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Date: 12th February 2025

To,
Ms. Punya Salila Srivastava
Hon'ble Secretary (H&FW)
Room No 156-A, 3rd Floor, Nirman Bhawan
New Delhi – 110011

Subject: Comprehensive Inclusion of Mental Health in Health Insurance

Respected Madam,

I submit this policy input to address the urgent need for comprehensive inclusion of mental health services within health insurance coverage provided by all insurance providers in India. The current state of mental health care in India necessitates immediate action to bridge the gap in access and affordability and to fully implement the clauses of **Mental Healthcare Act 2017**.

Key Points to consider:

1. India faces a significant mental health crisis, with an estimated 60 to 70 million individuals suffering from common and severe mental disorders. This staggering figure underscores the widespread impact of mental health conditions across the nation.
2. The alarming statistic of India being the world's suicide capital, with over 2.6 lakh cases annually, highlights the dire consequences of untreated mental health issues. This emphasizes the urgent need for accessible and affordable mental health care.
3. **Essential Components of Mental Health Insurance Coverage (Recommendations):** To effectively address the mental health crisis, it is crucial that health insurance policies include the following provisions:
 - *All mental health diseases and conditions should be covered*, ensuring that individuals receive the necessary treatment for a wide range of mental health issues. It should not be selective.
 - Coverage should extend to both outpatient (OPD) and inpatient (hospitalization) services, allowing individuals to access both routine consultations and intensive care when needed.

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- Mental health coverage should be *all-inclusive*, encompassing a range of services such as therapy sessions, counseling, psychiatric consultations, and medication management.
- Mental health coverage should be a *mandatory component of all health insurance plans*, ensuring that individuals have access to these essential services without additional costs or exclusions.
- Coverage should explicitly include the services of qualified therapists, recognizing the importance of psychotherapy in mental health treatment.

In 2020, we conducted a comprehensive study on students' mental well-being, revealing that 99% of the students experienced various issues related to their mental health. Currently, we are undertaking another study focused on identifying need gaps and enhancing the capacity of behavioural therapists in response to the rising prevalence of behavioural disorders in India especially among kids. We will present the findings of this report to you.

Let's do our best to combat the growing mental health crisis in India. Mental health should never be treated separately from physical health. By putting these recommendations into action, the government can make meaningful progress in tackling the mental health challenges and ensuring people have access to the care they need.

Thank you for your attention to this important matter. A timely response would be greatly appreciated.



With Best Regards,
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Cc:

- 1) Shri Jagat Prakash Nadda, Hon'ble Minister for Health & Family Welfare and Chemicals & Fertilizers
- 2) Dr. Vinod K. Paul, Member, NITI Aayog