories of the event. It might cause flashbacks, nightmare and severe anxiety as well as uncontrollable thoughts about the event.

➤ **Personality disorder**

People with personality disorder have extreme and inflexible personality traits that are distressing to a person that can cause problems in work, school or social relationships. The persons with this kind of disorder have thinking and behavioural pattern differing from that of societal expectations.

Insurance

Insurance is an arrangement by which a company undertakes to provide a guarantee of compensation that provides protection against a possible eventuality in consideration for a premium paid by the policyholder. Insurance also means protection against financial loss caused by certain events. There are many types of Insurance such as Life Insurance, Health Insurance, Car Insurance, Home Insurance etc. Investing in Insurance also offer tax benefits along with security benefits.

Health Insurance

Health Insurance type of Insurance coverage that covers the whole or a part of the risk of personal medical and surgical expenses. Depending on the type of Insurance coverage, either the insured pays cost out of his/her pocket and receives the reimbursement or the insurer makes payment directly to the provider.

Mental Illness Health Insurance

Health Insurance is usually associated with physical ailments. Mental Illness is a serious problem in India. According to the World Health Organization (WHO)¹, there are nearly 57 million Indians suffering from depression, which is one in every 22 people Mental Health Insurance is an existing offering that is accepted in many countries. In India, this is a niche area. In India, Insurance companies have come up Insurance companies offer diversified Insurance services not only for as but also for treatments pertaining to Homeopathy, Ayurveda, Naturopathy and Yoga. However, there is no strong reason for the very less coverage of Mental Illness Insurance. Bringing Mental Illness Insurance under Health Insurance will have a far-

reaching impact on the Insurance industry. Illness can be restored with wellness and awareness of Insurance especially the Mental Illness Insurance Cover. Hence there is a need for the support of the Mental Illness patient, their loved ones, society, Insurance company and the government to overcome this Mental Illness which is as dangerous and risky as physical illness.

The Insurance Regulatory and Development Authority of India (IRDAI) Indian Insurance Regulator has already notified on 2nd June 2020 drawing reference and provisions of IRDAI (Health Insurance) Regulations, 2016 that Insurers sourcing Health Insurance Business need to comply with various provisions of HIV and AIDS Prevention and Control Act, 2017 and Mental Healthcare Act, 2017. All Insurers (Life, General and Health Insurers) were by directed to comply with the with Instructions notified in the Circular by 01st October 2020ⁱⁱ

Mental Healthcare Act 2017

Mental Health Care Act 2017 was passed on 7th April 2017 and came into force on 7 July 2018. The law was described in the opening paragraph as “An Act to provide for Mental Healthcare and services for the persons with Mental Illness and to protect, promote and fulfil the rights of such persons during delivery of Mental Healthcare and services.”ⁱⁱⁱ

As per the Mental Healthcare Act, Mental Illness means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgement, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life. It doesn't include Mental retardation which is a condition or incomplete development of mind of a person and also any physical or Mental abuse caused due to alcoholism and drugs. The Act further states that anyone with Mental Illness will be treated as indistinguishable to persons having physical illness when it comes to Healthcare & Health protection, including Health Insurance.

Health Insurance plans are usually associated with physical ailments. However, the Act says that every insurer shall make provisions for medical Insurance for the treatment of Mental Illness as the same basis as is available for the treatment of physical illness.

LITERATURE REVIEW

1) **Angermeyer MC and Dietrich S, (2003)**, in his study on the Ghanaian population^{iv}, has a focused on positive attitude towards the Mental Illness. Where he explains in his research that the people of Nigerian such as nurses and journalists have appeared to the view of markedly less benevolent. But the Ghanaian samples appeared as authoritarian and socially restrictive practices and were likely to less benevolent towards the people with Mental Illness. His Research findings have highlighted that the population is also not completely supportive of the ideology of community Mental Health.

2) **Velioglu, a Psychiatrist (1978)**^v, in his study revealed that the Mental imbalance (Mental Illness) is considered as an extraordinary mythic thought and the different behavior possessed by different persons that isolating from them. Adding to his research he also suggested that ordinary people see themselves at a low level compared to artists. Wherein the artists are considered as mysterious, semi mad, enthusiastic, semi-god, strange people who enjoying without any social rules.

3) **De Botton and Armstrong, (2013)**^{vi}, considers the following as the art for the whole humanity in their book “Art as a Therapy” stating in below listed points

- i) Art helps to canonize the sorrow
- ii) Also removes memory losses
- iii) It gives hopes
- iv) It helps in achieving the balance of nature
- v) It helps to know ourselves

He Claimed that Art is one of the ways in indulging in various activities and keeping our mind engaged and advised It is good for the audience, readers and listeners which will help in building an artistic relationship with various people.

4) **According to WHO survey, 1996**^{vii} states that there is an increasing trend in experiencing the problems of Mental Health worldwide which is near up to epidemic proportions, depression is being identified as the major and prime cause of disability among 15 to 44 years olds.

5) According to Coleman and Schofield 2005^{viii}, Specifies that in the UK, high Mental Health problems are quietly observed with adolescents. It is reported that one in every twenty people are experiencing Mental Health problems at any given time.

DATA ANALYSIS AND INTERPRETATION

1) Demography of Gender and Age

The study had more female respondents than male.

Gender	No. of Respondents	Percentage
Male	90	42.50%
Female	122	57.50%
Total	212	100%

Table 1: Gender of Respondents

The survey was conducted among all the age group. Most of our respondents were clustered around the age group of 18-25 years, i.e., the youth population. Which is also the base age for many insure to determine the Insurance pricing of Life and Health Insurance Products

Age (in years)	No of Respondents	Percentage
<18 years	3	1.42%
18-25 years	155	73.12%
26-40 years	40	18.86%
41-60 years	8	3.77%
>60 years	6	2.83%
Total	212	100%

Table 2: Age of Respondents

2) Annual Income of the Respondents

The annual income of the majority of the respondents was less than ₹1,00,000. High-income category persons i.e., more than ₹10,00,000 were very less in number.

Annual Income	No. of Respondents	Percentage
<₹100000	109	51.40%
₹100000-₹300000	38	17.90%
₹300001-₹500000	35	16.50%
₹500001-₹1000000	18	8.50%
>₹1000000	12	5.70%
Total	212	100%

Table 3: Annual Income of the Respondents

3) Awareness ton Mental Illness

Around 90.10% of the people were aware of the Mental Illness. This shows that people have some input about one of the serious disorders.

Options	No. Of Respondents	Percentage
Yes	191	90.10%
No	21	9.90%
Total	212	100%

Table 4: Awareness on Mental Illness

4) Have you faced Mental Illness at any point of your life?

Out of 212 respondents, 72.17% of the respondents agreed that they have faced Mental Illness at some point in their life. 20.28% of them haven't faced any Mental Illness, while 7.55% of them were not sure whether they are or aren't the

victims of it. This analysis signifies that there is a huge need for Mental Illness Insurance cover and effective use of Health and wellness centres at different locations accessible by the general public.

