



# Supplemental Health, DI & LTC Conference

## Creating Meaningful Mental Health Benefits



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2023



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What Is The Current Situation?

# Mental Health: A Growing Crisis



**US:** 53 million adults experience mental illness

**Canada:** 1 in 5 experience a mental illness in any given year

**France:** 24% of the population suffers from anxiety

**Germany:** 1 in 4 experience mental health issues each year

**China:** 13% struggle with severe depression



970 million

According to the World Health Organization, there are 970 million people globally living with mental health disorders

52.4% women

47.6% men



# At a Glance: Burnout in the Workplace



**42 percent**  
of the global workforce

is currently experiencing burnout at work, according to Future Forum

According to the WHO, burnout is a form of chronic occupational stress characterized by three key traits: exhaustion, depersonalization or cynicism, and feelings of inefficacy

## The Costs and Consequences of Burnout:



+



is lost each year as a result of burnout

## Worker Burnout Around the World: % of workforce experiencing burnout, 2023



## "Root Causes" of Worker Burnout: According to latest findings from Gallup

1. Unfair treatment at work
2. Unmanageable workload
3. Lack of clear communication
4. Lack of manager support
5. Unreasonable time pressure

## How to Reduce Worker Burnout Solutions employees say they want most

- ✓ Implement flexible scheduling
- ✓ Offer more paid time off
- ✓ Expand benefits, health insurance
- ✓ Provide clear, constructive feedback
- ✓ Lead with empathy

# Why Is Mental Health Deteriorating?



## Global Factors

- Crisis
- Climate change
- Volatility and uncertainty
- Social unrest
- Supply chain disruption



## Workplace Factors

- Disruptions
- Technological changes
- Hybrid work
- Increased workload
- Managerial practice
- Lack of education



