

WORKING WELL

**Leading a Mentally Healthy
Business**

October 2015

OUR PLEDGE

Our company will foster a workplace that promotes, supports and improves the mental health of employees and their families.

Your participation in the CEO Mental Health Summit demonstrates your commitment and leadership to fostering a mentally healthy business. Your leadership is essential to break the silence and stigma that surrounds mental illness in the workplace and threatens the well-being of employees and their families, the productivity of our businesses, and the health and success of our community at large.

At the summit, we outlined four key principles for moving the needle to support mental health, awareness, acceptance, prevention and recovery in the workplace.

- 1. Know the Impact**
- 2. Break the Silence**
- 3. Deliver Affordable Access**
- 4. Build a Culture of Well-being**

We recognize that people within your organization will be responsible for executing against these principles. To that end, we offer this toolkit to help your company get started. Much of the substance of this toolkit comes directly from the expertise shared by leading employers and active participants in mental health summits convened by the Northeast Business Group on Health (NEBGH) and the National Alliance on Mental Illness of New York City (NAMI-NYC Metro). These six workplace mental health summits have had more than 60 participants representing more than 40 companies and organizations.

Every company's approach will be uniquely its own, reflecting the diversity of organizational cultures, business environments, and core values. Clearly, your organization will want to define and implement a plan that fits your business and where you are now in terms of building a culture of well-being that includes mental and emotional health. This toolkit is not an exhaustive list of every step or approach that could be taken, nor is it a prescriptive for what you should do – it is simply a place for you to start or help accelerate your journey. We do hope to capture your future successes and help to make this toolkit a “living document.”

Now is the time to act. Businesses and business leaders can play a critical role in eradicating the stigma associated with mental illness, escalating mental health as an essential priority for national and global initiatives, and developing innovations that will result in timely access to effective intervention, support and recovery.

1. KNOW THE IMPACT

Mental illnesses are prevalent. One in five Americans live with mental illness, conditions that affect people during their prime working years and have a tremendous effect on one's ability to fully participate in life – both at home and in the workplace.^I Treatment for the most common conditions is effective 80% of the time yet only 33% of the people who need help will get it, because of the societal stigma, the fear of repercussions at work and the lack of access to quality, affordable treatment.^{II, III, IV, V, VI} The effect is not only immeasurable human costs – but quantifiable costs to business and the economy. Investing in mental health produces positive returns in increased productivity and decreased disability costs.

Mental illnesses cost employers and the American economy in two distinct ways – direct health care costs, and indirect costs such as loss of productivity and disability costs. Together, these costs are significant. Take depression, for example, a highly

prevalent condition that occurs in one in 10 adults at some point in their lives.^v The economic impact of depression was more than \$210 billion in 2010. Less than half is attributed to the direct costs of treatment (45-47%). About half (48-50%) is associated with costs to the workplace in terms of lost productivity, absenteeism, and disability costs. Another 5% is associated with suicide, which tragically occurs all too often from untreated (or poorly treated) depression. For every dollar spent on depression direct costs in 2010, an additional \$1.90 was spent on related costs (i.e. suicide-related or workplace costs). Depression also frequently occurs with and exacerbates other medical conditions resulting in another \$4.70 spent on those conditions.^{vii}

The economic costs of mental illness will be more than cancer, diabetes, and respiratory ailments put together.

**—Director, U.S. National Institute of Mental Health
at the World Economic Forum, January 2015**

Mental illnesses directly affect an employee's ability to perform effectively at work and are associated with absenteeism and lost productivity; in fact, 80% of people with depression report some level of functional impairment.^{viii} In a three-month period, patients with depression miss an average of 4.8 workdays and suffer 11.5 days of reduced productivity.^{ix} And 217 million workdays are completely or partially lost each year due to mental illness.^x

Another reason for the high cost associated with mental health conditions is that they frequently co-occur with other medical illnesses such as asthma, diabetes, and heart disease.^{xi} Individuals with depression consume two to four times the healthcare resources of other enrollees.^{xii} Individuals with depression are twice as likely to develop coronary artery disease, twice as likely

to have a stroke, and more than four times as likely to die within six months from a myocardial infarction.^{xiii} In fact, effective integration of medical and behavioral care could save \$26 billion to \$48 billion annually in healthcare costs.^{xiv} Mental illnesses, including depression, all too often result in disability, in part because people do not receive early intervention and quality care. Mental illness is the number one cause of disability in the United States.^{xv}

