



The Mental Health Insurance Dilemma

How can insurers, employers and service providers work together to get the balance right for employees?

Overview

The Wellbeing at Work Summit - Hong Kong, held on 23 April 2026, provided City Mental Health Alliance HK (CMHA HK) with an opportunity to shine a light on issues around employer insurance. **Hilleke van Osch** facilitated a panel discussion with **Dr. Kathy Chow**, Head of Clinical Operations (APAC) at Bupa Global, **Dr. Sharmeen Shroff**, Founder and Clinical Psychologist at Central Minds, and **Heidi Jezard**, Head of Commercial at Pacific Prime, about the evolution of mental health insurance coverage and the remaining challenges that stand in the way of providing employees with fit-for-purpose care.

The panel was a follow on from the CMHA HK insurance innovation challenge run in 2022 and highlighted that employers are seeing increased demand for support, but stigma, confidentiality concerns, and confusing access pathways still prevent many employees from using the help that is available. A key message from the discussion was that mental health support only works if employees feel completely safe using it, understand what services they are entitled to, and can access care without delay

Why does this topic matter?

83% *employees who had experienced mental ill-health went to work despite mental health problems.*

- **76%** of these employees said their performance on those days was below their expected level.
- Employees in **Middle Management positions** showed the highest rate of presenteeism.

(Source: CMHA HK Employee Mental Wellbeing survey data - 2022)

Progress made so far

- Employers and insurers are increasingly talking about connected care, prevention, and well-being rather than focusing on crisis treatment.
- More insurers now include mental health benefits and coverage that covers Psychological care.
- Some plans offer direct access to Psychologists without referral.
- Employer or insurer built digital tools are making it easier to find and use services.

What still needs to improve?

The panel highlighted that employers are seeing increased demand for support, but **stigma**, **confidentiality concerns**, and **confusing access pathways** still prevent many employees from using the help that is available.

44% of employees who had experienced a mental health challenge in the last 12 months, were **unaware** that insurance coverage for private care was available to them.



For those who were aware, **39% did not** try to access these services.

The #1 concern for employees centered on confidentiality.

Career impact and the perception of colleagues and managers were close behind.

What can you do as an employer?

Choose benefits that are easier to access and communicating these clearly

Part of that communication can involve busting myths surrounding confidentiality; for example, by emphasizing clearly that mental health information is handled with the same strict confidentiality as physical health data. Working with a neutral partner such as a broker, or a clinician to communicate this may help to authenticate this message.

Treat brokers and insurers as collaborators not simply benefits providers

Share anonymized data so that you can co-design better mental-health services, including faster access, clearer communication, and more preventive support.

Equip your managers with the right skills and ensure they feel safe and secure when accessing support services.

When leaders talk openly about mental health and respond supportively, employees are more likely to seek help earlier and stay engaged at work. If managers do not feel comfortable using mental health services, the chain of support breaks down.

To learn more about the work that CMHA HK does to support the development of employee mental health support services, please contact info@cmhahk.org.

About Us

City Mental Health Alliance Hong Kong (CMHA HK) is a not-for-profit membership organisation and a registered charity in Hong Kong (91/19956). We are an alliance of businesses, working together with mental health experts and partner organisations, to achieve our vision that every workplace will protect, support and create positive mental health for their people. We provide training, events, resources, research and practical support for companies wishing to create mentally healthy workplaces.



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