



A Focus on Mental Health: Make Your Well-being Strategy a Competitive Advantage

VIRGINIA BANKERS
ASSOCIATION



Our Speaker



Betsy Nota-Kirby, MS

Vice President, National Health Management Consulting

It's our business
to be there for you in the

**MOMENTS
THAT
MATTER.**

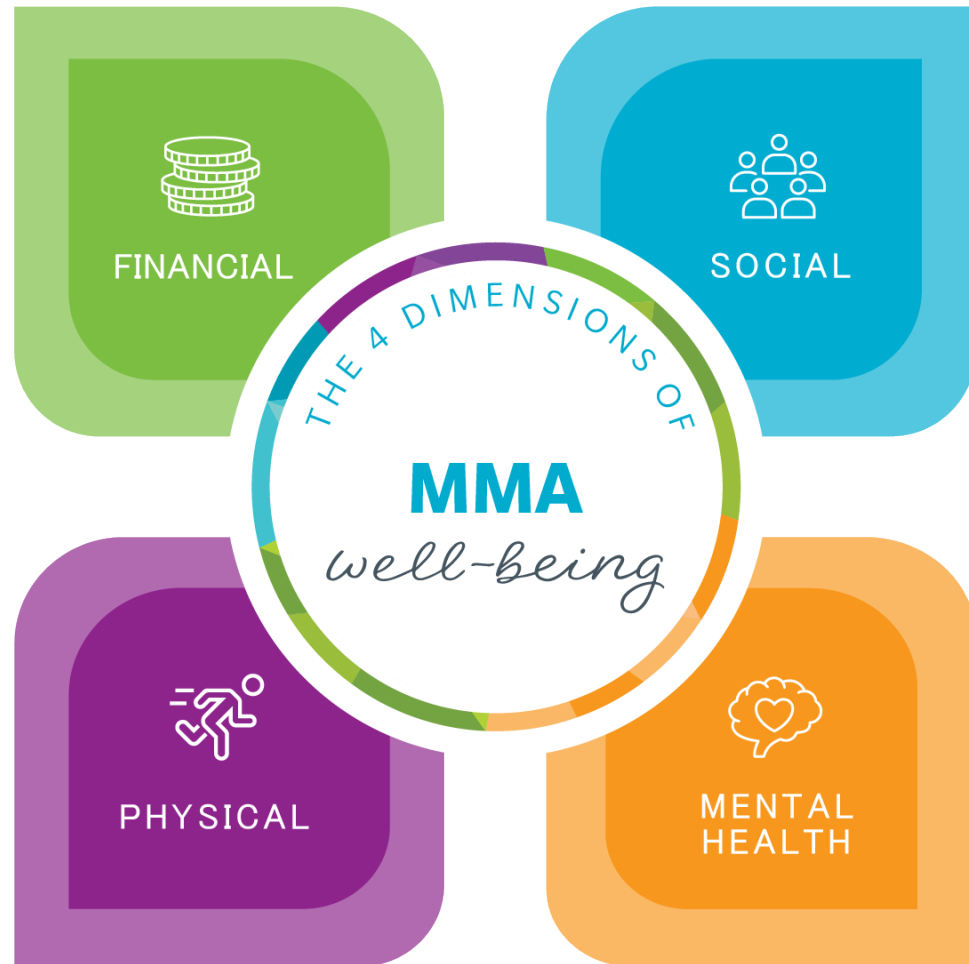
Marsh & McLennan Agency takes a multi-faceted approach to delivering a balanced well-being program.

We work with clients to develop and implement actionable strategies that incorporate all dimensions of an individual's well-being to spark engagement at work, and let them grow outside of the workplace personally and professionally. The combination helps employees reach their full potential.



The Four Dimensions

Each Dimension has an Integral Role in Achieving Whole Person Health



MMA takes a holistic approach to well-being which includes four dimensions:

Physical well-being is about caring for ones body through proper movement, nutrition, and regular visits to the doctor.

Financial well-being is about creating security with ones finances to reduce the stress of financial challenges.

Social well-being is about feeling connected to others. It is sustained by building a healthy, diverse, supportive community within the organization.

Mental well-being is about feeling able to cope with the challenges of life. It is sustained by building an environment free from stigma around behavioral health concerns.



Well-being in the Workplace



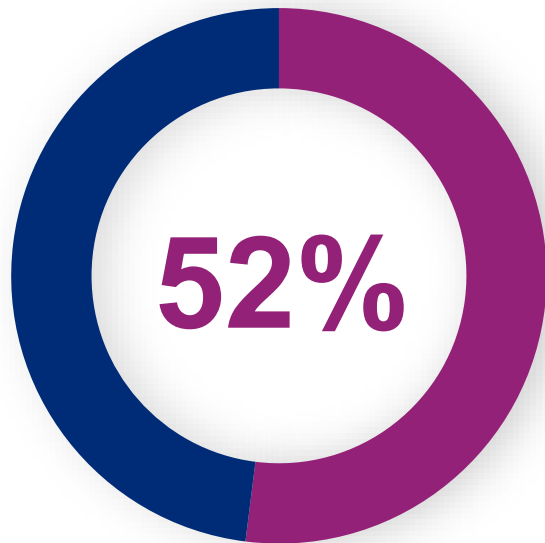
But Mental Health is Just One Part of the Puzzle



