

Buyer's guide to medical insurance and psychiatric cover

The Independent Healthcare Association (IHA) have recently published a Spreadsheet guide to insurance policies.

Barry Hassell, Chief Executive of the IHA, says: "British industry loses at least £3,760 million a year through mental illness based on working days lost – the figure would be far higher if it were possible to calculate the costs of employees struggling on at below optimum efficiency, those who are distracted at work because a family members is ill, or those suffering from related problems such as alcoholism.

"The Health and Safety Executive is launching its campaign to promote health in the workshop. Much stress and depression is caused by the working environment and it is high time that more attention is focused on this very important – and very expensive – business issue.

"Employers can take two steps to reduce these costs. The first is to tackle the causes of stress in the workshop and the other is to provide swift and appropriate treatment immediately employees encounter problems. About 60% of private medical insurance schemes are provided by employers.

Ensuring that employees are adequately covered for psychiatric and substance abuse conditions would go a long way to lessening the devastating impact which mental illness can have on professional and home life.

"The IHA's Spreadsheet is a buyer's guide to private medical insurance policies and should help guide employers and individuals to policies which cover psychiatric and substance abuse conditions."

The IHA's Spreadsheet details over 60 policies offered by 27 insurance companies. It is an essential reference document for purchasers of corporate insurance schemes, such as personnel or human resource managers, and is also a source of information for independent insurance brokers, GPs and individuals making decisions about private medical insurance.

The Spreadsheet was produced in conjunction with the Private Health Partnership, a firm of independent advisers on medical insurance issues. Copies are available free of charge from the Independent Healthcare Association, 22 Little Russell Street, London WC1A 2HT (telephone 071-430 0537).

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