American Journal of Psychiatric Rehabilitation Expert Opinion Article

Mental Health Parity in India: Analysing the Compliance of Insurance Providers with the Mental Healthcare Act, 2017

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Abstract: Mental health disorders have long been neglected within India's healthcare and insurance frameworks. The Mental Healthcare Act (MHCA), 2017, sought to address this disparity by mandating equal treatment of mental and physical illnesses under health insurance policies. This study examines the extent to which Indian insurance providers have complied with these provisions, assessing policy inclusions, exclusions, and claim processes. Using a mixed-methods approach, this research analyses insurance policy documents, interviews with stakeholders (insurers, healthcare professionals, and policyholders), and available secondary data. Findings suggest that while there has been notable progress in the inclusion of mental health coverage, significant gaps remain in policy awareness, claim processing, and accessibility. Many insurers impose conditions that hinder effective mental health parity, such as high waiting periods, treatment exclusions, and limited hospitalization coverage. Additionally, the study highlights discrepancies between policy statements and real-world execution. The research underscores the need for stronger regulatory enforcement, increased awareness, and a more inclusive insurance framework to ensure compliance with the MHCA, 2017. Policy recommendations include stricter monitoring mechanisms, public education initiatives, and incentivizing insurers to provide holistic mental health coverage. Addressing these issues is critical for achieving true mental health parity and ensuring equitable healthcare access for individuals suffering from mental illness in India.

Keywords: Mental Healthcare Act 2017, Mental health insurance, Parity in healthcare, Insurance policy compliance, Healthcare accessibility in India

Introduction

Mental health has long been an overlooked aspect of healthcare in India, often shrouded in stigma and neglect. However, with the increasing recognition of mental health disorders and their impact on individuals and society, policymakers have made concerted efforts to bring mental health at par with physical health. One of the most significant legislative steps in this direction was the enactment of the Mental Healthcare Act, 2017 (MHCA), which aimed to protect the rights of individuals with mental illnesses and ensure accessible, affordable, and non-discriminatory treatment. A critical provision of this Act mandates mental health parity, particularly in the insurance sector, ensuring that mental health conditions receive equal treatment as physical health ailments in terms of insurance coverage. However, despite the legal mandate, compliance among insurance providers has been inconsistent, raising concerns about the practical implementation of this crucial reform.

The principle of mental health parity implies that mental illnesses should be treated on par with physical illnesses in terms of insurance benefits, coverage limits, and exclusions. In India, prior to the enactment of the MHCA, insurance policies largely excluded mental health conditions, leaving individuals suffering from psychiatric disorders without financial support for treatment. The Act, which came into effect on May 29, 2018, explicitly stated under Section 21(4) that "every insurer shall make provisions for medical insurance for treatment of mental illness on the same basis as is available for treatment of physical illness." This provision sought to bridge the gap between mental and physical healthcare by eliminating discriminatory practices in insurance coverage (Avasthi, Grover, & Nischal, 2019).

Despite this legal framework, the implementation of mental health parity remains fraught with challenges. Many insurance companies have been slow in updating their policies, citing various ambiguities and operational difficulties. Even though the Insurance Regulatory and Development Authority of India (IRDAI) issued circulars in 2018 and 2020, directing insurers to comply with the Act, several reports suggest that insurance providers continue to limit coverage for mental health

treatments. Issues such as exclusions of certain mental illnesses, lack of coverage for outpatient treatments, hospitalization clauses, and procedural hurdles continue to persist. The limited awareness among policyholders about their rights further exacerbates the problem, leaving many individuals unable to access necessary mental health care.

This paper aims to critically analyse the extent to which insurance providers in India have complied with the provisions of the Mental Healthcare Act, 2017 concerning mental health parity. It seeks to explore the challenges faced in implementation, the gaps in policy compliance, and the regulatory measures undertaken to address these issues. The study will also examine the role of key stakeholders, including the government, IRDAI, insurance companies, healthcare providers, and patients, in ensuring that mental health parity becomes a reality in India's healthcare landscape (Kumar & Sinha, 2021).

By shedding light on the practical implications of the Mental Healthcare Act, 2017, this research aims to contribute to the ongoing discourse on mental health rights and policy implementation in India. Understanding the current compliance landscape will help in formulating recommendations for strengthening the legal and regulatory framework, ensuring that mental health treatment is accessible and equitable for all.