All too often, people avoid or delay reaching out for help. One in three people who need help get it.ⁱⁱ This is due to stigma and shame, fear of impact on one's livelihood, financial barriers to care, and inadequate access to quality care and support. Employee Assistance Programs (EAP), commonly available through employers, offer free, confidential services but generally have extremely low utilization in 3-5% range. These facts alone suggest that much more must be done to foster workplaces that encourage people to reach out for help when they need it and create environments where taking care of your emotional and mental health is a priority.

The good news is that treatment works. Mental health treatment for conditions such as depression works 80% of the time.^{i, iii, iv} Many mental health conditions are treated with talk therapy and/or medication. And treatment has been shown to improve productivity and effectiveness on the job. One study found that antidepressant medication treatment for depression resulted in improved workplace productivity for over 80% of cases.^{xvi}

Similarly, Screening and Brief Intervention, Referral and Treatment (SBIRT), a technique combining the use of validated screening instruments and short-term intervention to reduce or eliminate harmful alcohol use, has been shown in initial tests to have a positive return on investment.^{xvii}

The bottom line is this: as an employer, you can't afford to ignore mental health. Investing in the mental health of your employees is central to taking care of your biggest asset - your workforce - there are measureable returns on that investment.

Case Study - PPG Industries ^{xviii}

To better assess the impact of stress and depression on its employees, PPG conducted its own studies. Having already added questions on their health risk appraisal process about depression and the stressors that may contribute to depression, the company integrated data from a variety of sources to determine how mental health affects not only healthcare costs but also such areas as worker productivity, absence, disability and turnover.

Based on this comprehensive study, PPG concluded:

- General health, work attendance and work performance were all affected negatively as depression severity increased.
- Employees with mild depression had the greatest combined productivity loss due to greater overall prevalence of mild depression.
- Adverse effects of personal issues and financial concerns were strongest predictors of higher severity along with having a high stress job.
- Employees in caregiver roles were more likely to neglect their own health.

KNOW THE IMPACT AT YOUR COMPANY

The impact of mental illness at your company is likely tied directly to the effects of poor work quality and lost productivity. What is the business impact if workers are not at their best and the quality or quantity of work suffers (missed sales, poor negotiated deals, missed deadlines, increased liability and unnecessary risks, etc.)?

Conversely, what can be gained when employees are performing at their peak levels, are fully engaged, and emotionally and physically healthy? Consider how to extrapolate the broad studies that have been applied to assessing the impact of mental health

to health and productivity (defined in the footnotes) to your specific population.

It may also be useful to examine key facts and relevant data concerning your current healthcare benefits and utilization. In this case, you will want to gather information from your health programs such as employee assistance program and health, pharmacy and disability vendor partners. In addition to reviewing direct costs such as medical, mental health, pharmacy, you will want to assess indirect costs including presenteeism, absenteeism, overtime and additional staffing to cover sick days, organizational risk, stress and disruption to teams and business units, disability, and recruitment, hiring and retraining costs.

Some areas of focus might include the following strategies.

01 Measure the impact of health on productivity.

Measuring the effect of health on productivity can help identify problem areas that need increased attention. Consider implementing the [Work Limitations Questionnaire](#) or the [Health and Work Performance Questionnaire](#), which can be included in a Health Risk Appraisal.

02 Examine utilization of mental health and substance use disorder benefits.

One in five Americans experiences a mental illness – does your utilization reflect that? How do your utilization rates compare to your plan’s book of business?

03 Examine your pharmacy spend.

Medications used to treat mental illnesses are often among those most frequently prescribed – but how are refill rates? Are people refilling prescriptions for recommended courses of treatment? Are prescribed dosages at therapeutic levels? Are you leveraging tools to encourage adherence, including pharmacy mail order, reminders, etc.?

04 Determine the impact on short and long-term disability.

How many of cases are due to mental illnesses as the primary diagnosis? Are all cases being routinely screened for mental health issues? Is treatment intensity commensurate with the severity of the illness? If someone is unable to work, that signals a crisis that warrants focused interventions with the goal of restoring functional abilities that allow the employee to return to work.

