

ALASKA SHRM STATE COUNCIL



THE FUTURE OF BEHAVIORAL HEALTH IN THE WORKPLACE

PRESENTED BY DAN JOLIVET, THE STANDARD

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The Future of Behavioral Health in the Workplace, 2020 and Beyond Daniel N. Jolivet, Ph.D., Standard Insurance Company September 25, 2020



Speaker

Dan Jolivet is the workplace possibilities practice consultant at The Standard, where he provides leadership, analysis, and consultative insights into the workplace possibilities service line. He provides specialized focus on behavioral health, stay at work, return to work, ADAAA services, health management integration, and other related employer solutions. He is a clinical psychologist licensed in Georgia and Oregon, and he has worked in behavioral health since 1980. He joined The Standard in 2016 as the Behavioral Health Director.

Prior to joining The Standard, Dan worked in managed behavioral health care organizations for 20 years in a variety of management roles and was in clinical practice as a child psychologist until 2003.



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A caveat on predicting the future





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Where we are today

- Almost 1 in 4 American adults will experience a diagnosable behavioral health condition each year
- Employees hide their conditions out of denial, shame and fear of stigma
- Employers report difficulty understanding and accommodating behavioral health conditions



Two of the Top Challenges for Employers

Challenge 2 Comorbidity and return-to-work impact

If an employee has a serious physical illness or injury, he or she may be at risk for comorbidity, the presence of multiple health conditions at the same time. Comorbidity can affect the length of an employee's leave.

For example, an employee who had a heart attack may experience depression or anxiety as he or she recovers. Not recognizing or treating both conditions could result in a delay in the employee's recovery.

Challenge 3

Mental health conditions and accommodations

Employers may find it difficult to accommodate the needs of an employee with mental illness. In our survey, employees who indicated a mental health condition required some of the longest leaves.

However, employers can provide support through connections to workplace resources. This type of assistance can help employees feel valued and provide them with the resources needed to stay at work or return to work.



Employers Aren't Confident

Additional research* confirms that less than one-third of HR decision-makers feel very confident accommodating behavioral health conditions:

BIGGEST CHALLENGES ACCOMMODATING BEHAVIORAL HEALTH CONDITIONS

WORKERS HIDE THEIR CONDITIONS

64%

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LACK OF SUPERVISOR KNOWLEDGE TO RECOGNIZE/UNDERSTAND

52%

DIFFICULTY KNOWING HOW PERMANENT OR TEMPORARY SYMPTOMS ARE

47%

PREJUDICE AGAINST PEOPLE WITH MENTAL HEALTH CONDITIONS

30% LACK OF HR KNOWLEDGE ABOUT HOW TO ACCOMMODATE 26% TREATMENT PROVIDERS DO NOT DOCUMENT SUFFICIENTLY

24%

PRESSURES FOR PROFIT/PRODUCTIVITY MEAN EARLY WARNING SIGNS ARE MISSED

22%

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*The Standard's Absence and Disability Readiness Index, 2018

Employees in the US





39%

suffer from mental health distress.

31% with serious mental health conditions also reported suffering from an addiction.



Source: Behavioral Health Impact Study, The Standard, 2020

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Quantifying the Cost

| | \$459.50 per week\$2 weeksANNUA | - |
|------------------------------------------------------------------|---------------------------------------|--------------|
| \$459 per week | 100 employees | \$238,940 |
| for an employee making the average wage of \$919 per week* | 1,000 employees | \$2,389,400 |
| | 5,000 employees | \$11,947,000 |

* Based on 20 hours of lowered productivity per week.

Sources: Usual Weekly Earnings of Wage and Salary Workers News Release, US Bureau of Labor Statistics, 2019; Behavioral Health Impact Study, The Standard, 2020



Behavioral Health in 2020

- 1. Diseases of Despair in the US
- 2. We may have passed the peak of the opioid epidemic, however...
- 3. Behavioral Health will be increasingly discussed in the workplace
- 4. Silos between different employersponsored benefits are breaking down, but...
- 5. Legal issues will continue to evolve
- 6. Technology is reshaping Behavioral Health treatment
- 7. Data, reporting and empirical evidence will continue to grow in importance

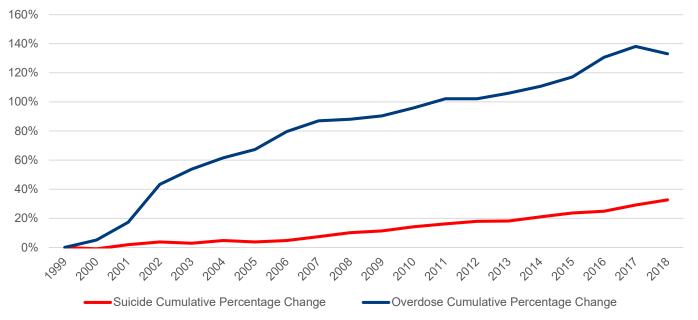
And COVID-19 is complicating it all.





