



DAILY EDITORIAL ANALYSIS

TOPIC

**MENTAL HEALTHCARE & BRIDGING
HEALTH COVER IN INDIA**

www.nextias.com

MENTAL HEALTHCARE & BRIDGING HEALTH COVER IN INDIA

Context

- **Mental health** is now covered **at par with physical illnesses** across health insurance plans in India, following the **Mental Healthcare Act, 2017** and **IRDAI directive**.

About the Mental Health Condition

- Mental health conditions encompass a **wide range of disorders** that affect **emotional, psychological, and social well-being**.
- According to the **WHO**, mental health conditions involve **significant disturbances in thinking, emotional regulation, or behavior**.
 - ♦ They can lead to distress, impairment in daily functioning, and increased risk of self-harm.
- Globally, mental health conditions affect **about 1 in 5 adults**, with the WHO estimating an annual productivity **loss of over \$1 trillion** due to untreated mental health issues.

Common Mental Health Disorders

- **Anxiety Disorders:** Affect 301 million people globally, characterized by excessive fear and worry.
- **Depression:** Impacts 280 million people, leading to persistent sadness and loss of interest.
- **Schizophrenia & Bipolar Disorder:** Severe conditions affecting mood, cognition, and perception.

Current Landscape of Mental Health in India

- **Prevalence:** The **National Mental Health Survey (NMHS) 2015-16** found that 10.6% of adults suffer from mental disorders, with lifetime prevalence reaching 13.7%.
- **Treatment Gap:** 70% to 92% of affected individuals do not receive proper treatment due to stigma, lack of awareness, and a shortage of professionals.
- **Economic Impact:** The estimated economic loss due to mental health conditions in India between 2012-2030 is USD 1.03 trillion.

Challenges in Mental Healthcare

- **Shortage of Mental Health Professionals:** India has 0.75 psychiatrists per 100,000 people, far below the **WHO-recommended 3 per 100,000**.
- **Stigma and Lack of Awareness:** Many individuals hesitate to seek help due to societal stigma.
- **Limited Insurance Coverage:** While mental health is legally covered, many insurance policies still impose restrictions.
- **Urban-Rural Divide:** Mental health services are more accessible in urban areas, leaving rural populations underserved.

Government Initiatives and Policies

- **Mental Healthcare Act, 2017:** It mandates that mental health conditions be treated **on par with physical illnesses**, requiring insurance providers to cover mental health treatments.
- **National Mental Health Programme (NMHP):** It was launched in 1982, aims to provide accessible mental healthcare, particularly to vulnerable populations.
- **District Mental Health Program (DMHP):** It was introduced in 1996, offering early detection, treatment, and awareness campaigns.
- **Tele MANAS:** A digital mental health service launched to bridge accessibility gaps, offering teleconsultations and support.
- **National Suicide Prevention Strategy:** A policy framework designed to reduce suicide rates through awareness, intervention, and support systems.
- **Workplace Mental Health Initiatives:** Increasingly, companies are integrating mental health benefits into employee insurance plans, reflecting a broader cultural shift.

WHO's Initiatives

- **Comprehensive Mental Health Action Plan (2013–2030):** A global framework aimed at strengthening governance, expanding community-based care, and implementing prevention strategies.
- **World Mental Health Report:** Calls for transforming mental health services by prioritizing prevention, expanding community-based care, and reducing stigma.
- **New WHO Guidance (2025):** Urges countries to reform mental health policies, improve service quality, and integrate mental health into broader health and social care.

United Nation's (UN) Efforts

- **Mental Health and Well-being as a Global Priority:** The UN emphasizes the importance of mental health, particularly in the wake of the **COVID-19 pandemic**, which **led to a 25% increase in anxiety and depression disorders**.
- **Mental Health and Development Program:** Recognizes mental health as a critical development issue, **linking it to poverty, education, gender equality, and social inclusion**.

Way Forward

- **Need for Inclusive Health Insurance:** Integrating mental healthcare into mainstream health insurance is essential for accessibility and affordability.
 - ♦ Insurance providers need to comply with the mandate under the **Mental Healthcare Act**, which requires equal treatment for mental and physical health conditions.
 - ♦ Transparent policies, comprehensive coverage, and affordable premiums can encourage people to seek professional help without financial constraints.
- **Strengthening Mental Health Infrastructure:** Increasing the number of trained professionals and expanding mental health facilities.
- **Enhancing Awareness Campaigns:** Educating the public to reduce stigma and encourage early intervention.
- **Expanding Insurance Coverage:** Ensuring comprehensive mental health benefits in all health insurance plans.
- **Leveraging Technology:** Scaling up digital mental health services to reach remote areas.
- **Regulatory Push:** Strengthening government directives to enforce insurance coverage for mental health issues.
- **Employer Initiatives:** Encouraging organizations to provide mental health benefits under corporate insurance plans.
- **Expanding Therapy Access:** Making therapy and psychiatric consultations more affordable through insurance-backed support.

Conclusion

- Bridging the gap between health cover and mental healthcare in India is not just a necessity—it's a fundamental step toward a healthier, more inclusive society.
- A collaborative effort between policymakers, insurance providers, and mental health advocates can ensure that mental well-being is no longer treated as an afterthought in healthcare planning.

Source: TH

Mains Practice Question

[Q] To what extent do you think integrating mental healthcare into mainstream health insurance in India can help address the stigma and financial barriers associated with mental health treatment?

