



MarshMcLennan
Agency

VIRGINIA BANKERS
ASSOCIATION

Employer Well-being, Mental Health Trends and Manager Support



Your future is limitless.SM

Agenda

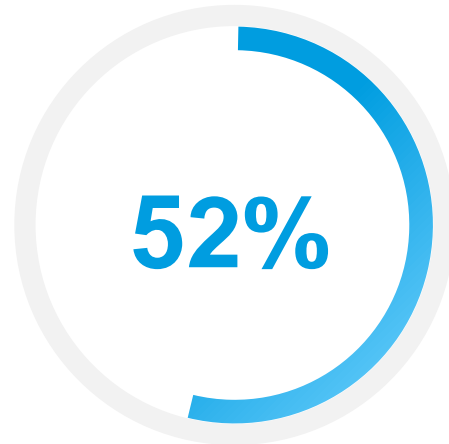
- Employer well-being
- Mental health trends and VBA 2020-2021 utilization
- Mental health in 2022
- Manager support

A group of four diverse business professionals are seated around a table in a bright, modern office setting. They are engaged in a conversation, with one woman in the foreground smiling and gesturing with her hands. The background shows large windows and office equipment.

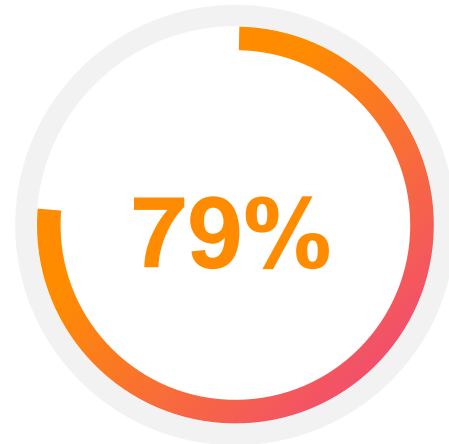
Employer Well-being and Mental Health Trends

Employee well-being is smart business

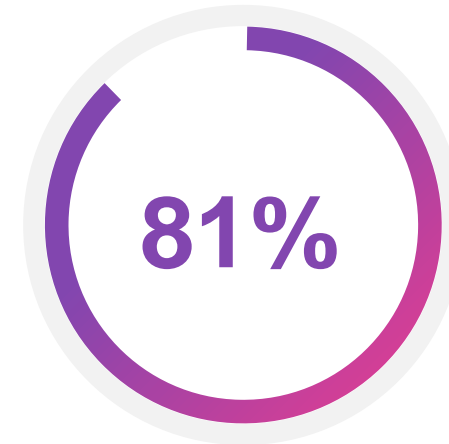
Among businesses offering well-being or health screening programs



**Saw lower
absenteeism**




**Improved health and
well-being**



**Reduced healthcare
costs**

Source: Kaiser Family Foundation 2020 Employer Health Benefits Survey, Oct 2020.

Top concerns for employers



**The mental health
crisis and how
they can help
employees**



**Well-being programs
that address whole
person health**

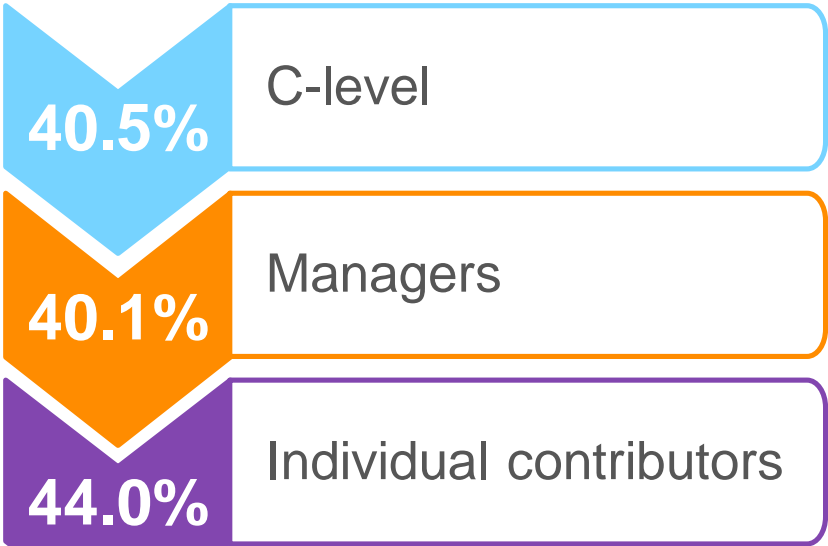


**Fostering a
supportive and
inclusive culture**

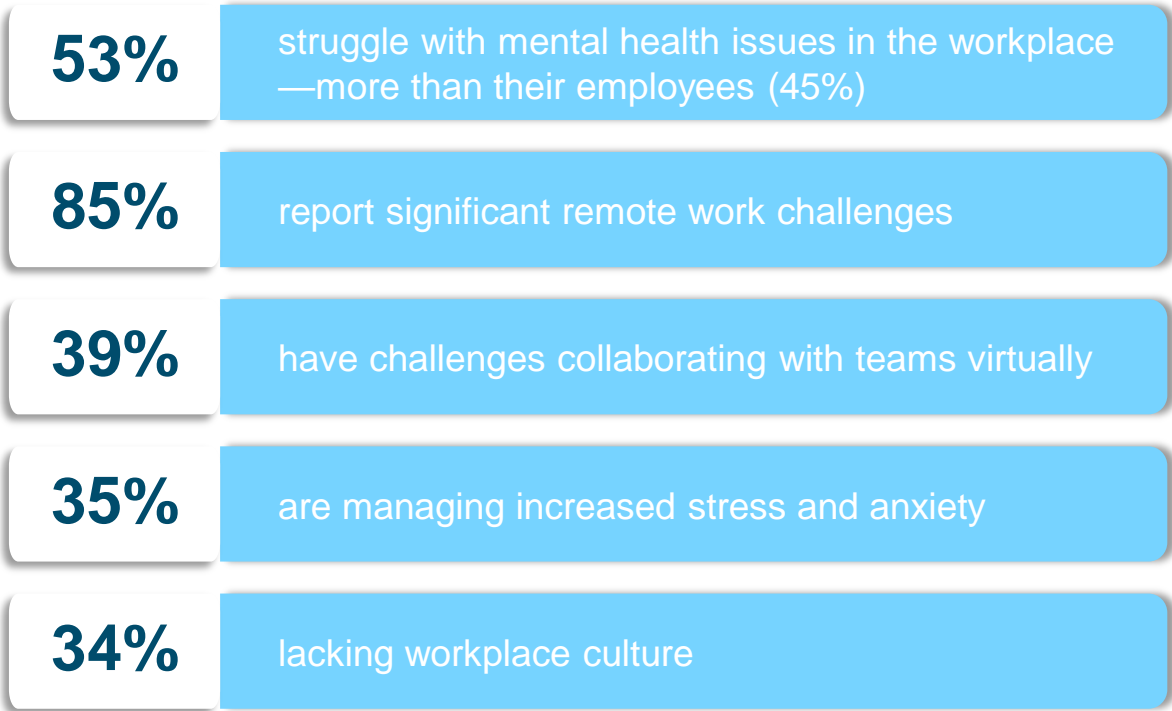
Sources: 1. World Health Organization, Nov. 2020 2. Tanskanen & Anttila, Am J Public Health. 2016 Nov; 106(11):2042-2048. "A Prospective Study of Social Isolation, Loneliness, and Mortality in Finland 3. PWC 8th Annual Employee Financial Wellness Survey, 2019.

