

Turning health risk into value:

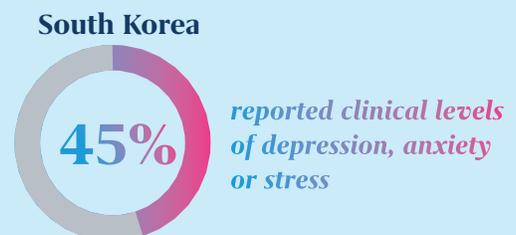
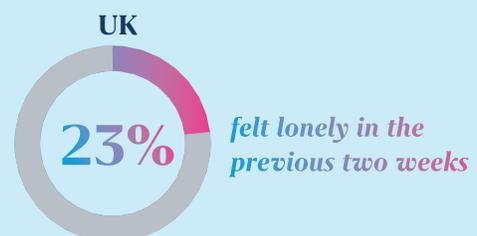
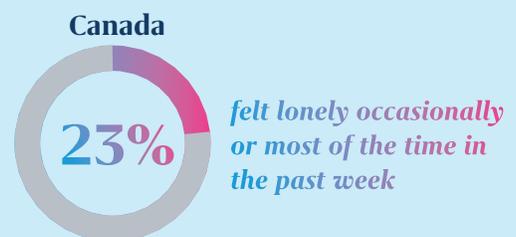
Are you supporting mental health?



As the coronavirus pandemic continues to disrupt day-to-day life globally, its impact on mental health has become an area of increased focus. Feelings of anxiety and loneliness are on the rise around the world

One Canadian survey on mental health found that 23% of respondents had felt lonely occasionally or most of the time in past week.¹ A similar study in the UK found similar rates of loneliness, with 23% of the survey population reporting feeling lonely in the previous two weeks.² A study in South Korea revealed that 45% of the respondents had reported clinical levels of depression, anxiety or stress.³ And in the United States, a Kaiser Family Foundation study found that 41% of adults reported that their mental health has been negatively impacted due to worry and stress over the coronavirus.⁴

As a result, employee emotional well-being has risen rapidly up the corporate agenda. Employers are alert to the importance of having a comprehensive health strategy in place, in particular supports for mental health. Those that had previously taken a passive approach to supporting employee health and well-being are now trying to proactively create workplace benefit programs that support mental health.



¹ Centre for addiction and mental health. "Anxiety patterns in Canadians mirror progression of pandemic," available at: <https://www.camh.ca/en/camh-news-and-stories/anxiety-patterns-in-canadians-mirror-progression-of-pandemic>

² Mental Health Foundation. "Wave 9: pre-Christmas 2020," available at: <https://www.mentalhealth.org.uk/wave-9-pre-christmas-2020>

³ National Center for Biotechnology Information. "Deterioration of mental health despite successful control of the COVID-19 pandemic in South Korea." Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7664364/>

⁴ Kaiser Family Foundation. "The implications of COVID-19 for mental health and substance abuse." Available at: <https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-of-covid-19-for-mental-health-and-substance-use/>

