



# Report into COVID-19 and mental health

## Background to this research

In the unique setting of COVID-19, AXA commissioned a mental Health and Wellbeing study in June, in collaboration with InSites Consulting, involving 5,800 people in Belgium, France, Germany, Italy, Spain, Great Britain and Switzerland. 578 of the participants were non-natives – people living or working in a country that wasn't their home country, often referred to as expats, and they are the focus of this report. You can read a copy of the full AXA Group report, [here](#).



**The impact of the COVID-19 pandemic on health and the global economy is unparalleled in our lifetime and its legacy will be felt for years to come. It's not only a health crisis. The strict and often sudden strategies for tackling the virus are unquestionably having a profound impact on people's personal lives, their families, their finances, and throwing into doubt their futures. This mini-report, explores some of the key findings of how the first wave of the pandemic impacted the mental health and wellbeing of non-natives in Europe.**



# Mental health has deteriorated as a result of a pandemic, which isn't yet over

Prior to the outbreak of COVID-19, nearly two-in-three non-natives (62%) would have described their general state of mind as good. However, this fell to just one-in-three (35%) during the pandemic. Fewer than one-in-ten (6%) said that their mental health had improved, and more than a quarter (28%) went so far as to say that they have never faced a situation that had been worse for their mental wellbeing.

COVID-19 has clearly had a very real impact on the mental health of many expats. We already know, from previous research we commissioned in February 2019, that 87% of expats surveyed have felt isolated at some point and many of them will undoubtedly have experienced deepened feelings

of isolation, particularly if they've struggled to either return home or visit loved ones. Now, with winter coming and many regions experiencing or preparing for a second wave of COVID-19 infections, it's vital that they prioritise their mental health and wellbeing.

**39%** thought that their mental health had deteriorated as a result of the COVID situation, with only 6% saying it had improved.



**62%** would have described their general mood/state of mind before the COVID-19 situation as good (32% average, 6% bad)...

...however that declined to

**35%** during the pandemic and 42% average, 22% bad.

**“COVID-19 has clearly had a very real impact on the mental health of many international workers. Many will undoubtedly have experienced feelings of isolation and struggled to either return home or visit loved ones. Now, with winter coming and many regions bracing for a second wave of infections, it’s vital that they prioritise their mental health.”**

Andy Edwards, Global Head of International Healthcare,  
AXA Global Healthcare



# Many expats haven't used professional mental health and wellbeing services

Perhaps unsurprisingly, those with a minor mental health illness in the past, were most likely to have seen a deterioration in their mental health during COVID-19 (57% vs 39% total base). However, worryingly, 83% of those whose mental wellbeing has deteriorated/significantly deteriorated during the pandemic, have not used professional help to deal with it.

As troubling as these findings are, it seems that COVID-19 has brought about something of a change in the attitudes towards mental health. Three-quarters (75%) of the respondents said that they have never used professional help to deal with mental health issues in the past. However, three-in-five (61%) say that the pandemic has made them reconsider the way they think about their mental wellbeing.

However, there are clearly challenges to overcome. A quarter (26%) of the expats wouldn't know where to find professional help to improve their mental wellbeing and half (47%) feel that they wouldn't be able to pay for it.

Navigating your way through an unfamiliar health system can be challenging for expats in the most normal of circumstances. The COVID-19 pandemic is anything but normal, and perhaps

accounts for the difficulty in people knowing where to find professional help. Improved connectivity and clinical pathways between primary care and mental health services – whether state delivered or as part of a health insurance plan, can perhaps go some way to help address this. It may also help in identifying those people who have an underlying mental illness, but are unaware of it, until physical symptoms present themselves.



**83%** of those whose mental wellbeing has deteriorated/significantly deteriorated during COVID-19, have not used professional help to deal with it.