RESULT OF KNOWING THE IMPACT

By understanding how mental illness affects your company, you will understand where your company is now on the path to foster a workplace that promotes, supports and improves the mental health of employees and their families. With a clear picture of the serious business effects of poorly treated mental health, you will be in a position to build support for change using the language that matters at your company.

2. BREAK THE SILENCE

*“If it’s mentionable
it’s manageable”* –Fred Rogers

Given the prevalence of mental illness and the historically low rate of help-seeking, it is essential to pair robust healthcare services with specific efforts to break the silence that surrounds the topic of mental illness. Strive to create a culture in which mention of depression, anxiety, post-trauma and other common illnesses become as mentionable as diabetes, hypertension, and migraines. While there is no need for discussion of illness to become a centerpiece of workplace conversations, when people feel free to mention their concerns they are far more likely to be directed to sources of assistance. Stigma drives silence, and silence prevents those who suffer from seeking help. Breaking the silence on mental illness encourages those who will benefit to seek the help they need and deserve.

Case Study - DuPont^{xix}

DuPont prides itself on “fostering a sense of connectedness to the company values, goals and ethics in doing business in a global economy.” Recognizing the need to develop a comprehensive approach to increasing challenges of knowledge workers related to emotional well-being, DuPont launched a concept called “emotional ergonomics” in Europe. This was followed shortly thereafter in the U.S. with its “ICU” program (which stands for “Identify, Connect, Understand the way forward”).

DuPont’s ICU Program:

- Reminds staff that it is OK to care for one another and reach out for help reinforcing the values of “Safety and Health” and “Respect for People”.
- Is facilitated through a 5-minute video rolled out globally through local teams in 7 languages.
- Encourages employees to show concern and care for their colleagues and “gives a sense of normalcy around emotional distress”.
- Receives a strong positive response by staff.

Here are suggestions from leading employers who have taken action to address stigma:

- Tailor programs /approach to company culture and existing strengths. Do what’s right for your culture.
- Mention your commitment to leading a behaviorally healthy workplace every time you mention the company’s commitment to its overall culture of health, attracting and retaining the best talent, being an employer of choice, and valuing its employees and their family members as human beings.

- Train leaders to identify emotional distress.
- Provide adequate vacation time and consider making it policy that vacation time be taken.
- Offer EAP to family and household members as well as the employee. Connect your education and awareness efforts with specific information about how to access the EAP and reinforce confidentiality.
- Model work/life balance. Have leaders embody concepts and model behavior, paying attention to workload.
- Be welcoming of need for accommodations. Train managers to respond appropriately and understand their role in supporting employees.
- Ensure that senior leaders routinely include language about emotional wellbeing when they talk about business issues.
- Consider emotional wellbeing when you have to make tough business decisions (head count reduction).

MENTAL HEALTH PROGRAMS FOR THE WORKPLACE

The following programs can be implemented at your company to reduce stigma and end the silence that often surrounds mental illness. These specific programs were highlighted at mental health summits convened by the Northeast Business Group on Health (NEBGH) and the National Alliance on Mental Illness of New York City (NAMI-NYC Metro). They have all been developed for application specifically at the workplace and are available free of charge.

Be sure to confer with your current healthcare vendor partners including your mental health and medical plans, EAP, pharmacy and disability insurers. They may have resources and services already available to your company. You will want to tailor messages to employees and promote the specific ways in which they can access services and treatment through your company's health and wellness offerings.

ICU Program

The ICU Program is an anti-stigma campaign designed to foster a workplace culture that supports emotional health. Its core component is a 5-minute video that uses the analogy of an Intensive Care Unit to explain how people with a psychological/emotional issue or illness may require help from one another. ICU teaches employees how to identify the signs of distress and appropriately connect with coworkers who may need support. ICU was developed by DuPont for their global workforce of 70,000 employees and has since donated it to the Partnership for Workplace Mental Health for other employers to use it at no cost.