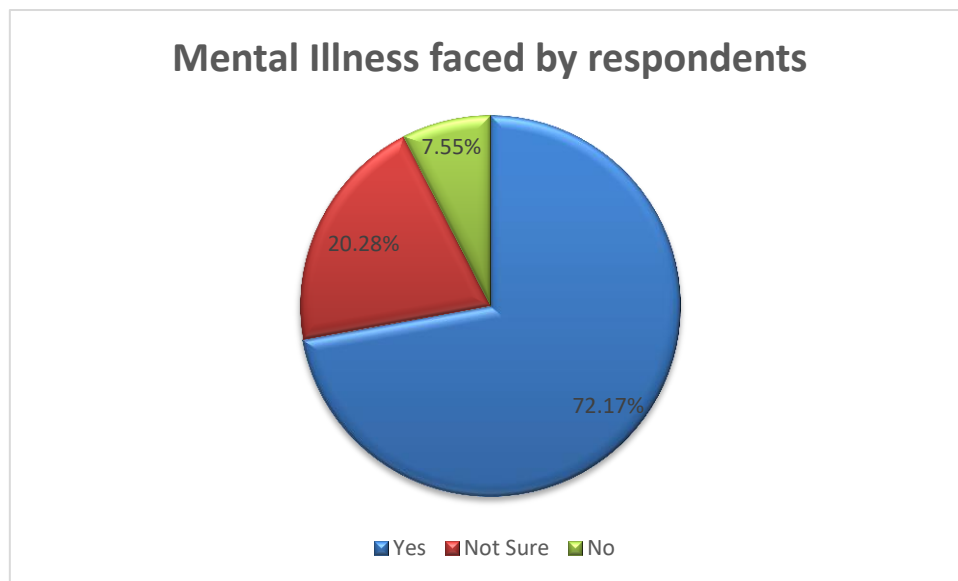


Figure 1: Facing Mental Illness

5) Types of Mental Illness faced by the respondents

Stress is one of the common types of Mental Illness faced by the respondents followed by depression. Around 14.6% of the people were unaware of what kind of Mental Illness they have. None of the respondents had a gender identity disorder. 1.4% of the persons confessed that they had no Mental Illness and 2% of them preferred not to disclose it. 4% of the respondents have some other type of Mental Illness like impulse disorders, apart from the options provided in the questionnaire. This analysis suggests treatment or consultations for such issues as it will impact on the social behaviour of the person affected with Mental Illness and could lead to many other serious concerns which may impact the society

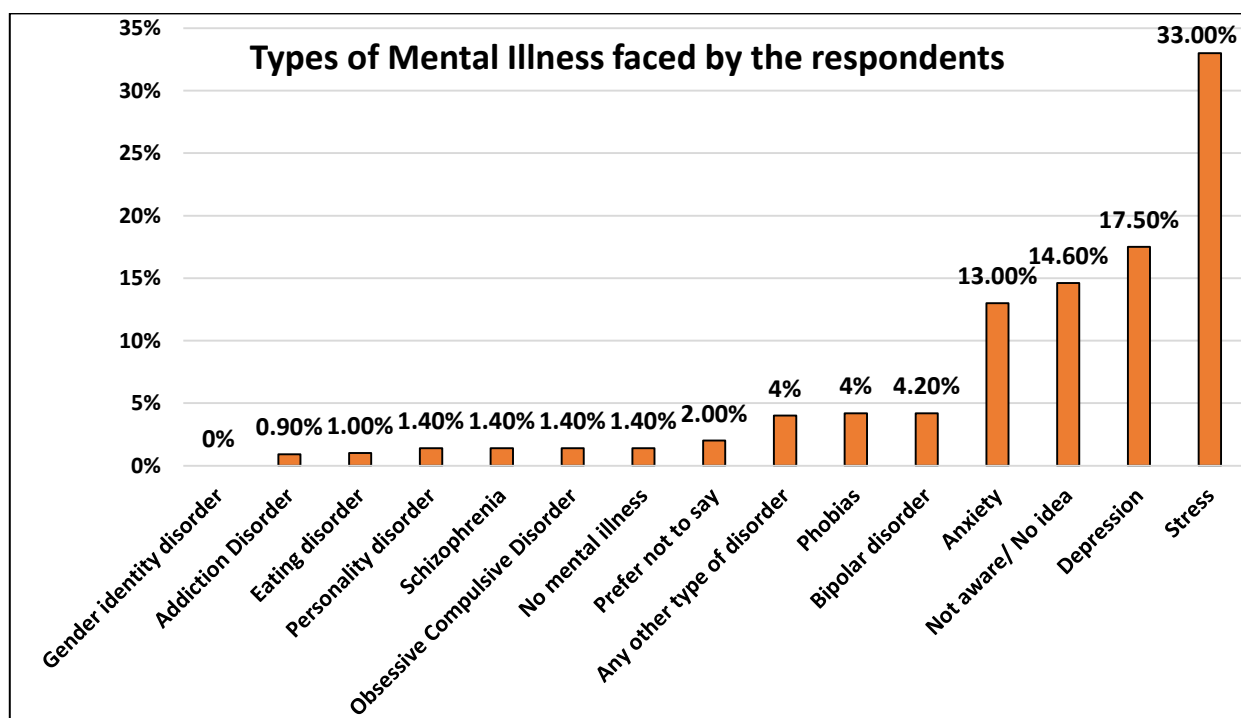


Figure 2: Types of Mental Illness faced by the respondents

6) Reason for Mental Illness

23.20% of the respondents said that other factors like addictions, social media, changing of career etc. are the reasons for their Mental Illness. The next highest reason for Mental Illness is societal expectations and social conditions followed by loneliness and family problems. None of the responses quoted domestic violence as a reason for their Mental Illness. This signifies that insurers can also evaluate how to reach the maximum through digital reach, parallely can create numerous awareness programs. The Government can intervene with support of social development programs and ensure better Health services in an extended way of innovations in the Health care industry.

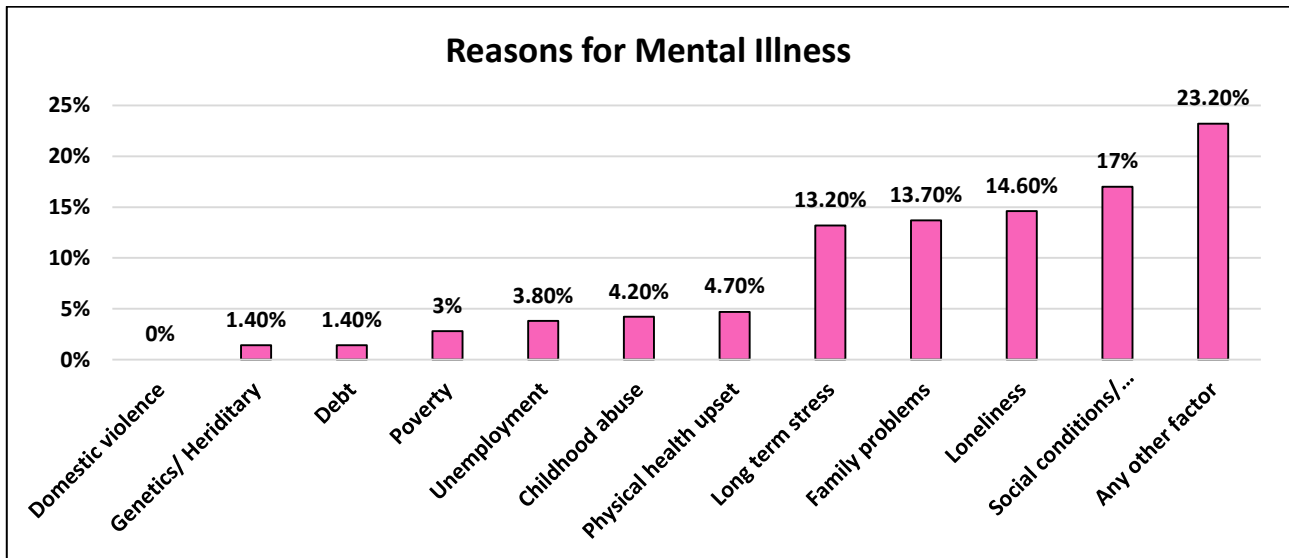


Figure 3: Reason for Mental Illness

7) Steps taken to overcome Mental Illness

The most common step taken by the majority of the responses is indulging in their favourite hobbies to overcome Mental Illness followed by seeking advice and sharing problems with family members and friends. It is noteworthy that only 6.10% of the respondents confessed that they would seek medical/ psychological experts or counsellors to overcome Mental Illness. This also signifies that many can overcome by either pursuing the hobbies or opening up with friends and family to seek help to win over the Mental Illness. Insurance companies can integrate this concept of behavioural economics and emotional intelligence to reach the maximum and includes benefits cover or incentives for pursuing hobbies etc.

