



From prevention to early intervention: the expanding role of PMI and mental healthcare

With worsening rates of mental health and access to public-health services stretched, PMI is increasingly playing a crucial role in helping people to manage their mental wellbeing.

According to the charity Mind, one in four of us will have some sort of mental health problem each year¹, whilst 45.8 million adults report experiencing symptoms of conditions like anxiety or depression each week².

This has led to a growing demand for care services. In 2023, five million referrals were made to mental health services in England alone³. The NHS is now reporting the longest waiting lists for referrals to adult community health services, with more than 1.8 million people waiting to access services⁴.

As more people turn to **private medical insurance (PMI)**, it's therefore important that insurers not only find ways of managing increased demand, but also offer appropriate support to improve people's mental wellbeing in the long-term

A holistic approach

In recent years, we've seen the role of private medical insurance evolve and expand, with a much greater emphasis on **everyday healthcare benefits**.

Primary care services such as **Virtual GPs**, Talking Therapies and physiotherapy – all of which have seen a big increase in usage - now sit alongside the more traditional **private hospital** diagnostics and treatment for major conditions.

This means that PMI can increasingly deliver a more holistic approach to healthcare, including mental wellbeing.

More so than ever, focus is turning to **preventing illness**, by helping people to improve their physical and mental health, as well as intervening earlier, before treatment is needed.

As a result, **mental health support through PMI** is no longer just confined to private hospital treatment and care for more severe psychiatric conditions, but through offering access to tools to treat symptoms much sooner.

Improving lifestyle behaviours

The link between our physical and mental health is well known, so any effective mental health strategy must start by addressing someone's overall wellbeing.



This is about helping people to improve their baseline health, including what they eat, how much sleep they're getting and how frequently they exercise, all of which in turn can have a big impact on mental wellbeing.

Moving more – the theme of this year's Mental Health Awareness Week – is especially important, as is diet.

As little as 30-minutes physical activity can bring down the risk of depression by more than 40%⁵, whilst Vitality saw a 17% reduction in future psychiatric risk for members who recorded at least two active days per week⁶.



There's also now a large body of research suggesting that a diet high in fruits and vegetables, or following a Mediterranean-style diet, can have a positive impact on our mental health⁷.

Making healthier lifestyle choices isn't always easy, even though, as humans, we know this is good for us.

This is why a behaviour change **programme of incentives and rewards**, that sit alongside PMI cover can be especially effective.

We see for example how 87% of Vitality members reach their recommended weekly exercise guidelines compared to 61% of the population. Or how after one year, members increased their consumption of fruit and veg by 11%⁶.

Meanwhile, tools like **Headspace** – a partner we also incentivise by rewarding members with weekly Vitality Points – make it easier for people to manage their mental wellbeing through activities like mindfulness and meditation.

Intervening earlier

Of course, helping people to manage their mental health is about more than just driving positive behaviour change.

When symptoms of stress, anxiety or depression do manifest, like any condition, it's important to intervene as quickly as possible with the right care.

There is strong evidence that timely, early access to Talking Therapies such as counselling or cognitive behavioural therapy (CBT), can be effective in delivering positive patient outcomes and reducing the need for more intensive treatment.

99% of people for example who go through Talking Therapies require no further mental health treatment within the following three months, whilst there's also a 21% reduction in mental health hospitalisation risk⁶.

Managing demand and removing barriers to access

Although demand for these services has risen considerably in the last few years, alongside the rise in poor mental health amongst the wider population, intervening earlier actually helps to manage overall demand and contain costs.

Vitality found, for example, that despite a 500% increase in use of Talking Therapies between 2015 and 2022, the number of out-patient, in-patient and day-patient claims for mental health reduced during that period⁶.

What's more, since 2019, Vitality saw a 32% reduction in medical inflation-adjusted mental health costs, due to the effectiveness of Talking Therapies in managing mental health risks⁶.

Offering access to Talking Therapies was also revealed to lower future morbidity risk, defined as any non-psychiatric in-hospital claim exceeding £1,000, by as much as 20%⁶. Helping to bring down the risk of claim costs arising for other conditions.

It's for this reason that in **2022 Vitality became the first UK PMI insurer to disregard underwriting for Talking Therapies**, making it easier for members to access the treatment they required.

At a time when more people are struggling with their mental health and with healthcare services severely under strain, a more holistic approach to mental wellbeing at every step has never been more needed; one that emphasises prevention through healthy lifestyles and behaviours, to earlier intervention, wellbeing tools and appropriate treatments such as Talking Therapies.

There is clear evidence that this approach not only helps to deliver better patient outcomes, but also sustainably manage demand, by supporting people to be healthier, happier lives alongside treatment when they need us most.



1. Mind, 2024

2. Mental health statistics UK - Priory (priorygroup.com)

3. Mental health pressures data analysis (bma.org.uk)

4. NHS Providers responds to call for long term mental health plan - NHS Providers

5. 2018 Physical Activity Guidelines Advisory Committee Scientific Report.

6. VitalityHealth Claims Insights Report, 2023

7. Mediterranean Diet and its Benefits on Health and Mental Health: A Literature Review, NCBI, July 2020