<http://workplacementalhealth.org/>

#IWILLLISTEN

#IWILLLISTEN is an award-winning social media-based public service campaign designed to create awareness of the prevalence of mental illnesses and reduce the stigma associated with them. #IWILLLISTEN encourages people to listen to their friends, family members, and colleagues with an open mind and without judgment when it comes to mental health. The campaign has been used by organizations to eliminate the barriers and stereotypes that so often prevent people from getting needed help. Employers can bring this campaign to their companies through #IWILLLISTEN days, which will help break the silence and connect employees to vital mental health resources. Companies that have hosted #IWILLLISTEN days include American Express, Deutsche Bank, Interactive Health, J. Walter Thompson, and PricewaterhouseCoopers.

<http://naminyc.iwilllisten.org/>

Right Direction

Right Direction is a creative educational initiative designed to reduce stigma, motivate employees and their families to seek help when needed, and provide employers with appropriate support tools and resources. The initiative offers employers a wealth of free, turn-key resources ranging from content for intranet sites to template PowerPoint presentations that can be customized to

communicate the importance of addressing depression with the C-suite and managers, as well as educate employees on the signs and symptoms of depression, including where to go for help. Right Direction is a collaboration between the Partnership for Workplace Mental Health and Employers Health.

<http://rightdirectionforme.com/>

Stamp Out Stigma

Stamp Out Stigma is an initiative spearheaded by the Association for Behavioral Health and Wellness (ABHW) to reduce the stigma surrounding mental illness and substance use disorders. Through wearing a visual symbol (wristbands) and sharing our own stories, the campaign will help remove the stigma of mental illness and addiction and those barriers to health-seeking behavior. Green, the campaign color, was chosen because it stands for health and wellbeing. Watch and share the films, wear a wristband or spread the word on Facebook. It's time to talk about it.

<http://stampoutstigma.com/support.html>

ADDITIONAL PROGRAMS

In addition to the programs outlined above, there are a number of others available to employers. This list of resources is not an endorsement of these specific programs and is offered to be helpful in understanding the breadth and range of available options. Programs that have fees associated with them are noted as such, all others are offered free of charge.

PROGRAMS (FREE)

In Our Own Voice

National Alliance on Mental Illness' (NAMI) In Our Own Voice is a program that involves a 90-minute group interaction led by two group facilitators with serious mental illness, in recovery. Facilitators present a video and after each segment, share their experience and lead discussions.

<http://www.nami.org/Find-Support/NAMI-Programs/NAMI-In-Our-Own-Voice>

Live Your Life Well Campaign

Mental Health America (MHA) has created Live Your Life Well Campaign to promote mental health. This campaign provides users with 10 tools to achieve wellness. In addition, MHA offers workplace wellness/health surveys through their workplace wellness portal. Mental Health America offers assistance on operational issues as well, such as board development, fundraising plans and program implementation. Affiliates also have access to a collection of online templates and resources on the Affiliate Only section of the Mental Health America website.

<http://www.mentalhealthamerica.net/living-well>

NAMI StigmaFree

The NAMI StigmaFree program promotes acceptance and actively challenges social stereotypes. Through powerful words and actions, the goal is to shift the social and systemic barriers for those living with mental health conditions and encourage acceptance and understanding. Individuals, companies, organizations and others can all take the pledge to learn more about mental illness, to see a person for who they are and take action on mental health issues.

<http://www.nami.org/>

Working Minds

Working Minds (\$ and free) offers culturally-responsive comprehensive and sustained strategies to help workplaces make mental health promotion and suicide prevention health and safety priorities. Free resources include a “Manager’s Guide to Postvention: 10 Action Steps for Dealing with the Aftermath of Suicide,” workplace self-assessment tools, and industry strategy resources. Working Minds also provides 8-hour train-the-trainer workshops to help EAP, supervisors and HR professionals build capacity for proactively addressing mental health challenges and suicide crises at work. Other services include workplace needs assessment, leadership engagement, communication development, and policy audits.

www.WorkingMinds.org

PROGRAMS (\$)

Mental Health First Aid

Mental Health First Aid (\$) is an 8-hour course that introduces participants to risk factors and warning signs of mental health concerns, builds understanding of their impact, and overviews common treatments.

<http://www.mentalhealthfirstaid.org/cs/>

meQuilibrium

meQuilibrium (\$) is a digital coaching program that provides users with a personalized online system that includes a stress assessment, personalized action plan, and 24/7 coaching.