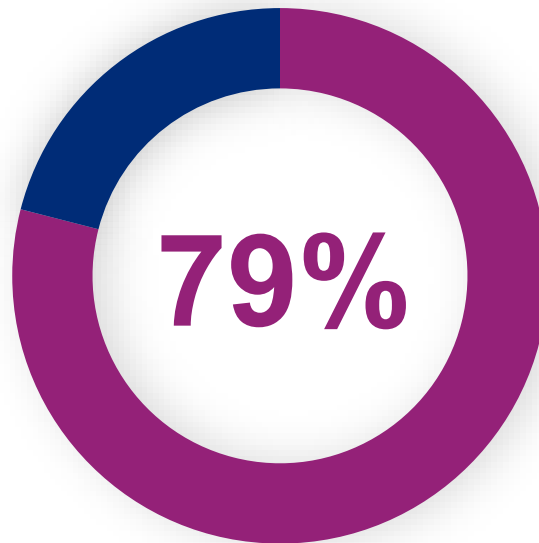
Sources: 1. World Health Organization, Nov. 2020 2. Tanskanen & Anttila, Am J Public Health. 2016 Nov; 106(11):2042-2048. "A Prospective Study of Social Isolation, Loneliness, and Mortality in Finland 3. PWC 8th Annual Employee Financial Wellness Survey, 2019.

Employee Well-being is Smart Business

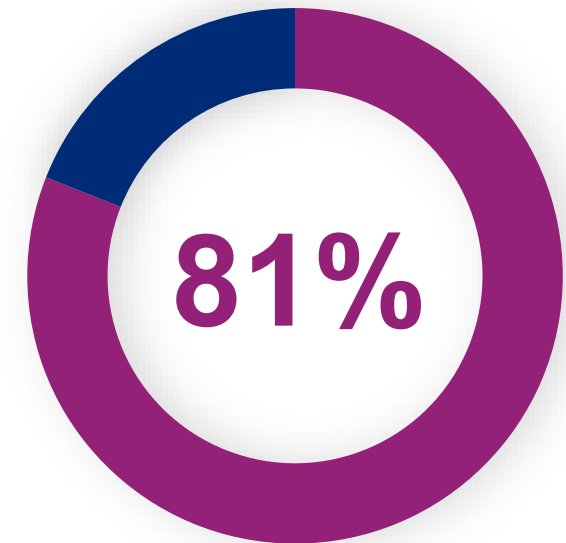
Among Businesses Offering Well-being or Health Screening Programs



saw lower absenteeism



**improved health
and well-being**



reduced healthcare costs

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

Marsh & McLennan Agency, LLC

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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**

Top Three Employer Strategies for 2021 by Funding Arrangement

2020 MMA Employer Pulse Survey (80% of respondents have less than 500 employees)



Well-being is top of mind for employers in 2021.

Both fully insured and self-funded employers shared the same top strategy for 2021.



TOP 3 FULLY INSURED 2021 STRATEGIES:

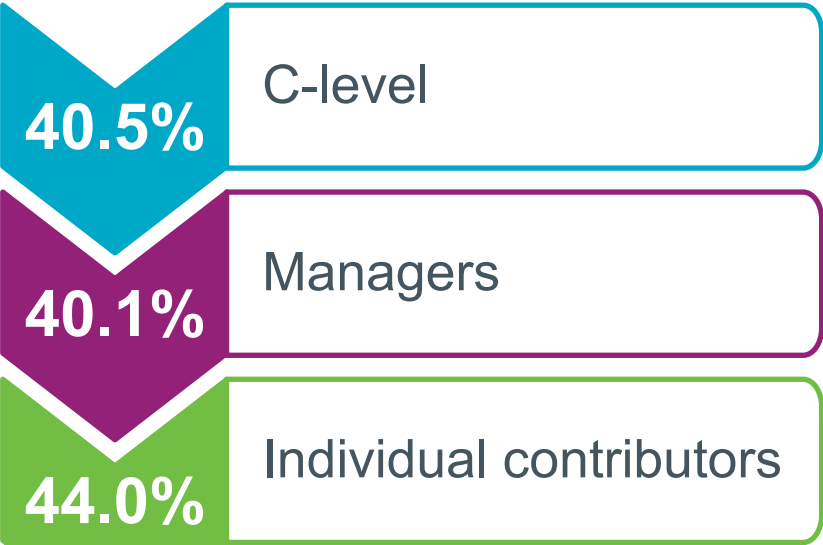
- 41%** Offer or expand well-being programs
- 34%** Improve existing benefits to meet industry standards
- 30%** Move employee enrollment process to virtual platform

TOP 3 SELF-FUNDED 2021 STRATEGIES:

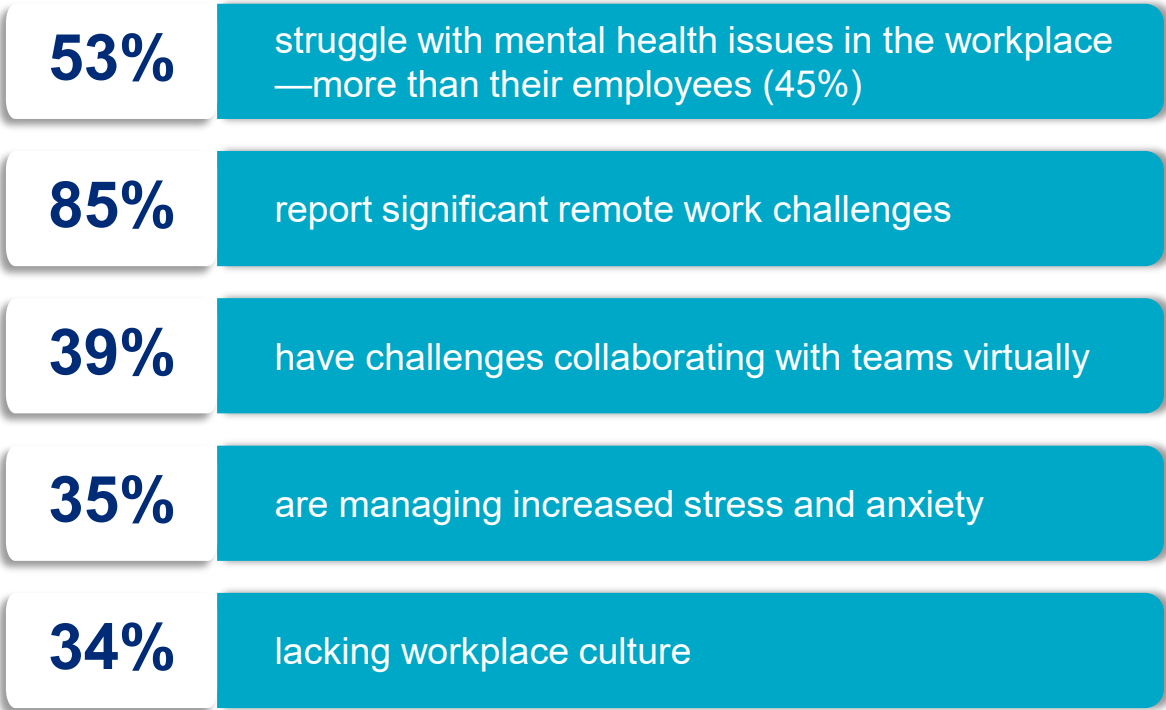
- 42%** Offer or expand well-being programs
- 32%** Implement or expand telemedicine solutions
- 31%** Leverage data to drive strategy

Mental Health Concerns Impact All Levels of an Organization

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



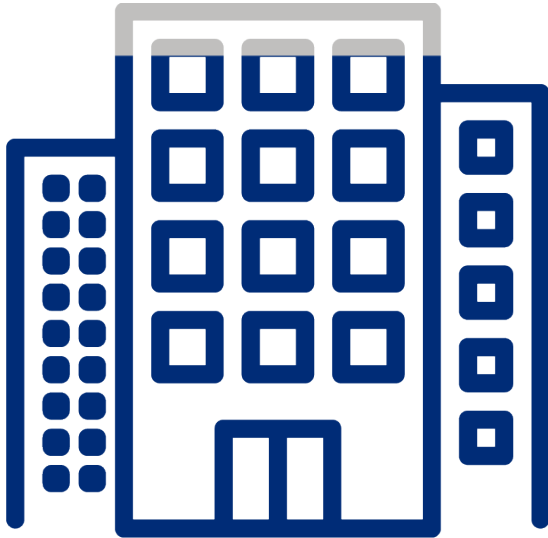
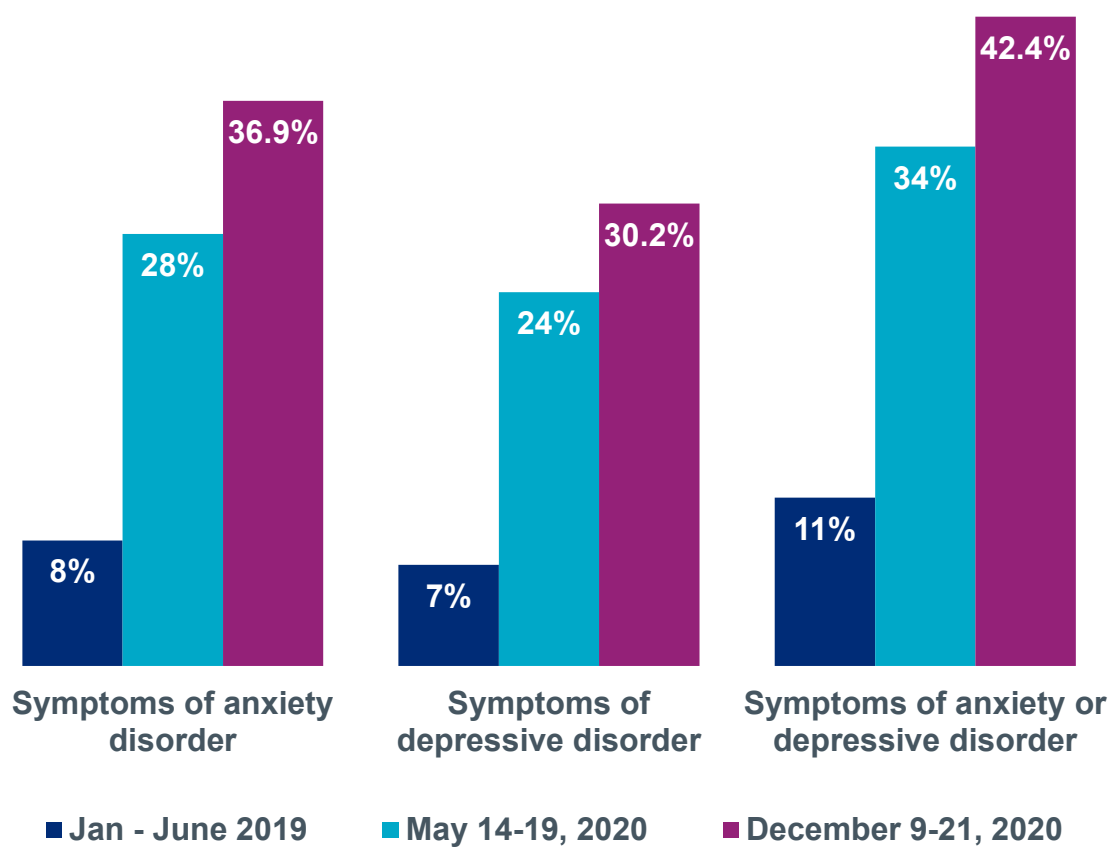
C-Suite executives have the biggest
challenges in remote work and
the hardest time adapting to virtual lifestyles²



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.

