



EMPLOYER'S GUIDE TO MENTAL HEALTH

BusinessManagement
DAILY

Employer's Guide to Mental Health

In 2020 we had a perfect storm of stress. We witnessed demonstrations and civil unrest, economic uncertainty, unprecedented levels of unemployment, election year acrimony, social isolation, and of course, a global pandemic! These extraordinary events strained coping capabilities and took a great physical and mental toll on a lot of people. Some sources have estimated that 2020 brought about a 50% increase in behavioral health conditions like anxiety disorders, depression, burnout, and insomnia, and with those conditions a dramatic increase in prescription medications aimed at treating them.

The American Hospital Association estimated that nearly 60% of U.S adults with such conditions never received treatment because many communities experienced shortages and waiting lists for therapists. One McKinsey survey found that 90% of surveyed employers felt the COVID-19 crisis was affecting the behavioral health of their workforce. 2020 also brought about an increase in alcohol use and abuse as well as spikes in illegal substance abuse and deaths from overdoses. Because of these trends and others like them, it's no wonder why many experts have labeled our current situation a mental health crisis.

Effectively addressing the impact of this mental health crisis will require comprehensive strategic actions on the part of many organizations and agencies, including employers. For employers to do it well, Human resources and employee benefits professionals will need to lead the way. To prepare for a challenge of this magnitude, you must first understand the role employers can play in addressing mental health, and how to identify some common signs of poor mental health.

Why do employers need to address the mental health crisis?

Even if your organization has not yet experienced the need to address issues of mental health, it is extremely likely that you will need to in the very near future.

Action is recommended not only to relieve the pain and distress of those affected by behavioral health issues, but it's also a very real pocketbook issue. Mental health can be an extremely costly issue to ignore. Forbes recently estimated that mental health and substance abuse issues have cost US businesses between \$80 to \$100 billion annually. Depression alone, which affects some 19 million American adults, is thought to annually account for 200 to 400 million lost workdays and \$11 billion in lost productivity.

Data also clearly indicate that untreated mental health issues are comorbid with other significant physical health issues, increasing their occurrences, lengthening recovery times, and even reducing lifespans.

And finally, failing to address mental health issues in the workplace has the potential to negatively impact the health, safety, morale, and productivity of other employees in the organization.

These ethical and financial reasons might persuade even the most reluctant decision maker to consider investing in the mental health of their employees. It's also noteworthy that The World Health Organization recently estimated that every \$1 invested into the treatment and support of mental health disorders sees a return of \$4 in improved health and productivity!

What do behavioral health conditions look like?

By far the most common behavioral health issues you're likely to encounter in the workplace are anxiety disorders, depression, and substance abuse.

HR professionals should become familiar with the behavioral indicators and instruct managers and supervisors to look out for signs of mental distress as well. Such instruction should also include how to make a confidential empathic inquiry and, if needed, a referral to either HR or to the organization's designated mental health intake solution.

Anxiety disorders

Anxiety disorders are the most common and pervasive mental disorders in the United States. They are actually a category that includes six specific disorders, but it is sufficient to know that while it's normal to experience occasional anxiety, an anxiety disorder is persistent, seemingly uncontrollable, overwhelming, and disabling. When anxiety seriously impedes or prevents normal daily activities such as eating, sleeping, or working, it's considered a disorder.

Symptoms include:

- Feeling nervous, restless, or tense.
- Having a sense of impending danger, panic, or doom.
- Having an increased heart rate.
- Breathing rapidly (hyperventilation).
- Sweating.
- Trembling.
- Feeling weak or tired.
- Trouble concentrating or thinking about anything other than the present worry.
- Having trouble sleeping.
- Experiencing gastrointestinal (GI) problems.
- Having difficulty controlling worry.
- Having the urge to avoid things that trigger anxiety.

Depression

Depression is a condition that negatively affects how a person feels, thinks, and acts. Depression causes feelings of deep sadness as well as a loss of interest in activities once enjoyed. It can significantly decrease a person's ability to function at work and at home.

Other signs or symptoms of depression include changes in typical behavior that last for at least two weeks and include:

- Feelings of futility, discouragement, or worthlessness.
- Loss of motivation or interest.
- Irritability, moodiness, or uncooperative behavior.
- Procrastination or atypical lateness.
- Significant weight loss or gain.
- Trouble sleeping or sleeping too much.
- Loss of energy or increased fatigue.
- Slowed movements or speech.
- Difficulty thinking, concentrating, planning, or making decisions.
- Poor judgment.
- Substance abuse.
- Absenteeism or frequent use of sick days.
- Thoughts or talk of death or suicide.

