

Annex A: Methodology - Travel insurance

A.1 Research Design

This research project consisted of:

- An online survey of 2,078 people, carried out by Populus 11-13 May 2018, weighted to be nationally representative
- A survey with members of Money and Mental Health's Research Community who have lived experience of mental health problems
- A "mystery shopping" exercise analysing how differences in medical history affect the price quoted for travel insurance.

Further details on each component of the research are provided below

A.2 Nationally representative survey of 2,008 people

To examine experiences of and attitudes towards travel insurance, for people who have and haven't experienced health problems, we commissioned Populus to conduct an online survey of 2,078 over-18s across the UK, weighted to be nationally representative. This survey was carried out between 11-13 May 2018, and included people with and without experience of mental health problems. Populus is a founding member of the British Polling Council and abides by its rules. See www.populus.co.uk for more details.

We asked participants "have you ever experienced a mental health problem?" and "have you ever experienced a physical health problem?" and used these variables to compare outcomes between those who have and have not experienced health problems.

649 had ever experienced a mental health problem

Of this group, 354 had experienced a mental health problem in the last 24 months

1,287 had never experienced a mental health problem

1,295 had ever experienced a physical health problem

Of this group, 814 had experienced a physical health problem in the last 24 months

666 had never experienced a physical health problem

Participants were asked whether or not they had tried to purchase travel insurance in the last five years. Nearly half of the sample (1,008 people) reported that they had tried to purchase travel insurance, including 298 people who had experienced a mental health problem and 652 people who had experienced a physical health problem. Participants who had tried to purchase travel insurance in the last five years were asked a series of closed questions about the cover they received, its price and how frequently they disclosed any health problems to their insurer. For a full list of questions, please email contact@moneyandmentalhealth.org.

A.3 Research Community survey

Money and Mental Health collected data through an online survey of our Research Community, a group of more than 5,000 volunteers with personal experience of living with a mental health problem, or of supporting someone who does. Research Community members with lived experience of mental health problems were surveyed online between 19th and 30th July 2018. Surveys were distributed by email, and through the secure online portal to Money and Mental Health's Research Community.

398 people with lived experience of mental health problems, who have been on holiday in the UK or abroad in the last five years, participated in the survey. A mix of closed and open survey questions asked participants whether or not they had purchased travel insurance, how often they disclosed their mental health problems to insurers and other questions about the price and coverage of travel insurance offered to people with mental health problems.

Qualitative responses were analysed thematically and used to inform the report and some were quoted in the report to illustrate key themes. Statistics from this survey have not been quoted in the report due to relatively small sample sizes and the fact that the sample was not representative, but mirrored those in our nationally representative polling.

A.4 Mystery shopping exercise

To explore how differences in medical history affect prices quoted for travel insurance we conducted a systematic "mystery shopping" exercise. We sought quotes online from six major insurers, two smaller insurers and three specialists, for a one week trip to Spain, on the same dates, for a single male aged 38. Searches were carried out using private browsing windows to avoid cookies distorting quotes.

Quotes were obtained for eight different medical histories, described in further detail below. In addition to a baseline scenario with no medical conditions, we compared six different scenarios with mental health conditions, ranging from a person with a current but stable condition, to a historic condition and a more severe condition. We also included a scenario with back pain, as a common example of a physical health condition, for comparative purposes. We compared the price offered in each case, and noted any additional terms or policy exclusion that were applied.



Medical history	Key characteristics
Long term stable depression	<ul style="list-style-type: none"> ● Currently on medication prescribed by a psychiatrist for depression ● Has never been hospitalised or cancelled a holiday because of mental health problems ● Not awaiting treatment or further diagnosis
Historic depression	<ul style="list-style-type: none"> ● Was sectioned (compulsory admission to hospital) four years ago, but has never been hospitalised since ● Has not been prescribed medication or received treatment for mental health problems in the last three years ● Has never cancelled a holiday because of mental health problems
More severe depression	<ul style="list-style-type: none"> ● Currently on medication and receiving treatment for depression ● Has been sectioned (compulsory admission to hospital) in the last 12 months and admitted to hospital because of mental health problems three times in the last two years ● Has never cancelled a holiday because of mental health problems
Long term stable bipolar disorder	<ul style="list-style-type: none"> ● Currently on medication prescribed by a psychiatrist for bipolar disorder ● Has never been hospitalised or cancelled a holiday because of mental health problems ● Not awaiting treatment or further diagnosis
Historic bipolar disorder	<ul style="list-style-type: none"> ● Was sectioned (compulsory admission to hospital) four years ago, but has never been hospitalised since ● Has not been prescribed medication or received treatment for mental health problems in the last three years ● Has never cancelled a holiday because of mental health problems
More severe bipolar disorder	<ul style="list-style-type: none"> ● Currently on medication and receiving treatment for bipolar disorder ● Has been sectioned (compulsory admission to hospital) in the last 12 months and admitted to hospital because of mental health problems three times in the last two years ● Has never cancelled a holiday because of mental



	health problems
No health conditions	<ul style="list-style-type: none">● No pre-existing medical conditions
Back pain	<ul style="list-style-type: none">● Diagnosis of back pain● Has received back injections in the last 12 months and been unable to get dressed due to back problems in the last four years● Not currently on medication or awaiting any treatment● Has never cancelled a holiday because of mental health problems

Due to the complexity and high levels of variation in travel insurance policies, it was not possible to compare exact like-for-like policies across providers, so we do not report on the results for individual insurers, and report the range of price dispersion demonstrated within, rather than across, insurers, in our publication - e.g. the 0% - 81% increase in price reported for those with long-term stable depression represents the fact that some insurers offered people with this condition the same price as those without any medical condition, while at least one other insurer in our sample increased the price by 81%. Policies within insurers were identical in terms of cover offered and excesses payable, apart from where insurers made specific exclusions, which are detailed in the table.

For further details on any of the methods described above, please contact the report author, Meryn Holkar, merlyn.holkar@moneyandmentalhealth.org, or Head of Research and Policy, Katie Evans, katie.evans@moneyandmentalhealth.org.