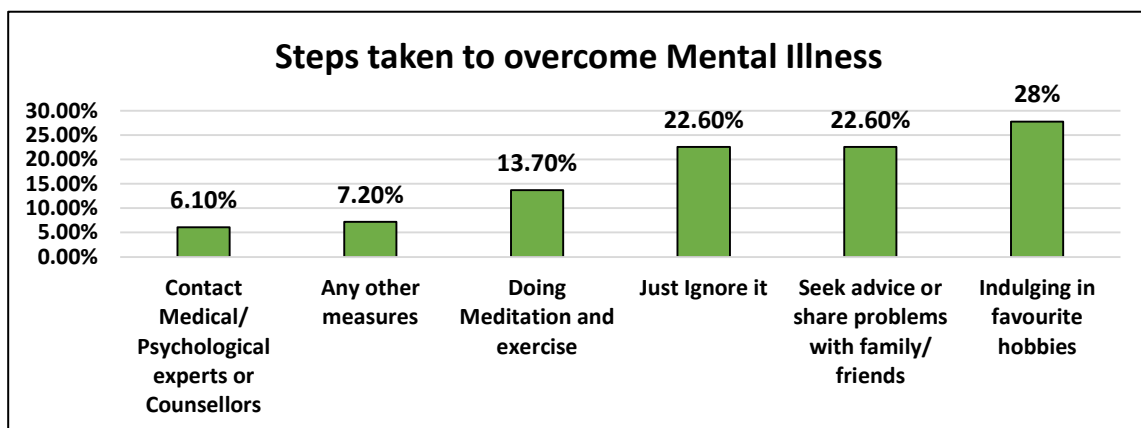


Figure 4: Steps taken to overcome Mental Illness

8) Will you accept for yourself that you are a victim of Mental Illness?

19.30% of the responses strongly agreed that they accept for themselves as a victim of Mental Illness and 6.60% of them strongly disagreed for the same. This signifies the probabilities of being a victim of Mental Illness with further advanced research insurers can explore this opportunity to come up with new innovations in the Health Insurance segment.

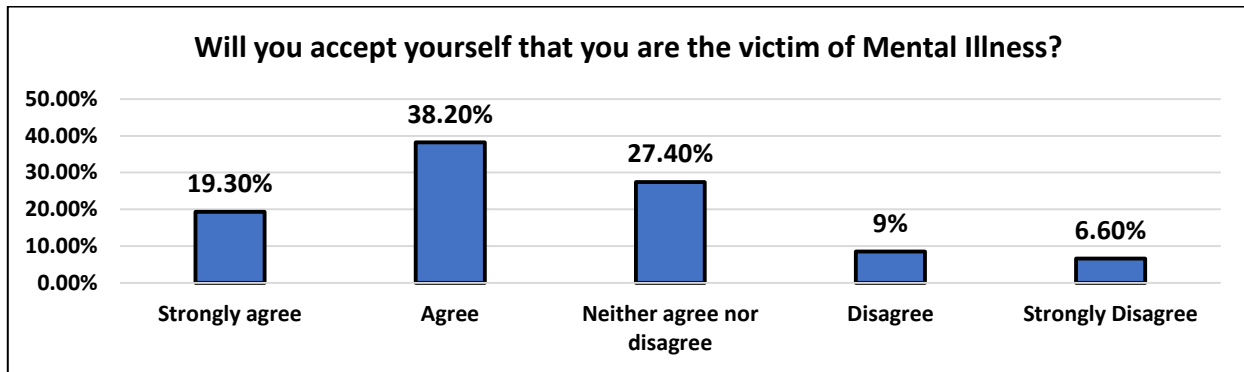


Figure 5: Acceptance on victim of Mental Illness

9) Do you feel it is better to open and make society aware about the Mental Illness and the challenges faced?

42.5% of the responses strongly agreed that it is better to talk and make society aware about the Mental Illness and the challenges faced by them and very a smaller number of people i.e., 0.90% of them strongly disagreed to the statement. This signifies that there is the scope of such Insurance cover and insurers can parallelly focus on other Insurance markets as the customer access and tastes and preferences may help in augmentation & growth of Health Insurance markets

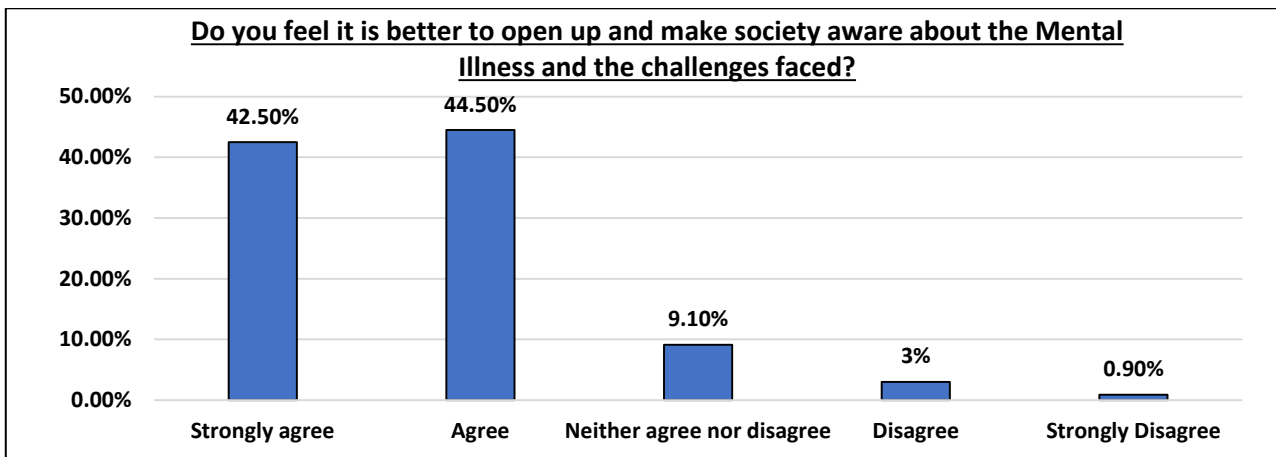


Figure 6: Awareness of Mental Illness

10) Mental Illness has an impact on Personal Life

53.30% of the people strongly agreed that Mental Illness will have an impact on their personal life and 0.90% of them strongly disagreed to it. Here is the concern that it may affect an individual where there may be economic lapses and it may affect one's personal financial planning so insurers covering Mental Illness will ensure that the other lines of business may it be life Insurance, personal accident or any other Insurance will not be impacted and at least there will be no increase in parallel risks. This can be further validated by string deep research initiatives.