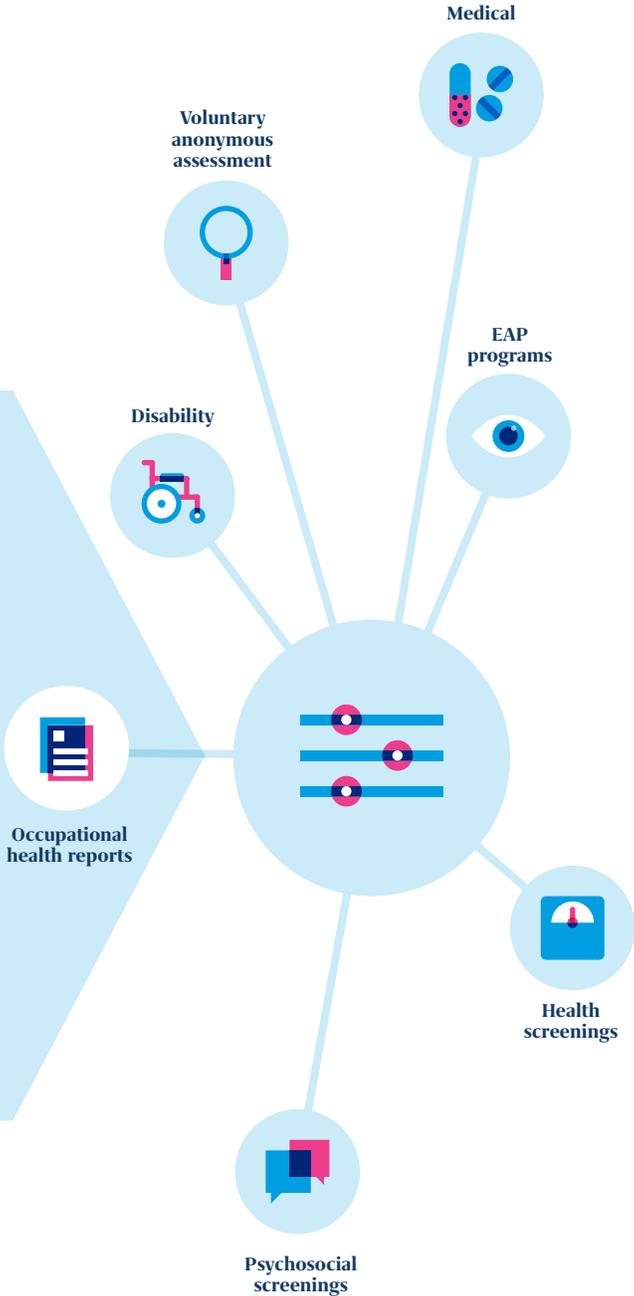
While an Employee Assistance Program (EAP) has traditionally been the cornerstone of an employer’s mental health strategy, new solutions in this area are allowing organizations to go beyond the EAP and focus on prevention, resilience and internal policies. In addition, the pandemic has highlighted the need for better access to mental health care, particularly as complex mental health issues like addiction and posttraumatic stress disorder are on the rise. Digital platforms for scientifically validated therapies such as cognitive behavioral therapy (CBT) can make it easier to offer solutions to all employees, improving access to care options outside of traditional face-to-face counselling and therapy.

When building a comprehensive strategy to support mental health concerns, there are three key items to keep in mind:

1. Use data to understand employees’ needs:

Employers should understand the unique mental health needs of their population. Companies can analyze trends using data from their medical, disability, local compulsory psychosocial screenings, voluntary anonymous assessments, occupational health reports, health screenings and EAP programs. The insights from these analyses can help employers evaluate the main behavioral issues among their workforce and implement the most appropriate programs and resources. Once mental health solutions are in place, data on the uptake and outcomes of those benefits should give organizations some insight into how well the programs are working. However, it will not tell the whole story, particularly as many people still feel nervous about seeking help or may not be aware that any is available. Continued promotion of program offerings and campaigns to destigmatize the topic of mental health are essential for successful engagement.

Understand the unique medical needs of your population





2. Offer value to employees:

A one-size-fits-all approach to mental health has never been optimal. Organizations should consider tailoring programs to address the specific needs of their workforce across the spectrum of behavioral health, mental health, substance-use disorder concerns and critical conditions such as suicide and violence. Along with data analyses, active listening sessions can help employers determine what is best for their workforces. Conducting virtual or in-person focus groups, stakeholder interviews and surveys can help companies gain input on mental health needs. It should also be noted that minority groups bear a disproportionately high burden of disability resulting from mental health conditions (see our inclusive benefits paper for further details).

3. Reduce stigma:

Employers should equip managers and supervisors with the skills to identify early warning signs of stress and mental health issues. They should also use leadership initiatives to advance the conversation and remove the barriers around talking about mental health. Manager training is a good place to start, as managers are best placed to notice when one of their team members might be depressed, stressed or even experiencing domestic violence. Training managers to properly discuss mental health helps reduce stigma in a company's culture. They are not expected to diagnose any mental health challenges — nor should they attempt to do so — but they should watch out for changes in behavior, mood, productivity or engagement and use basic empathy skills to support the employee. Training can be online, pre-recorded or live, face-to-face, or via a hybrid model where a training library is available as a central hub and complemented by live sessions. A well-structured communication strategy should complement this.



There are many problems to solve and opportunities to seize as employers look to reinvent mental health programs so that they deliver more value to their organizations and employees. A strong mental health strategy allows an employer to set a framework, identify gaps, address employee preferences and cover needs across the entire spectrum of mental health conditions (see Figure 1). Digital innovations help make a wide range of appropriate resources readily available. It is, however, important not to rely entirely on technology, as some employees may respond better to face-to-face support, and different employees have different preferences for accessing mental health tools. For instance, some employees may not be as comfortable seeking help via an app, and mental health issues of greater complexity may not lend themselves to a tech-therapy only approach.