Background and Legislative Framework:

The MHCA, 2017, was enacted to protect the rights of individuals with mental illness, ensuring access to mental healthcare services, decriminalizing attempted suicide, and mandating mental health insurance coverage. According to Section 21(4) of the Act, every insurer is required to provide the same level of coverage for mental illnesses as for physical illnesses. This was a significant move towards eliminating discrimination in healthcare. However, despite the legal mandate, the transition to inclusive insurance policies has been slow, with persistent challenges in compliance and enforcement.

The State of Mental Health in India

Mental health has long been a neglected aspect of healthcare in India, both in terms of public awareness and policy prioritization. The prevalence of mental health disorders is alarmingly high, with the National Mental Health Survey (NMHS) 2015-16 revealing that nearly one in seven Indians suffers from a mental health condition. Despite this, mental health services remain grossly inadequate, leading to a treatment gap of 70-92%, meaning that a vast majority of individuals with mental disorders do not receive the care they need. Stigma, societal misconceptions, and the lack of accessible mental healthcare facilities have further compounded the issue, making mental illness an invisible crisis in India.

One of the most significant barriers to mental healthcare in India has been the financial burden of treatment. Unlike physical ailments, mental health disorders often require long-term and recurring treatment, including psychotherapy, medications, and hospitalization. Historically, mental health conditions were excluded from health insurance policies, leaving individuals and families to bear the full cost of treatment. The financial strain, coupled with the absence of insurance coverage, meant that many individuals either delayed or completely avoided seeking treatment, worsening their condition over time. Recognizing these challenges, the Indian government sought to address mental health concerns through comprehensive legislative measures, culminating in the Mental Healthcare Act, 2017 (MHCA).

Evolution of Mental Health Legislation in India

India's legal approach to mental health has evolved over the years, with earlier laws focusing more on custodial care than treatment and rehabilitation. The Indian Lunacy Act, 1912, was one of the first laws governing mental healthcare, but it was largely punitive in nature, aimed at isolating individuals with mental illnesses rather than providing medical support. This was later replaced by the Mental Health Act, 1987, which sought to regulate the admission and treatment of mental health patients. While this law was a step forward, it still lacked a rights-based approach, failing to ensure equal access to healthcare or insurance coverage.

The Mental Healthcare Act, 2017, marked a major shift by emphasizing mental health as a fundamental right. The Act aligns with the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), to which India is a signatory, and focuses on dignified treatment, non-discrimination, and healthcare accessibility. A critical provision under this Act is Section 21(4), which mandates that insurance providers offer coverage for mental illnesses on par with physical illnesses. This was a landmark move aimed at eliminating the long-standing disparity in healthcare services for individuals with psychiatric conditions.

Mental Health Parity and Insurance Compliance Under the MHCA, 2017

One of the most transformative aspects of the Mental Healthcare Act, 2017, is its emphasis on mental health parity in insurance coverage. Before this legislation, most health insurance policies in India either excluded mental health disorders or covered only a limited range of conditions. Insurers cited reasons such as high treatment costs, lack of regulatory mandates, and unpredictable treatment duration to justify these exclusions.

However, Section 21(4) of the MHCA, 2017, explicitly states that insurance companies must provide the same coverage for mental illnesses as they do for physical ailments. This includes hospitalization, medical treatment, and therapy costs, ensuring that individuals with mental health conditions are not denied financial protection. Additionally, Section 18 of the Act guarantees every citizen the right to affordable and accessible mental healthcare, reinforcing the legal mandate for insurance parity. Furthermore, Section 27 prohibits discriminatory practices by insurers, ensuring that claims related to mental health conditions are not unfairly denied or subjected to additional scrutiny.

Regulatory Oversight and the Role of IRDAI

To ensure compliance with the MHCA, 2017, the Insurance Regulatory and Development Authority of India (IRDAI) has played a crucial role in monitoring and regulating insurance providers. Following the enactment of the law, IRDAI issued multiple circulars directing insurance companies to remove exclusions for mental health conditions and update their policy terms accordingly.

In August 2018, IRDAI issued its first directive, instructing insurers to comply with Section 21(4) and offer mental health coverage at par with physical health coverage. However, implementation remained slow, prompting a second directive in October 2020, which reiterated the obligation of insurance providers to ensure full compliance. Despite these measures, many insurance companies continued to limit mental health coverage, particularly for outpatient treatments, psychotherapy sessions, and rehabilitation services. In response, IRDAI initiated compliance reviews in 2022, conducting audits to assess whether insurers had updated their policies in line with the MHCA, 2017.