Substance use disorder

Substance use disorder is a wide category of problems arising from the overuse of any of a number of different legal or illegal substances. As with anxiety and depression, it is classifiable and becomes problematic when it interferes with other daily life activities, such as one's work responsibilities. Signs and symptoms of abuse can vary widely depending on the substance being abused and can range from very subtle to acutely obvious behavioral indications. It's key to know that intervention is warranted when use or abuse is impacting work performance, health, or safety of the individual or their peers.

Take action if an issue is impacting work performance

If any of these symptoms of depression, anxiety disorder or substance abuse become apparent (and are ongoing rather than briefly episodic) or if individuals self-report that they are experiencing symptoms affecting their work, it's time for a talk. First, of course, be discreet, respect privacy, and set up a quiet and confidential conversation. Your role is to remind the person of their options for mental health counseling within your organization. You should also inform and remind managers if they intervene or are approached, to either refer the individual to HR or explain the organization's mental health counseling options.

Remember and regularly remind others that the role of the person speaking with the individual in crisis is to neither diagnose nor provide counseling, but to be empathic and confidentially refer them to the organization's established mental health solution(s).

Recognizing the signs and symptoms that indicate the most common behavioral health issues is a key first step to improving your organization's care for its member's mental health. Providing a well-rounded and robust healthcare support system, overcoming the obstacles to benefitting from such a system, and making adjustments to create a positive culture that promotes mental health are the next critically important steps in the process.

Ensure you offer quality mental healthcare

Employers are realizing that they need to provide mental health care. However, simply offering mental health care isn't necessarily enough. Employees also expect quality mental health care. Minimal coverage means costs can add up quickly, and many insurance plans only cover limited mental health-related needs. This isn't going to cut it in a modern workplace where employees face increasing mental health struggles and employers are fighting to compete for skilled workers.

For many companies, that may mean it's time to reevaluate your healthcare offerings — especially what mental health services are included. Not only are employees expecting it, but investing in employee mental health can lead to a much more productive workplace. Healthy and productive workers help the bottom line, and ultimately investing in mental health care starts to pay for itself in the long run.

However, determining what employees are looking for in their mental healthcare may not always be clear. If you're considering reevaluating your benefits to meet the demand of current and prospective employees, it's necessary to first understand what those employees consider quality mental healthcare.

What does quality mental health care entail?

The health care benefits system you establish is your infrastructure, the indispensable and essential component of your strategy to address behavioral health conditions and to promote mental health. By 2019, as a society, and in our places of work we had been slowly progressing towards recognizing and effectively destigmatizing mental health issues. One reason for that progress was the Affordable Care Act, which provided one of the largest expansions of mental health and substance use disorder coverage. It required most individual and small employer health insurance plans to provide care for behavioral health and substance abuse disorders.

The COVID-19 pandemic has also dramatically accelerated the evolution and magnified the importance of comprehensive mental health care.

The increased attention to behavioral health issues on the part of employers is not just driven by benevolence. There are also increasing competitive demands affecting these market changes as more current and prospective employees use these benefits as key criteria in their employment decisions.

For instance:

- Newer entrants to the workforce (ages 18 to 25) report the highest rates of behavioral health issues. They are also more willing than any age group to openly talk about psychological well-being.
- In a Ginger study, more than 90% of respondents believed their employers should care more about their emotional health. 85% said behavioral health benefits were important when evaluating a new job. On-demand mental health care was rated more important than financial advising, free cafeteria meals, and gym memberships!
- A 2019 Mind Share Partners survey found that 50% of millennials and 75% of Gen Z respondents reported that they left jobs at least in part due to mental health reasons.
- Mental health can even be considered a diversity issue, as Black and LatinX employees report more behavioral health symptoms than their white counterparts.

What does a competitive comprehensive mental healthcare benefit look like? At a minimum, the criteria that you've used in the past to evaluate your overall healthcare plans should be extended to the mental health care components of your plan. These criteria are access/availability, cost/benefit, effectiveness/impact, transparency/data access, and compliance.

Access/availability for mental health care

It is a staggering statistic to consider that an estimated 60% of people who need care for behavioral health issues never receive care. The financial, emotional, social impact is unimaginable. A few roots of the problem include; employees not attempting to access care for personal reasons, inadequate provider networks (networks that are full and not taking new clients), some areas don't have local therapists, and sadly, cost can also be a prohibitive factor. Despite requirements of parity, a visit to a mental health therapist is 5 times more likely to be out of network, and therefore more expensive, than an office visit with a primary care practitioner.

Employee access to mental health care providers can be improved in several ways.

Employee Assistance Plans

First, 90% of employers have Employee Assistance Plans, increasingly referred to as Emotional Assistance Programs (EAP). Such services are ubiquitous in most communities and are expanding their services. Including an EAP can be a valuable factor in your strategy to be more proactive in addressing behavioral health issues.

