



# MENTAL HEALTH ACCESSIBLE



## Why do we need to think about accessibility for mental health?

One in four adults in the UK experiences a mental health problem each year<sup>1</sup> - and half will over a lifetime.<sup>2</sup>

Mental health problems can affect our cognitive and psychological functioning, including:

- Reduced short term memory
- Increased impulsivity
- Social anxiety and communication phobias
- Low motivation and depleted energy
- Reduced problem solving and planning abilities.<sup>3</sup>

This can make choosing, using and paying for essential services much harder.<sup>4</sup> Partly as a result, people experiencing mental health problems are three and a half times more likely to be in arrears on essential services bills.<sup>3</sup>

It is broadly accepted that people experiencing health problems or disabilities sometimes need extra support. Many companies will be used to thinking about ways to make communications accessible for people with sensory disabilities, through textphone services, and letters in large

print or braille. Some firms might have had to think about making buildings physically accessible, using ramps and grab rails. But often, when it comes to mental health problems, we don't have the same understanding of what help people might need, and what support should be offered under the Equality Act 2010.

**"I've had panic attacks and less often suicidal ideation due to the stress of trying to deal with these companies. I've felt very low when I ask for help and they don't seem to want to help me."**

*- Expert by experience*

The Mental Health Accessible standards, an initiative by the Money and Mental Health Policy Institute, will help essential services firms, including financial services, telecoms, energy and utilities providers, to better understand the challenges their customers with mental health problems are facing and take steps to improve the service they offer.

# 2 in 5



people with mental health problems have severe 'admin anxiety', causing symptoms like breathlessness, sweating or shaking<sup>6</sup>



1. McManus S et al. Adult psychiatric morbidity in England, 2007. Results of a household survey. NHS Information Centre for Health and Social Care. 2009; 2. Mental Health Foundation. Fundamental facts about mental health. 2016; 3. Holkar M. Seeing through the fog. Money and Mental Health Policy Institute. 2017; 4. Holkar M, Evans K and Langston K. Access essentials. Money and Mental Health Policy Institute. 2018; 5. Holkar M. Debt and mental health - a statistical update. Money and Mental Health Policy Institute. 2019; 6. Holkar M, Evans K and Langston K. Access essentials: Giving people with mental health problems equal access to vital services. Money and Mental Health Policy Institute. 2018.



## How should we think about mental health accessibility? A twin track approach

Although we're getting better at talking about mental health problems, serious stigma and fear of discrimination remain. This means that the majority of customers experiencing mental health problems at present aren't telling their essential service providers.<sup>7</sup>

While firms may be able to make it easier for customers experiencing mental health problems to disclose, they will never be able to identify everyone who is experiencing these challenges, because many people will not be aware that they are clinically unwell: over a third (36%) of people experiencing a mental health problem have never been diagnosed.<sup>8</sup> Yet this group may still be experiencing the same challenges associated with poor mental health, with the same consequences for their ability to access essential services.

This means that for firms to improve the service they offer to customers experiencing mental health problems, an approach of offering additional help based on disclosure is insufficient. Instead, firms need to take a twin track approach.



**1**

**Ensure that the standard service offered to customers is as accessible as possible**, knowing that one in four people are experiencing challenges associated with mental health problems. Making services accessible to those experiencing the cognitive and psychological challenges associated with mental health problems will also improve the service firms offer to those who are time-poor, experiencing other life challenges, or with other illnesses and disabilities – for example, helping the six in ten people across the population who struggle to engage with at least one communication channel.<sup>9</sup>



**2**

**Provide specialist support for people who disclose mental health problems**, especially with more severe conditions, those who sometimes struggle to manage their own affairs or who are at particular risk of financial difficulty.