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

Behavioral Health with COVID-19 Impacted Trends

Comparison of Members with Behavioral Health (BH) Medical Claim

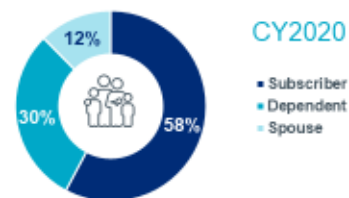
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VBA-only Members with Behavioral Health (BH) Medical Claim

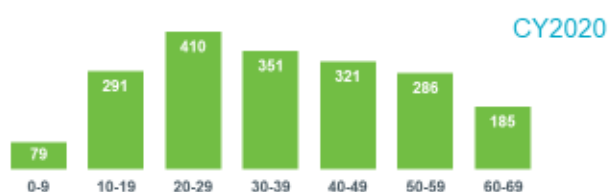
Members with BH Claims

Measure	CY2019	CY2020	Trend	YTD 2021 (thru May)
Current	1,866	1,929	3.4% ↑	1,287
Per 1k members with medical claims	142	144	0.9% ↑	237
Avg by member age	34.4	33.4	-2.9% ↓	33.5

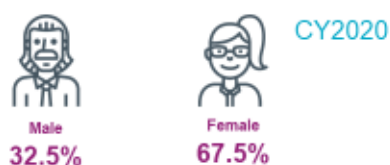
Claims by Relationship



Claims by Age



Claims by Gender



Source: Marsh & McLennan Agency Clinical Data Warehouse.
Marsh & McLennan Agency, LLC

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(See slide 27 in Appendix for MMA BoB comparison)

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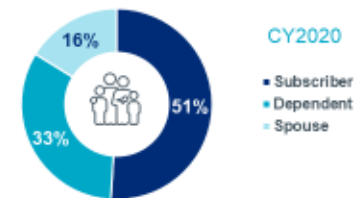
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MMA BoB Members with Behavioral Health (BH) Medical Claim

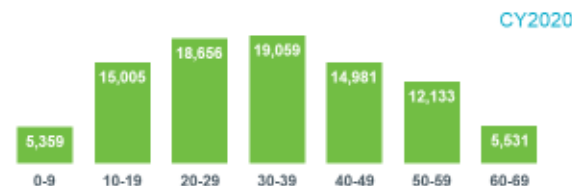
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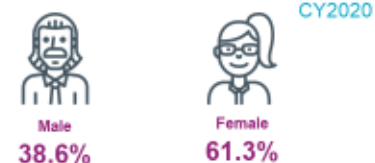
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Behavioral Health with COVID-19 Impacted Trends

Comparison of Members with Behavioral Health (BH) Medical Claim

Utilization and Cost Affected by COVID-19 VBA-only Members



Source: Marsh & McLennan Agency Clinical Data Warehouse, January 2020 to May 2021, paid claims.
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CY2019 vs CY2020

Employer paid amount
PMPM by the numbers

20.6%

Medical Behavioral
Health Claims Increase

2.6%

Medical Behavioral
Health Rx Increase

(See slide 28 in Appendix for MMA BoB comparison)

Utilization and Cost Affected by COVID-19 MMA BoB Members



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Employer Strategies for Mental Health in the Workplace

Strategies for Positive Mental Health in the Workplace

6 Workplace Mental Health and Well-being Best Practices



Raise awareness about the importance of mental health and well-being.



Assess mental health and well-being needs and measure intervention impact.



Partner with local and national organizations to extend and share mental health and well-being practices.



Manage psychosocial risks related to work, environment, and culture:

- Employee involvement
- Employee recognition
- Employee growth and development
- Work-life integration
- Healthy work environment
- Health and psychological safety



Provide and promote access to evidence-based, high quality mental health care:

- Promote mental health care access options
- Increase equitable and timely access to evidence-based mental health care



Integrate mental health and well-being into a comprehensive wellness program inclusive of:

- Emotional
- Environmental
- Spiritual
- Financial
- Intellectual
- Occupational
- Physical
- Social

Source: HERO Employee Mental Health and Well-being: Emerging Best Practices and Case Study Examples. September 2020.

Mental Health Resources

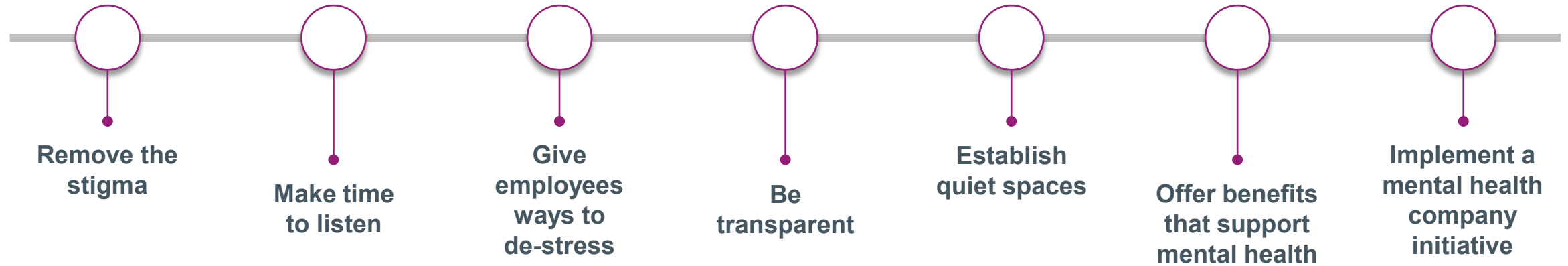
MMA Solution Spectrum

MMA has **in-house resources** to help employers and employees navigate the spectrum of solutions and vendors available.