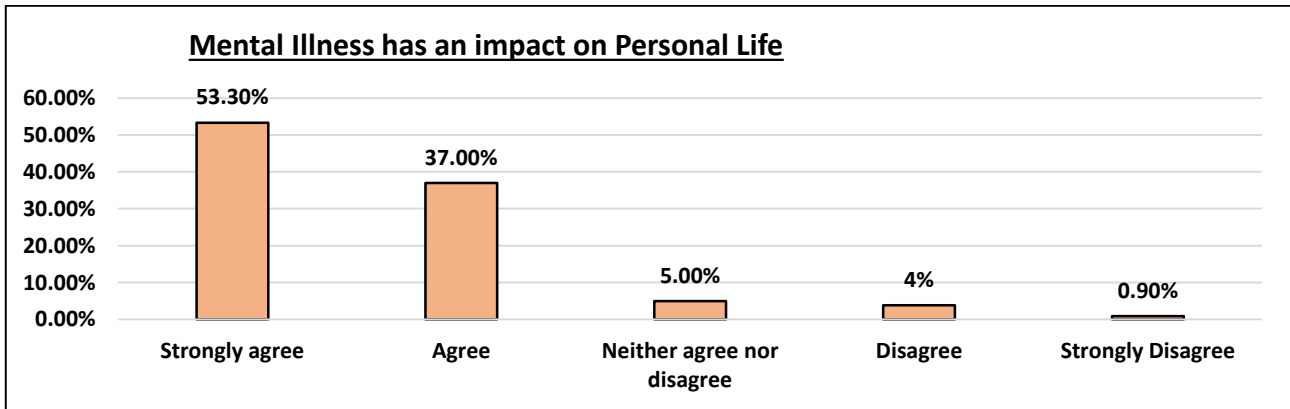


Figure 7: Mental Illness impact on personal life

11) Mental Illness has an impact on financial position of a person

36.30% of the samples strongly agreed that Mental ailment can have an influence on the financial position of an individual. While 1.90% of them strongly disagreed for the same. This signifies along with Health it may affect the economic well-being of an individual, which may cause serious challenges and impact on society which is, in turn, are signs of turbulence times for the economy and insurers being the financial strength of the economy can combat with such situation by covering Mental Illness in Health Insurance.

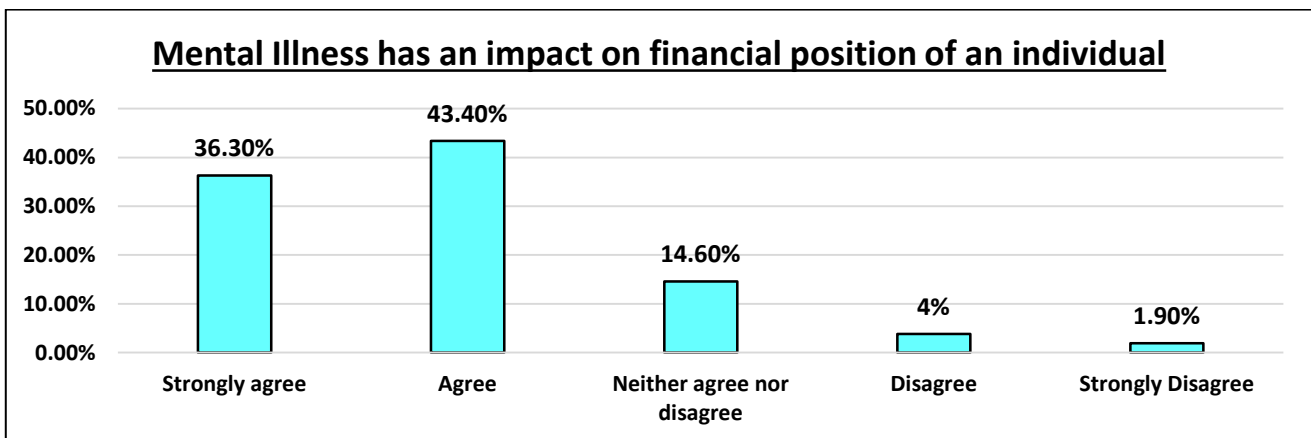


Figure 8: Mental Illness impact on financial position of an Individual

12) Medical Consultation is necessary in case of Mental Illness

Majority of the respondents felt that medical consultation is crucial in case of Mental Illness and less than 10% of them felt that it wasn't necessary. 19.30% of them were neutral about the same. There will be a need for financial support in the treatment of Mental Illness and Insurance can be a good support tool as it can cover the consulting and treatment costs by way of Insurance. Any Insured person having the Mental Illness cover will get benefited as it will again not force the stress on his financials.

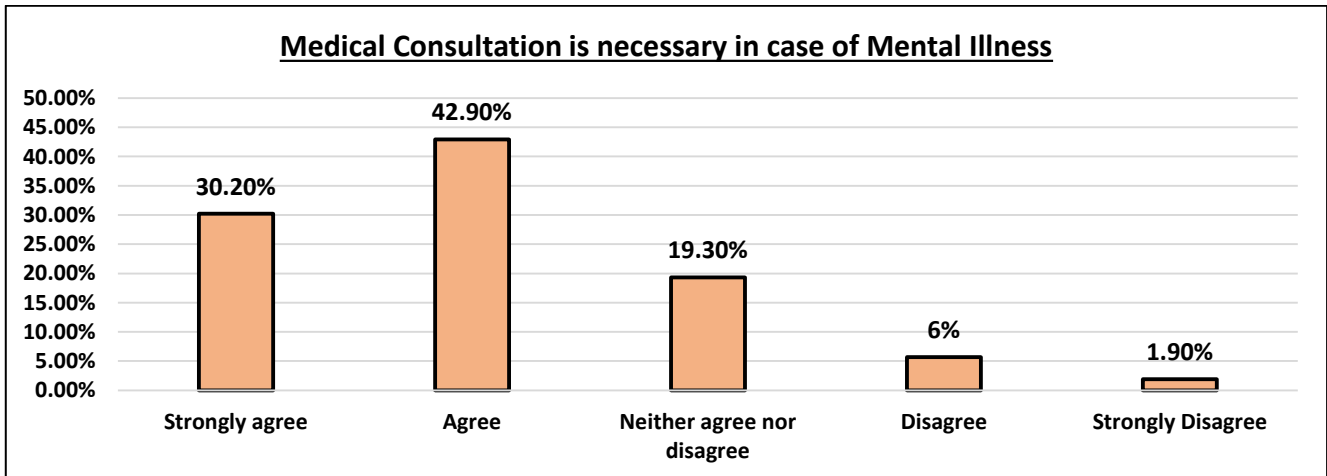


Figure 9: Necessity of Medical Consultation in case of Mental Illness

13) Mental Health is as important as physical Health

67% of the responses strongly agreed that Mental Health is as important as physical Health and a minute group of 0.90% of the samples strongly disagreed for the same. Human development index abridged with the key element of human development for a Healthy life and increasing variations in life expectancy rates on the whole both physical and Mental Health is important. Insurers coming up with innovative solutions and benefit design products will add value to the humankind.