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Figure 1. Spectrum of emotional, behavioral and, mental health



Digital tools for mental health

Digital tools can augment and extend traditional support for mental health — if employers, insurers, and digital-solution providers mitigate risks alongside these tools. The Digital Tools for Mental Health⁵ report looks at how digital tools can help employers and insurers better understand plan member mental health needs, support more people cost effectively, and lower barriers to

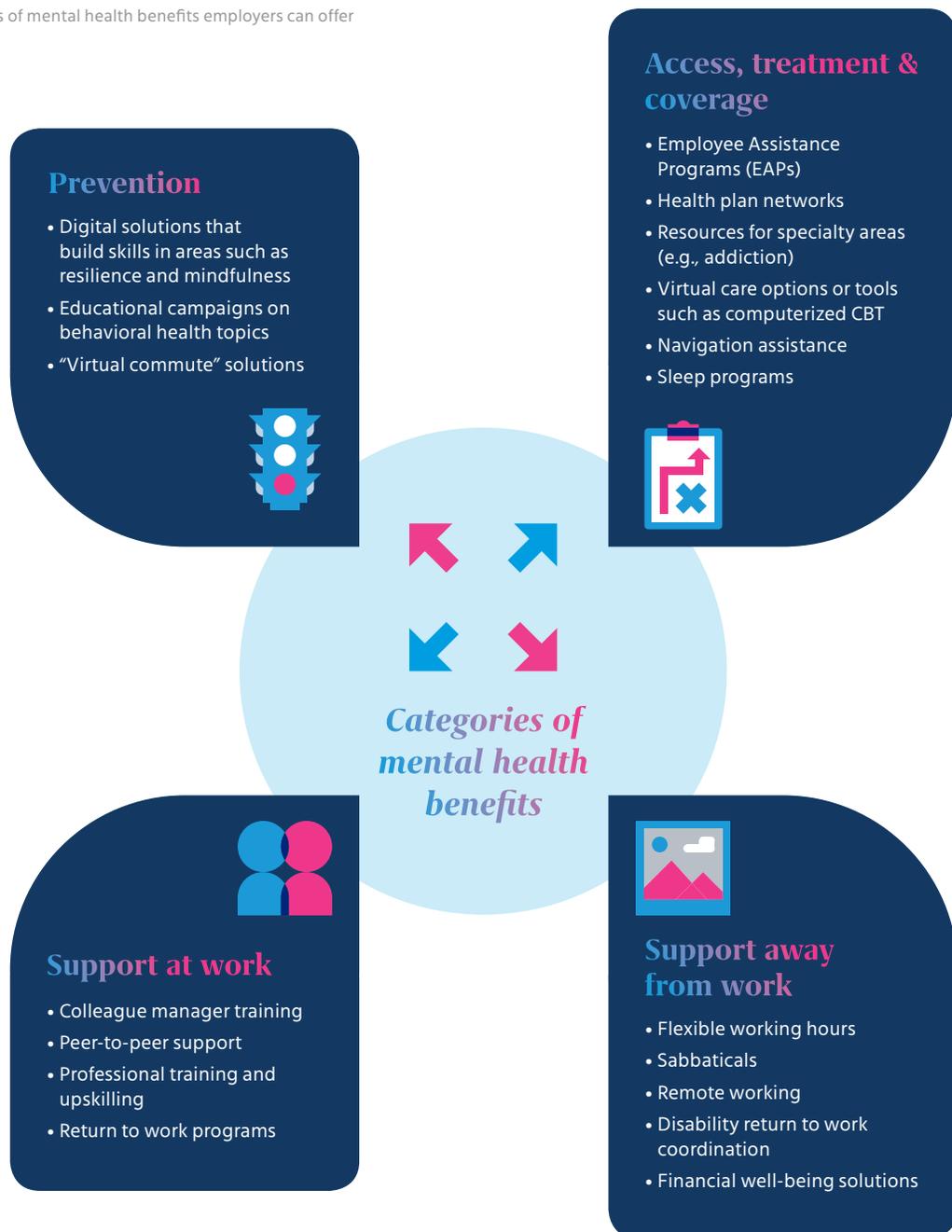
access and utilization. The report also examines key limitations and risks of digital tools, and recommends ways to offset and mitigate them — such as curating and connecting point solutions, providing coverage and safeguards to encourage take-up, measuring and improving services, and creating healthier workplaces and societies.



⁵ Marsh & McLennan Companies. "Digital Tools for Mental Health," available at <https://www.mmc.com/insights/publications/2020/december/digital-tools-for-mental-health.html>

Although the design and positioning of many of these programs vary from culture to culture, employers can offer four main categories of mental health benefits.

