

MENTAL HEALTH AND DISABILITY INSURANCE FOR STUDENT VETERINARIANS

Office of the Associate Dean, Students

Ontario Veterinary College

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WHY DO I NEED DISABILITY INSURANCE?

Disability insurance is designed to protect your ability to earn an income. It replaces a certain percentage of your income if you become sick or injured and are unable to continue earning an income due to your disability. The four main insurance providers in Canada offer "New Graduate Insurance" to you even before you finish your studies at OVC. The companies can provide a plan to protect your income before a student even has an income or is licensed to practice veterinary medicine in Canada. Medical tests and health questions are a necessary part of applying for this type of insurance since companies need to understand a student's health status now, and also any previous illnesses and how these might affect a student's ability to do their future job as a veterinarian.

WHAT INFORMATION DO I NEED TO DISCLOSE IN ORDER TO PURCHASE INSURANCE?

When applying for insurance, some students are worried about what their previous health records at home and with the University's Student Wellness Services may say. All medical history is very important to insurance underwriting. Disclosure of information is critical to avoid issues at claim time. Medical files allow the insurance company to assess the risk presented to them.

With personal insurance, students are asked to complete a detailed health questionnaire. Depending on the insurance, they may be required to give a blood sample, urine sample, and/or do a telephone interview, and the insurance company may ask the family doctor or Student Health Services for their complete medical record.

The question of how far back do companies look often comes up. Most times, the medical questions on applications state, "have you ever been treated for or had any indication of...". Honesty is always the best policy. If the answer is "yes" to this question, it does not necessarily mean it will cause a negative outcome. Insurance companies are not looking for every little illness that students have ever been treated for, but as new graduates having never worked in their profession, an assessment of risk regarding any serious illnesses and past or current treatments needs to occur.

HOW IS MY INFORMATION MANAGED AT STUDENT WELLNESS SERVICES AT THE UNIVERSITY OF GUELPH?

Students may wonder how the information they provide to Student Wellness Services is protected and how much of it can be released to an insurance company. Some relevant frequently asked questions and answers are:

1. Can counsellors diagnose depression/anxiety etc. and include that as a diagnosis in a DVM student's medical/counselling record, or are diagnoses only made by physicians?

Counsellors are not able to diagnose illness. Diagnosis can be made by a clinical psychologist or a physician.

2. How is the term 'treatment' interpreted – does it only mean medication or would counselling and Cognitive Behavioural Therapy etc. be seen to be a treatment?

'Treatment' is not a term used by counsellors. The view is that what they provide is more developmental in nature. Counselling or cognitive behavioural therapy provided by a medical professional could be seen as treatment.

3. Can DVM students get a copy of their own record in advance so that they know what information would be released to an insurance company?

Yes; students would be required to complete a form requesting access. We have 30 days to provide access unless there are legal exceptions that apply to providing it.

4. Does a student always have to give permission before anyone has access to their record other than for those people authorized internally to access it?

Yes, unless there are legal exceptions.

5. Who internally has access to students' records in Student Wellness Services?

Records are accessed internally by those staff within Student Wellness Services who provide health care service. Accessibility and Wellness staff do not have access to health records. Internally, staff have various levels of access depending on their role and function. For example, front desk reception staff do not have access to the medical chart, only to registration information. Records are only accessed on a "need to know basis" by practitioners. Student practitioners have access under the supervision of the staff practitioner for the purpose of providing care.

WHAT HAPPENS IF I SEEK HELP FOR MENTAL HEALTH ISSUES?

Stress, anxiety and depression are often the main areas that students have concerns about when they think about applying for insurance. What is surprising is not the number of students who are dealing with mental health issues but instead, the number of students who feel they are the "exception in their class." For some students, stress can be managed through exercise, mindfulness, and spending downtime with friends. For others, the issues cannot be solved that easily and it is important for all students to recognize there is absolutely nothing wrong with asking for help in dealing with these matters. In fact, addressing the situation sooner is better for their insurability than ignoring it.

Sometimes, students will not seek out necessary treatment for a range of conditions out of fear. Avoidance of seeing a doctor or counsellor is not the answer. If in need of physiotherapy, antibiotics, counselling, an ultrasound, or they are due for something as simple as a repeat pap test, it is important that students seek the required help now and not wait. Think of a cat bite on your hand. Letting it fester is only going to allow an infection to spread and potentially cause permanent nerve damage. If treated immediately, no infection may even occur. With insurance, if medical situations go unaddressed, more long term harm may actually be caused - not just to personal health, but to one's ability to get insurance if the mild condition becomes more severe or chronic. Most insurance companies will not issue an insurance policy until all medical tests requested are completed.

