



MARINE BENEFITS

# Seafarers' Mental Wellbeing Two Years into the COVID-19 pandemic

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NORWEGIAN HULL CLUB

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1837  
BERGEN, NORWAY

Pure Marine Insurer  
>11,000 Ships

'A' RATED  
ACCORDING TO SP



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2007  
BERGEN & MANILA

Crew Insurer  
>130,000 Members

SUBSIDIARY OF  
NORWEGIAN HULL CLUB

COVERHOLDER LLOYD'S



HÖEGH LNG



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ONE Supplier for all Nationalities





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# At home

Medical treatment

- Seafarer At Home
- Family Year Round
- Cashless network



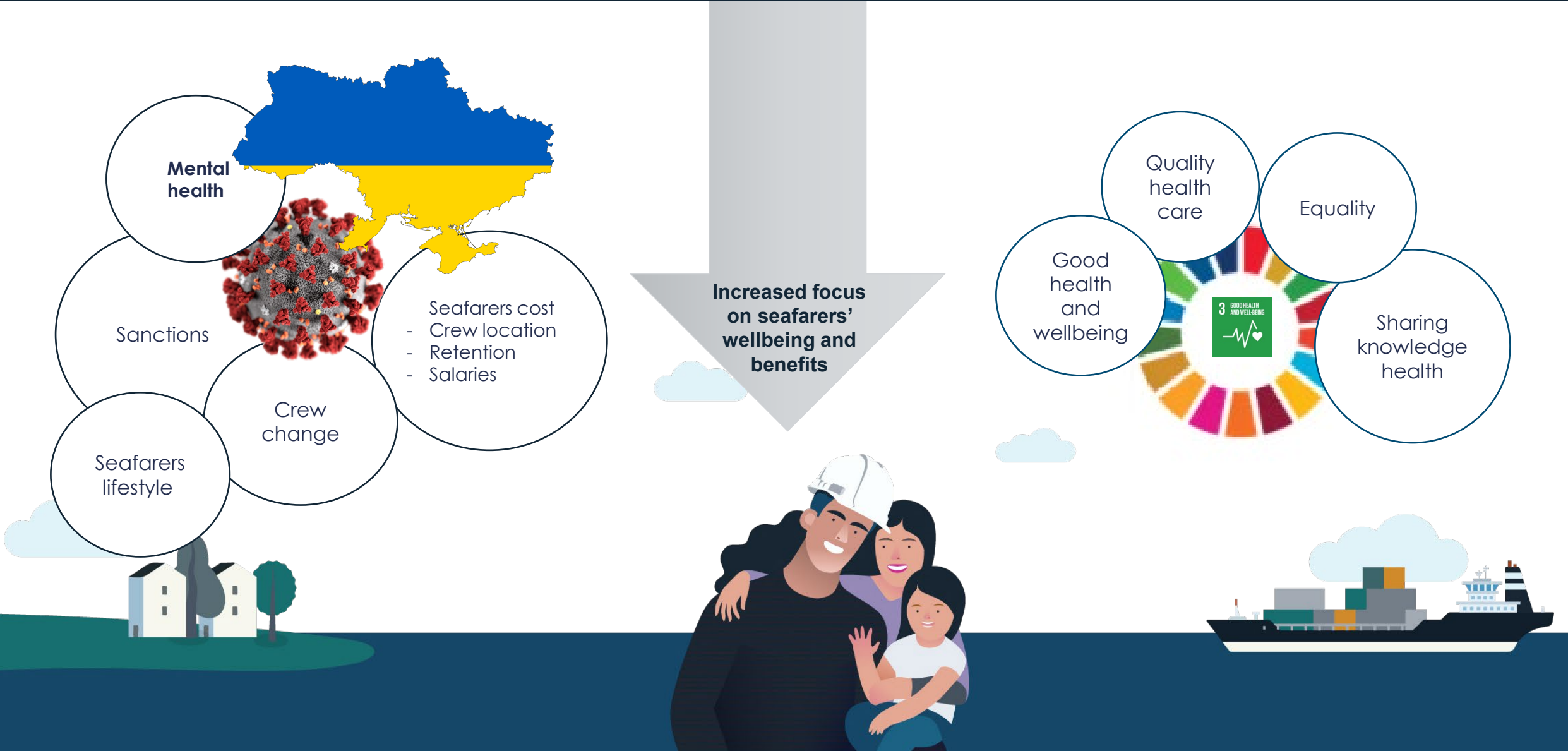
# At work

Crew P&I

- Seafarer On-board
- Specialist Worker On Ships
- Focus on medical claims handling



# Covid-19 War in Ukraine Geopolitical and economic uncertainties Sustainability





# Re:refresh

BY MARINE BENEFITS

Wellbeing edition 2022

Seafarers' wellbeing 2 years into the Covid-19 pandemic



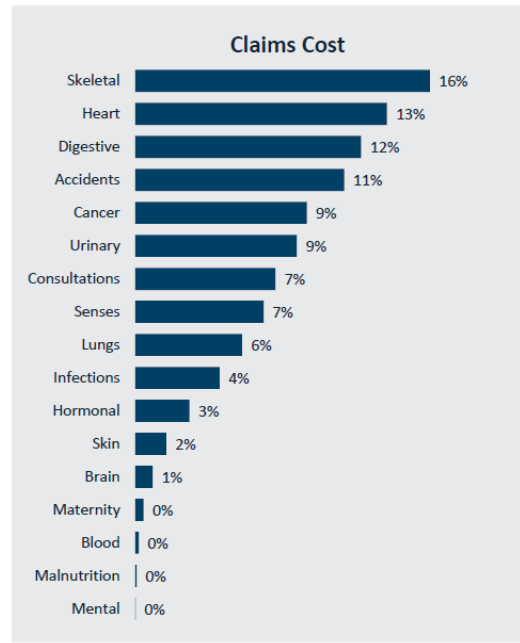
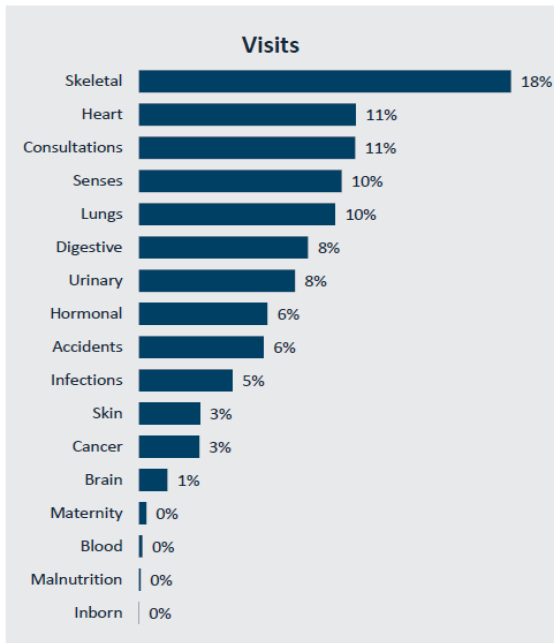