<https://www.mequilibrium.com/>

Wellness Works

Wellness Works (\$) is a workplace mental health training program that aims to improve employers' response to employees facing mental health issues, reduce stigma, and promote mental wellness in the workplace. Wellness Works is funded through California Mental Health Services Authority. The training program includes presentations, full day workshops and other education models delivered by trainers who have received training from leading workplace mental health experts.

<http://www.mhwellnessworks.org/>

Workplace Response

Workplace Response (\$) is a program through Screening for Mental Health that has been implemented by more than 250 employers. Workplace Response uses an anonymous approach to depression screening to identify those at risk. The online screening program includes a one year subscription to a mobile-friendly, online screening URL for organization.

<https://mentalhealthscreening.org/programs/workplace>

LifeDojo

LifeDojo (\$) offers online 12-week programs for employees; the two programs of interest in terms of mental health are: (1) Mastering stress 12-week program: This stress management program delivers ‘8 stress reduction’ techniques, provides employees with background on the harms of stress and tools to cope. (2) Happiness science online 12-week program: This program, developed by the University of Pennsylvania’s Positive Psychology Institute, provides a 12-week process of creating daily happiness habits. Topics include “getting into flow” at work, journaling, reversing negative thinking, and important tactics for developing healthier, more fulfilling relationships.

<http://www.lifedojo.com/about-us>

NON-US PROGRAMS

Beyondblue

Beyondblue (Australia) is a national initiative of the Australian government to raise awareness and reduce the stigma associated with depression and anxiety. In 2004, beyondblue launched its National Workplace Program which offers facilitator led workshops that give employees and managers the knowledge and tools to recognize depression and how to intervene at an early stage to help affected colleagues. beyondblue has also licensed its National Workplace Program to the Centre for Mental Health in the UK under the name Impact on Depression.

<https://www.beyondblue.org.au/about-us/programs/workplace-and-workforce-program/programs-resources-and-tools/national-workplace-program>

Elephant in the Room

Elephant in the Room: Anti-stigma campaign (Canada) is a program through Mood Disorders Society of Canada that works to decrease stigma and promote awareness in the workplace. This campaign includes posters and educational resources.

<http://www.mooddisorderscanada.ca/page/elephant-in-the-room-campaign>

Opening Minds

Opening Minds (Canada) is Canada's largest effort to reduce mental health stigma. Opening Minds was established by Mental Health Commission of Canada in 2009 as a program that works to reduce the stigma facing people living with mental illness.

<http://www.mentalhealthcommission.ca/English/initiatives-and-projects/opening-minds>

Time to Change

Time to Change (UK) is an anti-stigma campaign for people suffering mental illness in England.

<http://www.time-to-change.org.uk/>

OTHER RESOURCES/GUIDES

Businesses Materials for a Mental Health Friendly Workplace

Businesses Materials for a Mental Health Friendly Workplace: Executives Booklet is a program that offers a free startup package and ready-to-use materials for supervisor training and for communicating with employees about their role in creating a mental health-friendly workplace. The resource is provided to businesses in California, Florida, Pennsylvania, Texas, and Wisconsin, all of whom are participating in a pilot program to promote mental health and reduce stigma and discrimination associated with mental illnesses.

http://staging.promoteacceptance.samhsa.gov/publications/business_execs.aspx

The Stability Network

The Stability Network is a coalition of successful professionals who live, or have lived, with mental health conditions. They share their stories and experiences in order to help other people with such conditions recover faster and stay well longer.

<http://www.thestabilitynetwork.org/>

RESULT OF BREAKING THE SILENCE

When employers take on the subject of mental illness, they send a powerful message to employees that it's okay to get help. Reactions from employees when companies have done so have universally been positive: employees report feeling that their companies value and care about them as people. Given the particular stigma that persists in the workplace and the concern that people have that they may lose their job or miss opportunities if they reach out for help, employers wield enormous influence and are in a position to foster a culture where getting help is a sign of strength and is as routine as getting medical care for a physical medical condition. From an economic standpoint, when employees access treatment, the company reaps rewards in terms of increased productivity.