Leadership Training	Carrier / EAP	Public Domain	Point Solutions (fee-based)
Virtual and onsite training to support employers with skills to respond to employee mental health needs.	Tapping into all the available carrier resources that compliment your current plan offerings.	Sourcing and referring quality programs and education available publically.	Reviewed and vetted point solution vendors that offer sub-clinical, clinical, and crisis specific program offerings.

Build a Caring Culture



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.



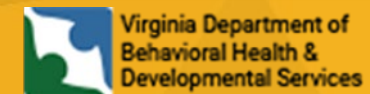
Two-hour, self-paced class and a 6.5-hour instructor-led class using videoconferencing technology.



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.

VA residents or businesses: Work with your local Health Management Consultant to schedule group training through the Virginia Department of Behavioral Health & Developmental Services.



FOR VA RESIDENTS ONLY

- 8.5 hr training + certification provided by VDBHDS
- 2 hr self-paced pre work +
- 6.5 hr Instructor-Led Zoom call

*No cost for up to 30 VA resident participants with 2 instructors, Digital resources, 30 available seats

Mental Health Communications Toolkit

Updated for Mental Health Awareness Month

Support your employees' mental and emotional well-being.

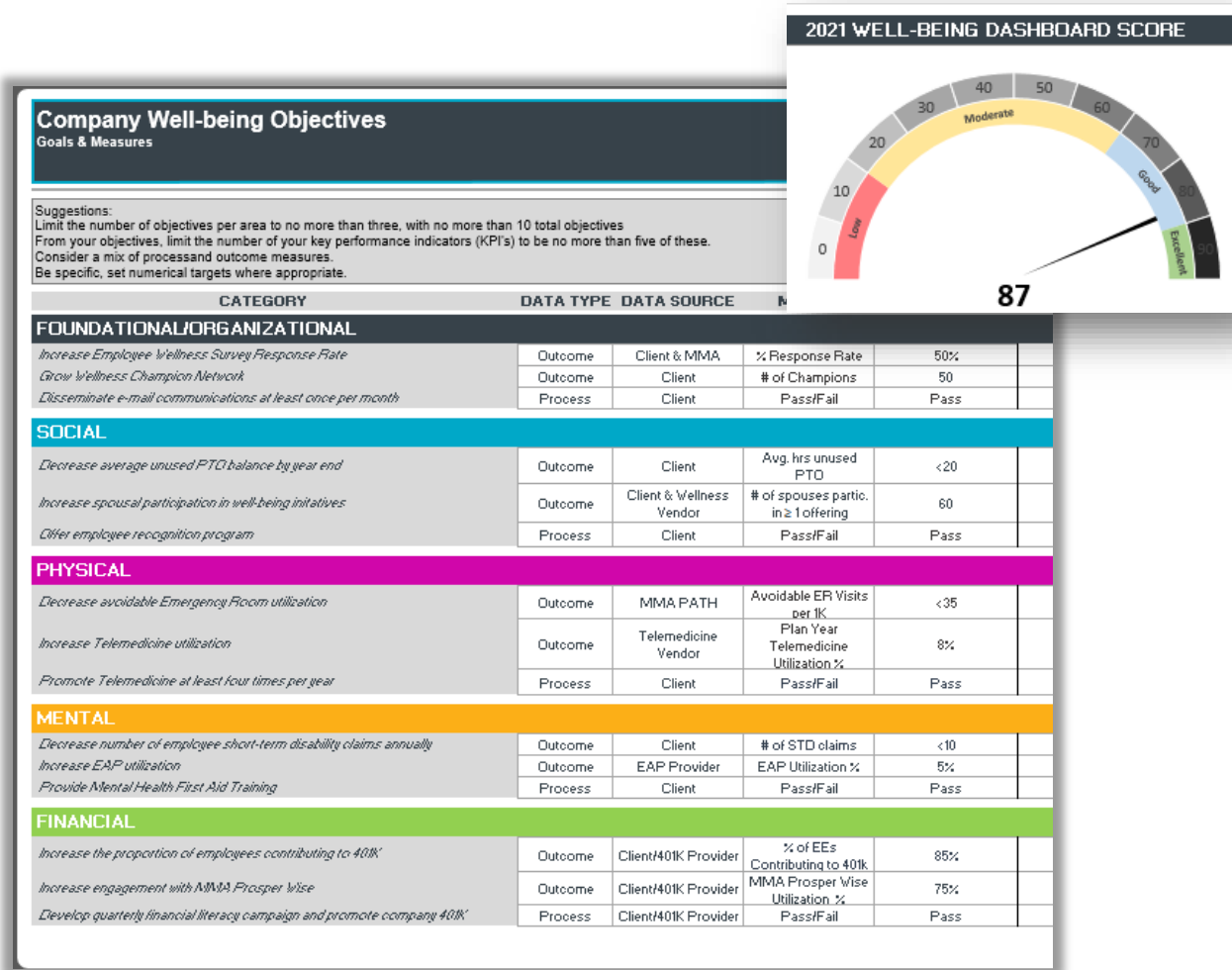


- Topics include:
 - Depression.
 - Anxiety.
 - Stress.
 - Sleep disorders.
 - Substance abuse.
 - **New!** Resilience.
 - Know where to go.
- Directs employees to:
 - Behavioral healthcare.
 - Employee Assistance Program (EAP).
 - Public resources.