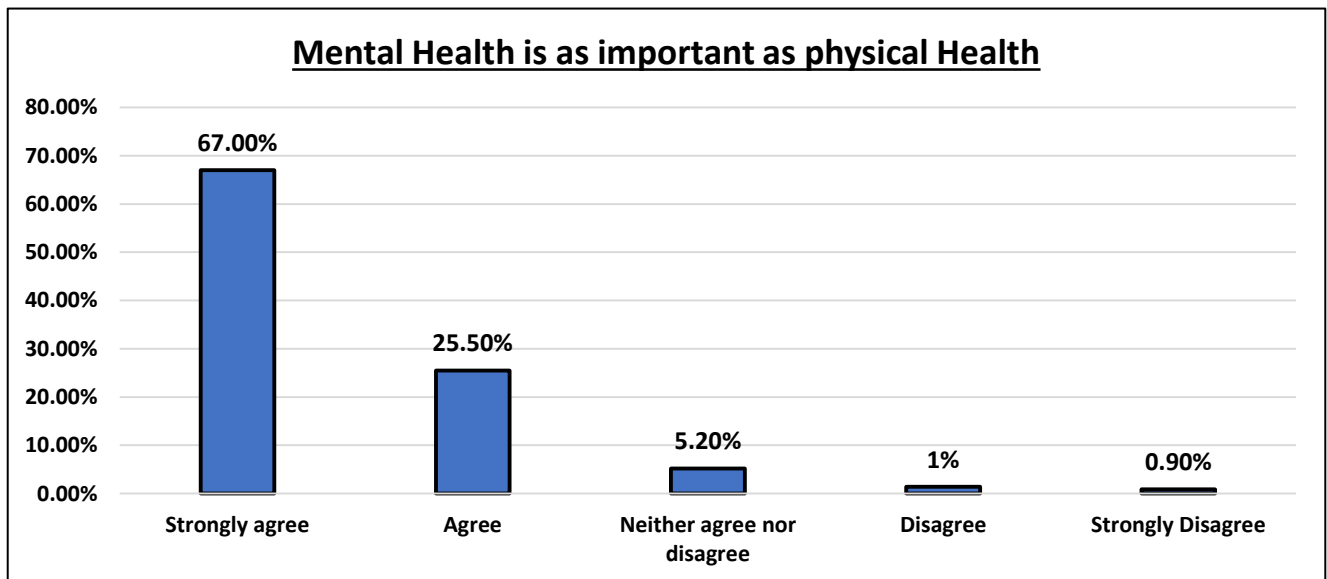


Figure 10: Mental Illness is as important as physical Health

14) Do you have Health Insurance Policy?

55.7% of the responses had a Health Insurance policy and 44.3% of them didn't have any medical Insurance policy. Focussing on untapped markets insurers can explore the opportunity by adding relevant features which can add to demand and awareness of Insurance products.

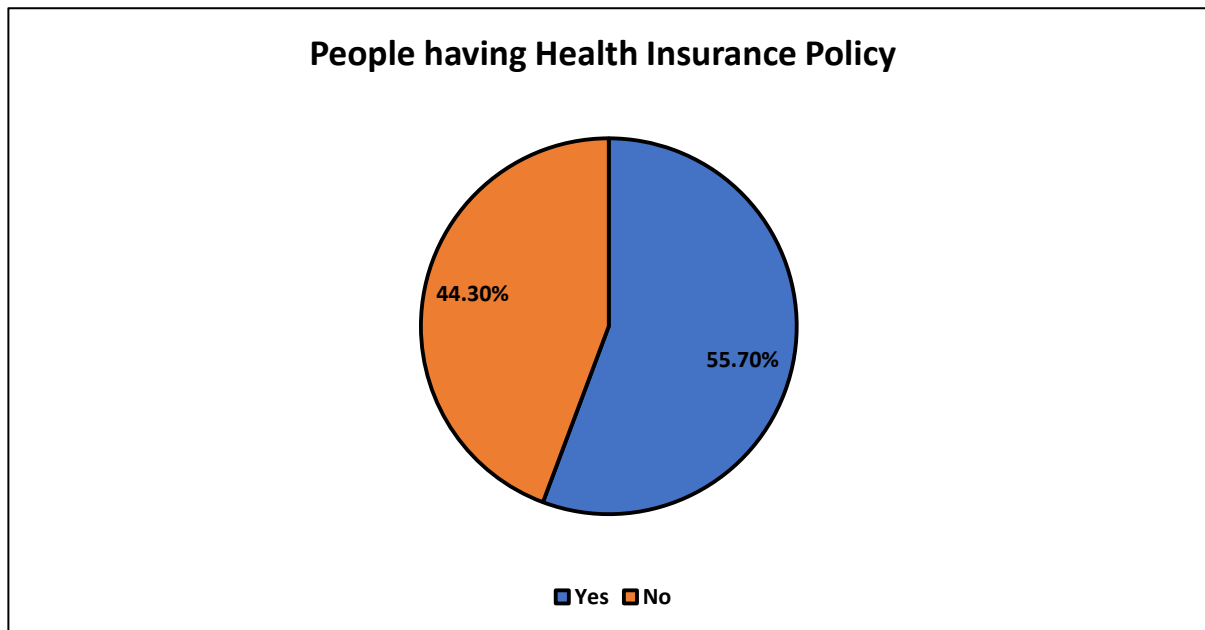


Figure 11: Individuals having Health Insurance Policy

16) Awareness about Mental Illness Insurance Policy

Only 13.2% of the responses were aware of the Mental Illness policy. A vast majority of samples i.e., 86.80% of them weren't aware of such a policy. There is a huge scope of Health Insurance inclusions for all and ensuring the last person in the society can get benefited with Health Insurance covering Mental Illness.

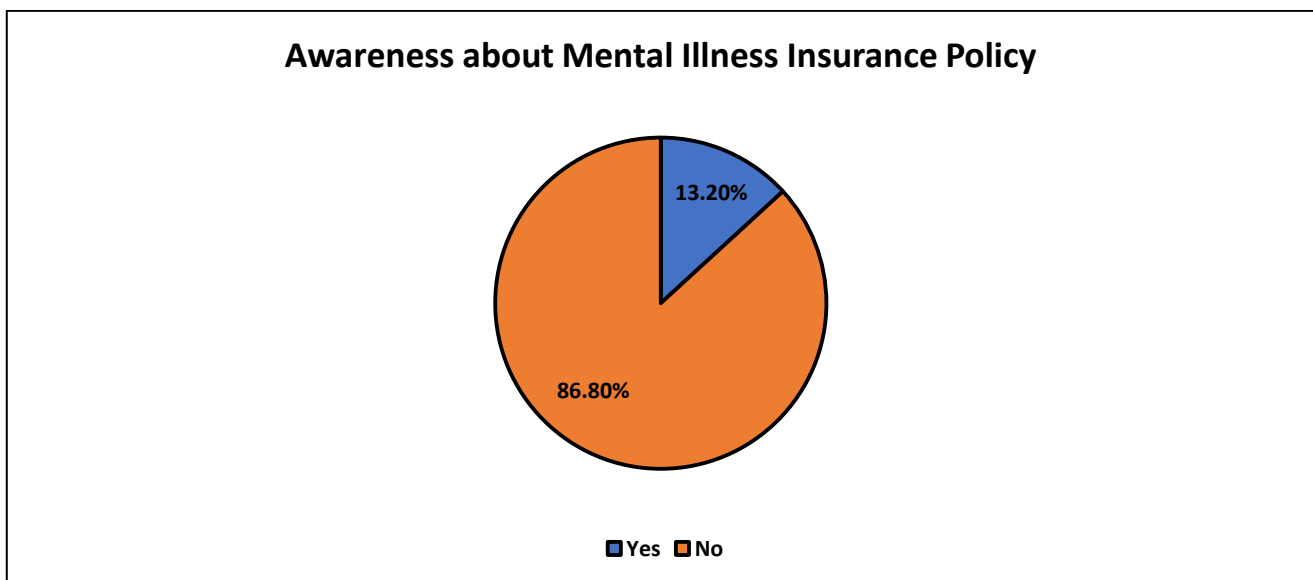


Figure 12: Awareness on Mental Illness Insurance Policy

17) Does your Health Insurance policy cover Mental Illness?

Only 4.2% of the Health Insurance policies of the respondents covered Mental Illness medical expenses also. 53.8% of the policies did not have any coverage for Mental Illness and 42% of them were not sure whether their policy covered Mental Illness or not. This might happen when people do not read or seek complete information before taking the Insurance policy. Here is the possibility of creating the right awareness and ensuring the customers are benefitted and insurers can prove their relentless servicing efforts by strengthening the customer-centricity.