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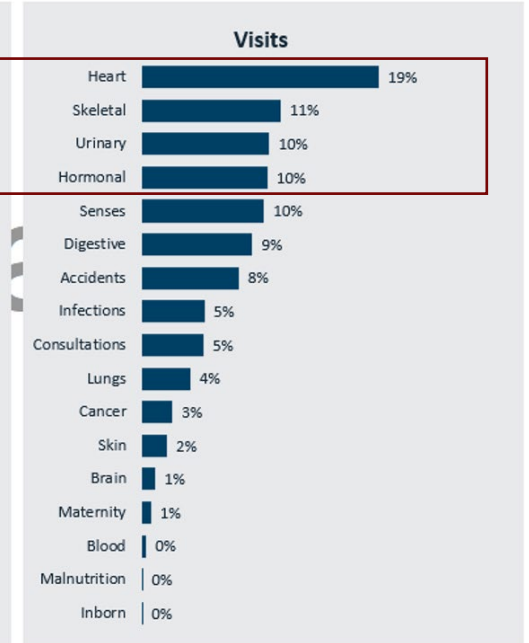
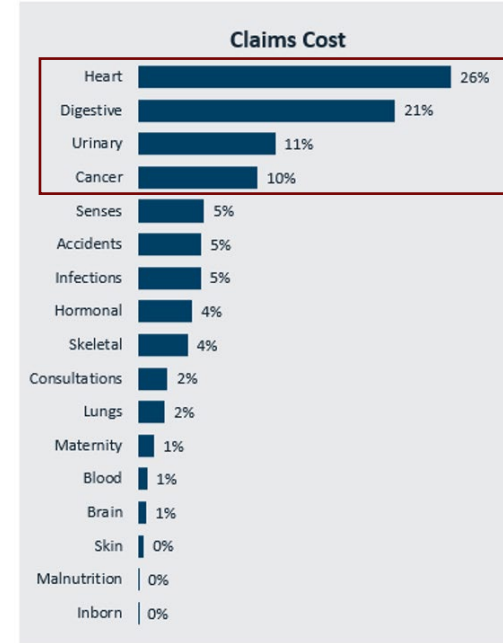
# Top illnesses of seafarers

## Visits & costs

### All seafarers



### Filipino seafarers



Report coverage: Oct 2020 to Sep 2022 (67 775 seafarers)