To access the Mental Health Toolkit, click
https://mma.marshmma.com/ntl_mental_health_toolkit

MMA Well-being Dashboard



Our Well-being Dashboard is designed to help your organization track the VOI metrics that are most valuable to your unique goals and objectives.



Workplace Culture and Social Determinants of Health



Workplace Culture of Health

Categories of CoH elements to address



Communication



Executive Leadership



External Community Connections and Altruism



Policies and Procedures



Supportive Built Environment

A healthy workplace culture is one intentionally designed with elements that support health and well-being.

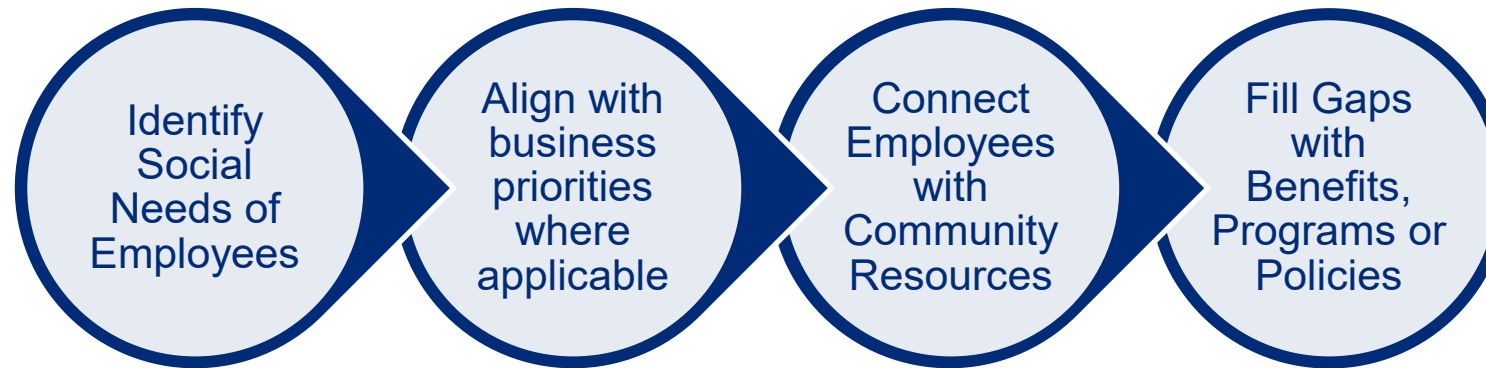
What are Social Determinants of Health?

The World Health Organization defines Social Determinants of Health (SDoH) as the conditions in which people are born, grow, live, work, and age.

The Healthy People 2030 definition also includes where people play and worship.



What Can Employers Do to Address SDoH?



Access to Healthcare

- Provide affordable telemedicine solutions for both mental and physical health
- Tier premiums, contributions and/or deductibles based upon salary
- Cover travel costs or provide per diem for those utilizing COE's

Housing Instability

- Provide employees with legal assistance when property management/mortgage issues arise
- Offer homebuyer workshops/courses
- Purchase housing units nearby and rent below market to employees

Food Access & Insecurity

- Provide low cost, nutritious food selections in onsite café and/or vending machines
- Offer prepared take home meals for purchase
- Partner with local grocery stores to offer discounts on nutritious foods

Income

- Evaluate pay equity and correct disparities
- Ensure healthcare benefit design does not unintentionally disadvantage lower wage earners
- Offer other benefits that address challenges of low wage earners

Childcare

- Offer a childcare subsidy/discount/reimbursement
- Provide back up care services
- Tier benefits based on family income

MMA Dimensions of Well-being Thought Leadership Piece



The paper covers all four dimensions of well-being



Well-being Is Smart Business



Dr. Monte Masten
MD, MBA, MPH Chief
Medical Officer

Dr. Michael Rivas
DrOT, Senior Vice President,
Risk Services

“ *When employees feel supported, in all aspects of their lives, it resonates throughout an organization. Typically, resources and expertise to help companies address well-being are only available to much larger organizations. We believe all companies, regardless of size, should have the resources to prioritize employee well-being. By investing in their team, they are investing in the organization’s ability to thrive.* ”

- David Eslick, MMA Chairman and CEO

The Importance of the Social Dimension in Overall Well-being



Susan Morgan Bailey
MS, CIC®, SHRM-SCP, SPHR
Senior Vice President, Culture and Well-being

The Importance of the Physical Dimension in Well-being



Betsy Nota-Kirby
ACSM®-CES, ACSM®-
and Wellness Coach,
Vent, Health
Consulting

Frank Jakka
BA, CPT-ACE, CWP-NWI,
Director, Population Health
and Wellness

The Importance of Mental Health in Overall Well-being



Courtney Patt
BS, CIO®, Certified MHFA
Instructor, Certified TTS,
Senior Health Management
Consultant