Investigate the EAP options in your area. Make sure you have at least one and that your workforce is aware of it through signage and relentless reminders. Educate managers of their responsibility to encourage others to use it, expand its hours, review and consider increasing the maximum number of visits or calls you allow. Some employers have gone to an unlimited number of calls.

On-site and near-site healthcare providers

In the early 2000s, a trend towards onsite or near-site primary care providers started and that continues today. It became apparent that access to care increased, and time and cost per visit were lower for nearby company-paid physicians than in a fee-for-service model with facility charges. Borrowing that same strategy, some employers are paying full-time, part-time, or contract mental health professionals for a fixed number of onsite or near-site hours per week. Just as physical health issues are discreetly handled in a manner consistent with HIPAA considerations — so too are these appointments.

Remote mental health services

To further address the access issue, check and possibly expand your policies regarding mental health telemedicine calls. This could be through your network provider or any of the wave of new online mental health tele-med companies such as Ginger, BetterHelp, Talkspace, 7 Cups, or others. Consider an employer subscription contract for these services, or for the individual fee-based providers, or consider establishing an employee reimbursement plan.

Make stress reduction, meditation mobile apps (such as Headspace, Calm, iBreathe, Simple Habit, etc.) readily available and encourage their use.

Cost/benefit

You're likely familiar with the data on the benefits of wellness programs on physical health and related organizational outcomes. However, there is also compelling data indicating that proactive mental health care can have a positive impact on key organizational indicators like workplace morale, productivity, and attendance. One key study in 2018 reported that nearly 86% of employees receiving needed treatment for depression resulted in improved work performance and lower rates of absenteeism.

Additionally, considerable research exists to support the link between behavioral health conditions and later physical maladies. It's becoming increasingly common to view the failure to proactively address behavioral health issues as an opportunity cost — a missed chance to reduce your overall healthcare costs. In one seminal study, Optum research indicated that individuals who were prescribed an antidepressant increased their odds of subsequently receiving a prescription for diabetes by 30%, heart disease by 60%, and cancer by 50%. It's likely that the evidence that stress harms the immune system will continue to grow.

Because of these consistent trends, the total costs associated with a full and robust health care plan (with true parity of care) needs to factor in the potential longer-term impacts on total healthcare costs, along with the potential favorable impact on workforce issues like recruitment, retention, absenteeism, morale and productivity.

Effectiveness/impact

Not all mental health therapy is the same. Make sure that you're contracting for traditional proven methods. The provider should have effectiveness/quality of care indicators defined by the regulatory agency to whom they report. Request to review these data.

For each of your mental health solutions, you should assess and monitor on an ongoing basis the total number of visits or contacts, request anonymous evaluations from employees who've used the services, and get regular updates from therapist(s) and service providers.

Many organizations are using "stress" surveys or other on-the-spot surveys as indicators of the emotional health of the workplace. Employers should consider using the 12 item General Health Questionnaire (GHQ-12) developed in 1970 and validated numerous times since then. It can provide a benchmark of an organization's general mental health against norms from other populations and can assess the effectiveness of the same employers' mental health efforts at different periods of time.

Although many variables impact organizational outcomes like absenteeism, productivity and turnover, these are also helpful metrics to track in relation to increased efforts to provide mental health care.

Employers can also encourage the primary care doctors on your plan to include behavioral health assessments into their standard visits with employees. This will aid proactive referrals as well as provide anonymized population data to assess group trends over time.

Transparency/data access

No different from all other healthcare utilization, the employer needs complete and total de-individualized access to their own data. Whether self-insured or fully insured, look at utilization, costs, location, pharmacy costs, etc... Because these data should inform your decision-making, so insist on complete and transparent access for your organization.

Compliance

Behavioral health has regulatory compliance issues that tend to be slightly different from other medical areas. The most common compliance regulations have to do with documentation, billing and coding, treatment plans, and medical necessity. Regulatory compliance is inextricably linked to quality of care. To be sure that your organization is in compliance with regulatory requirements, carefully assess the compliance record of those with whom you contract, whether part of your plan or an independent contract.

Employers must break down obstacles to mental healthcare use

More and more employers understand the importance of mental health care for their employees. However, simply recognizing it and offering mental health coverage isn't necessarily enough. Several obstacles can prevent employees from seeking and receiving the coverage they need. Fortunately, there's a lot you can do as an employer to break down those obstacles and create a healthier workforce.

What obstacles are we likely to encounter?

To a greater or lesser degree, you'll encounter these four obstacles to the use of the mental health care support system that you have in place: (1) awareness, (2) cost, (3) time and (4) stigma.

Awareness

As an HR professional you know this: no matter how many times you explain and review your healthcare benefits, many people will not hear the answer to a question until it's their question. Communicate relentlessly, repeat, post info, put it online, accept calls and hallway stops to answer questions about your healthcare coverage. Whether asking for themselves or others, be ready to share the relevant information again and again and again. Inform and regularly remind your managers to do so as well.

