

Response to the European Commission's call for evidence on a comprehensive approach to mental health

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Insurance Europe welcomes the European Commission's ambition to take a comprehensive approach to mental health. The uncertainty caused by the COVID-19 pandemic, the war in Ukraine, the digital and green transitions, and the increased cost of living in Europe, among other challenges, are undoubtedly having an adverse impact on the mental health of EU citizens. Given that mental health is as important as physical health when it comes to a person's overall well-being, addressing the challenge of deteriorating mental health in Europe through a proactive and multidimensional approach is more relevant than ever.

Insurance companies play a pioneering and central role in promoting mental health, notably through their support for preventative actions and by covering the costs of care services. Prevention is particularly important in the mental health area, for insurers and policyholders alike. Indeed, preventative action helps protect people's health and well-being and contributes to keeping healthcare costs down and thus risks insurable.

Concretely, insurers across Europe are involved in mental health prevention programmes in support of employees, independent workers and individuals. Insurers also contribute to the development of solutions for mental health, including through digital tools (eg, participating in incubator programmes).

Against this background, Insurance Europe believes that:

- There is scope at EU level to raise awareness of mental health and mental health conditions in order to encourage citizens to seek appropriate, timely and adequate treatment.
- The European Commission could play a role in encouraging action at national level, which would help address mental health challenges and improve healthcare outcomes. In particular:
 - Promoting care personalisation
 - Improving the relationship between mental health specialists and general practitioners throughout the course of the patient's treatment
 - Improving the quality of information provided to the relatives of patients experiencing mental health issues



- Taking further action to fight the stigma around mental health issues; indeed, taboos surrounding mental health conditions compromise people's inclination to seek help in the crucial early stages of a mental health problem

Insurance Europe is the European insurance and reinsurance federation. Through its 36 member bodies — the national insurance associations — it represents all types and sizes of insurance and reinsurance undertakings. Insurance Europe, which is based in Brussels, represents undertakings that account for around 95% of total European premium income. Insurance makes a major contribution to Europe's economic growth and development. European insurers pay out over €1 000bn annually — or €2.8bn a day — in claims, directly employ more than 920 000 people and invest over €10.6trn in the economy.