

# Our Take: What Does the NJ Health Insurance Tax Mean for Employers?

By Corporate Synergies  
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New A recent report by the Centers for Disease Control and Prevention (CDC) paints a sobering picture of the impact of COVID-19 on an escalating mental

health crisis. The number of Americans contemplating suicide is soaring, and many more are showing signs of mental disorders for the first time.

Nearly 41% of the 5,412 people who responded to the CDC's June 2020 survey reported at least one adverse mental or behavioral health condition, including anxiety and depression, starting or increasing substance use, and seriously considering suicide.<sup>1</sup>

Moreover, demand for mental health and addiction treatment services has increased significantly as the COVID-19 pandemic continues to stress family finances, isolate people and spread illness throughout the nation. The National Council for Behavioral Health<sup>2</sup> issued a press release on September 9 stating that 52% of behavioral health organizations are seeing an increase in the demand for services.

The COVID-19 mental health crisis impacts both employers and employees.

In her article, 3 Steps to Getting Mental Health Benefits Back On Track (published by [BenefitsPRO](#) and posted [here](#) on our Knowledge Center blog) employee benefits expert Kim McBee\* writes, "If you want to understand the importance of mental health benefits, consider that 42% of American adults have seen a counselor at some point, and 36% are open to the concept.<sup>1</sup> This has become increasingly important in the

age of COVID-19 and the heightened anxiety it has caused."

However, many employees aren't getting the mental health help they need, McBee says, and this issue can have a lasting impact on workforce culture and an overall business. Providing access to mental health services doesn't require a complete overhaul of an employee health insurance strategy. In her article, McBee recommended three steps for employers to establish—or reestablish—a mental health offering.

## 1. Leverage existing benefits.

Connect with your benefits broker to see exactly what is covered under your existing program. Then provide a refresher course on your health insurance member portal or conduct a campaign with tips to understanding complex plan documents. Does your employee assistance program (EAP), provide support to workers in crisis? Does your workforce know this?

## 2. Open a line of communication.

Even with a complete understanding of mental health benefits, employees may be unsure how to locate a mental health provider. Connecting them with a [benefits concierge](#) will help them make the best decision for their health while maintaining confidentiality. Corporate Synergies also publishes a monthly employee- and consumer-facing blog, which employers can forward to their workforce. This month's article is on [suicide prevention](#).

## 3. Leverage telemedicine.

With the pressures of the pandemic bearing down on employees, it's incumbent upon benefits plan sponsors to give them the tools and access to mental health services to help them cope. The COVID-19 mental

health crisis propelled patients and physicians to quickly adopt telehealth as a fast and convenient way to access care and avoid in-person visits with providers. The escalating trend in virtual visits could potentially account for \$250 billion, or about 20%, of what Medicare, Medicaid and commercial insurers spend on outpatient, office and home health visits, according to a new report.<sup>3</sup>

“As employee benefits professionals, we want to look out for employees and their families,” McBee wrote. “A strong workforce is the foundation of a robust company culture; as valued team members, we want to see them excel.” ■

\*[Kim McBee](#) is Vice President, Senior Benefits Consultant for Corporate Synergies.

<sup>1</sup>[CDC](#), “Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic”

<sup>2</sup>[National Council for Behavioral Health](#), “Demand for Mental Health and Addiction Services Increasing”

<sup>3</sup>[McKinsey & Company](#), “Telehealth: A Quarter-Trillion-Dollar Post-COVID Reality?”

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