Cost

Be sure to make your care as cost-friendly as possible and assess parity across your healthcare benefits. Nearly half of those who choose to skip needed mental healthcare do so because of cost or poor insurance coverage. Know that very often co-pays are an obstacle to care. Make sure you have an expansive network and to the extent possible, provide employees with options. Be aware that prescriptions for behavioral health conditions can be costly. Research has estimated that one in four individuals prescribed a medication for a behavioral health issue chooses not to take it for cost reasons. Again — think of investments in mental healthcare as cost avoidance for minimizing absenteeism, enhancing productivity as well as reducing future healthcare costs.

Time

The length of time, as well as the time of day that care is available, should not be obstacles to care. We've created an on-demand consumer society. Make sure that the services and networks with whom you contract provide care at times convenient to the employee. Additionally, provide multiple methods by which the employee can access care, and provide options in the duration of care.

Stigma

While the stigma around mental health care seems to be slowly eroding, it still exists. “Going to a shrink” can be seen as an insult or disdainful comment. Sharing such information about a person and/or disrespectful comments about using mental health care is a HIPAA violation and should be dealt with in a serious manner. It’s no different than mocking a co-worker with a physical illness or condition.

The only way to overcome this stigma is to address the topic openly and repeatedly. Consistently talk about mental health as well as support for behavioral health conditions — announcing solutions and getting others to treat it as a normal and serious subject. Revisit the topic on a regular basis and encourage senior leaders to do so as well.

Teach supervisors and managers about the basic behavioral health symptoms to look for and how to discretely discuss the care that is available to others. Also, hold them accountable and instruct them to hold others accountable for avoiding negative stereotypes when they talk about mental health issues.

With research indicating that millennials and the GenZ populations seem to be more open to mental health care topics, the informal taboo about openly discussing behavioral health conditions and their causes at work may be finally disappearing. Perhaps with time and continued effort we’ll get to a point that an anxiety disorder can be discussed as openly as a cold or flu.

How can we promote mental health?

So many experts believe we’re in a mental health crisis. A lot of people are in a bad spot emotionally, and we need to triage and help them out, but focusing on those individuals with immediate and acute needs should only be seen as half of our mental health efforts.

Just like the movement towards proactive wellness focused on keeping the body healthy, so too can we focus on activities to promote mental health. In fact, many wellness efforts have evolved to “wholeness” efforts that address some combination of mental, physical, spiritual, social, emotional, financial, and cognitive development. Thinking about creating an environment where each of these is addressed will create a very complete and robust health program.

Years ago, management guru Tom Peters coined the term “creative swiping” (or maybe he stole the term!). It meant borrowing successful ideas from others and applying them in your workplace. That’s great advice regarding developing a workplace environment that reduces behavioral health conditions and maximizes mental health promotion. Below are just a few ideas for enhancing mental health, with the recognition these are likely to also have other related beneficial effects.

Ways to enhance employee mental health:

- Support unplugging. Have employees turn off their phones after hours and leave laptops at home when on vacation.
- Encourage using all the time off (or PTO) individuals have earned.
- Help individuals achieve the right balance of work from home and in office work.
- Provide free sessions on yoga, mindfulness, meditation.
- Teach relaxation techniques (e.g., box breathing, self-hypnosis, etc.).
- Encourage walking and running groups.
- Plan team or individual games or contests such as Words with Friends tournaments, a cornhole tournament, or poker sessions.
- Use humor when appropriate.
- Hold a talent show.
- Offer healthy free food choices, a weekly fruit cart, etc...
- Hold resilience training.
- Provide gym memberships,
- Host onsite Massage days.
- Create attractive environments using paint colors, plants, natural light, music, and more.
- Create a quiet room.

Not all organizations can do all of these things. The methods you can employ to be proactive in releasing stressors and enhancing the mental health of your workforce will vary based on your industry and workforce. That's why I endorse creative swiping and positive deviance — see what other comparable organizations are doing — and experiment. Do your research and find out what works.

Here are some additional useful sources for creative swiping:

- The American Psychological Association annually gives Psychologically Healthy Workplace Awards. Their criteria categories include work-life balance, employee involvement, employee recognition, employee growth and development, and health and safety. Review their criteria and read their winners' stories to spark good ideas for you to try.
- Look at local, state, and national Best Places to Work award criteria and winners' stories.
- Review the field of Positive Psychology. Some of the concepts and exercises they recommend may be transferable to your organization.
- A thought leader in mental health promotion at the organization level is Lyra Health. Reviewing their materials may provide valuable ideas.
- Finally, reach out to your peers, and of course, this author and my colleagues at Business Management Daily!

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