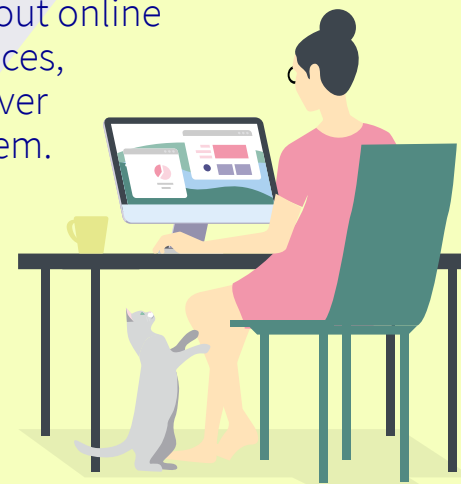
# Many expats haven't used professional mental health and wellbeing services continued

The perception that professional help would be unaffordable is also worrying, especially with the recent growth in digitally enabled mental health support services which can offer expert help at a lower cost compared to a traditional intervention.

More needs to be done to raise awareness of the preventative tools, and interventions which are available. And, more needs to be done to break down the barriers to people embracing online mental health services and understanding the many benefits they can offer. Of those non-natives who have had a mental health issue in the past and have heard about online mental health services, 81% have never used them.

Those with minor mental health issues in the past, were most likely to have seen a deterioration in their mental health during COVID-19 (57% vs 39% total base).

Of those who have had a mental health issue in the past and have heard about online mental health services, **81%** have never used them.



## In summary

The COVID-19 pandemic has clearly resulted in a rise in mental illness but is also a catalyst for change. The world has come a long way in removing the stigma around mental health and with so many people experiencing mental health struggles as a result of the COVID-19 pandemic,

in many ways it's no longer the taboo subject that it was. But, it's clear from this research that swift action needs to be taken to help expats understand the mental health and wellbeing support that's available to them, so they can benefit from professional help at the earliest possible stage.

## How can AXA - Global Healthcare help you?

As a member, your healthcare plan includes<sup>1</sup> Virtual Doctor from AXA, with access to a real doctor, by phone or video call, at a time that suits your schedule, anywhere in the world<sup>2</sup>.

The Virtual Doctor service gives you the reassurance of a doctor from initial advice and diagnosis, to online prescriptions<sup>3</sup> and support arranging ongoing care. And don't forget there's no need to claim, as this service isn't deducted from your benefit limits.

You can use the Virtual Doctor service to confidentially discuss anything you'd like, from feeling isolated from your friends and family, to struggling with a challenge at work.



1. The Virtual Doctor from AXA service is available to all individual and SME members (excluding those whose health plan is insured by AXA General Insurance Hong Kong Limited). Access to the Virtual Doctor service is an optional add-on for members of Large Corporate groups. To check if you have access as a member of a Large Corporate group please visit your Healthcare Hub or check with your HR representative.
2. Appointments are subject to availability. You do not need to pay or claim for a consultation but you will be charged for the cost of the initial phone call when using the call back service. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Video appointments are available between 08.00 and 00.00 UK time, Monday to Friday. Video appointments in German are available between 08:00-20:00 CET, Monday to Friday.
3. Prescriptions available if medically necessary and subject to local regulation.

AXA Global Healthcare (EU) Limited. Registered in Ireland number 630468. Registered Office: Wolfe Tone House, Wolfe Tone Street, Dublin 1. Directors T.P.D. Wilkinson (Chief Executive Officer, UK), C.J.N Roux. (previously Launay), (FR, UK), N.J. Oliver (UK), K.S. Melton (UK). AXA Global Healthcare (EU) Limited is regulated by the Central Bank of Ireland.

AXA Global Healthcare (UK) Limited. Registered in England (No. 03039521). Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA Global Healthcare (UK) Limited is authorised and regulated in the UK by the Financial Conduct Authority.

AXA Global Healthcare (Hong Kong) Limited is registered in Hong Kong (No. 2293457). Registered Office: 10th Floor, Vertical Square, 28 Heung Yip Road, Wong Chuk Hang, Hong Kong. PB91213a/10.20