Challenges in Implementation

Despite the strong legal and regulatory framework, significant challenges remain in the implementation of mental health parity in India. One major issue is the limited awareness among policyholders. Many individuals are unaware that they are legally entitled to insurance coverage for mental health treatment, leading to underutilization of available benefits.

Another challenge is the incomplete coverage offered by many insurance providers. While hospitalization costs for mental health conditions are now covered, outpatient consultations, therapy sessions, and rehabilitation programs are often excluded. This is a major shortcoming, as most mental health treatments do not require hospitalization, making outpatient coverage crucial for effective care (Saxena & Thakur, 2020).

Additionally, many insurers impose stringent claim processing procedures for mental health cases, often subjecting them to greater scrutiny and delays compared to physical health claims. This not only discourages individuals from seeking insurance claims but also reinforces the perception that mental illnesses are treated differently from physical ailments.

Furthermore, the cost of mental health insurance remains relatively high, making it inaccessible for lower-income groups. Some insurers have introduced higher premiums for policies that include mental health coverage, undermining the principle of parity.

Methodology:

This study aims to analyse the compliance of insurance providers in India with the **Mental Healthcare Act, 2017 (MHCA, 2017)**, particularly regarding the provision of mental health parity in insurance coverage. To achieve this, a mixed-methods research approach will be employed, combining both qualitative and quantitative methods. The study will focus on policy analysis, stakeholder perspectives, and empirical data collection to evaluate the extent of implementation and identify gaps in compliance.

Research objective

To assess the extent of compliance with Section 21 (4) of the MHCA, we undertook a content analysis of all health insurance policies introduced or revised in the years 2020 and 2021 to understand the terms and services within coverage for mental illness. In this paper, we highlight key findings and argue for the importance of insurance coverage for mental illness on par with physical illness that may inform policy guidelines and norms for the insurance sector in India.

Methods

All insurance policies analysed for this study were sourced from the IRDAI web portal, where IRDAI publishes a compiled list of health insurance policies introduced or revised annually. Given the regulatory role of the IRDAI, this was deemed the most comprehensive method of accessing all new, relevant and updated health policies. Using this approved list for the year 2020-21 as a reference, we sourced the complete policy documents published on individual insurance providers webpages and analysed the policy wording. Policies not directly relevant to treatment of mental illness, such as travel insurance, accident policies and critical illness-specific policies (eg, cancer or Covid-19, vector-borne diseases) and/or those policies where we were unable to access the complete policy document were excluded. Government-sponsored insurance schemes at the state-level were beyond the scope of this research study.

To analyse the data, an extraction template was developed through an initial review of policy wording and identification of relevant policy features. The data

extraction template was built on the principle of parity outlined in Section 21 (4) of the MHCA as well as the Master Circular on Standardisation of Health Insurance Products published in 2020 by the IRDAI, which states mental illness can no longer be listed as an exclusion criterion [9,15]. Each policy was analysed for parity based on i) mention of mental illness in the policy wording,
ii) policy features relevant to mental illness and iii) a comparison between features available for physical health conditions and mental illness. The keywords used to search for clauses relevant to mental illness within the documents, included suicide, self-harm, self-injury, psych, mental health, mental illness, counselling, addict, substance, alcohol, opd, ipd, inpatient, outpatient and sublimit.

Results:
We sourced 459 health insurance policies for the year 2020-21 from the IRDAI website which were individually screened for their relevance to mental illness. Policies not directly relevant to treatment for mental illness such as travel insurance policies, accident coverage, critical illness, vector borne diseases (n=191) were excluded post screening. From this, 268 relevant policies were analysed in-depth to assess the extent of coverage for mental illness and for their compliance with Section 21 (4) of the MHCA through an analysis of policy features gathered through data extraction (see Figure 1). From the 268 relevant policies, we found most policies (n= 262) did not explicitly cite mental illness as an exclusion from their policy; however, some policies (n=6) from two insurance providers, explicitly excluded mental illness across all domains of coverage (Table 1).
Among the policies analysed, most included coverage for pre- and post-hospitalisation expenses and other costs associated with hospitalisation such as ambulatory care, pharmaceutical coverage and coverage for a second opinion. We found restrictions in coverage for mental illnesses such as the exclusion of attempted suicide or intentional self-injury, exclusion of addiction and substance use, restrictions via sub- limits on coverage for mental illness and restrictions on domiciliary hospitalisation and outpatient services for mental illness.

