

# Five Keys to Improving Mental Health Benefits





The job of caring for employees' well-being is more complicated and more challenging than ever, mainly due to the lack of adequate mental health benefits and the increasing prevalence of mental health issues across our global society.

When nearly two-thirds of people have experienced a mental health issue due to work, and one in three have been formally diagnosed with a mental condition, calling it an epidemic is no exaggeration.<sup>1</sup> For organizations to better serve their employees and continue to grow, human resources professionals and benefits providers must work together to find solutions that address mental illness thoroughly and proactively.





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## A Daunting Challenge

From the perspective of employers, the mental health issue is an alarming business dilemma. For example, in Canada, mental disorders are the leading cause of absences and disability in the workplace, with 500,000 Canadians missing work due to mental illness in any given week. Including costs for lost productivity, mental health benefits, prescription drugs and treatments, the economic burden of mental illnesses in Canada is an estimated \$51 billion annually.<sup>2</sup> Similar studies conducted worldwide echo these findings.

Though industry leaders recognize the urgency of the mental health issue, most attempts to curb the associated financial losses have been shortsighted and ineffectual. A tangled web of factors — from toxic workplace cultures to a labyrinthine healthcare system — continues to contribute to the pervasiveness and severity of mental illnesses.

A 2018 UK study found that common issues — such as a lack of income security, intolerance and discrimination facing minorities, gender inequality endured by women and other workplace problems — exacerbate mental illnesses.<sup>3</sup> Even when employers offer benefits that can help, many employees find the process too confusing or are too afraid of negative repercussions to take action.

When it comes to the healthcare system, part of the problem is a lack of access to qualified care for people struggling with mental illness. Most family physicians aren't adequately trained or equipped to treat mental disorders, such as depression, and a shortage of psychiatrists leaves patients waiting months for appointments. Research shows that these problems often result in inadequate diagnosis and treatment, as well as a rush to prescribe medication without the necessary therapy.<sup>4</sup>

The complexity of the issue is enough to make a company want to avoid it altogether. But there are reasons to be optimistic.

## Tackling Mental Health Head-On

The apparent need for employers to reexamine their approach to mental health is prompting new thinking from leading organizations and benefits providers. They're exploring new ways to care for employees' "whole health" proactively, including interdependent programs focused on physical health, financial stability and emotional well-being. In doing so, this will not only cut healthcare costs, but it can also boost employee performance and enhance the employee value proposition to attract and retain talent.

With those ends in mind, Mercer's benefits experts offer five crucial considerations to develop and maintain a successful program that prioritizes mental health:

### 1. A Data-Driven Strategy

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Companies need to move beyond anecdotal evidence and assumptions about their workforce by collecting and analyzing organizational data to better understand their employees' needs. A data-driven approach can also clarify how benefits shortcomings may be impacting business performance.

### 2. New Solutions to Old Problems

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As findings materialize, your company will be better positioned to take a hard look at its current benefits program to identify gaps and begin to address them. Thanks to the increased traction of the mental health movement, an array of new developments – from stress management programs to interactive digital experiences – have emerged that could help structure a more complete and valuable benefits offering.

### 3. Inclusivity

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A benefits program that focuses on prevention as much as treatment can support people at every level of the mental health continuum, including workers with a desire to proactively protect their mental health and those who are already on disability and need help getting back to work. Program offerings should be broad enough to help everyone who needs it but deep enough to provide real value.

## 4. Vendor Management

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With a clear idea of what gaps you're working to address, your organization should carefully investigate its choices for benefits partners and whether they can deliver what they promise. Moreover, develop a process to ensure various vendors are set up to work in tandem toward the company's goals rather than in siloed approaches that may overlap and confuse employees.

## 5. Evaluation

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The only way to know what's working is to monitor results and measure outcomes in comparison to benchmarks set earlier. Programs can be adjusted year by year to ensure they are meeting employee needs and achieving real ROI.

While society's mental health challenges won't be solved overnight, steps like these can set organizations down the right path toward building a healthier, happier and more productive workforce.



### Sources:

<sup>1</sup>"Mental Health at Work Report 2018 Report: Seizing the Momentum." *Business in the Community*, 8 Oct. 2018, <https://wellbeing.bitc.org.uk/all-resources/research-articles/mental-health-work-report-2018>.

<sup>2</sup>"Mental Illness and Addiction: Facts and Statistics." *CAMH*, <https://www.camh.ca/en/driving-change/the-crisis-is-real/mental-health-statistics>.

<sup>3</sup>"Mental Health at Work Report 2018 Report: Seizing the Momentum."

<sup>4</sup>Craven, Marilyn A. and Bland, Roger. "Depression in Primary Care: Current and Future Challenges." *SAGE Journals*, Jan. 2013, <https://journals.sagepub.com/doi/pdf/10.1177/070674371305800802>.

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