



# Psychiatric claims jump

**T**he amount spent on insurance claims for psychiatric treatment is fast outstripping obstetrics and orthopaedic surgery, according to WA's biggest health insurer, with the average individual claim cost tripling in three years.

HBF paid for more than 48,000 psychiatric services last financial year and the category now leads the list of benefits paid out for many demographics.

The total amount paid for psychiatric hospital treatment for singles aged 17-24 jumped 70 per cent between 2007-08 and 2009-10, according to HBF, with more paid for the claims than for other popular treatments for the age group such as wisdom-teeth removal or knee surgery.

The average benefit members claimed tripled from \$4670 to more than \$14,000.

Similar costs were seen for older members, with more than \$3 million spent on single people aged 45 to 64 for psychiatric treatment, compared with \$2 million for orthopaedic surgery.

The average benefit for psychiatric treatment for this group was \$9000, close to four times the average claim in 2007-08.

For singles aged 25-44, psychiatric services have overtaken obstetrics as the most expensive category for benefits paid, and for mature families with children

older than 13, psychiatric claims have topped the benefits list for three years.

HBF managing director Rob Bransby said the increase in benefit payouts was directly related to rising claims as well as social awareness of mental-health issues.

"The awareness level of psych is becoming more prevalent and I think it is more of an issue for society," he said.

"If you look at the world today, once upon a time mental illness was not discussed and these days, people are probably more aware of it and are prepared to deal with it.

"Society has moved and the awareness level of mental illness is much higher. The diagnosis of mental illness seems to be a lot more prevalent which I think is an awareness issue."

Mr Bransby said costs for all hospital services were rising and the number of claims was only expected to grow now that baby boomers had begun to reach retirement age.

"Hospital inflation is running at twice CPI but because of the ageing population you are going to see a lot more claims," he said.

With baby boomers now turning 65 there were likely to be more people in hospital and increased costs for the whole health system as well as insurers, he said.