Mental health concerns impact all levels of an organization

Employees at all levels reporting decreased mental health Post-COVID findings¹



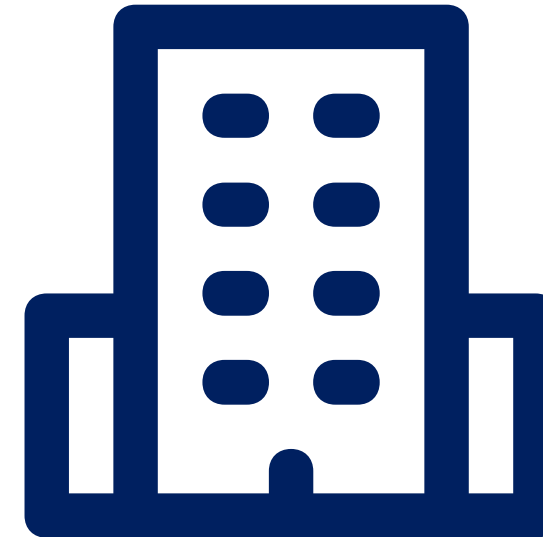
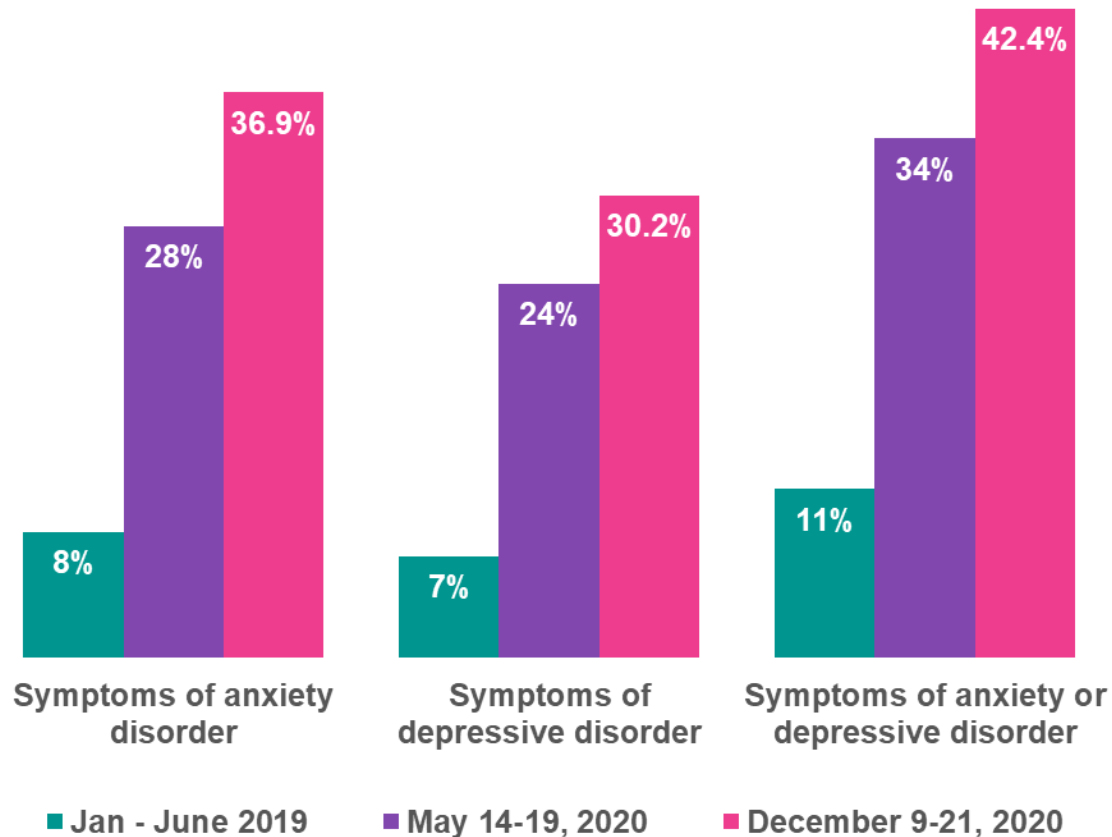
C-Suite executives have the biggest challenges in remote work and the hardest time adapting to virtual lifestyles²



Source: 1. 2020: Qualtrics XM Survey. 2. Oracle and Workplace Intelligence, Global Study: C-Suite Execs Experienced More Mental Health Challenges Than Their Employees in Wake of Global Pandemic.

The state of mental health pre and post pandemic

Percentage of U.S. adults showing symptoms of anxiety and/or depressive disorder¹



9 out of 10

Employers plan to address mental health stigma and have concerns with employee access to behavioral health services²

Source: 1. 2021: Statista, Impact of coronavirus pandemic on mental health. 2. Workplace Well-Being and the Employee Experience: Findings from the NBGH/Optum Well-being Survey, 2019.

National mental health by the numbers

1 in 5

American adults report having a mental illness.

After the stay-at-home orders, widespread layoffs and general anxiety about the virus spread, **45%** of adults reported their **mental health was negatively affected.**

67%

of American workers reported having **higher stress** since the COVID-19 outbreak.

41%

of American workers with **adverse mental health symptoms, increased substance use disorder, or suicidal ideation** during COVID-19.

45%

Overdose counts increased 45% in 2020; of those, **opioid overdoses increased 29%** from pre-pandemic.



MMA's book of business reveals anxiety is now the #1 mental health diagnosis followed by depression.

