



SYNOPSIS

MEANINGFUL ASSESSMENT OF MENTAL HEALTH CONDITIONS – IS THERE A BETTER WAY?

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Key words: psychiatric diagnosis; psychiatric assessment tools; classification of psychological claims; outcomes of psychological claims; mental health conditions; prognosis of mental health conditions; return to work following mental health condition; management of psychological claims.

Purpose of your paper: This paper looks at current approaches to the assessment of psychological injury. Do they meet insurers' needs? Or create more harm than good? Are there alternative approaches that meet the needs of insurers while also promoting optimal outcomes for the claimant?

Synopsis: Claims for psychological injury are increasing in many jurisdictions – not only in workers compensation and CTP but also in general and life insurance lines. Should insurers be adopting different approaches to assess these claims in a meaningful way and manage them towards optimal outcomes?

This presentation considers what is different about mental health claims and whether the traditional approaches used for physical injury claims are useful. We will first consider WHY insurers need to assess claims and what type of information they need. We will then look at HOW mental health conditions are typically assessed, and the usefulness of information provided by current approaches to the diagnosis of mental health conditions and the assessment of psychiatric impairment.

We consider the wicked problem of secondary harm, look at theories of neuroplasticity and the self-fulfilling prophecy, and ask how insurers can adopt an approach to assessment which is meaningful, causes minimal harm, and helps promote recovery.