

Are provincial medical associations taking physician mental health seriously enough?

■ Cite as: *CMAJ* 2018 March 26;190:E375-6. doi: 10.1503/cmaj.109-5582

Posted on cmajnews.com on Mar. 8, 2018.

As stories of physician burnout, depression and suicide become more common, doctors and their support networks are doing more to support those who are suffering from the unique stresses of the profession. Some within the profession, however, feel that provincial medical associations are not doing enough for their members who need help with mental health issues.

In a letter published in *CMAJ*, one Ontario doctor said the extended health insurance offered by the Ontario Medical Association (OMA) through the company Sun Life is inadequate. It offers only \$350 per year for coun-

selling, and denies coverage for counselling and medication if the insured member has a history of mental health concerns. To obtain coverage, physicians with such a history must prove they have not needed treatment in the past two years.

“If the insurance provided by the Ontario Medical Association denies physicians coverage for the care they need, calling it a pre-existing condition, how can we even pretend to be taking physician mental health seriously,” the letter asks.

Insurance offered by some other provincial medical associations appears to be more generous. Doctors Nova Scotia

offers \$600 a year for psychologist and social worker services, with restrictions on some high-cost drugs. Doctors of BC offers \$1000 per year for counselling with no exclusion for pre-existing conditions. Both associations offer plans from Great West Life.

Bruce Palmer, chief of member services at the OMA, says there are ways to avoid a pre-existing condition exclusion in the Ontario plan. If doctors join within 90 days of becoming a physician in Ontario, they do not have to undergo medical underwriting and so will have no exclusions. If they join later, they must go



Some doctors object to exclusions in health insurance plans offered by provincial medical associations that limit access to mental health services.

through underwriting, so there may be exclusions for anything from mental health to cancer, which will vary from person to person. Typically, this involves a temporary exclusion of one or two years, after which coverage kicks in.

More important than these extended health benefits, however, is access to disability insurance, says Dr. Andrew Clarke, executive director of Doctors of BC's physician health program. Those who have had previous mental health issues are often refused coverage, or have mental health excluded from their plans. "It creates a disincentive to seek treatment," he says.

Both Doctors of BC and the OMA are actively encouraging medical students to get disability insurance while still in medical school, when they can get it without a health assessment. As long as they maintain their coverage, medical students ensure their "insurability" for mental health disability. Starting in September, Doctors of BC will fund dis-

ability insurance for medical students in the province, says Dr. Clarke.

Each provincial association also has some kind of physician health program, which offers support and advice to doctors experiencing health problems, including mental health. Palmer stresses that the service is completely confidential, so seeking help will not affect a doctor's insurance. "We want them to seek help before they need to go on disability," he says.

Dr. Mamta Gautam, an Ottawa-based psychiatrist who specialises in physician mental health, says that the physician health programs are a good start, but in most cases the programs do not have the resources they need. "There is a lack of people trained to treat physicians," she says. "It's not easy, and many are reluctant to treat their colleagues."

Dr. Gautam adds that it is unfair for insurance companies to restrict coverage for those who have had treatment for mental health issues. "The fact that they are asking for help means they are less likely

to claim disability," she says. "There is a penalty to asking for help when it is actually the right thing to do."

She wants the provincial associations to work together to lobby the insurance industry to change this. "The message should be that having a mental illness is not the same as impairment," she says. "Those that seek help are better able to work."

While many doctors resist seeking help or speaking to their colleagues about mental health issues, those who do are often pleasantly surprised, says Dr. Niresha Velmurugiah, a medical student at the University of Alberta who hosts the Physicians as Humans podcast, on which doctors share their stories of mental illness, addiction and professional struggles. "The vast majority are met with understanding, and wish they'd done it sooner," she says. "I think the medical culture is becoming more open to this."

Brian Owens, St. Stephen, NB