Mental health and the financial services industry

50%

Say Stress is "High" or "Overwhelming"

25%

Have felt like screaming or shouting because of job stress

74%

think their employer should be doing more to help the wellbeing of their employees

62%

of firms saw an increase in mental-health-related illnesses

Employees in financial services are suffering

Top 10 Wellbeing Issues*

1. Stress & Anxiety
2. Lack of Emotional Support
3. Insomnia / Sleep Disorders
4. Job Instability
5. Constantly Changing Technology
6. Pace of Work
7. Depression
8. Self Neglect
9. Addiction
10. Feeling Lack of Control

*Sources: Giorgi, Gabriele, et al. "Work-Related Stress in the Banking Sector: A Review of Incidence, Correlated Factors, and Major Consequences." *Frontiers in Psychology*, Frontiers Media S.A., 12 Dec. 2017, www.ncbi.nlm.nih.gov/pmc/articles/PMC5733012/.



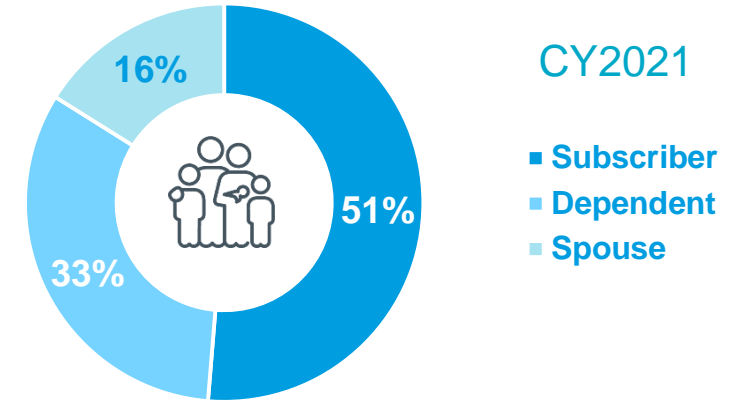
Behavioral health with COVID-19 impacted trends

MMA BoB members with behavioral health (BH) medical claim

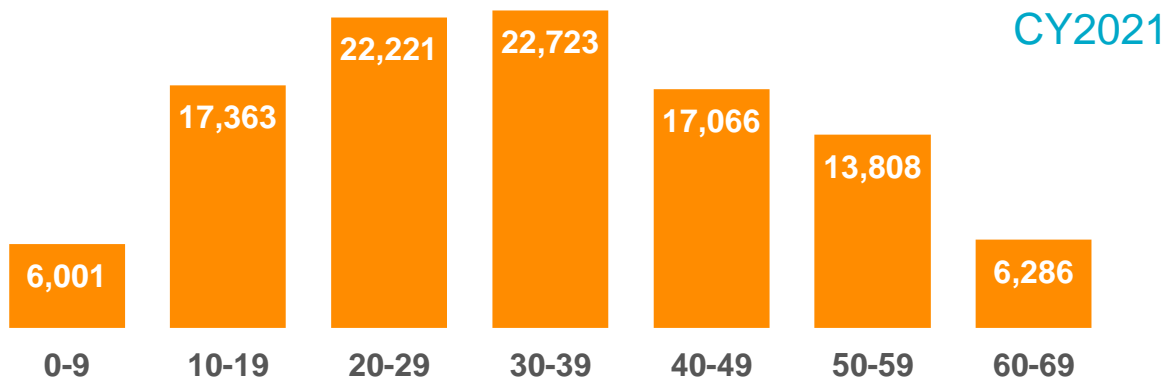
Members with BH Claims

Measure	CY2020	CY2021	Trend
Current	97,255	106,392	9.4% ↑
Per 1k members with medical claims	149	164	9.9% ↑
Avg by member age	32.5	32.1	-1.3% ↓

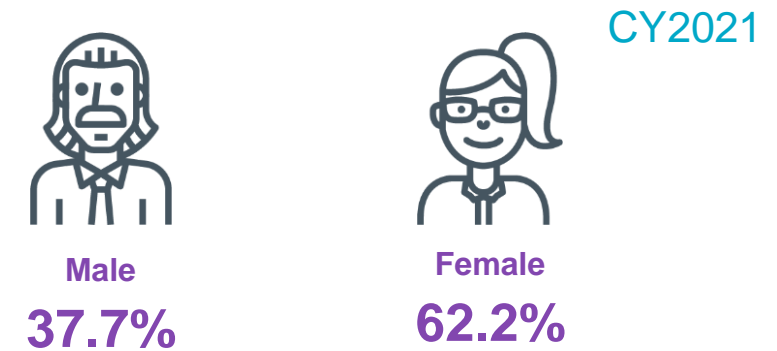
Claims by Relationship



Claims by Age



Claims by Gender

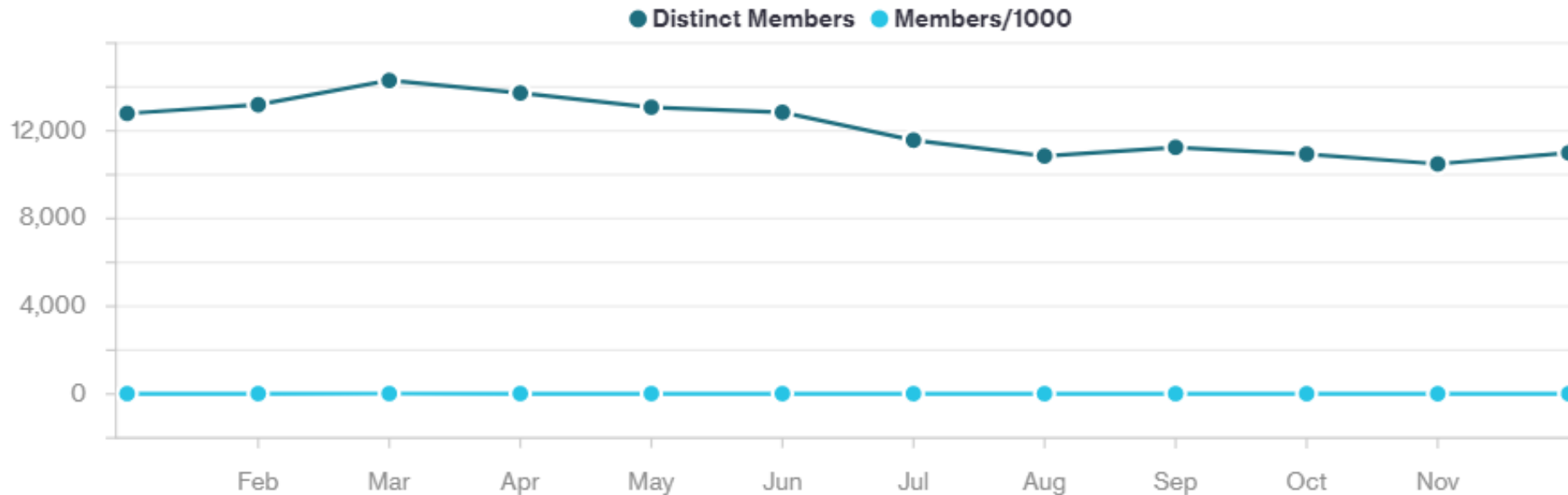


Source: Marsh McLennan Agency Clinical Data Warehouse.