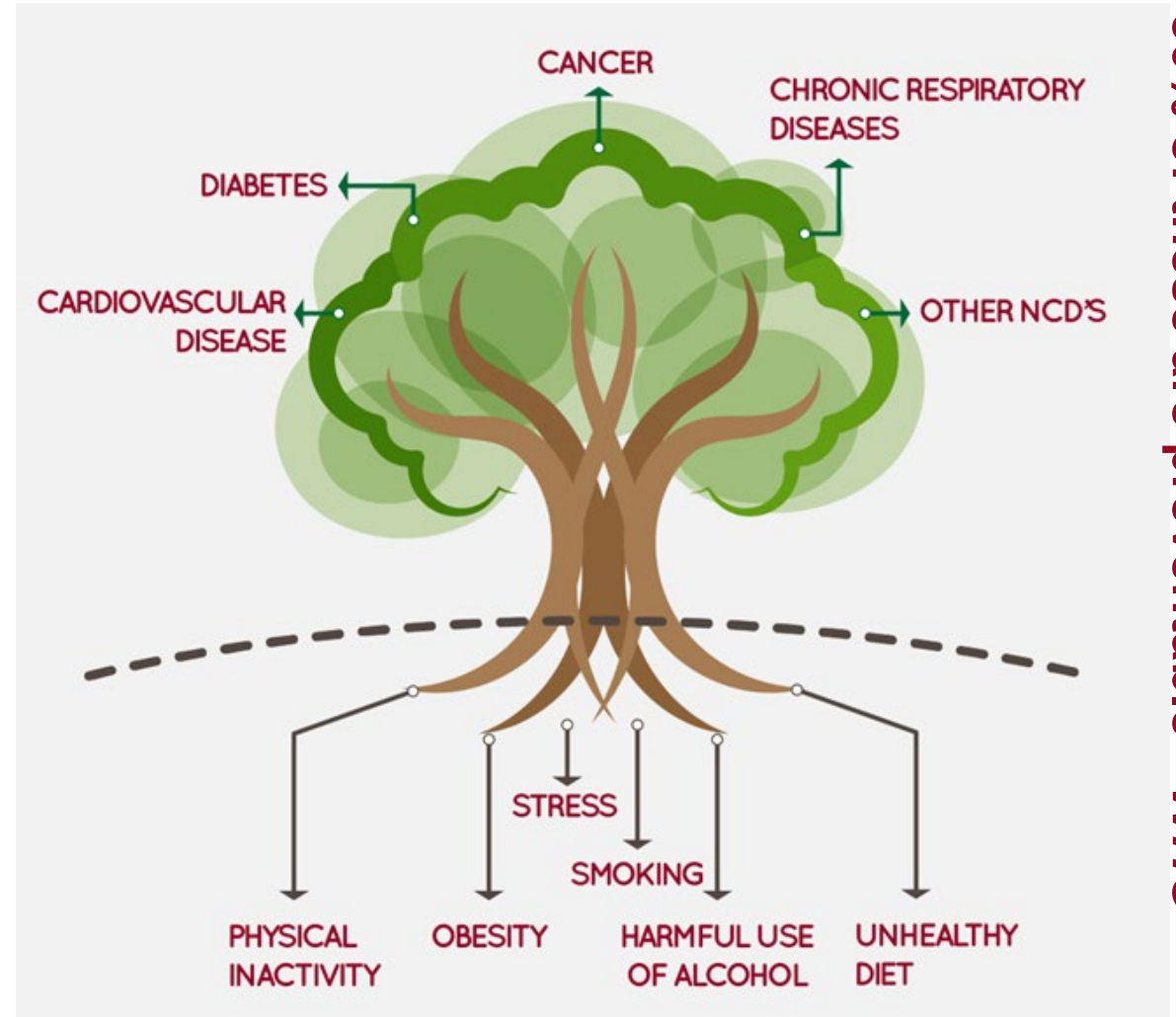


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Non communicable diseases

# The root causes of NCD's

**71% of all deaths globally - WHO**



**80% of these are preventable - WHO**

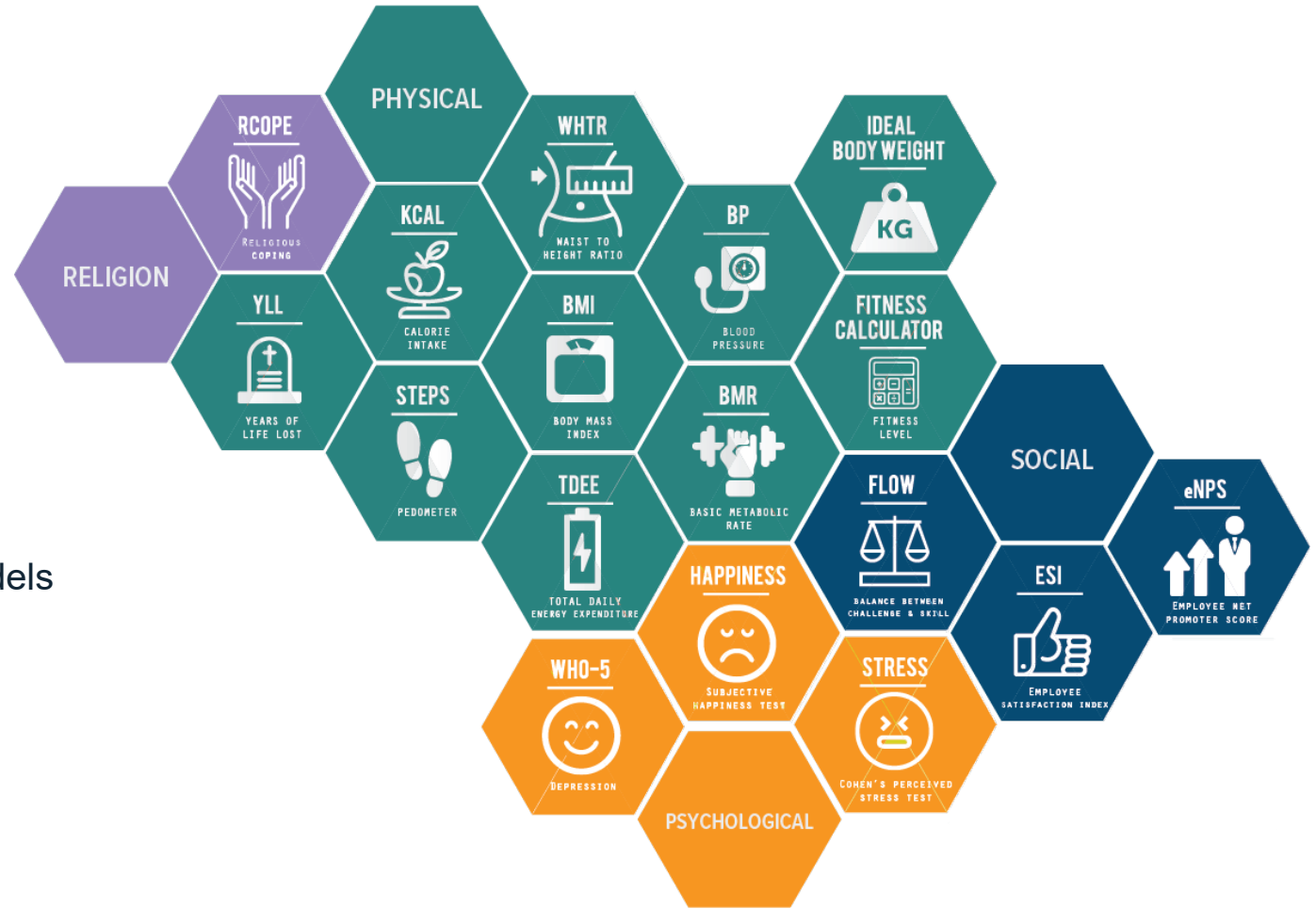




Improve health and reduce costs

# What is Re:refresh?

- Health risk assessment
- Conceptualizing Health & Wellbeing
- Based on 16 of the most used H&W models globally
- Linked to the maritime environment





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## Studies

# Re:fresh

BY MARINE BENEFITS

2022 Re:refresh Wellbeing  
11<sup>th</sup> Feb – 16<sup>th</sup> March

Find our health studies at  
[www.marinebenefits.no](http://www.marinebenefits.no)

2016 Philippines  
2,405 seafarers

2018 India  
3,712 seafarers

2019 Myanmar  
1,565 seafarers

2019 Women in shipping  
297 female seafarers

2020 Re:refresh Wellbeing  
27 companies / 18,000 seafarers

2022 Re:refresh Wellbeing  
44 companies / 24,662 seafarers

Company studies



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Industry sum up

# Re:fresh Wellbeing

- Feb 11 to March 16, 2022
- 24,662 responses
- 13,008 on board
- 11,654 at home
- 502 women



# Re:fresh

BY MARINE BENEFITS

**Wellbeing Edition 2022**

Seafarers' Wellbeing 2 Years Into the Covid-19 Pandemic

## Perceived stress scale

# Stress

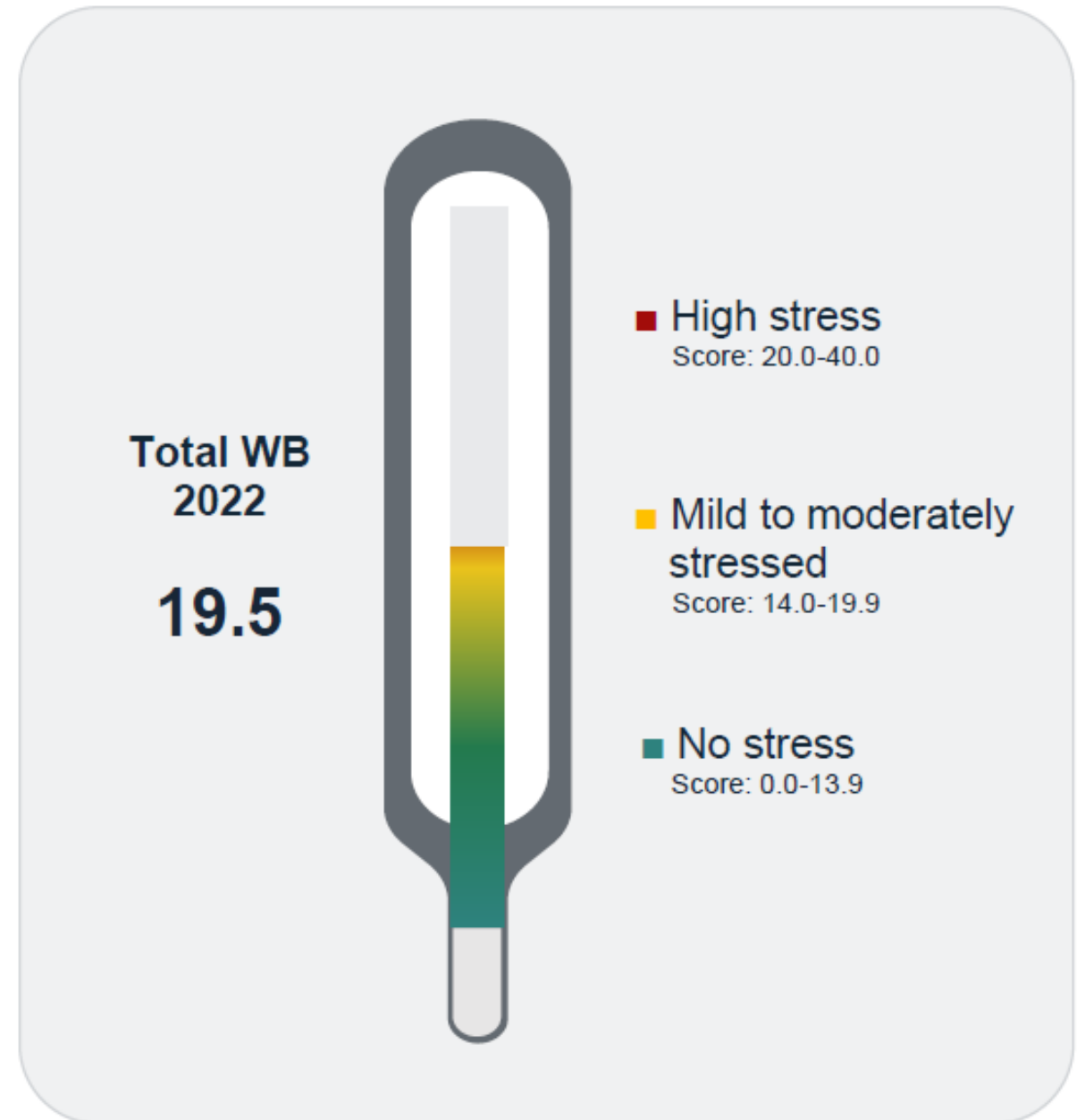
	WB 2020	WB 2022
Stress level	19.5	19.5

- Seafaring is a stressful occupation
- Senior officers more stressed
- Chief officers and deck officers have the highest stress levels