3. DELIVER AFFORDABLE ACCESS

Due to the complex nature of behavioral health conditions, regular access to behavioral health specialists and support services are required for successful treatment. Despite the federal and state parity laws, barriers—limited availability, affordability, lack of education about mental illness, and stigma— still remain for individuals seeking to access behavioral health services. Some of these barriers are unique to behavioral health, others are not; however overcoming these obstacles may prove especially difficult for individuals struggling with behavioral health conditions placing them at a distinct disadvantage. The specifics of barriers depend on the plan design, the level of coverage the purchasers choose to buy, and the policies of the insurance company; every situation is unique and individualized.

SUMMARY OF BARRIERS TO BEHAVIORAL HEALTH SERVICES

Provider Networks	Insurance Company Procedures	Consumer Perspectives
<ul style="list-style-type: none"> • Inadequate & “Phantom” Networks • Restrictive & Limited Network Criteria • Costs of Out-of-Network Care 	<ul style="list-style-type: none"> • Lack of Information Disclosure • Claim Denials • Behavioral Health Specialty Referrals • Pre-Authorizations • Low Reimbursement Rates • Out-of-Pocket Costs • Billing & Coding Restrictions 	<ul style="list-style-type: none"> • Stigma • Cultural Beliefs • Racial/Ethnic & Treatment Disparities • Trust & Mistrust • Privacy Concerns

Find out what your company’s mental health actually covers by evaluating your current mental health benefits and health services.

Assessment of your Company: Does your Company....

- Regularly provide information about mental health issues and employee benefits to reduce the stigma sometimes associated with seeking help for mental health problems?
- Provide access to valid mental health screening tools?
- Give employees easy access to mental health support and care (e.g. EAP)?

- Provide high quality outpatient and inpatient coverage for mental health treatment when needed? As well as easily-understood descriptions of how to access care?
- Provide appropriate access to outpatient care and a broad continuum of services, settings, and providers?
- Cover effective prescription medications for mental health conditions at a level that encourages their appropriate regular use?
- Encourage mental health and stress management through a comprehensive wellness and health promotions program?
- Provide training to managers in conflict resolution and management skills to reduce excessive workplace stress? Provide training in identifying job performance problems related to mental health issues?
- Track disability claims for mental health conditions and provide case management services to facilitate timely return-to-work?

Source: *Human Resource Executive*, 2004

BEST PRACTICES

The following practices have been identified as practices that many employers are successfully using to remove obstacles to care and encourage early identification and intervention of mental illnesses.

Identify sources of data about the workplace that may provide insight about how the workplace environment supports mental health, including employee engagement, satisfaction surveys, etc. The answers to these inquiries will yield information that can drive your strategy. You will likely want to engage your vendor partners in robust discussions about the ways in which you can increase help-seeking and improve the quality of care once people access care. You may also wish to host regular vendor summits to encourage/require vendors to work together to reduce siloes and

increase integration and collaboration to eliminate barriers to quality care and treatment.

Provide Health Risk Appraisals (HRA) to employees that include mental health questions. Include questions related to stress, depression and substance use disorders in health risk appraisals. Provide information and EAP to those that screen positive. Consider having EAP reach out to positive screens rather than relying on individual to follow up.

Promote EAP and understand current utilization. Robust use of EAP services can encourage early intervention and avoid more costly interventions after care is delayed. Unfortunately, despite the fact that EAP is confidential and generally free, it typically has low rates of utilization. Pay special attention to how utilization is defined – sometimes utilization rates include telephone calls for information in addition to face-to-face appointments. It makes sense to measure utilization in terms of contacts with the program that result at least in a full assessment of the participant’s needs. How does it compare to your EAP’s book of business? Ask about the specific services available through your EAP (does it offer management consultation, onsite manager training, telephonic and face-to-face appointments).

<http://www.workplacentalhealth.org/Topics/Employee-Assistance-Programs.aspx>

Improve the Design of your Health Insurance Benefits Structure. A 1996 review of the evidence for the efficacy of well-documented treatments suggested that covered services should include the following:

- Hospital and other 24-hour services (e.g., crisis residential services).
- Intensive community services (e.g., partial hospitalization).
- Ambulatory or outpatient services (e.g., focused forms of psychotherapy).
- Medical management (e.g., monitoring psychotropic medications).
- Case management.