Utilization and cost affected by COVID-19

MMA BoB members

Members with a Telemedicine Visit for BH



CY2020 vs CY2021

Employer paid amount PMPM by the numbers

14.2%

Medical Behavioral Health Claims Increase

0.9%

Medical Behavioral Health Rx Increase

Source: Marsh McLennan Agency Clinical Data Warehouse, January 2020 to August 2021, paid claims.

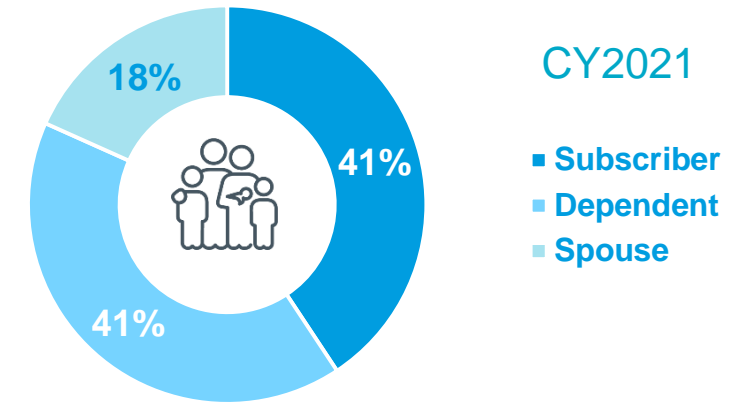
Behavioral health with COVID-19 impacted trends

VBA members with behavioral health (BH) medical claim

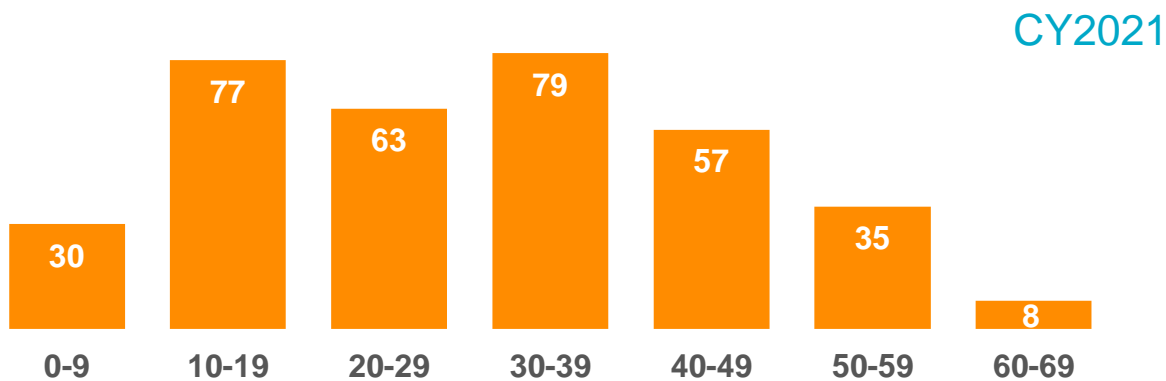
Members with BH Claims

Measure	CY2020	CY2021	Trend
Current	1,623	1,735	6.9% ↑
Per 1k members with medical claims	161	177	9.7% ↑
Avg by member age	33.4	33.6	0.7% ↑