Prior Covid: 19.4

WB 2020 n=13,820

WB 2022 n=20,830





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WHO-5

# Wellbeing

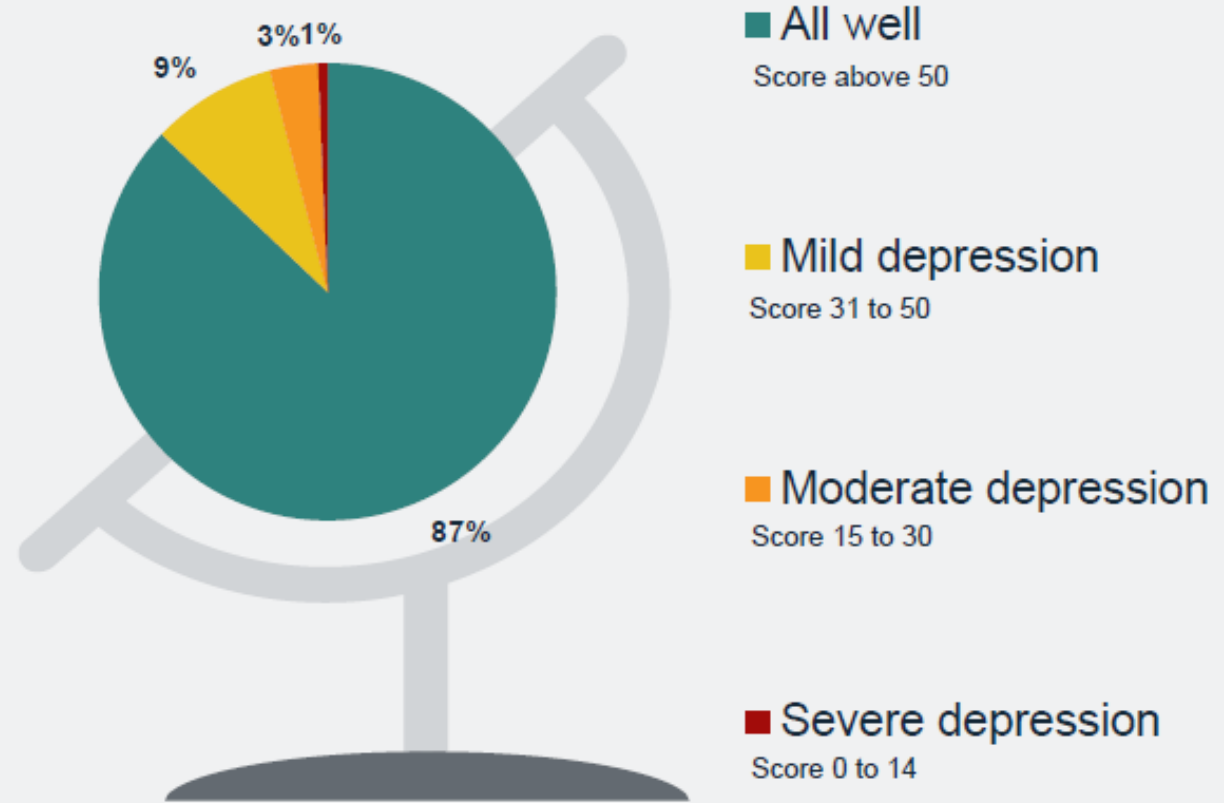
	WB 2020	WB 2022
All well	88%	87%
At risk	12%	13%

- 4% moderate & severe depression
- Overall levels of wellbeing reduces with time on board
- Low wellbeing more prevalent among younger seafarers.

