

3 Steps to Getting Mental Health Benefits Back On Track

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Thanks to decades of awareness initiatives and shifting societal attitudes, seeking mental healthcare is more accepted—and more common—than ever. 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.¹ This has become increasingly important in the age of COVID-19 and the heightened anxiety it has caused.

However, despite the great work being done to end the stigma associated with mental illness and wellbeing, many employees aren't getting the help they need. This can have a lasting impact on the workforce culture, as well as the overall business.

As employee benefits professionals, we want to look out for employees and their families. They are the foundation of a strong company culture; as valued team members, we want to see them excel.

Beyond the individual impact, unaddressed mental health issues can create unintended costs for the organization. Sixty-one percent of workers have reported that mental health challenges impact their ability to work productively, costing millions of dollars in lost work and absenteeism annually.² It's anticipated that this price tag will be amplified by the COVID-19 crisis, as employees worry about their families' physical health and finances.

But for many employers, turning this trend around doesn't require a complete overhaul of an employee health insurance strategy. Here are three tips to establish—or reestablish—a mental health offering.

1. Leverage your existing benefits.

Before diving headfirst into new plans, vendors and carriers, connect with your benefits broker to see exactly what is covered under your existing program.

From the beginning, core medical insurance policies have included some mental healthcare coverage. Then, as part of the Affordable Care Act, The Mental Health Parity and Addiction Equity Act expanded minimum coverage requirements to ensure mental and behavioral health services were on par with physical health coverage. This means your employees have access to care and providers, but may not be aware of it.

Bridge the mental health benefits information gap with regular [employee education and communications](#).

Provide a refresher course on your health insurance member portal or conduct a campaign with tips to understanding complex plan documents.

Many employers also offer employee assistance programs (EAP), which provide support to workers in crisis. A workforce may be generally aware that their EAP covers events like natural disasters, but may need a reminder about access to any mental health benefits like short-term counseling, provider referrals and confidential reporting.

2. Open a line of communication.

Even with a complete understanding of mental health benefits, finding providers isn't always easy. Employees may be unsure how to locate the right one

for them. Also, mental healthcare is offered according to specialty, similar to physical health. Connecting employees with a benefits concierge will help them make the best decision for their health while maintaining confidentiality. (For instance, our clients' employees receive provider location assistance from their dedicated [BenefitsVIP®](#) team).

Taking advantage of awareness observations, like Mental Health Awareness Month held annually in May, is another great way to open a line of communication. But any time is a good time to get started! Programming and educational materials remind employees that their coverage extends to mental health while eliminating the stigma of getting help.

3. Leverage technology, like telemedicine.

The COVID-19 outbreak has exposed the power of technology, and telemedicine adoption is a trend we're now seeing throughout our client base. Gone are the days when telemedicine was used solely for baseline primary care like a pink eye diagnosis, routine cold or even preventive screenings. As the COVID crisis amplified feelings of isolation, anxiety and depression—but made in-person counseling or mental health physician visits too risky—employees have turned to telemedicine and other virtual care options.

They can get assistance, even as social distancing guidelines continue. Until physician office restrictions are completely lifted, the convenience of attending an appointment from the comfort of home will reduce complicated logistics or the inconvenience of limited in-person provider hours and busy schedules.

[\(Read more about telemedicine in our Voluntary Benefits SmartGuide\).](#)

With these building blocks in place, employees will feel more comfortable and confident using their mental health benefits while the employer can gauge what is—and isn't—working. COVID-19 may remain a reality for the immediate future, but it doesn't have to curtail an employee's ability to get quality treatment. ■

¹Barna, "[Americans Feel Good About Counseling](#)"

²Mind Share Partners, "[Mental Health at Work Report](#)"

For more information, please call [1.877.426.7779](tel:1.877.426.7779)