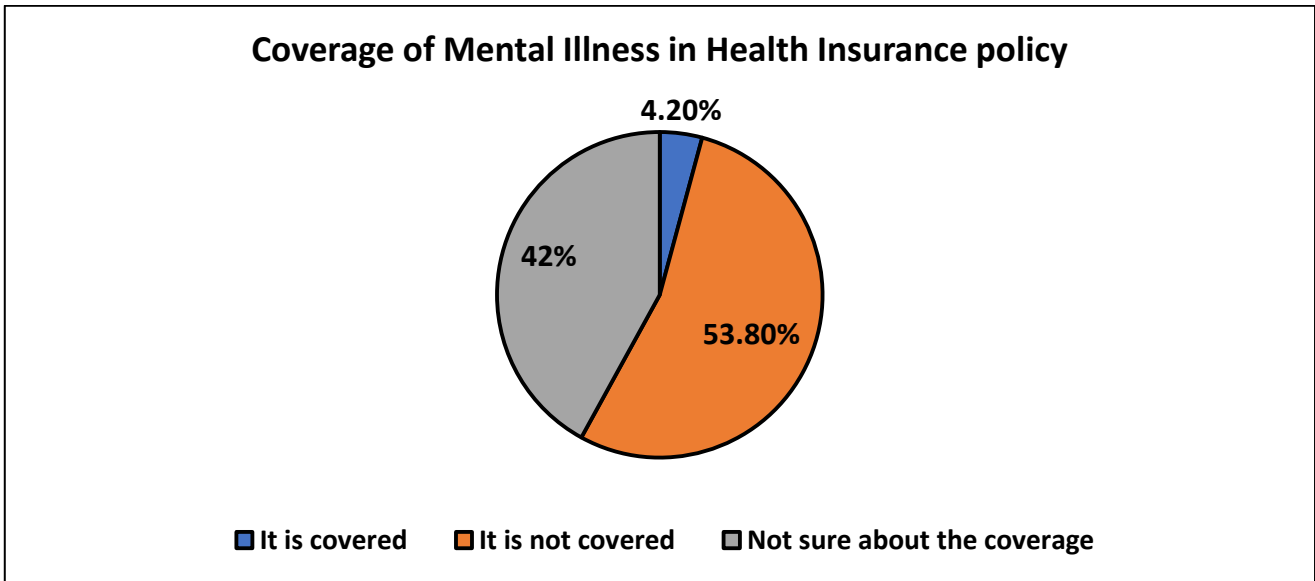


Figure 13: Coverage of Mental Illness in Health Insurance policy

18) If Mental Illness isn't covered, do you feel Mental Illness should be covered in Health Insurance policy?

More than 75% of the responses opined that Mental Illness should be covered in their Health Insurance policy. And less than 10% of the people didn't feel that Mental Illness should be an inseparable part of their Health Insurance policy. This signifies there is a huge demand for cover for Mental Illness and by way of right awareness and blending Health Insurance products with the right inclusiveness can be good growth prospects for the Insurance industry.

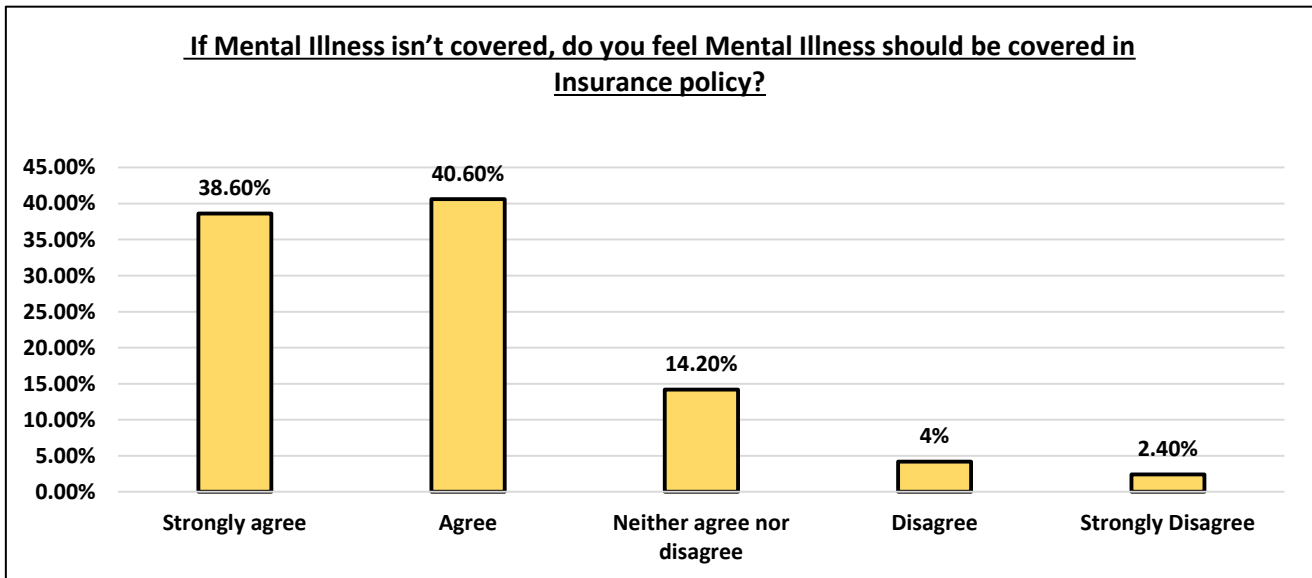


Figure 14: Opinion on Mental Illness to be covered under Health Insurance

19) Do you find the treatment of Mental Illness is expensive?

21.20% of the respondents strongly agreed that the treatment of Mental Illness is expensive and 0.90% of them strongly disagreed for the same. The product either as a standalone or as an inclusion in Health Insurance or as a rider in a life Insurance policy, the product can be reviewed and based on necessity and scale of economies it can be further strategically researched with Insurance & risks professionals, financial experts and Health experts.

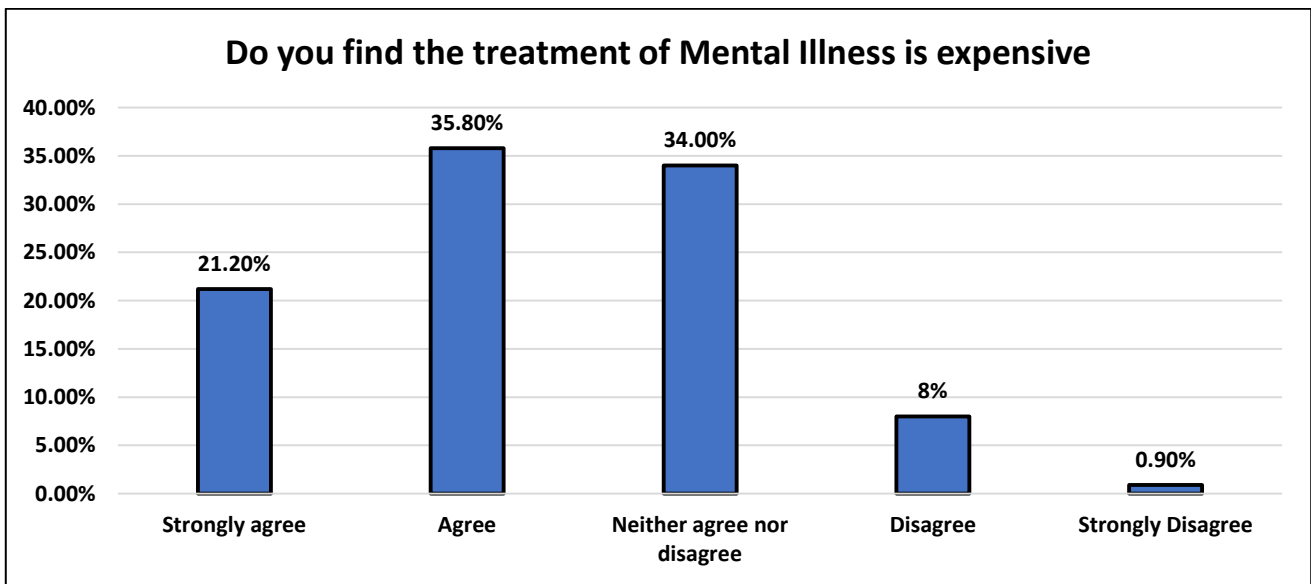


Figure 15: Treatment of Mental Illness and expenses (Affordability)

20) Would you like to Invest in Mental Illness Insurance policy?

