

## Media Release

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### **SuperFriend responds to the Government's Productivity Commission inquiry into Mental Health**

- *Outlines practical recommendations for the Government*
- *Highlights the unique and valuable role that the superannuation and life insurance industry plays in improving productivity and social outcomes for Australian workers experiencing mental health conditions*
- *Proposed actions to reduce costs, address implementation barriers, maximise employer uptake and improve participation*

**30 April 2019:** SuperFriend, the workplace mental health and wellbeing partner for the superannuation and insurance industry, has responded on behalf of its Partners to the [Productivity Commission's inquiry into mental health](#). The inquiry was announced in November 2018 by the Australian Government and calls for submissions that extend beyond the health system's role in addressing mental health – such as education, employment, housing, disability support and the justice system.

Margo Lydon, CEO of SuperFriend said: “Insurance claims relating to mental illness and suicide are increasing. Managing these claims is complex and costly, but the human cost is the real tragedy. Further to that, it's well known that the broader cost of mental illness in Australia is nudging \$70 billion each and every year.

“We are calling for the Government to introduce practical measures in working with the industry and business in creating mentally healthy workplaces across Australia for all Australians. We spend so much of our time at work, and there's a clear correlation between mentally healthy workplaces and improved worker mental health and wellbeing.

In our submission, SuperFriend recommends that the Australian Government prioritise the following action areas:

#### **1. Establish a cross-sector working group**

Mental illness-related claims are one of the few insurance claim types that super funds and insurers can influence, lessen and ideally prevent, if detected early and managed effectively.

SuperFriend is calling for the establishment of a cross-sector working group to identify and document best practice for the early intervention and effective management of poor mental health, in the context of claims management.



The working group should include Workers' Compensation, superannuation and life insurance, healthcare (e.g. health service providers, such as GPs) and health insurance. The focus of the group's work would be to elevate the use of a complete biopsychosocial model (i.e. model of health that includes biological, psychological, and social factors) in claims management. It would also be to look for practical solutions to encourage recovery at work (stay at work) options, where appropriate.

## **2. Investment in the development of a National Workplace Initiative**

SuperFriend calls on the Australian Government to fund a national workplace initiative to demonstrate its commitment to early intervention and prevention in the working population.

SuperFriend is a member of the Mentally Healthy Workplace Alliance. The Alliance brings together national organisations representing industry, unions, government, regulators and the mental health sector and is committed to creating mentally healthy workplaces.

Over the last two year, the Alliance has been investigating a National Workplace Initiative for workplace mental health to provide consistency for employers and workers. Key components of the Initiative include:

- A useful national workplace mental health resource that details what works and a clear, step by step, process for action. It will draw on existing resources.
- Simple, practical implementation guidance material to assist workplaces to convert their mental health strategies into action.
- Some implementation support to help workplaces navigate, develop and implement mental health strategies.

## **3. Develop incentives for industry-led implementation**

A 'one-size-fits-all' solution is seen as a major barrier to industry and employer uptake for creating mentally healthy workplaces. Resources and interventions need to be customised and context-specific if they are to be effective and deliver value.

SuperFriend recommends the Government to develop incentives for industries to adopt national evidence-based approaches to workplace mental health and wellbeing and adapt it to their environments and working conditions. This will ensure a nationally consistent approach, with industry-led and owned implementation.

## **4. Positive, strength-based strategies across all investments**

Approaches to mental health in the workplace have traditionally focused on the negative impact that work, and work environment, can have on employees and organisations. It does not adequately capture positive contribution of work to our



lives, nor does it capture why some organisations develop environments where employees can flourish and be their best.

SuperFriend calls on the Government to ensure that their investments in the workplace mental health and wellbeing reflect the link between positive, strength-based strategies in the workplace and improved engagement, productivity, contribution and participation at work and across the economy.

“We welcome the opportunity to share our thoughts and recommendations with the Australian Government so we can achieve our shared vision of improving mental health for the benefit of workers, their families, workplaces, the community and the economy.

“SuperFriend and its Partner Funds and Life Insurers are uniquely placed to work collaboratively to embed best practice and practical solutions into workplaces - with reach across over half of the Australian workforce,” she concluded.

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**For further information, please contact:**

Rashmi Punjabi

Honner

T. 02 8248 3734 or 0466 658 475

E. [rashmi@honner.com.au](mailto:rashmi@honner.com.au)

**About SuperFriend**

SuperFriend focuses on creating positive, healthy and safe working environments where every employee can be well and thrive. Our vision is for an Australia where all workplaces are mentally healthy.

SuperFriend works with all 'profit to member' superannuation funds to promote and support improved mental health and wellbeing for their members, through the workplace. SuperFriend collaborates with all profit to member funds, group insurers and the mental health sector to develop the capacity and capability of its partner funds and insurers and advocates for policy and practice change to improve mental health outcomes for all working Australians.