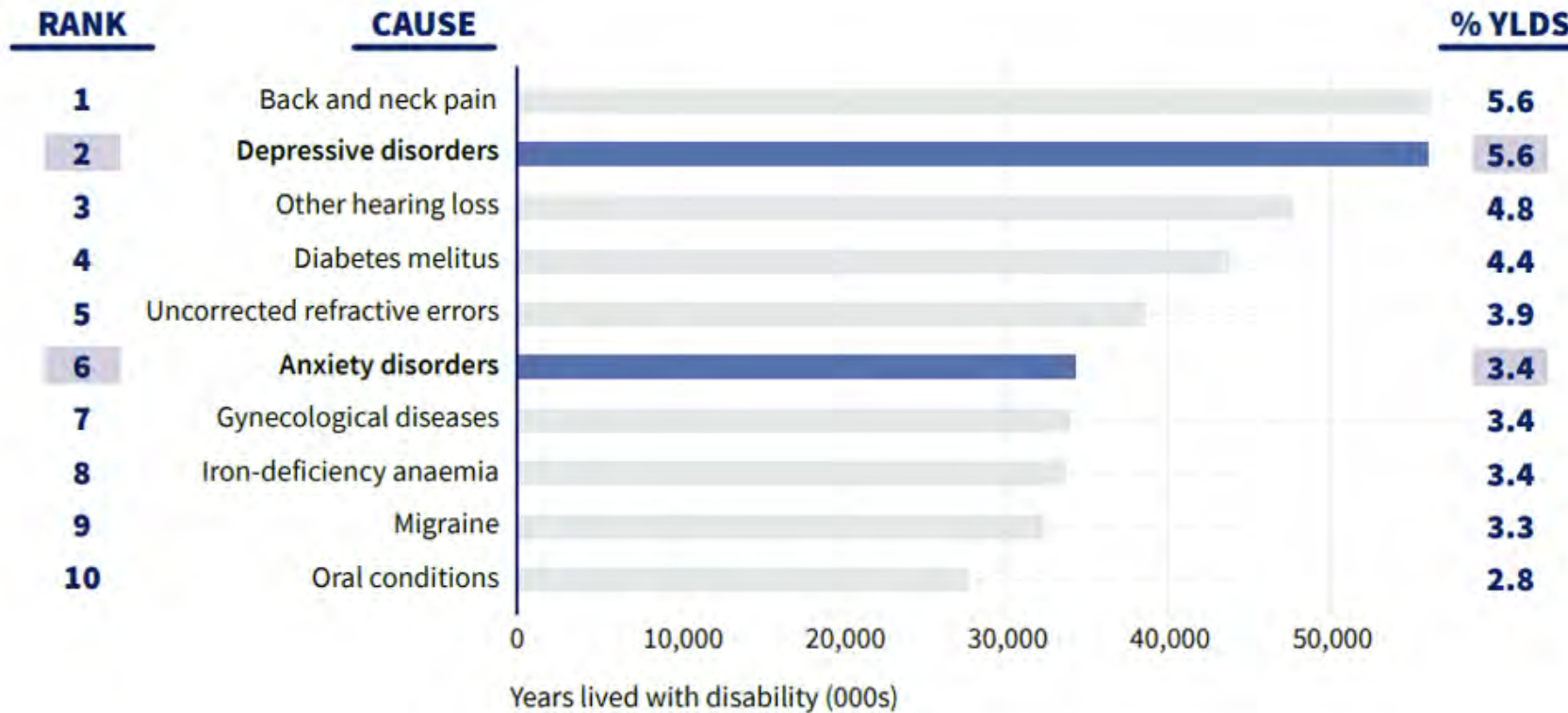
## Personal Factors

- Sleeping disorders
- Hyperconnectivity
- Decreasing exercise
- Poor diet
- Financial stress
- Substance abuse
- Insufficient social support

# What Are The Impacts?



## Significant Disability Risks



## Rising Health Care Expenditures



# What Actions Can Help Mitigate It?



## Holistic Approach at the Individual Level

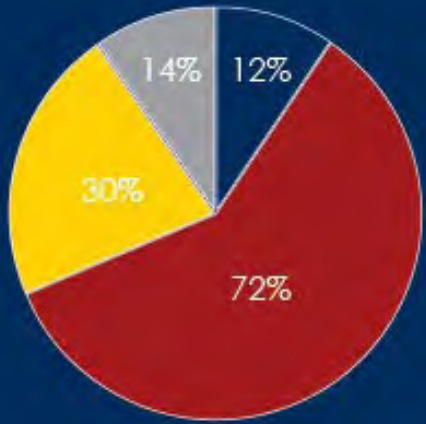
- Self-assessments
- Mindfulness
- EAP and emotional support
- Wellness coaching

## Consultative Approach at the Organizational Level

- Data-informed risk assessments
- Performance management
- Change management
- Learning and development

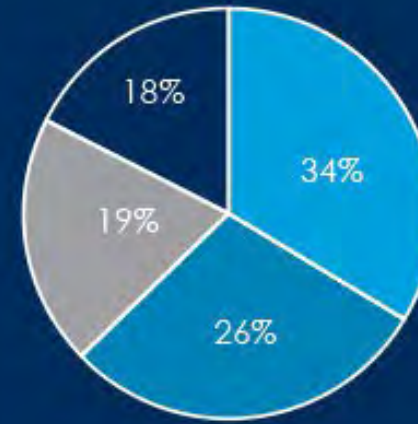


# Workplace Stress Index: Americas



## TOP 4 GLOBAL WORKPLACE SYMPTOMS REPORTED BY EMPLOYEES

- WORKPLACE STRESS
- ANXIETY / PANIC
- LOW MOOD
- DIFFICULTY CONCENTRATING



## TOP 4 GLOBAL WORK-RELATED ISSUES REPORTED BY EMPLOYEES

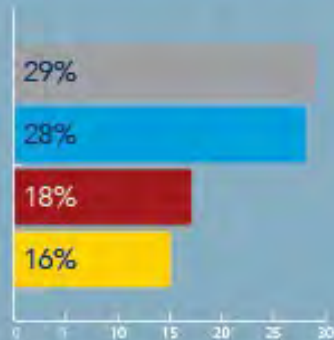
- DAILY WORK ACTIVITIES
- WORK-LIFE BALANCE
- JOB PERFORMANCE
- TENSION / CONFLICT WITH MANAGER



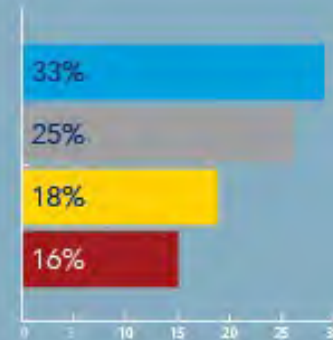
## WORKPLACE ISSUES VARIABILITY BY COUNTRIES



US



CANADA



MEXICO



- DAILY WORK ACTIVITIES
- WORK-LIFE BALANCE
- TENSION/CONFLICT WITH MANAGER
- JOB PERFORMANCE

# Return-To-Work Support Following Burnout



## CASE STUDY KEY RESULTS

MANAGING  
RECOVERY

ENGAGING  
IN SUPPORT

PREPARING  
FOR RETURN

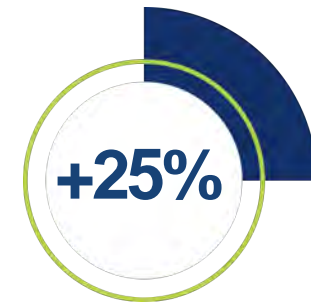
COACHING  
FOR SUCCESS



Success rate



Return on investment



Improvement in re-entry

Average reduction in length of absence: **2 months**



On To The Panel



## Current Landscape:

- **Expansion** of Hospital Indemnity and Accident
- **Inclusion** of mental health conditions on Critical Illness
- **Embedding** point solutions for mental health into the VB product discussion/sale