WB 2020 n=14,610

WB 2022 n=22,237

## Total WB 2022



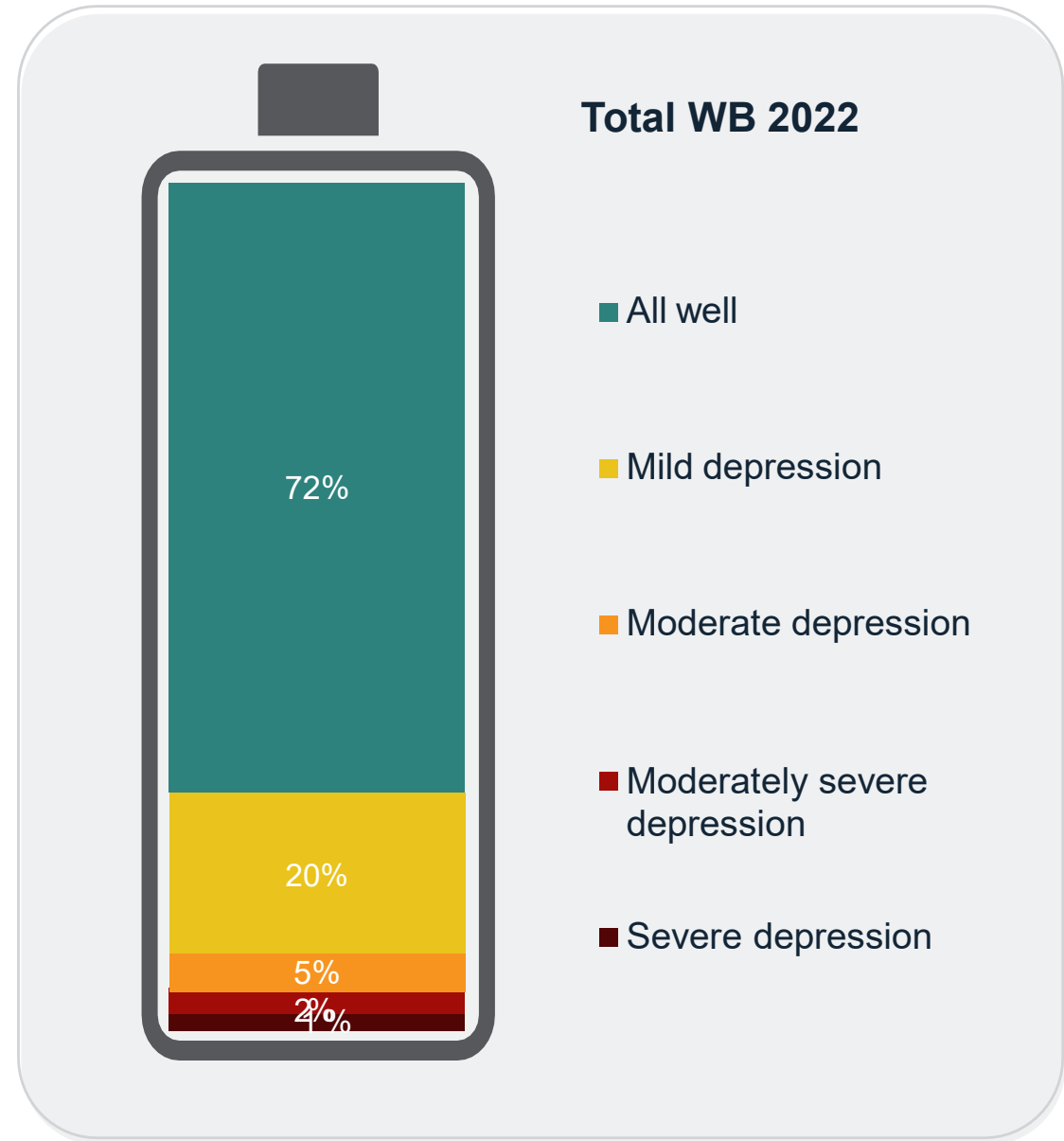
PHQ-9

# Depression

	WB 2020	WB 2022
Mild depression	16%	20%
Moderate depression	4%	5%

### Key takeaways

- Increased prevalence of mild and moderate depression since 2020
- Depression levels are higher among young seafarers between 18-24 and 25-30-years-olds.
- Depression levels increases with time on board
- 3% had thoughts about hurting themselves or that they'd be better off dead.



GAD-7

# Anxiety

	WB 2020	WB 2022
Mild anxiety	15%	18%
Moderate anxiety	3%	4.2%

### Key takeaways

- 22% are mild to moderately anxious -
- Young seafarers are more anxious
- Deck Officers are most anxious

WB 2020 n=13,299  
WB 2022 n=20,087

## WB 2022

0-5  
All is Well



6-10  
Mild anxiety. Self-talk and reassurance.



11-15  
Moderate anxiety. Talk to someone. Get help. Consider CBT.



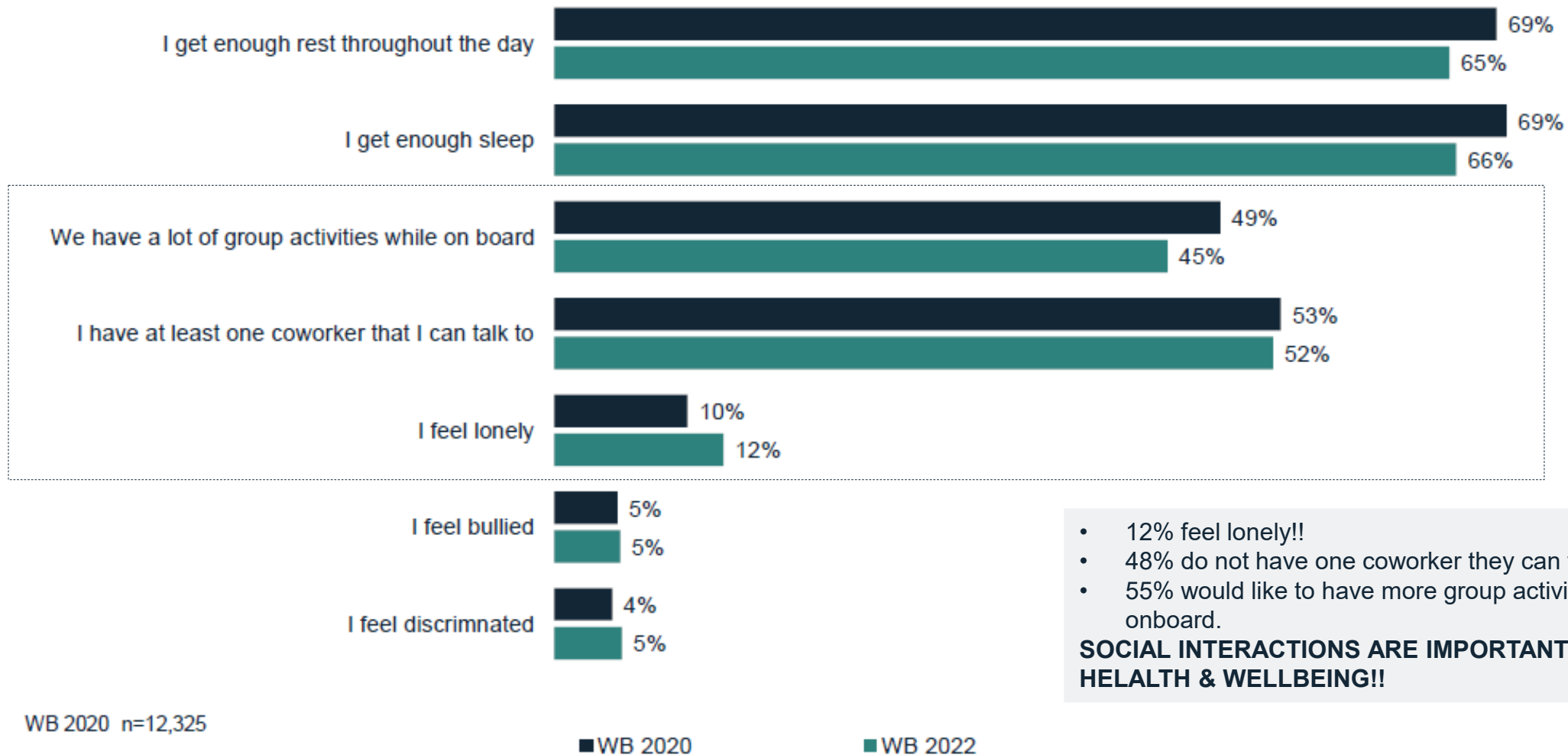
16-21  
Severe anxiety. Consider specialist evaluation.





# Other concerns

## Social aspects that affect work



- 12% feel lonely!!
- 48% do not have one coworker they can talk to
- 55% would like to have more group activities onboard.