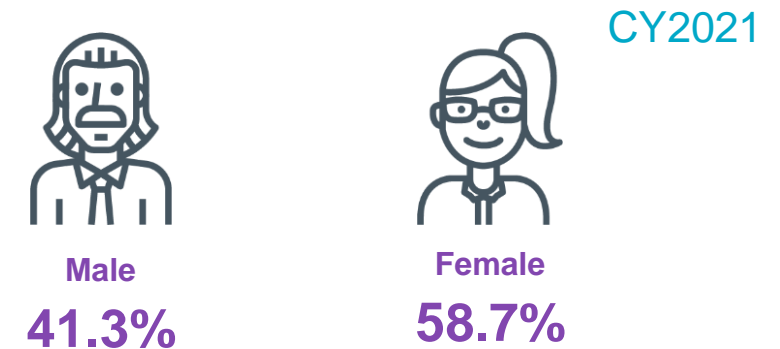
Claims by Relationship



Claims by Age



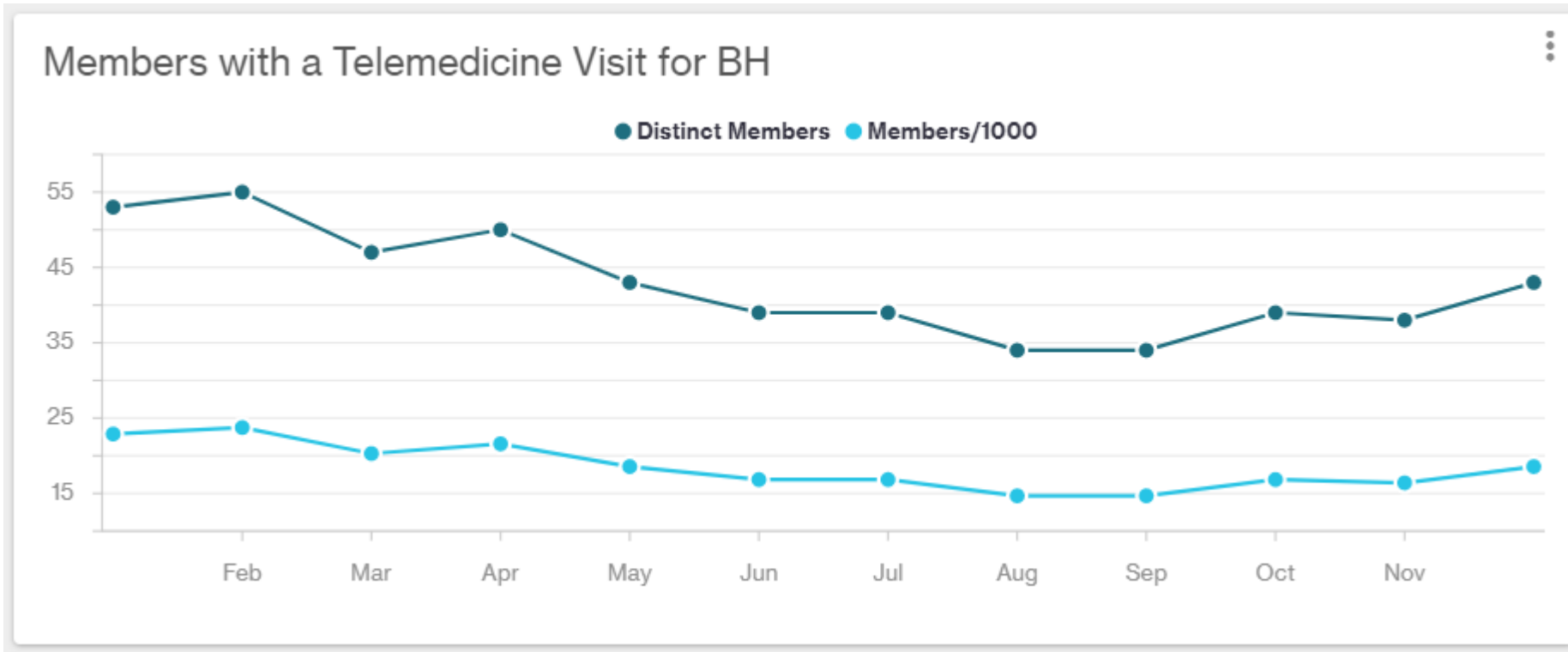
Claims by Gender



Source: Marsh McLennan Agency Clinical Data Warehouse.

Utilization and cost affected by COVID-19

VBA members



CY2020 vs CY2021

Employer PMPM paid amounts

13%

Medical Behavioral Health Claims Increase

12%

Medical Behavioral Health Rx Decrease

Source: Marsh McLennan Agency Clinical Data Warehouse, January 2020 to August 2021, paid claims.

Reality

The six realities of 2022

Workforce demands

Managing hybrid teams: 75% of employees do not want to return onsite full-time.

Solidifying remote workforce: Permanent remote jobs doubled in 2021.

Maximizing gig economy: One in three people are now in the gig U.S. workforce.

Mission-critical DE&I

Impact of healthcare inequities: \$93 billion in excess medical care costs due to inequities.

Evolution of inclusive benefits: 30% of employers are focusing here.

Diversity is business critical: 19% higher revenues.

Enhanced benefits

Benefits shift as family shifts: LGBTQ ranks mental health benefit as no. 1.

Caregiving support is essential: 80% of working caregivers are leaving jobs.

Financial turmoil prioritizes financial benefits: 72% of workers are facing financial setbacks.

Change management

Communication must evolve: Social media will be the search engine of choice for millennials to find companies with cultural fits.

Access, perception, and utilization gaps: 41% of managers say business is changing too quickly for them to adapt.

Empathy is required: Nearly 90% of CEOs believe companies would be more empathetic if diversity increased in leadership.

Creative cost savings

Creative cost-containment strategies: 47% of employers are likely to use value-based benefit designs in the future.

Shifting care delivery: 95% anticipate an increase in utilization and cost.

Specialty Rx and gene therapies costs increase: A gene therapy for treating a rare neuromuscular disorder in children costs \$2.1 million per single treatment course.

Mental health

Mental health becomes secondary crisis: 47% of adults report a decline in mental health.

Impact of mental health will outlast the pandemic: \$6 trillion projected for mental disorders by 2030.

Employer solutions: 70% say mental health is the most important benefit beyond traditional health insurance.

Mental Health in 2022

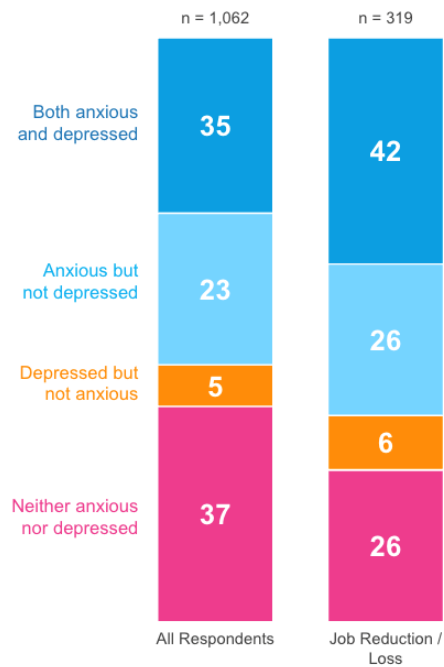
becomes a major, and most likely permanent, pillar of the public health conversation as the global pandemic marches on.



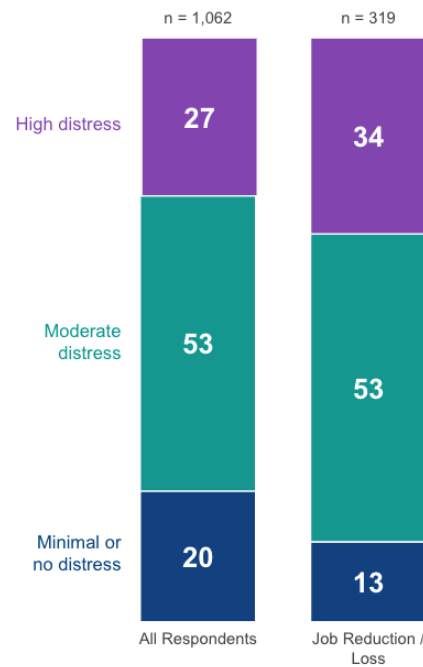
Driving force 1

The pandemic created a mental health awakening, highlighting the breadth and depth of a secondary crisis impacting the United States and global workforce.

Respondents reporting feeling anxious or depressed in past week
% of respondents



Respondents' reported level of distress related to COVID-19
% of respondents



Respondents' levels of reported substance use



1 out of 4

reported binge drinking at least once in the past week

1 out of 5

reported taking prescription drugs for non-medical reasons

1 out of 7

reported using illicit drugs

“There’s been a shift in focus from providing benefits that simply address illness to helping employees, either individually or as a group, maintain physical, emotional and financial wellness. There is also an increased appreciation that mental, physical and financial well-being cannot be subdivided.”