The continuing epidemic of Diseases of Despair

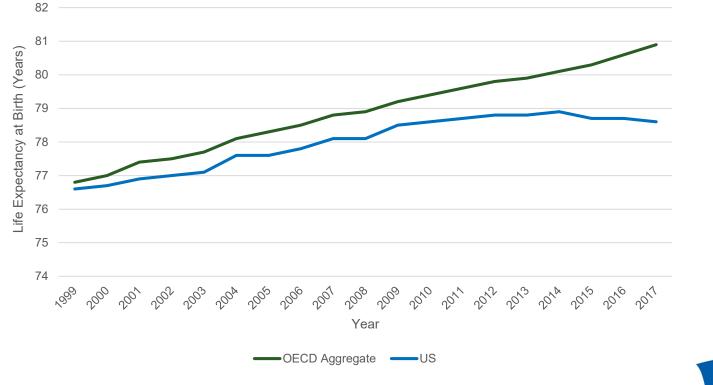




Sources: Increase in Suicide Mortality in the United States, 1999–2018, CDC, 2020; Overdose Death Rates, National Institute on Drug Abuse, 2020



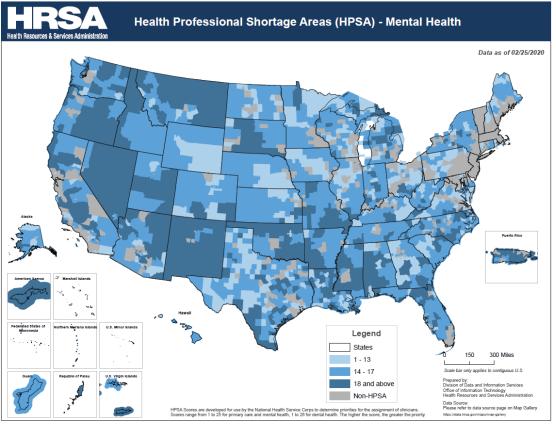
Declining US life expectancy at birth



Source: Failing Health of the United States, British Medical Journal, 2018

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Shortage of behavioral health providers





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Source: Health Resources Services Administration, 2020

The Pandemic is Making Things Worse



- The federal Disaster Distress Helpline reported an 891% increase in calls between March 2019 and March 2020.
- Prescriptions for anti-anxiety, antidepressant and anti-insomnia medications increased 21% between February and March 2020.
- Post-Traumatic Stress Disorder (PTSD) has been identified among COVID-19 survivors, healthcare providers, people with previous diagnoses of PTSD and the general population



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The Pandemic is Making Things Worse



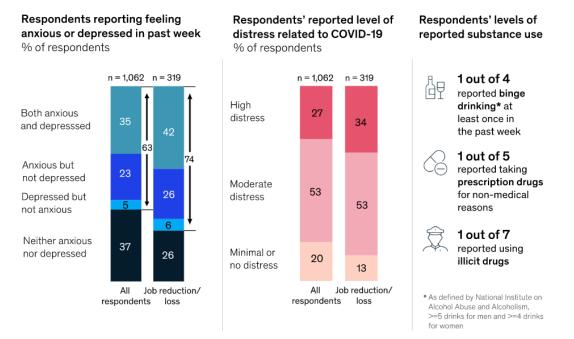
- Alcohol sales increased 55% in March 2020 over the prior year and online sales of alcohol were almost 500% higher in April 2020 compared to April 2019
- One third of American workers reported drinking during work hours
 while working remotely during stay-at-home orders
- There is concern that the pandemic may disrupt treatment and recovery for people with substance use conditions, including Opioid Use Disorder
- Domestic violence rates have surged around the world



McKinsey Survey from March 29, 2020



Reported signs of distress related to COVID-19 in the United States





QFEEL1. Over the past week have you felt anxious?

OFEEL2. Over the past week have you felt depressed? OFEEL2a. Please indicate your level of distress related to the Coronavirus/COVID-19 pandemic (10-point scale from least distressed to most distressed.

