



HOW DEEP IS THE MUD?

The novel coronavirus of 2019 has caused multiple challenges worldwide. Every news article seems to be about its rising global numbers, its impact on businesses and global economies, and how social distancing can be a preventative measure. Many are isolating at home to limit their exposure, which is bound to have an impact on their psychological well-being. The future of the pandemic is certainly muddy at the moment, with no clearing in sight.

Mental health effects

Intense emotional reactions will be common during any pandemic, from fear of contagion to feelings of stigmatisation, loneliness, boredom, anger, anxiety, and a sense of uncertainty. COVID-19 has been repeatedly described as a killer virus, which has perpetuated a sense of danger and uncertainty amongst everyone. Experts warn that the mental health impacts of this pandemic will be one of its second waves.

In the early phase of the SARS outbreak of 2003, a range of psychiatric morbidities, including persistent depression, anxiety, panic attacks, psychotic symptoms, and even suicides, were reported. Health professionals who worked in SARS units and hospitals reported similar symptoms and had substantially more post-traumatic stress disorder symptoms than those without such experiences.

We are seeing similar reports from healthcare professionals working in the front lines of the COVID-19 crisis. A recent study of healthcare workers in Wuhan, China, found that 50.4% of them experienced depression, 44.6% experienced anxiety, 34.0% had insomnia, and 71.5% had symptoms of distress¹. At present, in the U.S. alone, anti-anxiety medication prescriptions have increased by 34% since the COVID-19 outbreak².

Doing things differently

No one knows yet when the waters will clear. What we do know is that mental health professionals and insurers need to be prepared to do things differently. The development of mental healthcare capacity and timely and effective treatments are an urgent need. Multi-disciplinary mental health teams, composed of psychiatrists, psychiatric nurses, clinical psychologists, and other mental health workers, should be available to deliver mental health support to patients and health workers. It is also imperative that secure ways are established to provide psychological counselling, using safe communication channels, for patients, their families, and members of the public.

Impacts on claims and claimants

From a claims perspective, insurers cannot necessarily expect claimants to have face-to-face appointments with their specialists or to attend in-person rehabilitation sessions in an effort to return to work. Many claimants are understandably anxious about any form of close

contact, particularly with healthcare professionals located in hospitals where there may be a greater risk of exposure.

Public transport to and from these appointments is also a consideration. As an industry, we need to find different ways of obtaining the information we need for proper assessment of claims while keeping the claimant informed during the process to reduce any further anxiety.

Disability income claims

Insurers need to be prepared for potential longer-duration disability income claims. Retrenchments and even the closure of many businesses are also anticipated, which may affect job availability. This does not mean extending claim payments indefinitely; rather, insurers need to review the facts of each claim holistically and determine the best way forward. All factors, such as claimant social support systems, access to care and treatment, telemedicine offerings, family circumstances, job duties, and coping skills, need to be considered.

People with existing mental health issues are vulnerable and may need additional support. Others may experience the effects of the pandemic differently. The combination of financial consequences, limited access to healthcare providers, and social isolation could have a significant effect on disability income portfolios. However, with the right approach and support from insurers, the mental health impact could be minimised.

We don't know how deep this mud is going to get. Fear and anxiety due to COVID-19 will be with us for quite some time. A proactive and coordinated mental health response to this crisis, supported by the life insurance industry, will generate the most effective outcomes.



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