– Anthony Sossong, Behavioral Health Amwell

Proof in the numbers

47%

adults reported a decline in their mental health, as compared at the onset of the pandemic.¹

70%

people answered mental health when asked what is the most important benefit beyond traditional health insurance.²

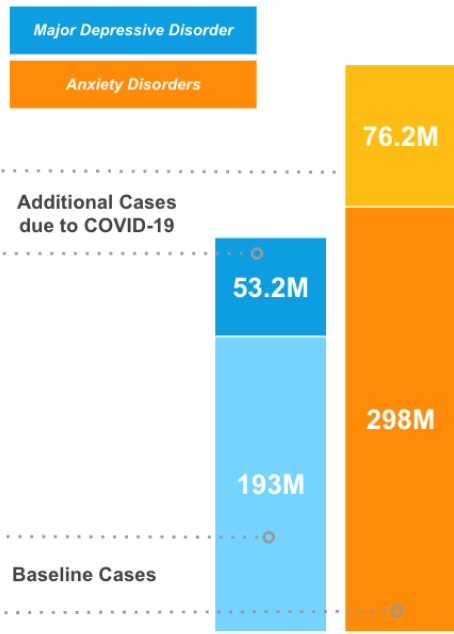
Sources: 1 Ipsos, 2 Vida Health Health. Chart Source: McKinsey & Company

Driving force 2

The impact of the mental health crisis in the U.S. will outlast the pandemic, focusing employers and HR professionals on employee needs and overall well-being.

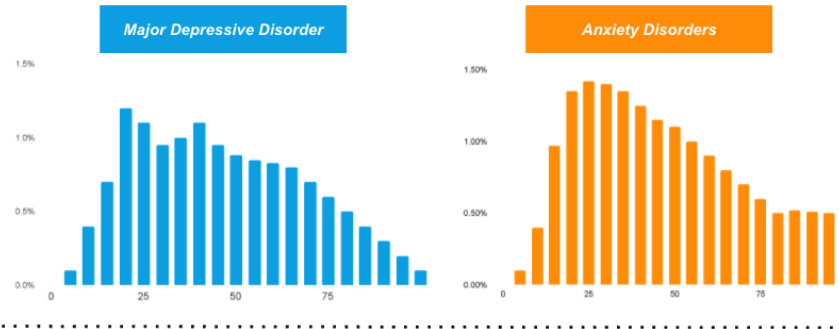
Cases of mental disorders rose sharply during the pandemic

Cases in 2020



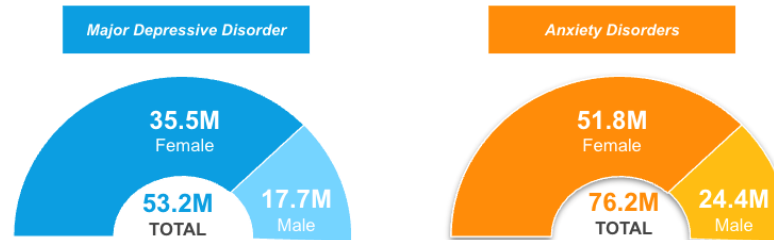
Younger people were hardest hit

Additional prevalence due to COVID-19, by age



Increases were higher among females than males

Additional cases due to COVID-19, by gender



“Employers are recognizing the long-term impact of the pandemic on employee mental well-being. This isn’t something that everybody’s going to bounce back from and be completely fine in the next couple of months, the rest of the year, and for years to come.”

– Julie Stitch, VP International Foundation of Employee Benefit Plans

Proof in the numbers

35%

of employees report the companies they work for are accepting of emotional and mental health issues in the workplace, compared with 70% of CEOs.¹

24 point gap

while 89% of CEOs believe there is open dialogue within their organization about the importance of mental health, only 65% of employees agree.²

Sources: 1 BenefitsPRO, 2 Businessolver. Chart Source: The Lancet

Driving force 3

With increasing mental health costs, finding solutions that increase access, improve utilization, and save money are key for employers wanting to stay competitive in the current and post-COVID marketplace.

“The shift toward prioritizing both mental and physical health long-term will be a key differentiator and competitive advantage for companies as they support the overall well-being of their staff and attract high-caliber talent.”

– Naveen Bhateja, EVP, Chief People Officer at Medidata Solutions

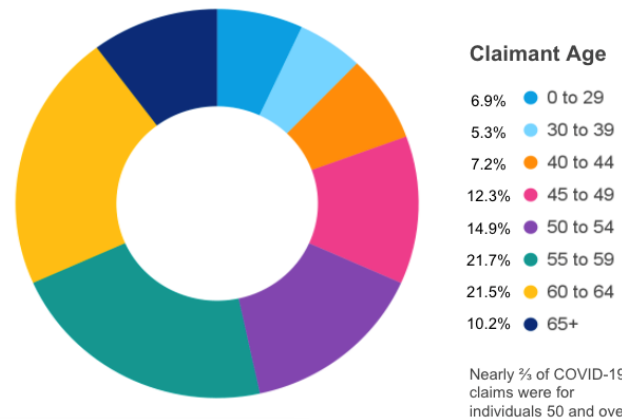
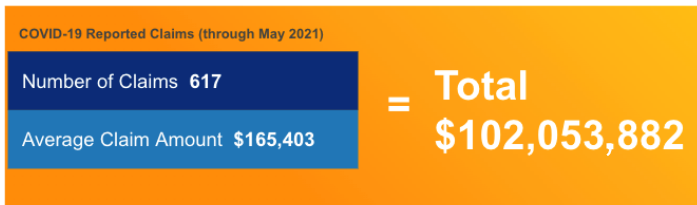
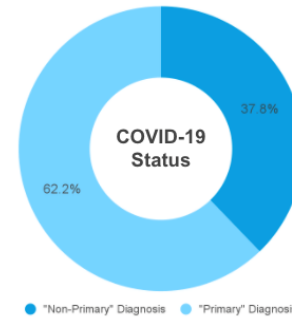
COVID-19’s Impact on Claims

COVID-19 had a profound impact on claim submission activity in 2020. For some claim categories, the pandemic had an increasing effect, including:

- Respiratory Disease
- Genitourinary Diseases
- Sepsis

Conversely, COVID-19 had a dampening effect on other disease categories, likely a result of the reduction of normal activities, including:

- Injuries/Poisoning
- Musculoskeletal/Connective Tissues



Proof in the numbers

21%

increase in frequency of mental health claims.¹

\$6T

the projected global cost of mental disorders by 2030.²

Sources: 1 Sun Life, 2 One Mind At Work. Chart Source: Tokio Marine



Manager Support

How does it start?