**SOCIAL INTERACTIONS ARE IMPORTANT FOR HEALTH & WELLBEING!!**

WB 2020 n=12,325

WB 2022 n=18,734

■ WB 2020

■ WB 2022



The balance between skills and challenges

# Flow

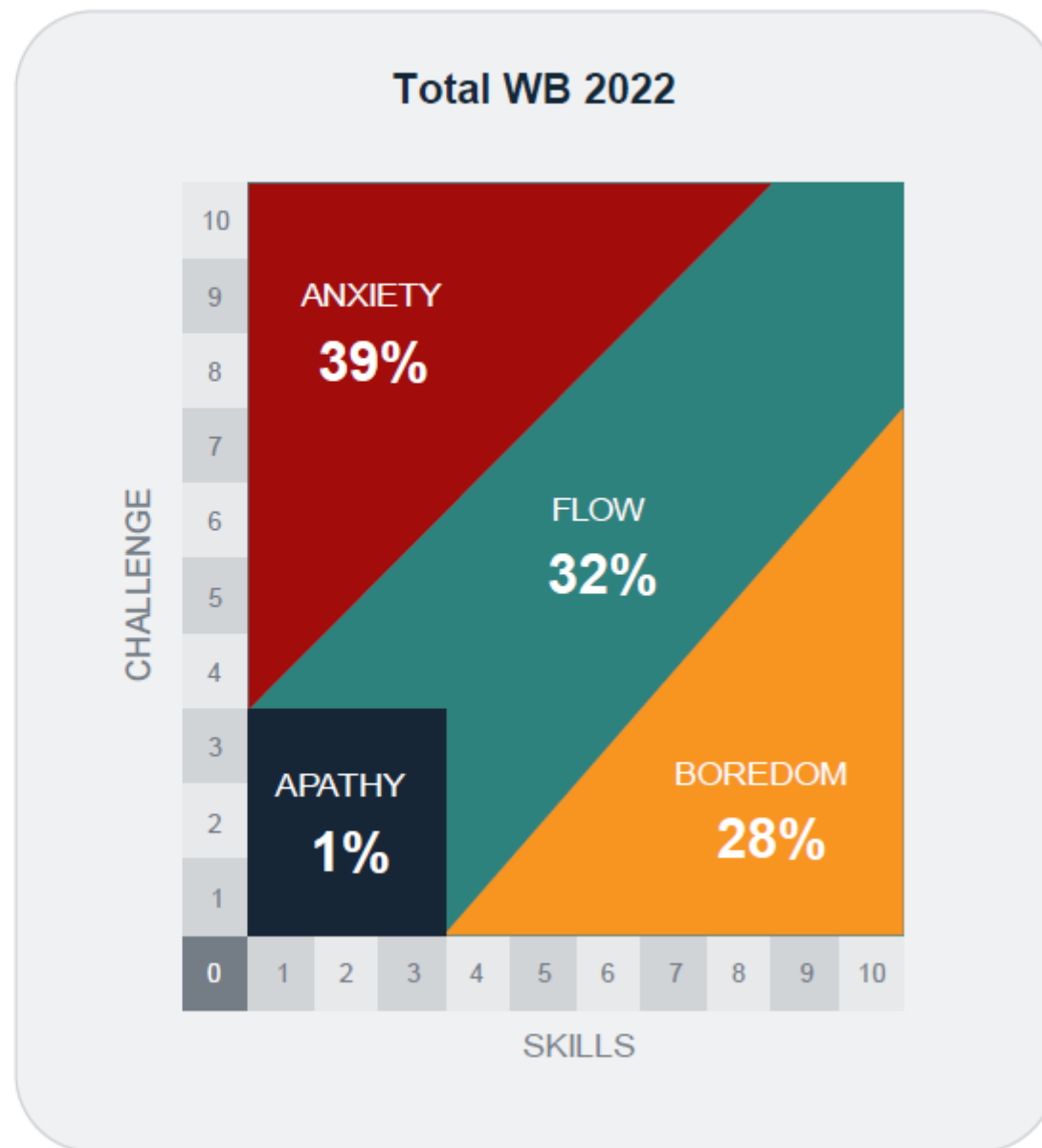
	WB 2020	WB 2022
Flow	33%	32%
Anxiety	41%	39%
Boredom	26%	28%
Apathy	1%	1%

- Flow levels are still high.
- Seafarers are engaged

WB 2020 n=12,060

WB 2022 n=18,468

Prior Covid: Flow 24%



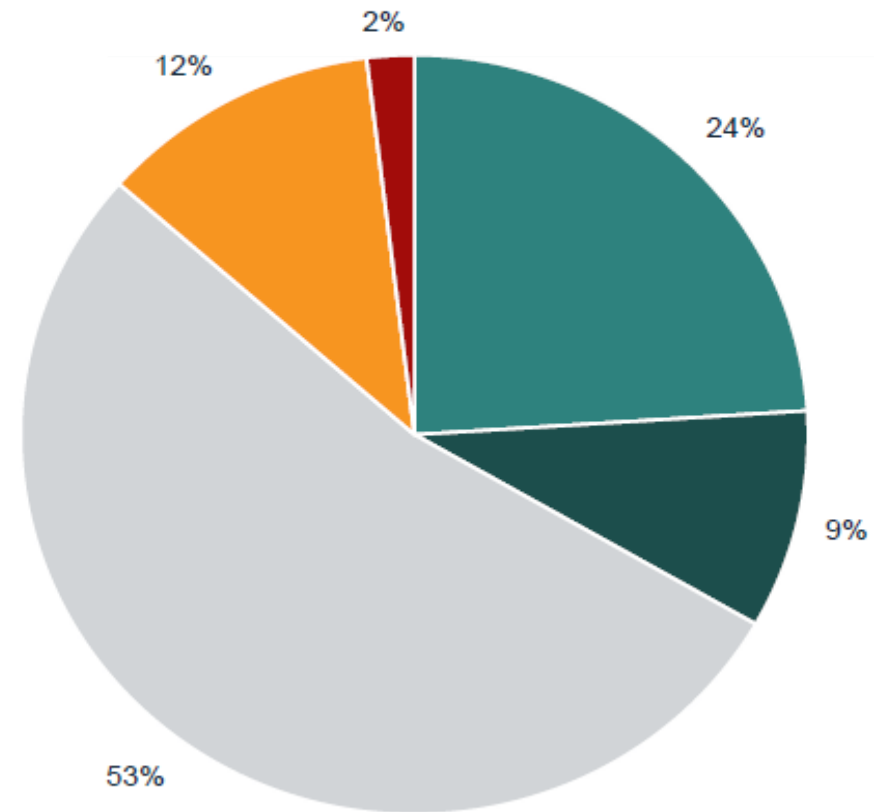
# Experiences during COVID-19

## Opinion of the seafaring profession

Has your experience during the COVID-19 pandemic affected your opinion of the seafaring profession? Which of the statements below fits you?

- I always knew that I wanted to be a seafarer and Covid has reinforced this decision more than ever before.
- I wasn't too sure before, but I am now convinced that seafaring is for me.
- Covid has not affected my view of my seafaring career either way.
- I am no longer sure if I want to stay on as a seafarer.
- I have decided to leave the seafaring profession.