- Intensive psychosocial rehabilitation services.
- Other intensive outreach approaches to the care of individuals with severe disorders.^{xx}

Since resources to provide such services are finite, insurance plans are responsible for allocating resources to support treatment. Each type of insurance plan has a different model for matching treatment need with insurance support for receiving services.¹¹

Examine the specifics of your plan(s) design and align incentives to encourage and facilitate engagement and adherence to treatment plans in mental health programs and services. Examine cost sharing (copayments, deductibles) in behavioral health, medical and pharmacy benefits and ensure it facilitates early intervention and disease management, and adherence to evidenced-based treatment. How much does it cost employees to use outpatient mental health services? Do the out-of-pocket costs for mental health treatment, including those for therapy, encourage or discourage their use. Consider providing incentives for participation in HRA and wellness activities. Ask all vendors about prior authorization requirements and other management techniques that may be barriers to care-seeking and adherence to treatment.

Case Study – Prudential^{xxi}

Prudential believes that the health of its workforce is intrinsically linked to the health of the organization. Behavioral health is at the core of that philosophy and simply offering benefits is not the same as promoting health. However, they acknowledge that network information is often outdated and incorrect and the frustrations that some patients struggle with to find an in-network provider or schedule an appointment.

Recognizing the obstacles that stand between an employee and covered mental health services, Prudential has taken steps to remove barriers by:

- Boosting provider networks near its largest sites.
- Offering employees an “on-ramp” to care via its Care Counselor program.
- Bringing behavioral health care to the work place through eight on-site health clinics.
- Providing interim care through its employee assistance program.
- Emphasizing behavioral health in its overall culture of health communications.

Examine the adequacy of your behavioral health networks.

Review access standards for behavioral health providers and review utilization patterns for care provided in-network versus out-of-network. Where discrepancies arise, require health plans to improve contracting to ensure adequate and quality coverage in-network.

Provide information about benefits, accommodations and community resources. Establish an easily accessible behavioral health system by providing assistance in navigating the healthcare system.

- Mental Health Benefits Summary: Provide information to employees to help them understand the health care system and the benefits available to them for the treatment of mental illness.
- Create guidelines for job accommodations, including time to participate in therapy and other mental health programs.^{xxii}
- Information on community resources.

Be certain your plan is in compliance with the Mental Health Parity and Addiction Equity Act, which requires employers which offer mental health and/or substance use disorders coverage to have parity between mental health/substance use disorder benefits and medical/surgical benefits with respect to financial requirements and treatment limitations.

See the [Employer Guide for Compliance with the Mental Health Parity and Addiction Equity Act](#) to understand the requirements and assist you when you engage your health plan and/or brokers.

MORE ON MENTAL HEALTH PARITY

It is critical to note that mental health parity does not mean that all plans must provide behavioral health coverage; nor does it mean that plans that provide such coverage must cover all behavioral health services in all instances. Parity simply implies that behavioral health services need to be covered at par with those services covered on the medical/surgical side. For example, if a plan does not cover a particular aspect of medical/surgical services, such as out-of-network benefits, it is not responsible for providing those benefits for behavioral health.

There are three major federal parity laws: Mental Health Parity Act of 1996 (MHPA), Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), and the Patient Protection & Affordable Care Act and the Health Care & Education Reconciliation Act of 2010 (known collectively as the Affordable Care Act, or ACA).

The intention of parity is to break down the discriminatory limits insurance companies have posed on particular populations through the proper implementation of state and federal parity laws; to do this necessitates a sound understanding of those laws.

EMPLOYER GUIDES/MANUALS

Engaging Large Employers Regarding Evidence-Based Behavioral Health Treatment is a guide created by the National Business Group on Health. It includes a toolkit containing employer assessment tool, benefit design tool, RFPs tool, vendor and program evaluation tool, employer interviews/implementation presentation.

https://www.businessgrouphealth.org/toolkits/et_mentalhealth.cfm

The World Health Organization's (WHO) **The Mental Health Policy Service Guidance Package** is a document that gives information on mental health policies, government roles, and mental health's

impact on the workplace. In addition, this package provides a step by step plan for creating and implementing a mental health policy in your workplace.

http://www.who.int/mental_health/policy/workplace_policy_programmes.pdf

RESULT OF DELIVERING AFFORDABLE ACCESS

Dealing with mental health issues is difficult for your employees to understand and accept, and lack of affordable access can be a huge barrier to employees and their families getting the help they need. These issues are challenged by an insurance environment that has a history of discouraging use of mental health services. By ensuring your EAP, behavioral health vendors and health plans provide affordable access to care, and make communication of these resources a priority, you remove a key barrier to helping your employees and their loved ones address behavioral health issues and return to a more highly productive and effective state at work.