33.5% of people expressed their interest to invest in Mental Illness Insurance policy. 26.90% of them had no interest to invest in such a policy. Insurance being a supply-based product now taking a leap towards demand-based product from the customer end. With the right benefits and features, even those can be convinced reasonably to be aware that the Insurance industry is focusing on the concept of the social significance of Insurance.

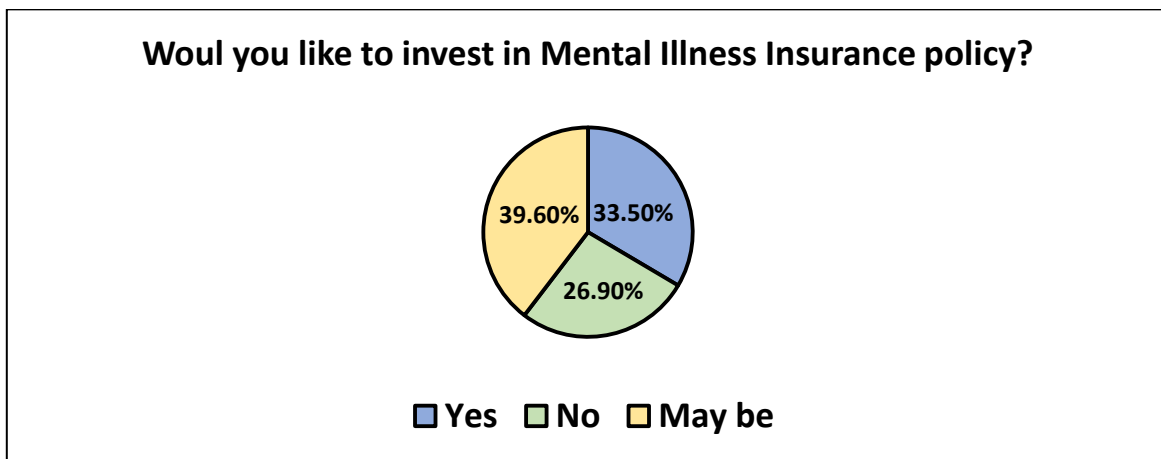


Figure 16: Opinion on having a Mental Illness Insurance Policy

21) Reasons for not opting Mental Illness Insurance policy

46% of the people acknowledged that not being aware of such a policy is the main reason for not opting Mental Illness Insurance policy followed by the reason that it was simply an unnecessary expense to invest in a Mental Illness Insurance policy. The Government under Pradhan Mantri Jan Arogya Yojana can cover this in Ayushman Bharat and improve wellness centres and insurers designing such products or including such covers can explore further on affordability and induce confidence on importance of Insurance.

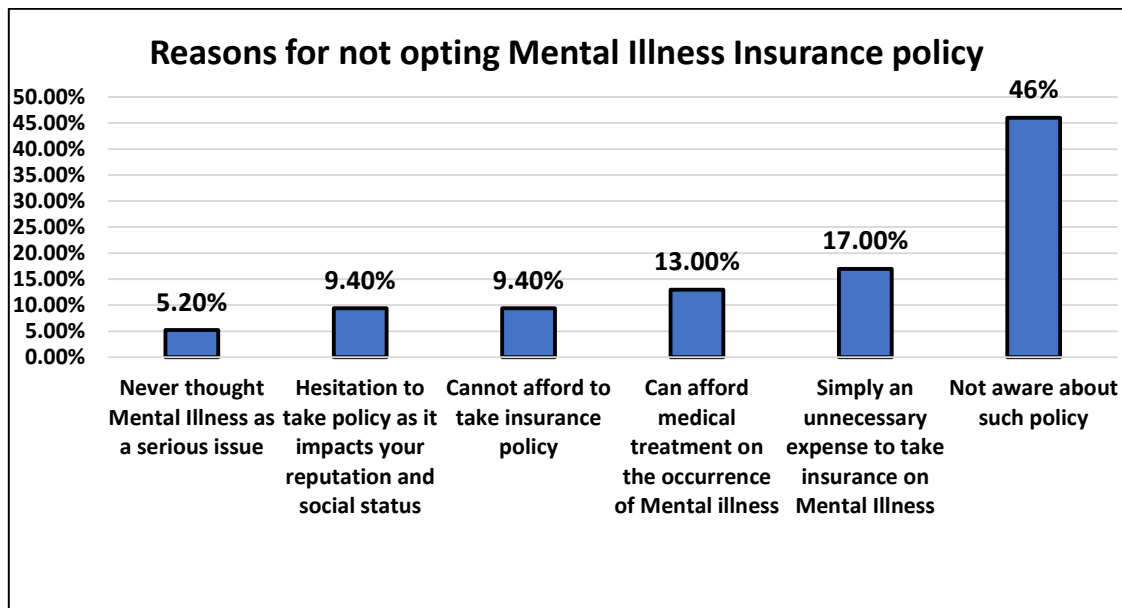


Figure 17: Reasons for not Mental Illness Insurance

22) Do you feel Mental Health Insurance are advertised extensively by Insurance companies to reach out large number of people?

9% of the people felt that the Mental Insurance companies are extensively advertising Mental Illness Insurance policy and 12.70% of them disagreed for the same. Insurers can explore new avenues of marketing reaching out customers in a digital way and this will enhance the Insurance business prospects and parallely customer will be benefitted keeping in mind the current relevance and need of Mental Illness treatment.