- 2% have decided to leave (**33% Junior Officers** and 33% Ratings)
- 12% are not sure (**40% Junior Officers** & 29% Senior Officers)

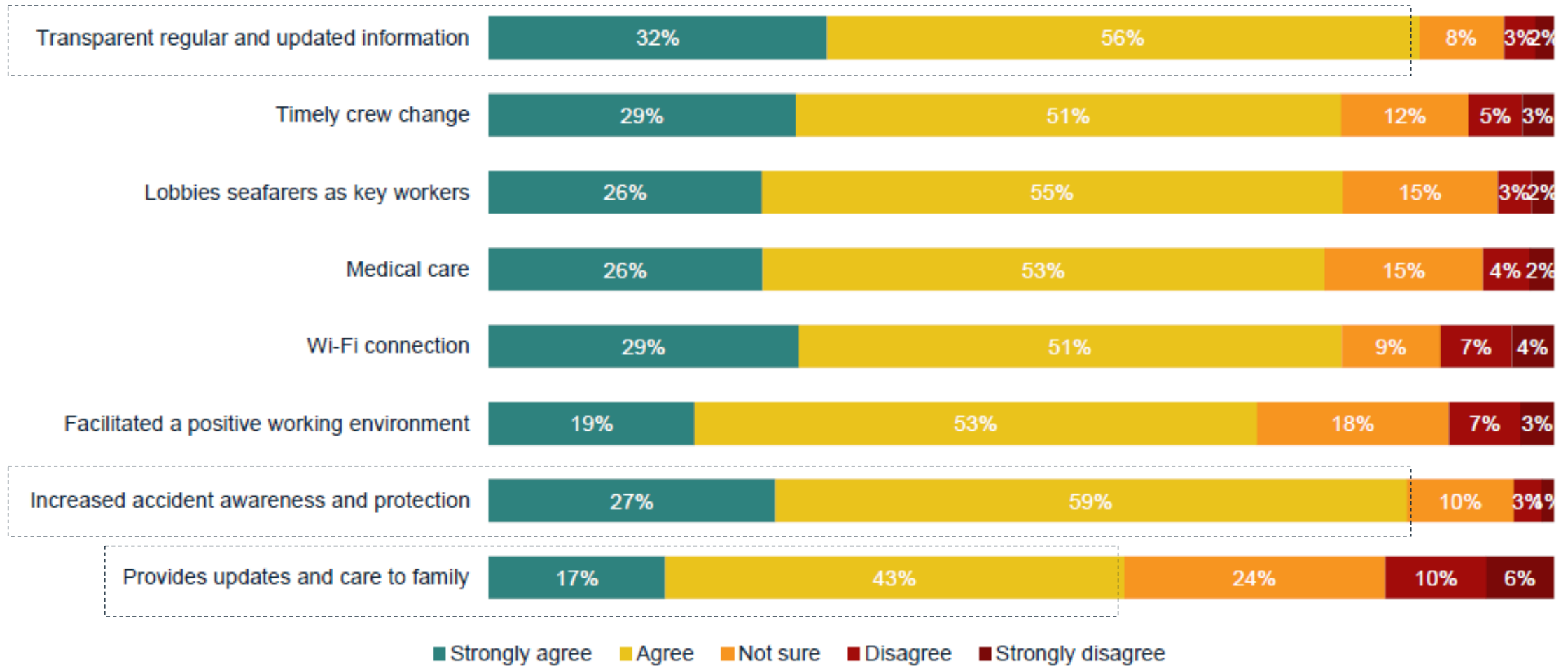


# Experiences during COVID-19

## My employer's actions during the pandemic

These questions are based on the previous 2020 study where we asked what seafarers thought their employers could do to improve the situation onboard during the Covid-19 pandemic.

### TOTAL WB 2022





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Background E-psychologist

# Mental Health in the Maritime Sector

Our recent Re:refresh Wellbeing study\* shows that there is 1 depressed seafarer for every 2 ships.

- There is a decline in wellbeing levels 2 years into the pandemic
- Younger seafarers are more anxious and depressed
- 28 % of seafarers experience some kind of depression on board
- 24% experience anxiety at some level

According to WHO:

- Mental illness is predicted to be the largest cause of ill health in the coming years.
- 50 % will experience some form of mental health issue during their lifetime



\* Findings from 24,662 respondents to our Re:refresh Wellbeing 2022 Study



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# Social connection is crucial for wellbeing

Burnout at work isn't just about exhaustion. It's also about loneliness – *Harvard Business Review 2017*

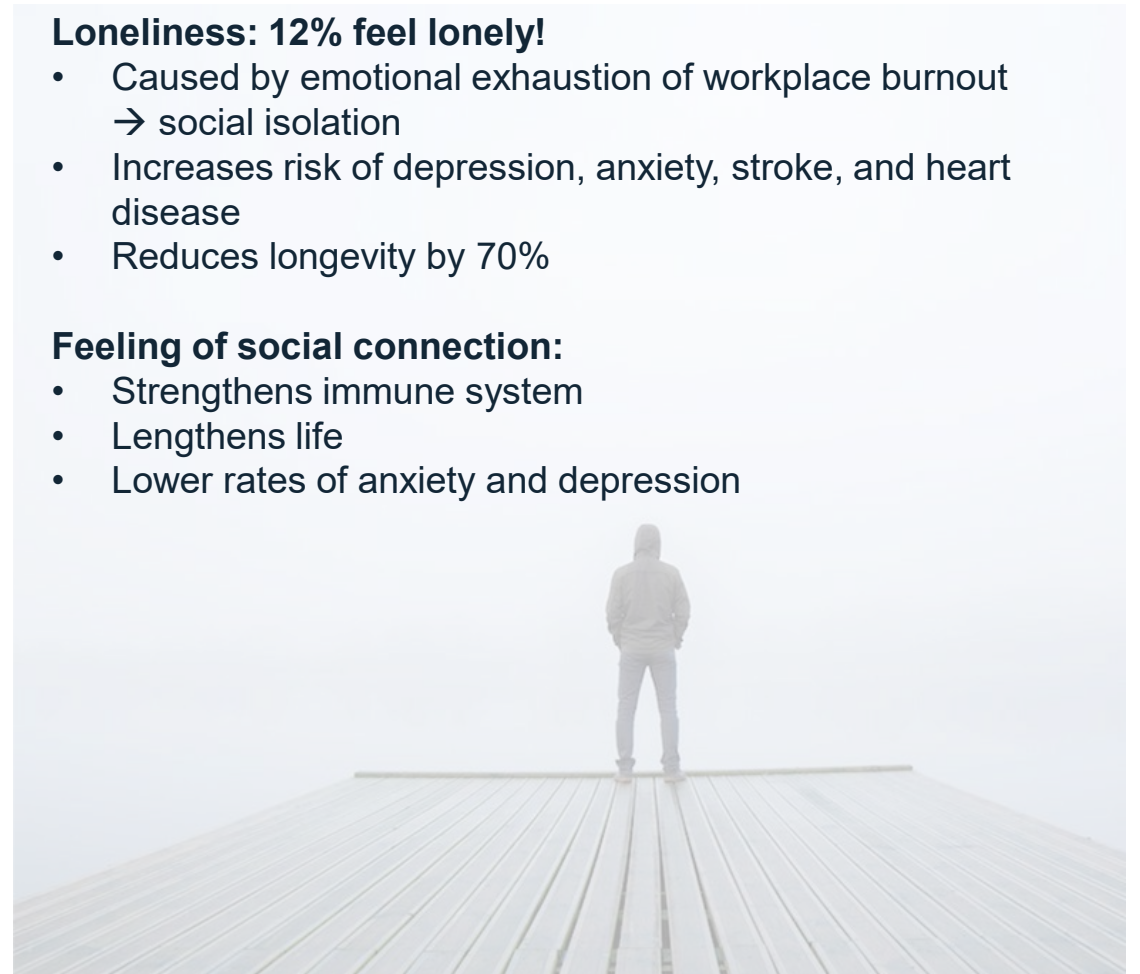


## **Loneliness: 12% feel lonely!**

- Caused by emotional exhaustion of workplace burnout → social isolation
- Increases risk of depression, anxiety, stroke, and heart disease
- Reduces longevity by 70%