4. BUILD A CULTURE OF WELL-BEING

When an employer fosters a culture of well-being, it moves away from relying on traditional wellness programs like biometric screenings and embraces a holistic approach that includes emotional and mental health. It focuses on elements that give a company its essential culture, such as leadership, values, communication and environment. Research examining stress and resiliency programs among large employers found that the areas that had the biggest influence on reducing stress and increasing resiliency had less to do on specific stress reduction programs or resiliency training and more to do with the ways in which the company demonstrated a commitment to their core values, the ways in which employees treated one another, and whether leaders modeled healthy behaviors and habits. Trust and communication were essential ingredients for work environments judged to be emotionally healthy.^{xiii}

Case Study – Barry-Wehmiller^{xxiv}

Barry-Wehmiller practices a leadership approach that enables people's work to be in harmony with people-centric values – encouraging associates to “live out Truly Human Leadership, fostering and celebrating personal growth through meaningful work, thereby changing people's lives.” While developing this framework, the company looked to align with a sense of stewardship for people's lives.

The company most recently applied its people-centric principles to the area of well-being:

- Their whole person approach to well-being supports balance in the key areas that contribute to a thriving life – financial, social, career/purpose, physical and community.
- It has influenced how the company has reacted to down turns, working toward shared sacrifice resulting in higher levels of loyalty and gratitude.
- Since the people-centric transformation, they have seen even higher levels of engagement by Associates and systemic improvements in profits and shareholder value.

According to PwC, companies are increasingly active in identifying practices that improve emotional well-being such as educating employees on mindfulness.^{xxv} This approach is focused on the entire person and not confined to application in one's personal lives. Rather, it can be used in business environments and according to PwC, can support increased creativity, decrease burnout, and promote teamwork. New technologies are being leveraged to activate the five pillars of change, which PwC defines as enablement, education, guidance, support and motivation.

Fostering a culture of health, a culture that supports physical, mental, social, spiritual, and financial health, not only benefits your employees and their family members in countless ways;

it also benefits your business similarly. When employees work for leaders who encourage them to eat well, move more, maintain work/life harmony; use the resources the company offers to secure optimum health; find joy at work and outside work; experience a work environment in which people of all backgrounds find fairness and appreciation; understand how their efforts contribute to the larger mission of the organization; and use company resources to save for their family's financial security, the results extend well beyond better individual health. Employees respond by giving more of themselves. They share their creativity and best thoughts, show discretionary effort, and raise questions, challenges, and concerns, knowing these will be treated with care and respect. In short, employees who work within a culture of health created extraordinary business results.

EMPLOYER RESOURCES

PwC's HR innovation published in the fall of 2014 features the role of well-being in changing the face of wellness approaches and the trends in employee engagement, cultivating talent and bridging the wellness-performance chasm.

<https://www.pwc.com/us/en/hr-management/publications/assets/pwc-hr-innovation-fall-2014.pdf>

How to create a culture of organizational well-being by Jennifer Robinson.

<http://www.gallup.com/businessjournal/159080/create-culture-organizational-wellbeing.aspx>

The World Health Organization's (WHO) **Mental Health: a State of Well-being** defines mental health in the context of well-being and offers Top 10 facts on mental health. This definition of mental health reflects the WHO's definition of health as found in its constitution: "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity."

http://www.who.int/features/factfiles/mental_health/en/

Employee well-being support: a workplace resource Edited by Andrew Kinder, Rick Hughes, and Cary L. Cooper. Published by John Wiley & Sons Ltd, 2008. ISBN 978-0-470-05900-5. Price: £29.99. 339 pp.

RESULT OF BUILDING A CULTURE OF WELL-BEING

Companies that support the well-being of their employees will find higher employee engagement and loyalty which correlates with improved productivity, effectiveness and business results. Employee well-being has been shown to be associated with higher sales, more innovation, lower turnover, less sick leave and reduced burnout. A culture of well-being can also help to prevent the onset or seriousness of mental illness that might otherwise arise.

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