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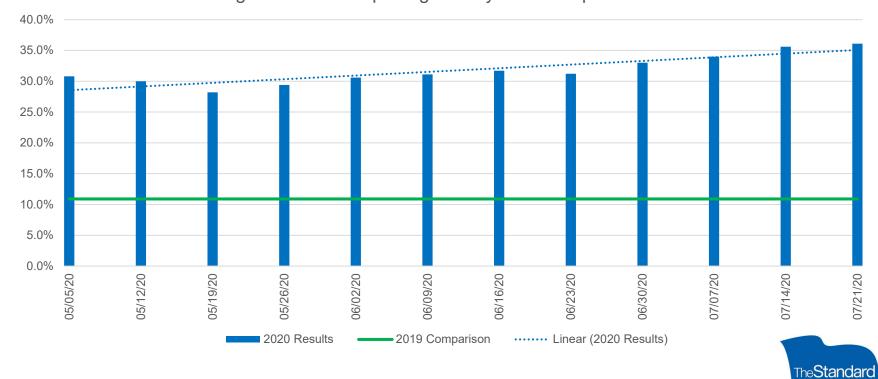
"High" is 8–10, "Moderate" is 4–7, and "Low" is 1–3). QEMP5. Since the Coronavirus/COVID-19 began impacting the US, has the number of hours you have worked increased, decreased, or stayed the same?

Source: McKinsey COVID-19 Consumer Survey, 3/29/2020

High Rates of Anxiety & Depression Ongoing



Household Pulse Survey Results 2020 Percentage US Adults Reporting Anxiety and/or Depressive Disorder



Source: National Center for Health Statistics, CDC, 2019 and April -June 2020.

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Meeting the Challenge: Diseases of Despair

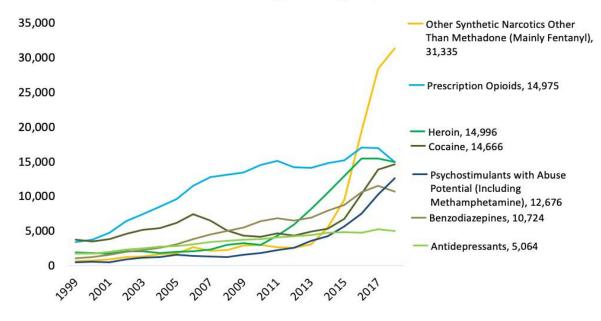
Most disability insurance vendors have dedicated behavioral health professionals with training and experience in behavioral health issues.

- Look for behavioral health professionals who support all services:
 - FMLA/PFML
 - ADA/ADAAA
 - Short- and Long-Term Disability and
 - Stay at Work & Return to Work services
- Stand-alone behavioral health consulting services may also be available.



The opioid epidemic may have peaked, but...

National Drug Overdose Deaths Number Among All Ages, 1999-2018



Source: : Centers for Disease Control and Prevention, National Center for Health Statistics. Multiple Cause of Death 1999-2018 on CDC WONDER Online Database, released January, 2019









...Recovery from the crisis will be slow and costly

It's estimated that it will take at least 10 years and tens of billions of dollars for the US to recover from the opioid epidemic.

- Short-term costs associated with treatment
- Opioid use disorder is generally a chronic, frequently relapsing condition
- "Lost generation" of people who died by overdose
- People who lost years from their prime productivity years
- People joining the workforce after legal problems related to opioids, including incarceration



The Pandemic is Making Things Worse



- More than 40 states have reported increases in opioid-related deaths since the start of the pandemic
- Low-wage essential workers may be afraid to use newly created sick leave and this may increase the likelihood of addiction
- People in recovery from opioids may have disrupted access to treatment services and self-help support groups, potentially increasing the risk of relapse
- People using Heroin or other injected substances generally have weakened immune systems, and so may be more susceptible to infection
- People using any substance tend to make poor choices when impaired, which may increase the risk of infection



Meeting the Challenge: Addictions

Employers can do a variety of things to address the impact of addictions among their workforce, including:

- Review of HR policies and drug testing protocols to appropriately address substance use issues
- Coordination between employer-sponsored EAP, health insurance, Pharmacy Benefit Manager, and workers compensation vendors to create a comprehensive approach to substance use impacting the employer and
- Management training for handling substance use concerns



We'll be talking more about mental health in the workplace

Younger workers are more open about their behavioral health issues, and they also expect their employers to support their mental wellness.

- Supervisors & managers must learn to identify and address behavioral health issues in the workplace
- Employee Resource Groups (ERGs) on mental health are becoming more common
- There are a variety of off-the-shelf destigmatization campaigns available for companies
- In addition to existing behavioral health conditions, the World Health Organization designated "burnout" as a medical condition in 2019



The Pandemic is Making Things Worse



The data suggest increases in a wide variety of behavioral health challenges, as noted above, including:

Anxiety

- Depression
- Alcohol use
- Opioid misuse
- Post-Traumatic Stress Disorder (PTSD)



Meeting the Challenge: Talking about Behavioral Health in the Workplace

Employers can better meet employee expectations around the discussion of behavioral health conditions by:

- Providing evidence-based resilience training to employees
- Partnering with community agencies to offer Mental Health First Aid training to employees and/or supervisors
- Implementing off-the-shelf anti-stigma campaigns and
- Developing specific training for supervisors & managers on behavioral health issues



Silos between health insurers, pharmacy benefits managers & drug stores are disappearing, but...

