APA Official Actions

Position Statement on Discriminatory Disability Insurance Coverage

Approved by the Board of Trustees, July 2025
Approved by the Assembly, May 2025

"Policy documents are approved by the APA Assembly and Board of Trustees. . . These are . . . position statements that define APA official policy on specific subjects. . ." – *APA Operations Manual*

Issue:
Disability insurance coverage plays a critical role in providing financial security to individuals who are unable to work due to medical conditions. However, coverage disparities between psychiatric disorders and non-psychiatric medical conditions have long been a point of contention. Today, many disability insurance policies continue to impose restrictions on coverage for psychiatric disorders or on the basis of the use of psychiatric medications. These restrictions may include diagnosis-based contracts that exclude certain psychiatric conditions from coverage or limit the duration of benefits for individuals with psychiatric disabilities compared to those with non-psychiatric medical conditions. The APA's position against discriminatory disability coverage policies is grounded in the recognition that such policies perpetuate stigma and inequity in the treatment of mental illness. Stigma remains one of the most significant barriers to accessing mental health care, and discriminatory insurance practices contribute to the perception that psychiatric disorders are less legitimate than other medical conditions.

It is the position of APA that:

Coverage for disability due to psychiatric disorders should be equivalent to coverage for disability due to other nonpsychiatric medical conditions. The APA is opposed to restrictions for psychiatric disorders, or the basis of the use of psychiatric medications, such as diagnosis or medication-based contracts, in the coverage of disability. The APA is also opposed to the limiting of coverage for nonpsychiatric conditions due to the presence of comorbid psychiatric diagnoses or medications.