Figure 2. Categories of mental health benefits employers can offer



Access to mental health care is critical for a healthy and productive workforce, and employers are realizing they need to play a role, especially as it becomes clear that public systems around the world are sometimes limited in the resources they provide around mental health (see Figure 3) and cannot be universally relied upon to address it effectively.⁶ As employers begin to provide additional mental health solutions, it is important that they keep in mind cultural variations, local exclusion policies and local workers' compensation regulations.

Figure 3. Mental health resources and coverage regional differences

| Country ⁶ | Psychiatrists per 100,000 | Nurses per 100,000 | Social workers per 100,000 | Psychologists per 100,000 |
|----------------------|---------------------------|--------------------|----------------------------|---------------------------|
| China | 2.2 | 5.4 | N/A | N/A |
| Germany | 17 | 13.2 | N/A | 49.6 |
| India | 0.3 | 0.8 | 0.1 | 0.1 |
| Japan | 11.9 | 83.8 | 8.3 | 3.0 |
| Mexico | 0.2 | 2.2 | 0.5 | 3.5 |
| UK | 17.7 | 83.2 | 2.9 | 12.8 |
| US | 10.5 | 4.3 | 60.3 | 29.9 |

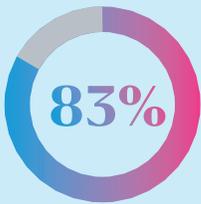
The COVID-19 crisis has shown how integral employee mental health is to the success of a business. Leaders and HR departments should make establishing or reviewing their mental health strategy a top priority in 2021. The good news is that businesses that get this right will have healthier and more engaged staff — which in turn boosts productivity.

⁶ World Health Organization. "Global Health Observatory data repository." Available at: <http://apps.who.int/gho/data/>

⁷ Mercer. "Healthy Minds at Work - Asia Assessment," available at <https://www.mercer.com.sg/our-thinking/health/2020-healthy-minds-at-work.html>

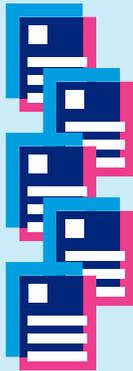
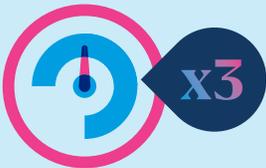
Mental health at work by the numbers

Mental health is truly a global issue. Mercer's Healthy Minds at Work⁷ report notes that per the World Health Organization, even before the COVID-19 pandemic, in Southeast Asia alone, 86 million people were living with depression, and anxiety affected 60 million. The report, which surveyed 2,500 employees in 10 countries across Asia, also found that:



say they are working overtime three times a week, which has a negative impact on their personal relationships.

Employee pressure levels have increased 3-fold since the pandemic.



High mental workload and multi-tasking are the top contributors to stress, with 97% of respondents mentioning needing to attend to multiple issues at once

Case study

When carried out correctly, a review of offerings and the creation of a mental health pathway to ensure coordination across programs should benefit both the organization and the employees.

Who

A large US-based financial services company operating in the UK

What

A review of how mental health cases were being managed by the existing providers that the company had in place, such as occupational health, private medical insurance, and onsite general practitioners (family medicine doctors). The company also wanted to evaluate the success of their EAP and look at utilization of existing benefits and costs.

Why

Private medical claims costs for mental health conditions had risen significantly over a twelve-month period. The organization had also seen an increase in referrals to psychiatrists and hospital admissions, and it was unable to obtain a cohesive dataset due to lack of coordination between providers.

How

Mercer Mash Benefits (MMB) designed a mental health pathway that:

- Assesses the individual and refers them to the best resources offered
- Provides a group of EAP counselors and psychiatrists specially trained on the employers environment, offerings and key events; onsite cognitive behavioral therapy (CBT) and counseling
- Establishes monthly calls with all providers/ stakeholders to address implementation and facilitate the effective ongoing management of the program

In addition, MMB identified the most appropriate psychological health outcome measures and provided advice on the design of an integrated data set.

Results

In the first two years, there was a:

9%
reduction in the
number of mental
health claims

13%
reduction in
the total
cost

16%
reduction in
the average
cost of claims

60%
improvement
in patient
outcomes



For further information, please contact your local Mercer Marsh Benefits office.

Mercer Marsh Benefits provides a range of solutions to help you manage people risk, including:

- Brokerage of core employee benefits as well as expatriate and special risks like business travel accident.
- Advice and support for health and well-being, plan member communications, and benefit plan financing.
- Digital solutions to engage plan members in their health and benefits.

ABOUT MERCER MARSH BENEFITS™

Mercer Marsh Benefits™ provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits professionals located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform which allows us to serve clients with global consistency and locally unique solutions.

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