# 3 in 4

people have experienced at least one sign of anxiety when dealing with essential service providers, like their bank or energy company<sup>10</sup>



<sup>7</sup>. Holkar M and Evans K. Levelling the Playing Field. Money and Mental Health Policy Institute. 2017; <sup>8</sup>. McManus S et al (eds.) Mental health and wellbeing in England: Adult Psychiatric Morbidity Survey 2014. NHS Digital. 2016; <sup>9</sup>. Online survey of 2,078 people, carried out by Populus 11-13 May 2018. Data is weighted to be nationally representative. Presented in Holkar M, Evans K and Langston K. Access essentials: Giving people with mental health problems equal access to vital services. Money and Mental Health Policy Institute. 2018; <sup>10</sup>. Holkar M, Evans K and Langston K. Access essentials: Giving people with mental health problems equal access to vital services. Money and Mental Health Policy Institute. 2018.



## The benefits

In time, improving the mental health accessibility of services should enable firms to increase customer engagement and reduce arrears and complaints.

These standards should also help essential services providers meet the minimum standards for mental health

problems, dementia and other cognitive disabilities announced by the Department for Business, Energy and Industrial Strategy in summer 2018's Consumer green paper,<sup>7</sup> and help ensure compliance with the Equalities Act 2010.



## How the standards work

The 11 standards cover three areas, aiming to tackle the biggest challenges currently facing customers with mental health problems. They cover all interactions with consumers, across any channels that your business uses, including face to face, voice and digital.

The standards	
 <b>Equip your people</b>	<ol style="list-style-type: none"><li>1. Demonstrate a commitment to meeting the access and inclusion needs of customers with mental health problems</li><li>2. Train staff so they are more aware of mental health problems and their impacts, and are better able to support customers</li><li>3. Give staff the systems and processes they need to get the right outcome for customers</li><li>4. Ensure staff can give customers the tools they need to get the right outcome</li></ol>
 <b>Keep communications open</b>	<ol style="list-style-type: none"><li>5. Ensure that customers can carry out important account activities through a variety of channels</li><li>6. Record customers' communication preferences and try to stick to them</li><li>7. Have a website which is easy to understand and navigate, and which can be used by customers to access help</li><li>8. Work hard to ensure that customers receive your communications, especially the important ones</li><li>9. Recognise customer fears about contacting you, and make it a positive experience where possible</li></ol>
 <b>Help customers to understand and engage</b>	<ol style="list-style-type: none"><li>10. Help customers to remember conversations and remind them of things they need to do</li><li>11. Communicate with customers in a way that's easy to understand and that highlights important information so they know what to do next</li></ol>

7. Department for Business, Energy & Industrial Strategy. Modernising consumer markets: Consumer Green Paper. HM Stationery Office. 2018.



## The levels

For each Standard, firms will be assessed against three levels:

### The levels



#### MENTAL HEALTH ACCESSIBLE

2019

Level 1: Essentials

As a firm, you have committed to assessing how well you are serving customers experiencing mental health problems, and are taking steps to improve the accessibility of your services. At this level, you will have taken steps to ensure your most important processes and services are accessible to people experiencing mental health problems.



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2019

Level 2: Advanced

At this level, you will be taking more ambitious steps to embed accessibility across your products and services in a holistic way. This level recognises investment in supporting customers experiencing mental health problems, and commitment to existing best practice.



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2019

Level 3: Leading the way

Some of the things we think are needed to make services accessible to people experiencing mental health problems will involve challenging existing ways of doing things, or trying something completely new. Achieving this level reflects an ongoing commitment not just to adopting best practice, but driving it across your industry.

Our assessment against the standards will be carried out through a combination of:

- Submitted evidence in an evaluation log – this will include documents like internal policies, call guides, screen grabs and training materials
- Money and Mental Health team testing where systems or products are publicly accessible
- A survey of customers
- In-depth interviews of customers within the Money and Mental Health Research Community who have specific experiences of engaging with particular teams or aspects of the firm (e.g. collections, complaints, vulnerable customers team)
- Mystery shopping or testing by Research Community members
- Staff interviews and site visit

The standards are not intended to cover B2B products, or those which fall outside the remit of essential consumer services, for example investment products, even where these are offered by firms who also offer products covered by the standards.