

Understanding mental health

The terms 'mental health' and 'mental health condition' are increasingly being used interchangeably, yet they do not mean the same thing.

The definitions from the World Health Organisation highlight the distinction between the two terms:



Mental Health¹

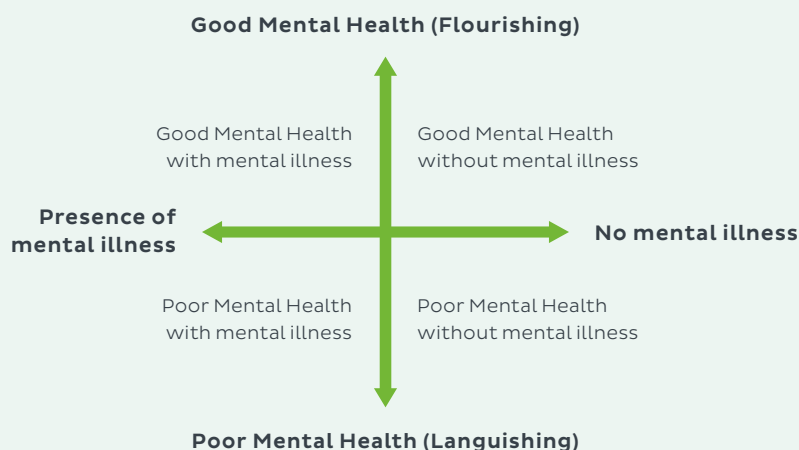
is a state of wellbeing in which an individual recognises their own abilities, has the resources to cope with everyday life stressors, and has the capacity to both work productively and engage socially with their community.



Mental Health Condition²

is a clinically significant disturbance in an individual's cognition, emotion regulation or behaviour. It is usually associated with distress or impairment in important areas of functioning.

This distinction is important as a person can have mental illness but still have good mental health. Alternatively, it is also possible to have no mental illness, but struggle with our mental health. This can be illustrated through the Dual Continuum Model³:



For example, someone that has been diagnosed with major depression might have good mental health, through supportive relationships and coping strategies. In this way, they're able to manage their work and relationships and still thrive, to an extent. However, another person may be struggling with their mental health due to the absence of these resources, yet not necessarily have a diagnosable mental health condition.

Embedding this understanding ensures we recognise the individual experience of our customers and can offer the right support at the right time.





Everyone can benefit from a balance of both physical and mental wellbeing. Both are essential for overall wellbeing, and just like physical health, mental health requires care and resources to help maintain it.



1 in 5 Australians⁴

aged 16–85, or 8.5 million people, experienced a mental health condition in the last 12 months based on a study conducted between 2020–2022. As Australia's largest life insurer, we see a responsibility to provide our customers with tools and resources to support their mental wellbeing at each life stage as they need them.

1. World Health Organization (2022). Mental Health. Available at: <https://www.who.int/news-room/fact-sheets/detail/mental-health-strengthening-our-response> [Accessed August 2025]
2. World Health Organization (2022). Mental Disorders. Available at: <https://www.who.int/news-room/fact-sheets/detail/mental-disorders> [Accessed August 2025]
3. BC Campus (2020). Dual-Continuum Model © BCCampus, based on the conceptual work of Corey Keyes and a diagram created by CACUSS & Canadian Mental Health Association is licensed under a CC BY-NC (Attribution NonCommercial) license. Available at: <https://opentextbc.ca/mhwframework/back-matter/appendix-b/> [Accessed August 2025].
4. Australian Institute of Health and Welfare (2024). Prevalence and Impact of Mental Illness – Mental Health. Australian Institute of Health and Welfare. Available at: <https://www.aihw.gov.au/mental-health/overview/prevalence-and-impact-of-mental-illness>. [Accessed August 2025].