Carolyn Micali
MS, RD, Health
Management Consultant

The Importance of the Financial Dimension in Well-being



Craig Reid
CFP®, CLU®, ChFA,
President MMA Securities LLC



Questions



Appendix

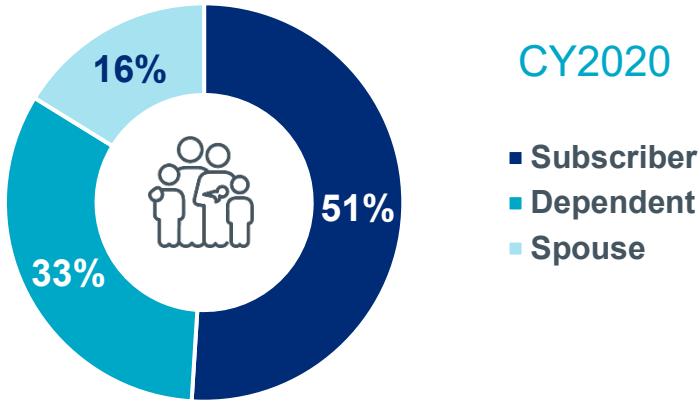
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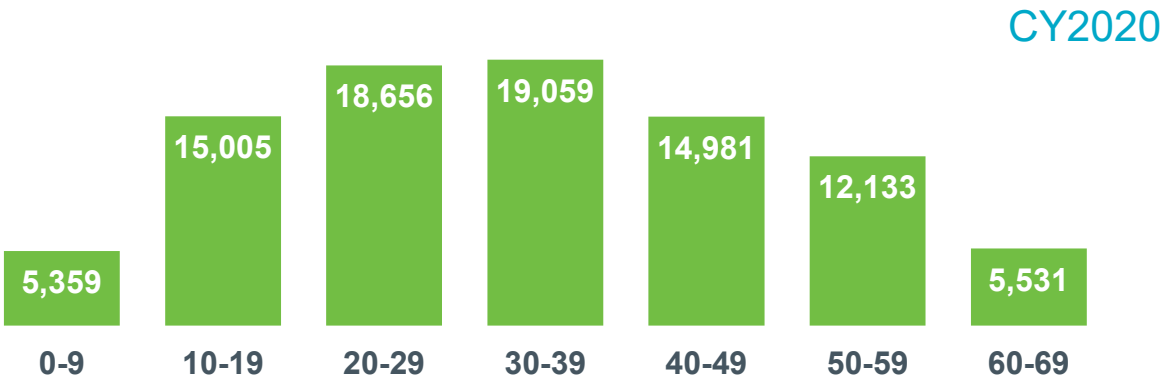
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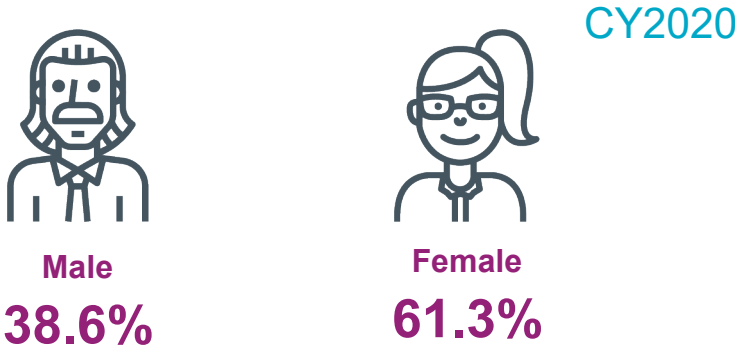
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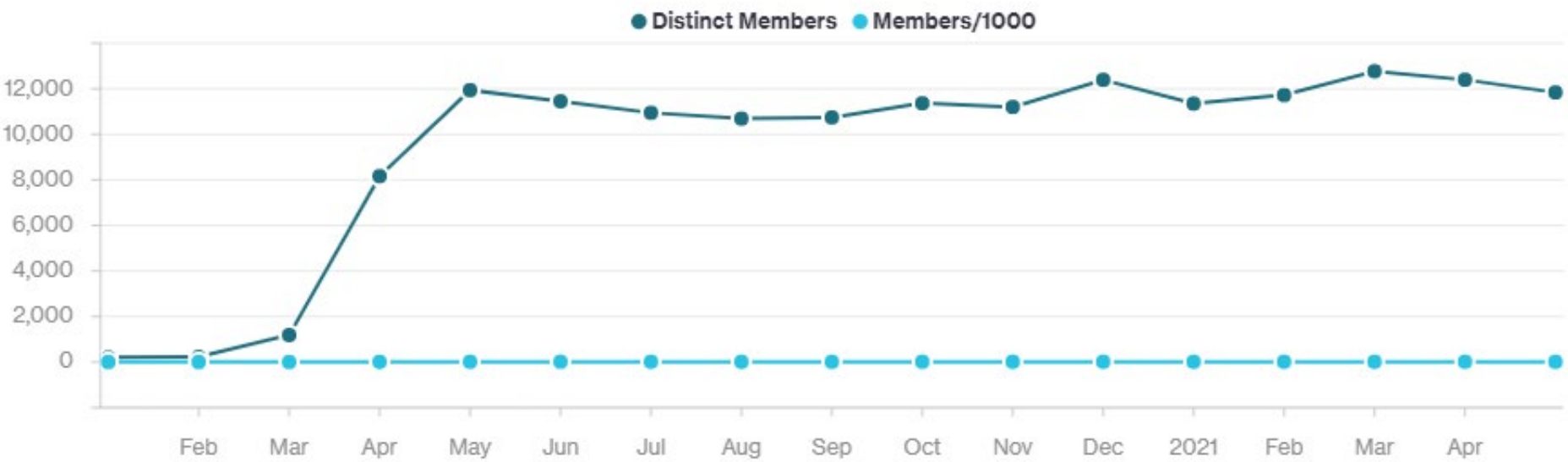


Source: Marsh & McLennan Agency Clinical Data Warehouse.