Exclusion of attempted suicide or intentional self-injury
We found most policies (n=224) excluded treatment for intentional self-injury or attempted suicide from coverage, despite there being no standardised exclusion for attempted suicide or self-injury approved by the Master Circular by the IRDAI (2020) [15].

Exclusion of addiction and substance use
Treatment for addiction and substance use was excluded in the wording of all policies, barring one policy (n=267). This exclusion extends to treatment for physical ailments arising from alcoholism or substance use.
Exclusion of domiciliary hospitalisation
Domiciliary hospitalisation is the treatment of individuals in their home setting when hospitalisation is not feasible. We found 32 policies specified domiciliary hospitalisation for mental illness as excluded from coverage.
Restrictions via sub-limits for coverage
Sub-limits are monetary limits on health insurance coverage that providers place, based on type of treatment or illness. We found 32 policies (from 7 providers) applied sub-limits for claims related to mental illness. The limits ranged from 5% to 25% of total sum assured in terms of percentages and from INR 50,000 – 300,000 in terms of absolute claim amount available for mental illnesses, comparable to other specified medical procedures.

Figure 1. Summary of health insurance policy documents sourced and analysed

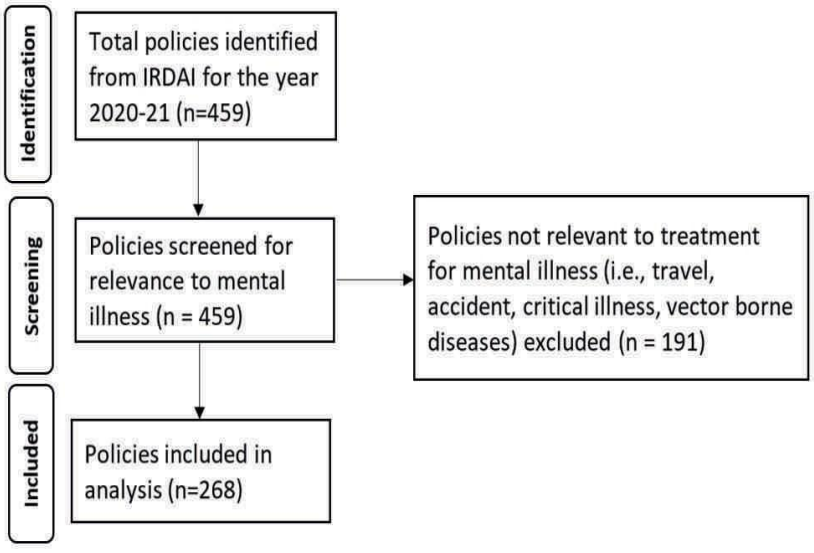

Table 1. Types of policies relevant to mental health by private insurers

Type	Number of providers (n = 30)	Number of policies (n = 268)
Policies that exclude mental illnesses in violation of section 21(4) of MHCA 2017	2 (7%)	6 (2.2%)
Policies that have restrictions on sum insured for mental illness	7 (23%)	35 (13.1%)
Policies that explicitly exclude coverage for attempted suicide or self-injury	29 (97%)	224 (83.6%)
Policies that explicitly exclude coverage for substance use disorders and addiction	30 (100%)	267 (99.6%)
Policies that explicitly exclude coverage for domiciliary hospitalisation for mental illness	15 (50%)	32 (11.9%)
Policies that offer coverage for mental illness beyond hospitalisation (ie, outpatient services and consultations with mental health experts)	12 (40%)	23 (8.6)

Coverage for out-patient services:

A few policies (n=32) offered coverage for treatment beyond inpatient services and hospitalisation. Of these, 16 policies explicitly offered out-patient services including consultations with experts, counselling sessions and psychological rehabilitation, included either as part of the policy or optional through an add-on package or an extra premium.

Discussion and recommendations

Our analysis of health insurance policies approved during the year 2020-21 found mental illnesses are no longer explicitly listed as exclusionary criteria for most policies. This is in accordance with Section 21 (4) of the MHCA and the Master Circular on Standardisation of Health Insurance Products published in 2020 by the IRDAI .

As per Section 3 of the MHCA, any determination of mental illness is made in accordance with internationally or nationally accepted medical standards notified by the Central Government, such as the World Health Organization's (WHO) International Classification of Diseases (ICD) . Thus, regardless of specified mental illness, we maintain all health insurance providers should cover mental conditions recognised by the ICD. Yet, our analysis found certain practices that appeared to be discriminatory in their coverage of mental illness and it remains unclear to what extent persons with mental illnesses are supported by private insurance providers .