## 3 Approaches:

- **Named mental illnesses**, paid on diagnosis or severity designation
- **Broad coverage** for any mental illness, triggered by hospitalization or actively at work status
- **A combination of both**; a “catch-all” with a treatment trigger, as well as a diagnosis-only designated list

# Are We Meeting The Mark?



## Key Questions:

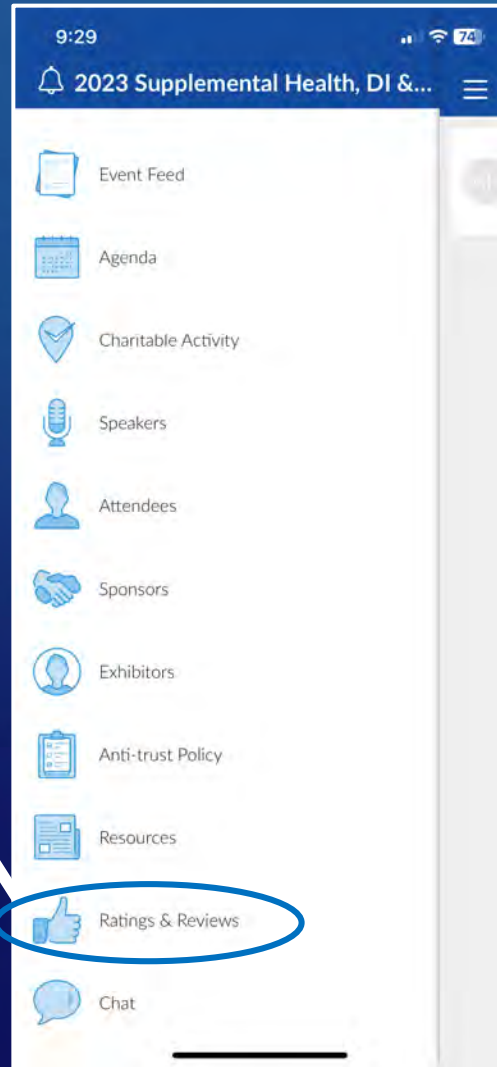
- Do today's product solutions match lived experience?
- Are we effectively removing barriers to care?
- What are we doing as an industry to try and erase the stigma?  
(language, perception in industry, education)
  - Example: Mental Health First Aid



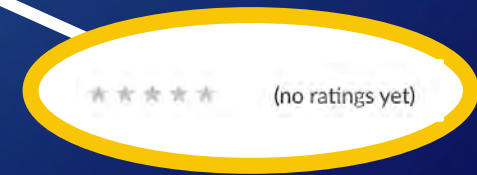
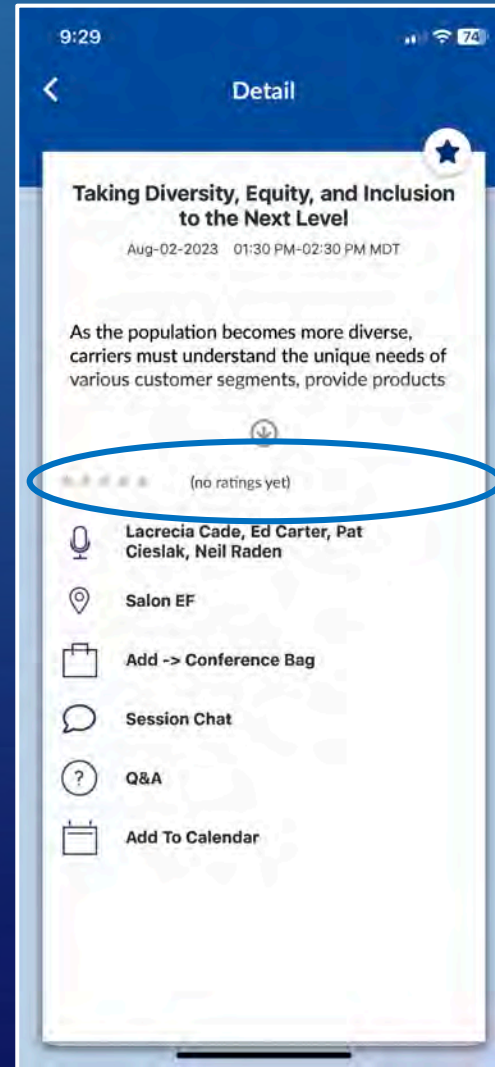
Questions?

# Please Provide Your Feedback on the Conference App

## OPTION 1



## OPTION 2





# Thank You



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