



Spotlight on mental health

We take a closer look at mental health conditions including the underwriting implications for affected customers.



What do we mean when we talk about mental health?

Mental health is not unlike physical health, we all have it and need to take care of it. It's about how we think, feel, act and react in everyday life and situations.

While you may be able to recover from a setback in your life, someone else could be weighed down by it for a long time. Everyone's experiences and resilience to those experiences is different. Changes in your life and circumstances will impact your mental health - it won't always stay the same.

Unlike a broken leg or arm – mental health conditions are usually invisible, and for sufferers there's always been a stigma and discomfort around talking about them.

Types of mental health conditions

The description 'mental health' is a term that includes a wide range of conditions, like:

- Anxiety
- Phobias
- Depression
- Obsessive compulsive disorder (OCD)
- Bipolar disorder
- Eating problems
- Personality disorders

Key statistics

A survey by the Mental Health Foundation (MHF)¹ in 2017 found:

Only **13% of people** reported living with high levels of positive mental health



More than **four in ten people** had experienced depression

Over a quarter of people had experienced panic attacks



In the past year **74% of people surveyed** have felt so stressed they've been overwhelmed or unable to cope.²

Sources:

1 MHF, Surviving or thriving? The state of the UK's mental health, 2017

2 MHF, Stress: Are we coping? May 2018

Symptoms

Due to the different types of mental health diagnoses – there are many different symptoms.

One diagnosis may include a number of symptoms from more than one mental health condition. For example, someone with a bipolar disorder could have episodes of depression (feeling low), mania (feeling a real high) and psychotic symptoms (hallucinations, visions or delusions).



Diagnosis

If you have concerns about your mental health, you should see your doctor – they'll work with you and assess your health. Your doctor can diagnose some of the more common conditions like depression and anxiety. For more complex mental health conditions you'll be referred to a specialist.

To diagnose a mental health condition, your doctor will consider your experiences including your feelings, behaviour and physical symptoms. They'll look at how long you've been experiencing these changes and how they're impacting your life.

Being diagnosed with a mental health condition doesn't necessarily mean that you're unwell - you may be managing your day-to-day life and functioning well at work and at home. On the other hand, you may be more deeply impacted, relying on medication, support groups, friends and family and the health system. Your experiences will be different to another person's and your wellbeing will change at different times.

Treatment

Along with medications there are a range of other alternative treatments that may help support your day-to-day health and wellbeing:

- Talking and counselling
- Cognitive behavioural therapy (CBT)
- Art, music, painting and other creative therapies
- Complementary therapies like yoga, meditation and hypnotherapy
- Alternative therapies like traditional Chinese medicine

Underwriting mental health issues

Mental health issues won't necessarily stop you from getting protection cover – however we'll need information about your diagnosis, including when you last had symptoms, treatment and how it affected your ability to work.

If your condition is classed as mild and you've had no symptoms for more than 12 months, then we may be able to offer life and critical illness cover at no extra cost. If you're applying for income protection, the amount of cover that we'd offer would depend on the time you've had to take off work. Alternatively, we may add a mental health exclusion to your policy, which means you won't be able to claim for any mental health related illness.

Support for you and your family

Our free health and wellbeing service, provided by Health Assured, is a confidential service for you and your family. It offers you help and support, tailored to your individual needs, when you're experiencing difficult times.

This confidential service is offered once your policy starts and is available 24 hours a day, seven days a week. To speak to one of Health Assured's qualified counsellors call 0800 28 90 95.

Find out more

If you need assistance or support with your mental health, please speak to your doctor or medical professional. You can find more mental health information and resources at [Mind](#) and [Time to Change](#).



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