A concerning finding was that treatment for attempted suicide/self-injury and for addiction disorders are excluded by a majority of providers, in breach of the letter and spirit of the MHCA . Section 115 of the MHCA states *"the appropriate Government shall have a duty to provide care, treatment (including hospitalisation) and rehabilitation to a person, having severe stress and who attempted to commit suicide, to reduce the risk of recurrence of attempt to commit suicide."* In instances of intentional self-injury and attempted suicide, a person may require hospitalisation and treatment for both physical injuries and psychological distress, resulting in a need for insurance coverage. Thus, outright denial of insurance coverage for intentional self-injury and attempted suicide denies individuals the required financial support.

Similarly, despite being recognised as mental illnesses under both Section 2(s) of the MHCA, and the latest edition of the ICD-11, under Section 06 (6C40- 6C4Z), treatment for alcohol addiction and substance use disorders are excluded from insurance coverage . This exclusion extends to treatment for physical ailments arising from alcoholism or substance use, thus impacting a wider population. Given the high prevalence of both addiction disorders and attempted suicide/self-injury, denial of coverage by insurance providers adds to the increasing treatment gap. In this case, unlike the exclusion of attempted suicide and intentional self-injury, this is a standard exclusion, approved by IRDAI under Code- Excl12, the exclusion of *"Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof"* .

Our analysis also found treatment-specific exclusions for physical conditions arising from psychological or psychiatric causes (eg, treatment for speech disorders were not covered under insurance policies if the speech impairments arose *'due to psychiatric causes'*). This makes a distinction on physical disorders where the cause is symptomatic of a psychological or physiological ailment. Thus, the exclusion of insurance coverage for physical conditions arising from psychiatric causes should not be ruled out by insurance providers prima facie but be decided on a case-to-case basis or by the attending physician. This holds true for domiciliary hospitalisation as well.

Regarding sub-limits, the IRDAI Master Circular (2020) makes clear *"Insurers are allowed to impose sub limits or annual policy limits for specific diseases/ conditions; be it in terms of amount, percentage of sum insured or number of days of hospitalisation/ treatment in the policy. However,*

Insurers shall adopt an objective criterion while incorporating any of these limitations and shall be based on sound actuarial principles" . However, in this case we argue restrictive sub- limits on sum insured for mental illness may have negative implications for the insured person particularly in cases where these limitations are not made clear to the consumer beforehand or limits for mental illness are small in proportion to the total sum assured, particularly given the high costs associated with repeated treatment requirements given the cyclical and episodic nature of mental illness. The matter of sub-limits for mental illness is being contested and is currently sub-judice in the Delhi High Court .

Finally, the recognition of out-patient services for mental illness by a few insurance providers is a welcome shift as most insurance practices focus on clinical diagnosis and treatment, often disregarding the importance of coverage for psychosocial services for mental illness . Insurance providers have cited the lack of data on patterns of insurance use for persons with mental illness as a hindrance in constructing comprehensive coverage for mental illness, including out-patient services . Thus, until more insurers offer coverage for such services, costs associated with out-patient services will continue to be borne by individuals.

While our analysis was restricted to the wording of policies and did not involve studying how that translates into practice, references and anecdotal evidence support our argument that patients with existing mental illness continue to be denied health insurance coverage and payment of claims. This also includes denial of coverage for treatment of health conditions typically accessible to people without a history of mental illness, going against the principle of beneficence and non-maleficence . We rely on such anecdotal data in the absence of official data on rejection of new issuance and claims on insurance policies. While the IRDAI annual report publishes data on how many insurance policies have been issued during the year, there is no information on how many applications were received and how many of these were rejected. Thus, there is limited evidence on how the implementation of Section 21 (4) translates into practice . In the absence of such official data, the crucial next step will be to compare health insurance policy entitlements with experiences of persons with mental illness who have sought claims for treatment of mental illness from insurance companies to effectively evaluate compliance with Section 21 (4) of the MHCA.

Ultimately, insurance providers must recognise mental illnesses need to be treated on par with physical illness and follow the ethical principles of beneficence, autonomy and non-maleficence to create optimal healthcare for all, particularly vulnerable populations groups. At present, owing to a novelty factor, some lack of clarity is expected before implementation is standardised [12,14].

