Risk Assurance for Mental Health in Public and Private Sectors

Expenditure on mental health has, generally, been rising in recent years, and while significant proportion of expenditure remains in inpatient medical expenditures, expenditure on community and inpatients are still insignificant relative to inpatient expenditures. Moreover, the stigma of mental illness is the main obstacle to better mental health care and better quality of life for people who have the mental illness.

We use the National Health Insurance Statistical Yearbook and the Epidemiological Survey of Mental Disorders to figure out the current status of unmet treatments for mental disorders and medical expenditures. I also examine the current status of public and private health insurances for mental disorder to understand the problems of risk assurance in health insurances.

We recommend several alternatives to overcome the current problems regarding risk assurance for mental illnesses. First of all, we have to improve the social perception of mental illness through a broader range of social campaign and education. Secondly, we should strengthen the health checkup provided by the National Health Insurance to extend the coverage age for mental illnesses. Lastly, private health insurance companies set up the reasonable insurance acceptance criteria, we also suggests other alternatives for strengthening risk assurance of mental illnesses.