The silos between those employer-sponsored benefits and disability insurance benefits appear to be <u>increasing</u>.

- There are opportunities for better health promotion services when different vendors collaborate, including:
 - Wellness
 - EAP
 - Stay at Work services



Meeting the Challenge: Breaking down silos

One way to reduce silos between vendors of employersponsored benefits is for the company to require their vendors to work together.

- Policies and procedures must be developed to guide employees between various programs and to eliminate gaps, particularly when an employee reaches out to the wrong program and needs to be redirected and
- Frequent communication and easy access to information about all available benefits is essential
- Legal and compliance issues related to privacy and confidentiality must be addressed



The legal environment will continue to evolve

Some of the areas in which legal developments directly impact behavioral health services are:

- FMLA, particularly finding ways to support employees returning to work without raising concerns about FMLA interference
- PFML, especially the impact on STD participation;
- First Responder laws
- ADA/ADAAA, including how they apply to people using medical marijuana or people with opioid misuse conditions and
- Concerns about privacy and confidentiality



The Pandemic is Making Things Worse



Although the EEOC has released guidance concerning the pandemic, many employers are likely to be unprepared for the increase in accommodation requests related to COVID-10-related behavioral health conditions.

Employers should develop formal Return to Work plans that include clear guidelines around:

- Essential job functions, duties and worksite (including work hours)
- New safety procedures (such as masks, social distancing & temperature checks) and
- Documentation processes and associated privacy controls



The Pandemic is Making Things Worse



In addition, employers must comply with a variety of new laws and regulations, including:

- Families First Coronavirus Response Act (FFCRA)
- Coronavirus Aid, Relief, and Economic Security Act (CARES Act)
- FMLA guidance
- OSHA guidance
- State-specific laws and regulations

Reminder: Please seek appropriate legal advice for questions concerning legal and regulatory issues.



Meeting the Challenge: Legal developments

Vendors virtually always have legal departments that monitor legislative, regulatory and litigation developments on a continuous basis, and can provide up to date guidance to employers, with appropriate indemnification. This is usually fully integrated into all services:

- Leave Management (FMLA/PFML/FFRCA)
- ADA/ADAAA Compliance and
- Short- and Long-Term Disability



Technology is revolutionizing behavioral health treatment

- Accommodative technology
- Telehealth

- Smartphone apps for wellbeing & treatment
- Wearables
- Al and machine learning
- New medical devices
- New medications



Meeting the Challenge: Tech in behavioral health

Disability insurance vendors have clinical teams, including ergonomists, vocational specialists, nurses, & behavioral health professionals, who monitor new developments in their various areas of expertise.

- Employers can rely on their vendors to provide support and guidance for specialized services and equipment when they don't have the expertise in-house
- In addition, partnering with digital and virtual benefit companies can often expand a company's employersponsored benefits at a reasonable cost



Programs need to demonstrate value with objective data

Evidence matters. Health promotion, support and treatment services need to provide evidence, data and reports to support their benefits:

- Empirically-based programs
- Return on Investment (ROI) assessments
- Demonstrated impact on Key Performance Indicators (KPIs)



Meeting the Challenge: Demonstrating value

Most vendors can provide extensive reporting to employer groups, but the HR Benefits Director may need to work with vendors to ensure that reports are meaningful and address all significant issues.

- Utilization or incident rates how many employees are accessing services
- Duration information how many sessions, days or visits do employees accessing the services use on average
- Success rates what percentage of users report positive outcomes associated with the services
- Return on Investment how much money is saved in comparison to the amount spent



"Unknown unknowns"

There are always events and impacts that weren't predicted and they frequently exert the greatest influence on situations.





The Pandemic is Making Things Worse



When this presentation was created in January 2020, there were no known COVID-19 cases in the United States.



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Creating a Culture of Health

- 1. Align the health of the workforce with the core values of the firm
- 2. Partner with vendors
- 3. Solicit employee feedback
- 4. Encourage leaders to participate and to tell their stories
- 5. Make the right choice the easy choice



Creating an Action Plan for the Pandemic



Successful returning to work requires planning and this will be doubly true as businesses reopen following easing of stay-at-home orders. Within the context of government orders, businesses should:

- Determine who needs to return and when
- Create formal, written return to work plans
- Review essential job functions, usual duties, work hours & work environment
- Consider employee work capabilities, including any new limitations & restrictions
- Explore accommodation options and implement as agreed



Behavioral health has been a hot topic in the workplace for the last decade, but it is likely to be even more important in the 2020s.



Questions?



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