Thinking of how Pet Insurance works might be the simplest way to explain why personal insurance companies may not cover the costs associated with certain illnesses or conditions a veterinarian might get. For example, if an overweight yellow lab with a partial cruciate tear were to apply for pet insurance, it would not be a surprise that a cruciate repair would not be a covered condition for this animal under a new pet insurance policy. There already is a risk for the animal and, based on the fact that the dog is overweight and a yellow lab, inference could be made that the ligament may eventually tear. It may not, but the risk does exist so this condition would likely not be covered. The same logic can be used with personal insurance.

THE OUTCOME FOR INSURANCE APPLICATION DECISIONS DEPENDS ON THE ILLNESS AND THE SITUATION

IF YOU ARE ON MEDICATION FOR DEPRESSION/ANXIETY/STRESS WHEN APPLYING FOR INSURANCE

If you are on medication when applying for disability insurance, you are able to apply for, and in most cases get, excellent disability coverage. Being on medication will result in an exclusion, but insurance to cover all the other issues that may happen over the course of your career will be there. The depression/anxiety/stress will be excluded. This means, if the depression/stress/anxiety reoccurs and results in the inability to work, this would not be considered a disability and no benefit would be paid.

IF YOU HAVE HAD PREVIOUS DEPRESSION/ANXIETY AND ARE APPLYING FOR INSURANCE

A medical report or questionnaire will be needed. Depending on how long ago, if treatment was given, how long the issue was there for and if it reoccurred will dictate if an exclusion is given and how long before an application to remove it can be submitted. Sometimes the exclusion is for 1-5 years. That means after that time if a medical change form is submitted, a request to remove the exclusion can be made.

IF COMING OFF MEDICATION POST OVC WITH AN EXCLUSION ON A DISABILITY CONTRACT

If after leaving OVC, it is decided by a doctor that medication is not needed, after a period of time a medical form may be completed and a request to remove the exclusion may be made. A period of 5 years can show that the depression was not related to being a veterinarian but instead to either getting into Vet school or a specific situation while at school. If the condition has not reoccurred, the insurance company may remove the exclusion allowing it to be a covered condition. This is not guaranteed to be done but can be requested and allowed.

IF I DO HAVE A SPECIFIC CONDITION, HOW ARE DIFFERENT TYPES OF INSURANCE AFFECTED?

There are many factors that will decide if the condition currently being treated, or requiring past treatment, is relevant. Below is a list of insurance products and how certain common situations may affect how that policy is issued. It is better to know what is covered on a policy ahead of a claim and what is not. Misrepresenting or purposefully neglecting to disclose information on an application can result in the insurance company not covering the claim and possibly cancelling the policy.

It is extremely important to not let little situations get out of control. Guidelines available from the largest providers of disability insurance to professionals clearly demonstrate the impact of not having situations addressed.

Life Insurance - INSURER Pays \$ if insured passes away

Back issues, broken bones, colds	No effect
Depression/anxiety under control	No effect or small price increase
Depression/anxiety not addressed or not under control	Typically, a decline or postponement

CRITICAL ILLNESS – INSURER PAYS \$ IF INSURED IS CRITICALLY ILL OR HAS ONE OF 24 OTHER CONDITIONS

Parents and siblings have poor health	Cancer/heart attack may → price increase
Depression/anxiety under control	Typically no effect

DISABILITY INSURANCE – INSURER PAYS \$ IF INSURED UNABLE TO WORK

Parents' and siblings' health history	May have no effect
Depression/anxiety under control	Exclusion for condition
Previous mild depression/anxiety	Depends on for how long. May be no effect, may be an exclusion that can be removed after a period of time
Back injury with chiro/physio	May have no effect or be an exclusion

SUMMARY

So, the question of seeking medical help versus NOT seeking medical help while at OVC should be fairly clear. Avoiding dealing with serious issues can impact on insurance in a negative way. What might have resulted in an exclusion may end up meaning a decline and no insurance at all if the episode went from being a mild situation to one that meant time off from school or hospitalization.

Regardless of the condition, students must remember to always put their current health first over the hope of securing insurance in the future. They should always seek help when needed and if concerned about their insurance, speak to a professional who works with students. These advisors will understand how to navigate this insurance world as it pertains specifically to students and the outcome situations may have on the final insurance policy.

QUESTIONS?

If you have a question about disability insurance that is not covered in this document, please contact Dr. Conlon at pconlon@ovc.uoguelph.ca or 519-824-4120 (ext. 54413/54583).