To advocate for insurers to provide more sensitive and inclusive health coverage and services for mental illness through this analysis, we recommend that:

• Insurance companies should comply with the principle of parity in letter and in spirit, to remove all differential or discriminatory terms for mental illness in compliance with Section 21 (4) of the MHCA;

• The IRDAI be more proactive in upholding its supervisory duty and identify discriminatory terms for mental illness and have them removed from insurance policies in accordance with the principle of parity for mental illness (including the removal of discriminatory sub-limits);

• The IRDAI remove addiction as an exclusion criterion in its guidelines (ie, the Master Circular, 2020) as a priority; Subsequently, insurance providers should follow suit and remove exclusion clauses for alcohol addiction and substance abuse from their policies;

• Insurance providers should remove the exclusion of treatment for intentional self-injury and attempted suicide for health insurance coverage and include coverage for this on priority;

• More insurance providers should recognise the need for coverage of mental health services beyond hospitalisation and consider adding or increasing coverage for out-patient services for mental illness such as therapy and counselling sessions, given that many experiences and manifestations of mental illness do not require hospitalisation.

• Finally, in the absence of public accessibly data, we recommend the IRDAI makes their records of number of applications for health insurance coverage made and rejected every year along with reasons for rejection publicly accessible to monitor practices around rejection including discrimination against mental illness to be transparent while enabling autonomy for consumers.

Compliance of Insurance Providers:

A comprehensive review of 235 policies from 30 insurance companies revealed:

- 37.5% (88 policies) explicitly covered mental illnesses.
- 11.5% (28 policies) provided coverage for persons with disabilities.
- 51% (119 policies) did not offer any coverage for mental health conditions.

Notably, many policies excluded coverage for suicide and substance use disorders, and there were disparities in outpatient care offerings, including extended waiting periods for mental illness coverage.

Utilization of Mental Health Benefits:

Despite the legislative mandate, the uptake of mental health insurance benefits has been minimal:

- A survey across 150 organizations in sectors like technology, healthcare, and retail found that less

than 1% of corporate health insurance claims were related to mental health.

- Similarly, another report indicated that mental health claims constituted only 0.18% of inpatient claims and 0.67% of outpatient claims.

Challenges Identified:

Several factors contribute to the low utilization of mental health insurance benefits:

- Inadequate Coverage: Outpatient mental health care, which includes consultations and therapy sessions, is often excluded from insurance policies. Additionally, treatments for addiction and self-harm are frequently not covered.
- High Out-of-Pocket Costs: The exclusion of essential mental health services leads to significant out-of-pocket expenses for individuals seeking care.
- Stigma and Awareness: Social stigma surrounding mental health issues and a lack of awareness about available insurance benefits deter individuals from seeking help and filing claims.
- Structural Barriers: Many hospitals do not accommodate mental health patients, and rehabilitation centers often lack recognition as valid treatment providers, limiting accessibility.

Recommendations:

To improve compliance with the MHCA 2017 and enhance the utilization of mental health benefits:

Expand Coverage: Insurance policies should include comprehensive mental health coverage, encompassing outpatient care, substance use disorders, and suicide-related treatments.((Lahariya, 2019).

Standardize Definitions: Clear and standardized definitions of mental health conditions and treatments are essential to ensure consistent coverage across policies((Patel & Kleinman, 2019).

Enhance Transparency: Insurance providers should communicate policy details transparently, enabling individuals to understand their mental health coverage fully. (Chatterjee, 2019).

Reduce Stigma: Public awareness campaigns are needed to reduce the stigma associated with mental health issues and encourage individuals to seek help. (Jain & Bhatia, 2021).

Addressing these challenges is crucial for aligning insurance practices with the provisions of the MHCA 2017 and promoting mental health equity in India.

Conclusion

Our findings shed light on important gaps in health insurance coverage for mental illness, where health insurance policies continue to contain discriminatory terms for mental illness, violating the principle of parity in the MHCA under Section 21 (4). We argue for sustained advocacy efforts to bring about change in the sector and highlight the supervisory duty of IRDAI to ensure that the provisions of the MHCA are fully implemented by all insurance companies for the benefit of persons who obtain health insurance policies. Ultimately, insurance providers, both public and private, have a duty to uphold ethical principles in their practice and abide by their legal obligations to ensure quality and affordable mental healthcare for all. Addressing these issues requires stronger regulatory enforcement, expanded coverage, and policyholder education. Achieving mental health parity is critical for ensuring that individuals with mental illnesses receive equitable healthcare, ultimately fostering a more inclusive and supportive healthcare system in India((Saxena & Thakur, 2020; World Health Organization, 2018).

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