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Trends in mental health claims



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It is no secret that the COVID-19 pandemic has had a marked effect on both the physical and mental health of the population. In 2018, nearly a third of adults in the United States reported feeling worried, anxious, or nervous on a daily, weekly, or monthly basis.

These statistics were released before the COVID-19 pandemic hit the world and are significant, as they provide the baseline upon which our predictions of the impact of this pandemic on people's mental health are based.

Predictions of the impact

Fast-forward to our current reality. In this unprecedented time of uncertainty and fear, it is not only likely, but logical, that we would see an increase in mental health issues, particularly amongst those who already had an underlying condition to a certain extent.

Although we have not yet seen a significant increase in mental health related claims, it is important to note that these illnesses are prolonged, and there is likely to be a delay in the increase in claims that will undoubtedly follow.

While we prepare for the exacerbation of existing conditions, past epidemics have taught us that stress experienced by the population, in general, may lead to new mental health issues as well.

Impending mental health crisis

There are several factors that contribute to the impending mental health crisis. Social distancing, for all its positives, has led to many people being isolated which, ultimately, caused a rise in the number of people suffering from depression. Add to that, the uncertainty around job retention following a record number of retrenchments in South Africa and you can understand how anxiety and stress levels are easily elevated, inevitably leading to more issues, or worsening existing conditions.

People have had to adapt to new routines, forgoing their usual commute which served to separate work and home. These concepts

have become one and the same, and people no longer have the outlet that allows them to switch one off and focus on the other. Working from home has meant that employees felt increased pressure to show employers how much they contribute, while trying to maintain a work-life balance.

Another big factor that we sometimes forget about is human interaction. Aside from experiencing 'Zoom fatigue', people have had to offer up this basic human need. Video conferencing platforms have not only led to an increase in physical ailments such as neck and back pain, but the audio delays and lack of non-verbal cues that would traditionally be present in a discussion, to indicate understanding and facilitate reciprocation, have dented social interaction and trust. This void that people are left with, after interacting with others virtually, contributes to the stress and anxiety people experience, even if they do not realise it.

A light on the stigma

Things are, however, not all doom and gloom. Despite the anticipated increase in mental illness claims, the pandemic and the way people have reacted to it has shone a light on the stigma that existed around this topic.

This event has also put mental illnesses, and the risks associated with mental illnesses, into perspective and highlighted the fact that people, employers, and insurers have probably not always been equipped to handle this facet of wellbeing correctly. What we do know, however, is that we have the tools, the cover, and the resilience to do so.

Hopefully, the experience shared by the entire population has created an environment where people feel more comfortable acknowledging and addressing the role that mental health plays in people's overall wellbeing. The onus is now on employers to ensure they have the correct structures and cover in place, to assist their employees when they need it, and for insurers to ensure that their clients have comprehensive cover that will safeguard them when they need it most. ●