

## **INSURANCE DISCRIMINATION INVESTIGATION**

To further progress the work outlined in the Memorandum of Understanding (MoU) aimed at improving life insurance for Australians with high prevalence mental health problems, representatives from the Mental Health Sector Stakeholders (MHSS) and Investment Financial Services Association (IFSA), are working collaboratively on a number of issues.

The five insurance industry working groups continue to review current insurance industry practices including complaints and communication, claims, data, disclosure and advice and underwriting. In addition a MoU Steering Group has been established to oversee the activities of the working groups. The Steering Group consists of the insurance industry, the Mental Health Council of Australia (MHCA) and beyondblue representatives, and a consumer and carer.

Representatives from the MHSS and IFSA have worked closely over the last 4 months on a number of new guidance forms which will be used by all applicants, claimants, treating physicians and insurance companies throughout the insurance policy process. The revised forms have now been endorsed in principal and preparations for their national launch are underway.