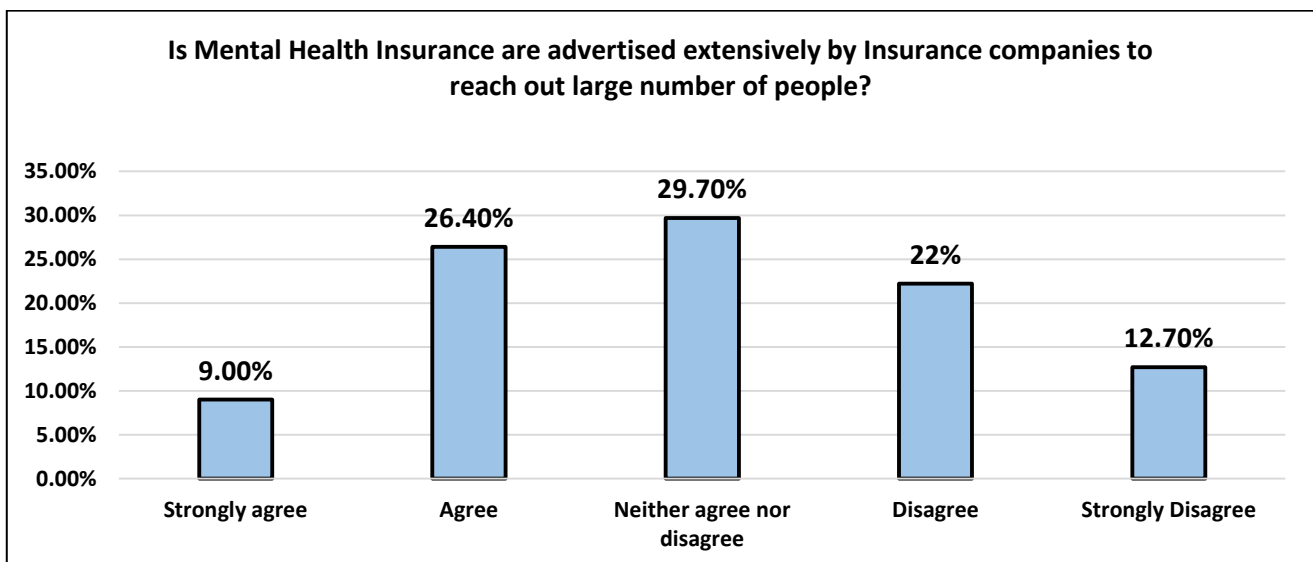


Figure 18: Mental Health Insurance to reach out large number of people by the Insurers

23) Do you feel the government should gear up with awareness on coping up with Mental Illness?

More than 85% of the responses felt that the government should gear up with awareness on coping up with Mental Illness and only 3% of them disapproved the statement. Government with the enactment of The Mental Healthcare Act 2017 should provision through the regulator on ease of Health Insurance product norms. Creating awareness by way of Insurance, strengthening and improvement of wellness centres.

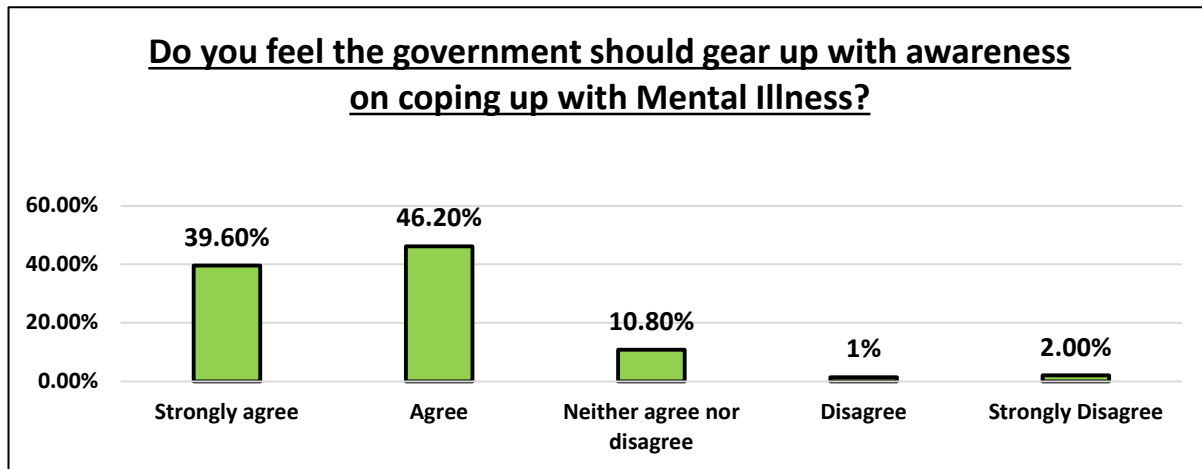


Figure 19: Government Interventions and Awareness on Mental Health Insurance

Pricing of Mental Illness Health Insurance

Economic analysis should be carried and analysed from both points of view of both patients subject to Mental Illness treatment and Health care professionals treating Mental Illness.

1. Consultation cost: money spent on the consultation on an average visit to Health care professionals treating Mental Illness, Average time spent by the subject in travelling, waiting and meeting the healer/doctor for various services, Support services etc.,
2. Drug or Medication cost: Money spent on medication as prescribed by Healthcare professionals along with their potency, dosage and duration. Indian Drug Index data could be helpful to ascertain the cost of tablets.
3. Rehabilitation expenses and assistance in skill development could be innovatively explored in Mental Illness Health Insurance cover
4. The Mental Illness Health cover can include costs of treatments such as Counselling, psychiatric, arts and creative therapies, cognitive behavioural therapy talking therapy or psychological therapy, Complementary and alternative therapies yoga, meditation, aromatherapy, hypnotherapy, herbal remedies, acupuncture, skill development, etc
5. Any other associated costs which will improve the Health care system

Suggestions and Recommendation

- ✓ People should be open to express their Mental Health issues
- ✓ From the above study, we can find out that lifestyle plays an important role in Mental Health issues, hence a positive change in lifestyle can enhance Mental well-being.
- ✓ Awareness has to be created by Insurance companies and hospitals regarding Mental Health Insurance.
- ✓ Exercise and inclusion of physical activities have been shown to increase wellbeing as well as reduce symptoms of depression and anxiety and focus more on wellness. . Good physical Health is related to better Mental Health so a Healthy diet, avoiding excess alcohol and drugs, getting good sleep, and regular check-ups with the doctor can all help.
- ✓ The Mental Illness Health Insurance should provide coverage to the high cost of treating chronic psychiatric cases which includes long term care, continuous & various treatment modalities, such as consultation, cost of drugs, travelling or stay at the treatment centre and any other expenses from the very onset of the illness
- ✓ A large majority of persons with Mental Illness either remain unemployed or underemployed which further adds to the financial burden of the families an option of auto-build unemployment Insurance cover by way monthly assistance & support in case of remaining absent from work for a certain number of days

- ✓ Medicine-assisted psychotherapies can be made accessible and available under this cover with timely access to high-quality treatment towards Mental Health care.
- ✓ Adopting best practices and components of comprehensive behavioural Health systems to ensure it improve along with better Health care to achieve better Health outcomes and reduce costs for treatment over the long run
- ✓ People with Mental Illness require social support and utmost care. They can be offered with access educational programmes which fit their needs, and in finding employment etc., Insurers can integrate programmes in collaboration with the government flagship support programmes which contribute in better living standards and adequate human development initiatives
- ✓ Untreated Mental Health sickness can lead to serious behavioural, emotional, and physical Health-related issues which will seriously impact on society. Government incentivising insurers coming up with innovative solutions to cover the Mental Illness, organizations adopting best practices to cover their employees, individuals seeking such covers.
- ✓ Rise in Mental Health issues amid lockdown have been increased, Mental Health disorders affect the immune system. High-stress levels affect the immunity, with COVID-19 pandemic outbreak which attacks the immune system can lead towards various other associated risks which will impact on human wellbeing which will affect the Insurance industry. Insurance companies coming up with standalone products or features in existing Health Insurance policies can be further well researched and feasibility studies can be undertaken to bring in the comprehensive treatment towards Health care.

Conclusions

The treatment for Mental Illness is based on a solid scientific foundation, grounded in research by experts from diverse fields from Finance especially Insurance, Human Resource Development, Medical Sciences etc., The broader research should focus on investigation of biological, social, and psychological factors that contribute to Mental Illness which will lead to the development of numerous, empirically-based treatments that have proven to be highly effective and with affordable costs. With help of Insurance Individuals can reclaim their health, restore the functioning, and enjoy richly rewarding and satisfying lives and human wellbeing. The future remains optimistic for those who struggling and dealing with Mental Illness and has an apt Insurance cover for same. Mental Illness Insurance Cover Inclusions with advancements in the treatment continue to bring hope and relief to the people, and families, affected by Mental Illness

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