Introducing mental health insurance to Hong Kong

The World Health Organisation (WHO) has predicted that by 2020, depression will be the second leading cause of disability worldwide. That’s why, in 2018, we launched Mind+, Hong Kong’s first critical illness and mental health insurance.

We started by listening to our customers’ concerns on mental health. What we found mirrored WHO’s findings:

— Stress levels are rising, and mental health diagnoses are rising with them
— Concern about family members’ mental health is becoming more prevalent
— Parents are worried about pressures on their children – from cyber bullying to increased school work
But our customers also told us that, because of the stigma around mental health, they’d be reluctant to buy a product that focused exclusively on this.

So we designed Mind+, a policy based on everything we learned from our customer research. Instead of focusing entirely on mental health, it covers all areas of health – physical and mental.

**Mind+ offers:**

- Three levels of mental health cover – from mild to moderate to severe diagnosis
- Cover for 11 kinds of mental illnesses – from depression and anxiety to ADHD and schizophrenia
- DNA testing for children, to identify any allergies or sensitivities before treatment
- Access to MINDcierge, a 24-hour referral hotline

The FWD Genie app works alongside Mind+ to give our customers a health professional at their fingertips. Genie offers personalised DNA reports, health tracking, on-demand coaching, and a series of health-related challenges that offer customers discounts of up to 10% on their Mind+ premiums.