Build a caring culture

1. Remove the Stigma of Mental Health within the Organization

2. Make Time for Listening

3. Give Employees Ways to De-Stress

4. Be Transparent With Employees

5. Offer Benefits That Support Mental Health

6. Implement a Mental Health Company Policy

Step 1

**Removing the Mental
Health Stigma**

ICU Program Center for Workplace MH



Physical Health	“I See You”	ICU Steps to Improve Emotional Health
Intensive	I	Identify the signs
Care	C	Connect with the person
Unit	U	Understand the way forward together

Intensive Care Unit, or ICU, becomes “I See You” through three steps: Identify the signs, Connect with the person, and Understand the way forward together.

Removing the Stigma Action Plan

- ✓ Planning Prior to Launch
- ✓ Launching the ICU Program
- ✓ Sustaining the Message and Culture
- ✓ Sharing the Message with Other Employers

Prior to Launch Planning Steps

ICU Program Resources:

- Program Video and Peripheral Materials (included in step four)
- Survey Questions
- Leadership Presentation, Logo, Flyer, Email, Intranet Templates and Video

Other Resources:

- Employee Assistance Plan
- Mental/behavioral health and substance use disorder benefits
- Wellness program or health advocates
- Health risk assessments
- Corporate or organizational values
- Mental health claim data, and other help-seeking metrics.
- Review retention, work engagement, and employee satisfaction metric

Launching the Program

ICU Program Resources:

- Program logo, video and flyers

Other Resources:

- Company newsletter and intranet
- Leadership creates introductory video that can be imbedded into a presentation indicating why leadership supports the ICU Program
- Create a DVD of the short video and send it with any other important messages to the homes of your employees
- Imbed the video and information on where to get help into your intranet site or your dedicated EAP's website

Sustaining the Message and Culture

ICU Program Resources:

- Rotate through various suggestions in **Action Steps 4–6**, to keep the message fresh
- Survey Questions - if you used survey questions, send a follow-up round of the same questions to see if the ICU Program's message is still understood and if behaviors have changed.

Other Resources:

- Work with your health and wellness partners to include aggregate data about EAP utilization, claims data, and other help-seeking metrics to get comparative data.

Sharing the Message with Other Employers

ICU Program Resources:

- Promote the ICU program, share your experience and download the program video and peripheral materials by logging onto <http://workplacementalhealth.org/Employer-Resources/ICU>
- Contact the American Psychiatric Association at mhw@psych.org
- Visit <http://workplacementalhealth.org/Employer-Resources/ICU> and subscribe to Center materials to keep learning about new ways to support your employee's emotional health.

Step 2

Make Time for Listening

Listening

Gather in-depth feedback

- Schedule employee interviews and focus group sessions, inviting their feedback on how companies should address and support mental/behavioral health within the workplace.
- Send out an employee survey asking for same feedback
- Implement some of their ideas to help promote employee buy in and send the message that their thoughts and ideas matter.

Resources:

- Survey Monkey or Constant Contact Survey Platform
- ICU Program Survey Questions

Step 3

Give Employees Ways to De-stree

De-Stress

Provide employees with ways to decompress during the workday

- Onsite well-being office space
- Virtual mindfulness activities
- Point solutions
- A well-designed volunteer program

Resources:

- Health Fairs Plus, Corporate Health Partners and BurnAlong – Online challenge Vendors
- MH/Mindfulness Apps – Calm, Headspace, Modern Health

Step 4

Be Transparent with Employees

Transparency

It's all about communication

- Schedule all employee company meetings
- Tailor company communications
- Share your company's vision
- Encourage open conversations

Resources: <http://workplacementalhealth.org/Employer-Resources/ICU>

- Articles
- Mental Health Works Publication
- E-Updates

Step 5

Offer Benefits that Support Mental Health

Mental Health Benefits

Promote company mental health programs, tools and resources

- Offer monthly onsite/virtual EAP and health coach office hours
- Offer virtual/onsite mental health first aid for HR teams, mid-level management
- Point Solutions

Resources:

- EAP
- Point Solutions: Mobile Apps: Calm (meditation) or Modern Health (access to on demand counselors)
- Virtual Mental Health First Aid – The Marsh and McLennan Agency (contact your Health Management or Clinical Consultants), your state or government mental health organization and The National Council for Behavioral Health <https://www.mentalhealthfirstaid.org/>
- Empowerwork - free and confidential text support with a counselor

Know Where to Go for Care: Emotional Health Resources

Cost Comparison	No Cost	Low Cost	Low Cost	Higher Cost	Highest Cost
Deciding where to go	Employee Assistance	Telemedicine	Primary Care Doctor	Urgent Care Center	Emergency Room
Non-Emergency (feeling blue, work or general stress & anxiety)	•				
Need help caring for an elderly parent or family member?	•		•		
Addiction or substance abuse issues	•	•	•	•	
Workplace/work-life services	•				
Need quick access to a licensed counselor?	•	•	•		
Need legal or financial consultation	•				
Eating disorders, adjustment/mood disorders		•	•		
Suicidal thoughts or emergencies		•	•		•
Pediatric or adult counseling	•	•	•		

➤ For less serious issues, skip the Emergency Room and **save time and money** by using telemedicine, visiting your PCP or urgent care center.

WHEN TO GO TO THE ER	NEED CARE NOW?
<p>If you feel you are experiencing a medical emergency, call 911 or head straight to the emergency room. Examples of a medical emergency include severe shortness of breath, chest pain, a cut or wound that won't stop bleeding, possible broken bones, sudden or unexplained loss of consciousness, facial drooping, arm weakness, and speech difficulty.</p>	<ul style="list-style-type: none"> • Employee Assistance - Call confidential member services number [carrier number]. • Telemedicine - Call your provider at [Telemedicine number]. Licensed psychologists and psychiatrists are available 24/7/365 for adults and pediatric counseling. • Urgent Care Center - For available centers in your area, visit your carrier website or call your carrier member services line [carrier number].

Substance Abuse National Helpline (SAMHSA) - If you or someone you know is struggling with addiction, call 1-800-662-HELP (4357) for confidential, free assistance and location of treatment facilities in the United States.

