

1 Total Number of Pages: 2

2 Suggested Title: Mental Health Discrimination in Disability Compensation

3 General Church Budget Implications: None

4 Global Implications: Applies Globally

5

6 Long-term disability insurance protects employees around the world by providing continuing  
7 compensation in lieu of salary when an accident or illness prevents an employee from continuing  
8 their service to their employer. Ideally, such insurance provides for compensation based purely  
9 on the existence of a disability that prevents continuing employment and continues for the  
10 duration of that disability.

11 In many countries such insurance is often subject to a limitation for disabilities based on “mental  
12 and nervous conditions.” The primary reason offered for such a discrimination between  
13 disabilities is the comparative difficulty of validating such disabilities, since evidence relies on  
14 self-reporting. Other reasons may include the belief that mental and nervous conditions are more  
15 likely temporary in nature and therefore a time limitation, typically two years, is appropriate. The  
16 limitation therefore places the administrative needs of insurers over the wellbeing of the persons  
17 they are committed to insure.

18 In the United States, courts have held that discrimination in disability insurance is not addressed  
19 by non-discrimination provisions of either the Americans with Disabilities Act or the Affordable  
20 Care Act. In the United States, disability insurance is generally regulated at the state level.  
21 Because discrimination against mental and nervous conditions is the industry standard, Annual  
22 Conferences and other United Methodist employers in the United States are required to pay an  
23 extra premium to obtain non-discriminatory disability insurance for their lay employees. (The  
24 Comprehensive Protection Plan for United Methodist clergy in the United States no longer  
25 discriminates).

26 The United Methodist Church affirms its long-standing support for persons with mental illness  
27 and their families. Jesus Christ made no distinctions in his healing ministry between persons with  
28 physical disabilities and those, which we might, today call mental illnesses.

29 Therefore, we call upon the General Board of Church and Society to advocate globally to ensure  
30 that when disability insurance is offered by employers or governments to workers in a country, it  
31 is offered without discrimination against mental and nervous conditions, and to support and  
32 encourage the work of annual conference boards of church and society in such advocacy at state  
33 and regional legislative bodies.

34 Date: August 1, 2019

