Mental Health Benefits

More than 1 in 5 Americans have diagnosable mental disorders at some point in their lives, yet only about half of those individuals receive professional mental health treatment. One major determinant of an individual's access to mental health care is whether he or she has health insurance that includes mental health benefits.

Now, under the Affordable Care Act (ACA), non-grandfathered health plans in the individual and small group markets are required to cover mental and behavioral health treatments as one of the 10 essential health benefits. Therefore, most fully insured group health plans sponsored by small employers (typically, employers with up to 50 employees) include coverage for mental health benefits.

In addition, health plans must comply with the Mental Health Parity and Addiction Act (MHPAEA) of 2008, which prohibits group health plans and health insurance issuers that provide mental health and substance use disorder benefits from imposing less favorable benefit limitations on those benefits than what they impose on surgical and medical care. MHPAEA's provisions are included under the Employee Retirement Income Security Act (ERISA) of 1974; therefore, self-funded plans must also comply with federal mental health parity requirements. Employers that violate MHPAEA may be subject to an IRS excise tax of generally $100 per individual per day (unless an exception applies).

Strategies for Controlling Health Care Costs

Even though depression and other mental health conditions are common and treatable, they remain a significant occupational health challenge for employers. Medical utilization costs for individuals with mental health conditions are significantly higher than for those without them, and they have been linked to a greater use of medical services rather than psychiatric services. Employers are still overwhelmingly underestimating the indirect costs of absenteeism, poor productivity, faulty products and flawed decision-making that are associated with mental health disorders.

Some employers, however, are recognizing that productivity losses related to mental health conditions actually exceed the cost of effective treatment. This implication, along with the ever-present need to control overall health-related costs, is encouraging more and more employers to seek solutions for the loss of productivity due to depression and other mental health conditions.

HR professionals may find the following strategies to be beneficial:

- The utilization of employee assistance programs (EAPs) to remove the stigma of mental health treatment and to offset the cost differential, thereby encouraging employees to seek treatment
- Facilitation of mental health screenings for employees
- Employee education initiatives
- Enlisting the help of primary care physicians

For more information on mental health benefits, please refer to the following resources:

- U.S. Department of Labor at www.dol.gov.
- U.S. Department of Health and Human Services – Center for Mental Health Services – Substance Abuse and Mental Health Services Administration at www.samhsa.gov.
- The National Institute of Mental Health at www.nimh.nih.gov.

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5 Ways HR Can Support Employees' Mental Health

An employee's mental health includes how they think, feel and act, and includes their emotional and social well-being. While mental health includes mental illness, the two aren't interchangeable. An employee can go through a period of poor mental health but not necessarily have a clear, diagnosable mental illness. Additionally, an employee's mental health can change over time, depending on factors such as their workload, stress and work-life balance.

While 1 in 5 U.S. adults experience mental illness annually, a recent study by Deloitte revealed that less than half receive treatment. A study from the Mental Health in the Workplace Summit also found that mental illness is the leading cause of disability for U.S. adults aged 15 to 44 and that more workdays are lost to mental health-related absenteeism than any other injury or illness.

Given its prevalence, you can expect that employees at your organization are experiencing mental health challenges or mental illness. That's why it's so important that your organization creates a culture that is supports employees' mental health. While this may sound complicated, creating a workplace that is supportive of mental health and illness is easier than it seems. Here are five simple ways that your company can support employees and their mental health.

Promote Mental Health Awareness in the Office

The first step to creating a workplace that is supportive of employees' mental health is promoting awareness and destigmatizing mental health or illness. Provide resources to help employees learn more about mental health or mental illnesses, and give information about how employees who may be struggling can seek out help. When you openly talk about mental health, employees are more likely to feel comfortable about the concept and reach out to managers or co-workers if they're struggling.

You can also establish a workplace environment that is supportive of mental health by:

- Encouraging social support among employees, such as an organized support group that meets regularly
- Setting up an anonymous portal through which employees can reach out to let HR or managers know that they're struggling with high stress and need help
- Providing training on problem solving, effective communication and conflict resolution
- Promoting your employee assistance program (EAP), if you offer one

Offer Flexible Scheduling

Work-life balance, or a lack thereof, can affect an employee's mental health. To help employees better balance their work and personal lives, employers across the country are embracing workplace flexibility. While this looks different at every company, workplace flexibility can include flextime, telecommuting and unlimited paid time off (PTO) policies. Flexible schedules provide employees with job satisfaction, better health, increased work-life balance and less stress.

Address Workplace Stress

Nearly 80% of Americans consider their jobs stressful. Chronic workplace stress can contribute to increased employee fatigue, irritability and health problems. Additionally, workplace stress costs U.S. employers approximately $300 billion in lost productivity annually.

While it may not be possible to eliminate job stress altogether for your employees, you can help them learn how to manage it effectively. Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics and conflicts with co-workers.

You can implement various activities to help reduce employee stress, which can improve health and morale—and productivity.

- Make sure that workloads are appropriate.
- Have managers meet regularly with employees to facilitate communication.
- Address negative and illegal actions in the workplace immediately—do not tolerate bullying, discrimination or any other similar behaviors.
- Recognize and celebrate employees' successes. This contributes to morale and decreases stress levels.

Evaluate Your Benefits Offerings

Review the benefits you offer to ensure that they support mental well-being, too. Evaluate your current health plan designs. Do they cover mental health services? Reviewing the offerings that your organization provides is essential to creating a culture that supports employee mental health.

In similar fashion, look to see what voluntary benefits you can offer to support mental well-being. Consider offering simple perks like financial planning assistance (as financial stress often contributes to poor mental health), employee discount programs (where employees can receive gym memberships, stress-reducing massages or acupuncture at a lower cost) and EAPs to support your employees.

Provide Mental Health Training for Managers

One of the most significant problems hindering mental health support at work is the stigma that surrounds mental health. Despite the recent moves in society toward destigmatizing mental health, issues still persist. To ensure that no stigma surrounding mental health exists at your organization, it's important that you properly train management in recognizing the signs of mental illness, excessive workplace stress, workplace bullying and fatigue. Moreover, managers should be trained to handle potentially difficult conversations with employees surrounding their mental health. Ultimately, they should be prepared to speak openly about mental health rather than avoid the topic. Visit the Substance Abuse and Mental Health Services Administration's Workforce webpage to learn more.

For More Information

For additional resources on any of the strategies outlined above, contact us at Vizance today.

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