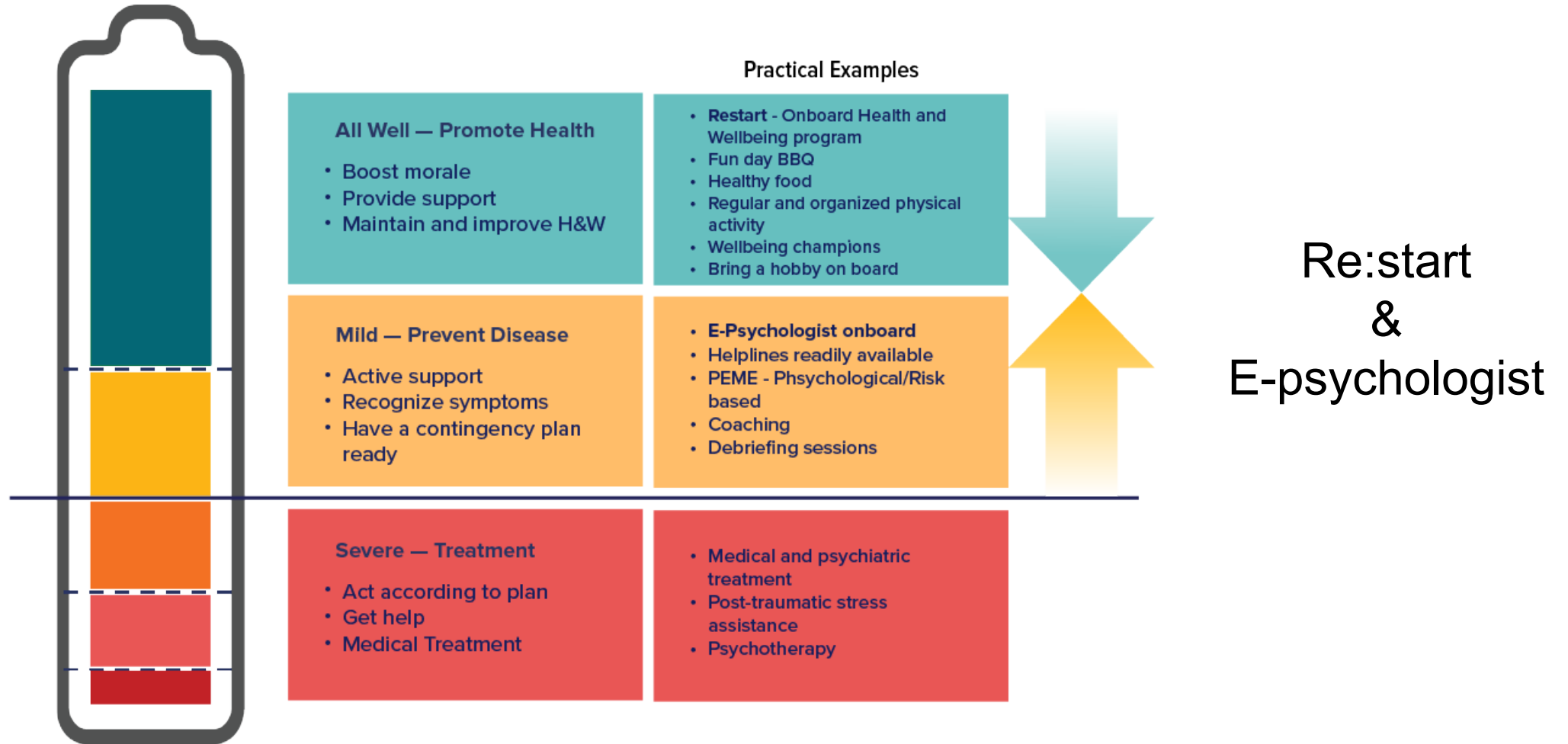
## **Feeling of social connection:**

- Strengthens immune system
- Lengthens life
- Lower rates of anxiety and depression





# How can we improve crew welfare?





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# Re:start - The equation for a healthier life



Out of balance? A changed lifestyle is many times the best medicine



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An all-in-one online mental  
health solution for seafarers

# E-psychologist



In partnership with

Lifekeys







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E-psychologist

# An all-in-one Mental Health Solution

An add-on product to the Medical Plan,  
giving access to all services:

- Psychological Tests
- Digital Courses
- Private Consultations
- Captain and Officers' Advice Line
- Webinars and Workshops





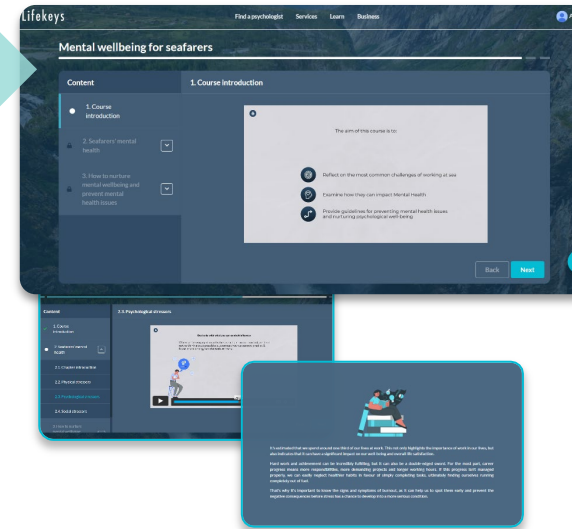
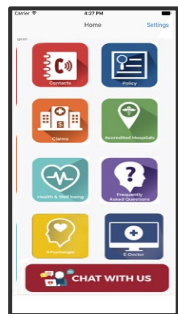
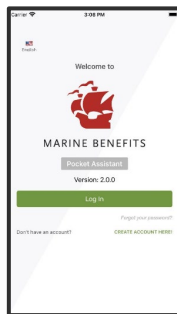
# Your mental health service - how it works

Create your account

Take a short test

Self help: Learn online

Speak with a psychologist



Account set up is simple and fast.

You can create your user profile via the *Marine Benefits* App.

*Lifekeys' Mental Health Checker* gives an overview of your wellbeing.

These test results also direct you to the best courses and psychologists for your needs.

Courses developed by psychologists contain videos, quizzes and self help exercises.

Topics include *Stress, Depression and Anxiety* as well as positive topics such as *Resilience, Growth Mindset, and Building Better Habits*.

Get a 1-on-1 consultation at a time that suits you.

Choose your own psychologist or get a directed to an expert in your needs via the mental health checker.



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Get advice from a clinical psychologist:

## Captain and Officers' Advice Line

As part of your Marine Benefits package, you now have access to the Captains and Officers Advice Line.

Designated officers can call a clinical psychologist to get expert advice on handling mental health and personnel issues on board.

The phone number and opening hours are as follows:

**Telephone Number: +47 919 21 961**

Monday - Friday: 09:00-16:00 (CET / UTC+2)

Monday - Friday: 15:00 to 22:00 (SGT/ UTC+8)





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Visit us for more information

<https://marinebenefits.no/>

# Yes. You're in good company

for a healthy and happy crew

We provide global insurance solutions for seafarers and their families, securing access to quality essential healthcare services in their home countries.

Contact us 