



Unspoken stigma to national news – a spotlight on mental health and access to insurance

Webinar

Tuesday 29th September 2020

Never before have we either known so much about our health or been able to talk so openly about our health. Historical taboos over mental health are being broken down with moves in the NHS, in the workplace, within families, and in insurance to ensure mental health is given equal treatment to physical health. We now more openly acknowledge the link between our mental, physical and financial wellbeing. Especially in light of the last six months, mental health has rightly been at the forefront of many discussions about the impact of COVID-19 on the wellbeing of the UK workforce.

The insurance industry has made good progress in improving access to insurance for individuals with pre-existing mental health conditions. It is a positive sign that the majority of people who disclose a mental health condition are able to find affordable insurance cover. On top of this, the industry is continuing to improve its approaches to support those with mental health conditions.

Join us as we explore how health, protection and travel insurers are supporting customers who disclose mental health conditions, reflecting on the good work that has been done but also examining where we can continue to raise the bar.

By the end of this event, delegates should be able to:

- **Understand** how health, protection and travel insurers are working in collaboration to improve access and support to individuals with mental health conditions by developing and implementing the ABI Mental Health and Insurance Standards.
- **Develop** their insight into how the government, charities and insurers should work together to improve access to insurance for individuals who are considered high risk.
- **Explain** how protection, travel and health insurers are innovating to widen access to insurance and how they are adapting to meet changing customer needs.

09:55	Registration
10:00	Welcome
	Yvonne Braun, Director of Policy, Long-term Savings and Protection
10:05	Keynote Address
	John Glen MP, Economic Secretary to the Treasury
10:10	Panel session and Q&A
	<p>Access to insurance for individuals with mental health conditions is a key focus across the industry, government, regulators and the media. This will no doubt increase with the expected long-term implications on individuals' mental health arising following on from the pandemic. We are holding this panel to learn from industry experts and better understand where individuals with mental health conditions experience difficulties when interacting with the insurance industry, and how our sector can most effectively respond.</p> <p>Insurance can provide individuals with a vital safety net when something goes wrong, so we need to make sure that the industry is well suited to match the needs of customers who experience mental ill-health. In addition, there is often a mis-match of information between customers' perceptions of the insurance industry and what is occurring. The panel will explore points of the application process which prove the most challenging for customers and the practical steps that the industry is taking to overcome these challenges. Our speakers are experts in both mental health and insurance so are well placed to discuss in how people with mental health conditions experience the insurance sector.</p> <p>Chair: Roshani Hill, Assistant Director, Head of Health & Protection Policy</p> <ul style="list-style-type: none"> • Darren Woodward, Director of Transformation, Turning Point • Sarah Murphy, Associate Director for Advice, Information & Training, ReThink • Carl Padget, Head Underwriting & Claims, Pacific Life Re • Louise Harvey, Head of New Proposition Development, Bupa
10:55	Concluding Remarks and Close
	Yvonne Braun, Director of Policy, Long-term Savings and Protection
11:00	End of webinar