Utilization and Cost Affected by COVID-19

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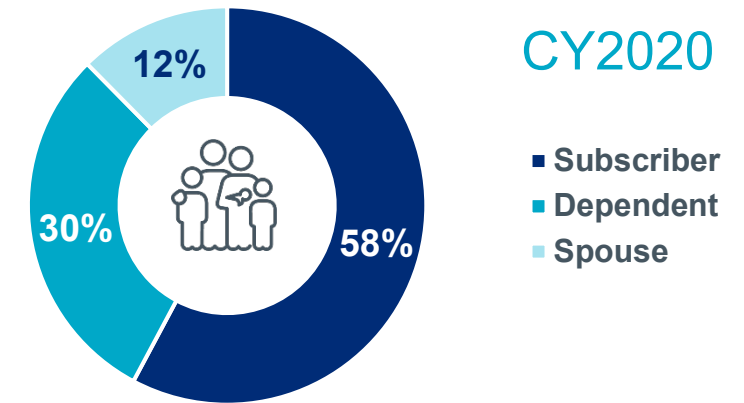
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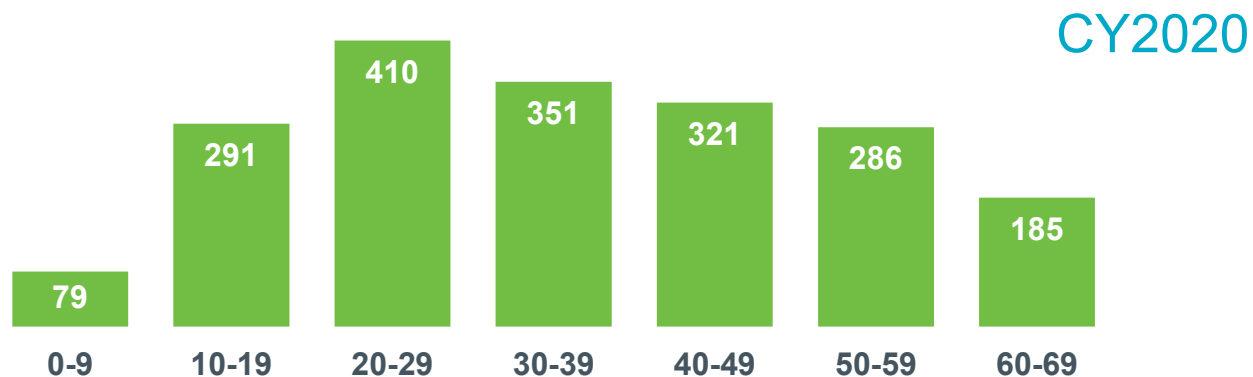
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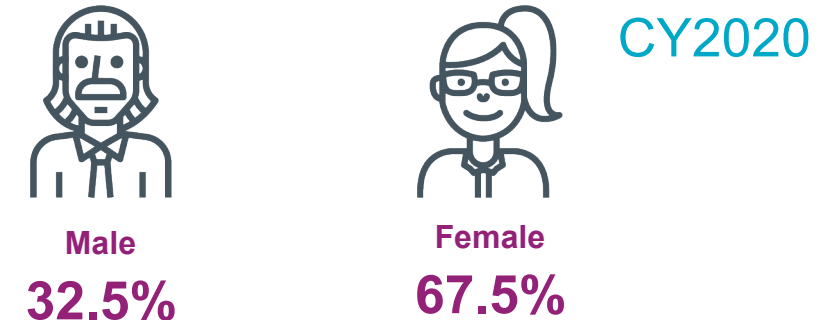
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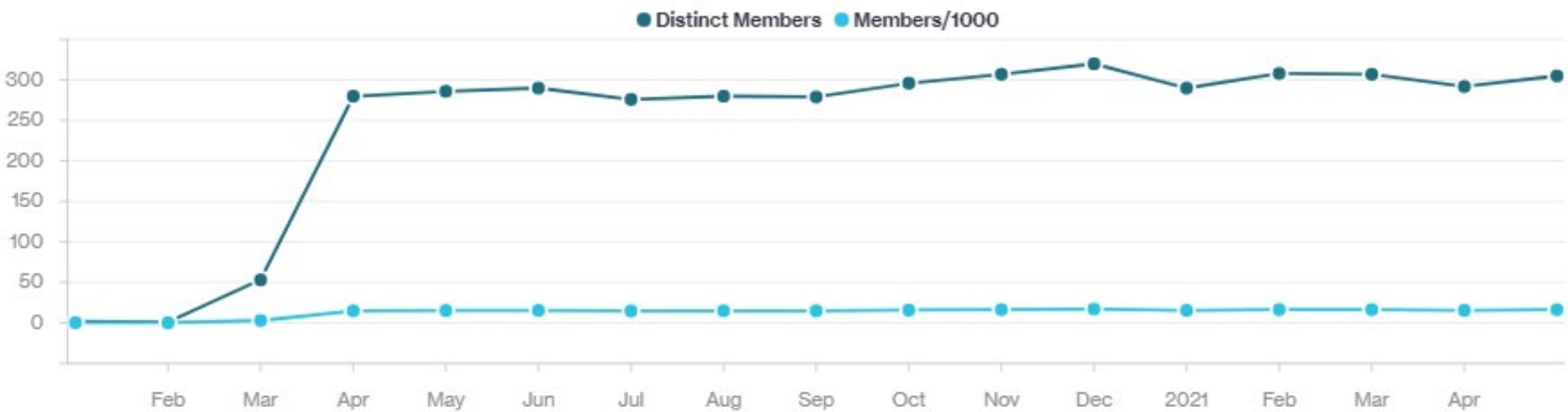


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