USA National Suicide & Crisis Hotline 1-800-273-TALK (8255)

Know Your Providers: Common Provider Types

Behavioral Health Specialist	What do they do?	When do you need them?
Licensed Professional Counselor (LPC), Licensed Clinical Social Worker (LCSW) or Licensed Substance Abuse Professional (LSAP)	Licensed Professional Counselor (LPC), Licensed Clinical Social Workers (LCSW) and Licensed Substance Abuse Professionals (LSAP) generally follow a traditional psychological approach towards counseling, and primarily concentrates on providing individual treatment.	Family counseling, marriage counseling, substance abuse or addiction issues.
Psychologist (Masters or PhD)	A licensed (non-MD) mental healthcare clinician with either a Masters or Doctorate (PhD).	Typically they treat adults. Child Psychologists typically treat patients under the age of 18.
Child Psychologist (PhD)	Child psychologists typically conduct educational and IQ (Intelligence Quotient) testing in children. They also diagnose and recommend treatments for children struggling with learning disabilities and behavioral adjustment problems.	For children under the age of 18 with learning disorders or disorders on the autism spectrum. Also treats children with eating disorders, personality adjustment disorders and other child behavioral health disorders.
Pediatric Psychiatrist (MD)	Diagnoses disorders, including nature and extent, determines the appropriate course of treatment, and discusses these treatment plans with the child or adolescent and the responsible adults. Prescribes medication when necessary. May need to act as an advocate for the best interests of the patient.	If the child or adolescent needs to be hospitalized in a treatment facility, medicated and or monitored through medication (whether it is in an inpatient or outpatient setting).
Psychiatrist (MD or DO)	Psychiatry is the branch of medicine focused on the diagnosis, treatment and prevention of mental, emotional and behavioral disorders. A psychiatrist is a medical doctor (an M.D. or D.O.) who specializes in mental health, including substance use disorders.	If the adult patient requires medication, highly likely the patient will need to see a psychiatrist during the initial period of taking a medication to level off any side effects or enhance the efficacy of the medication.

Mental health first aid training (virtual) – community based

Interactive training course builds skills to support how to use your MHFA training skills in the real world to identify, understand, and respond to signs of mental challenges and substance use disorders.



Two-hour, self-paced class and a 6.5-hour instructor-led class using videoconferencing technology.



New curricula includes expanded content on trauma, addiction, and self-care.

The National Council for Behavioral Health manages the Mental Health First Aid Training organization.

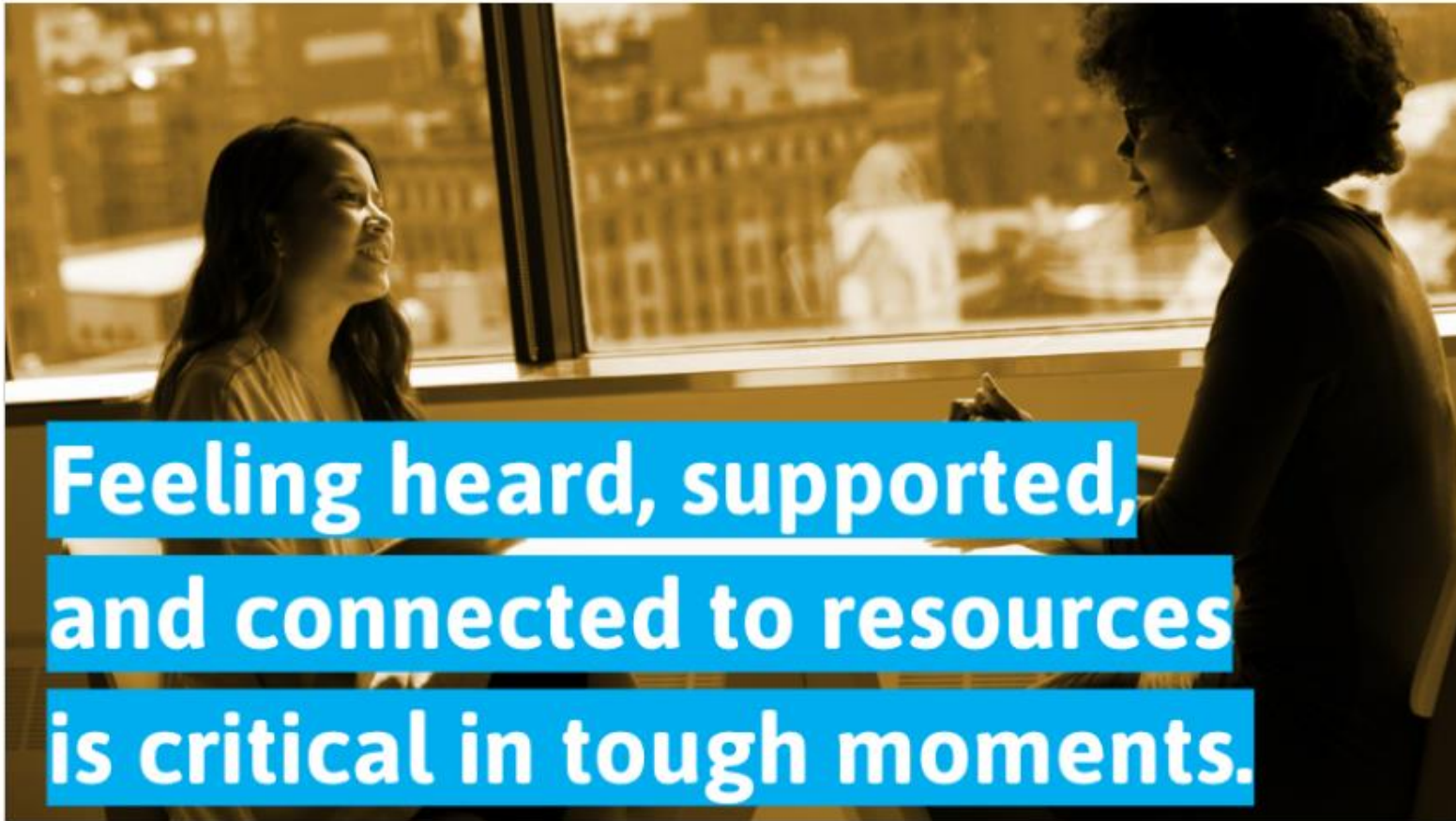
Visit <https://www.mentalhealthfirstaid.org/> to locate a local training course OR work with your local Health Management Consultant to schedule group training with our MMA trainers.



How MMA Can Support

Training and certification provided by certified trainers.

Contact your local MMA representative to learn more.



Feeling heard, supported,
and connected to resources
is critical in tough moments.

www.empowerwork.org

Text: **Save us to your phone** and
send the contact card to a friend.

Number: 510-674-1414

EmpowerWork is a **free and confidential text-based service** that can help navigate tricky situations like anxiety at the office.

Step 6

Mental Health Company

Policy Template

Mental Health Policy Template



Questions

Your future is limitless.SM

MarshMMA.com



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