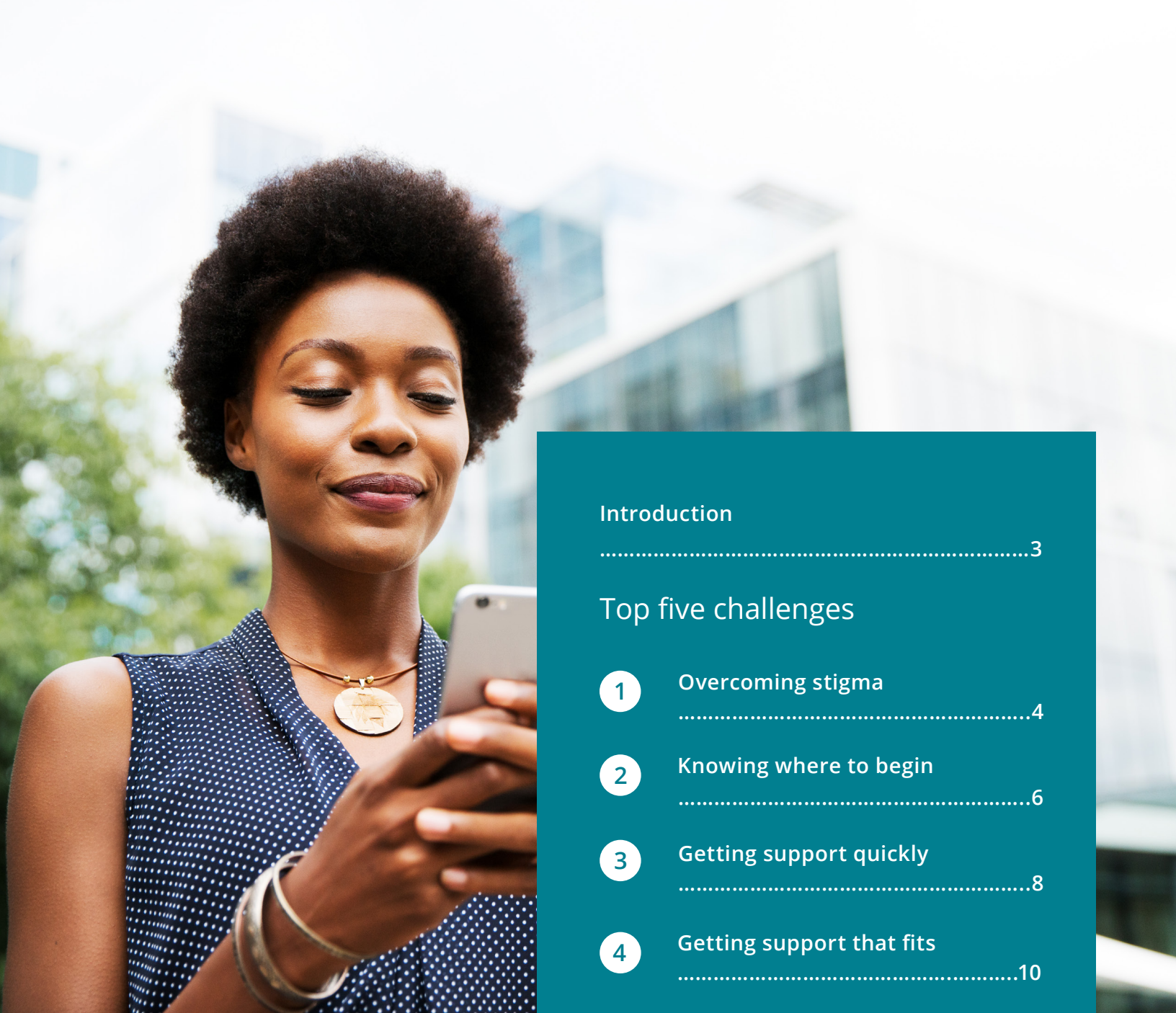




# Are your behavioral health benefits working?

Keys to overcoming the top five challenges





---

## Table of contents

### Introduction

.....3

### Top five challenges

1 Overcoming stigma .....4

2 Knowing where to begin .....6

3 Getting support quickly .....8

4 Getting support that fits .....10

5 Knowing whether it's effective  
and worth the cost .....11

### The case for behavioral health

.....13



## Introduction

It's a familiar and unfortunate fact: mental health challenges are on the rise. Anxiety and depression rates [were already high](#) before 2020 — and then the pandemic hit. Today, people around the world are struggling to be OK, financially, physically, socially and emotionally. And many are learning they can't regain their equilibrium alone. They need help.

More and more, employees are turning to their employers for support. In addition to physical health benefits, they are counting on their workplace to provide support for their mental health, as well. To fill this need employers have traditionally provided medical insurance with mental health benefits, Employee Assistance Programs (EAPs) and wellness apps— but with uneven success.

Is your behavioral health approach falling short of providing the employee support and business results you want? This guide shows how employers can meet the top five challenges in creating a program that works, for you and your employees.

### Employees are more interested in employer-provided behavioral benefits than employers may think



**74%**

are comfortable using employer-provided mental health tools or resources



**76%**

think their employer has a responsibility to ensure employees are mentally healthy



**61%**

of employees who are not currently offered mental health benefits would be interested in having them available

Source: EBRI & Greenwald Research, 2021 Workplace Wellness Survey, 2021.



# 1

## Overcoming stigma

### The challenge

Even after decades of efforts to normalize mental health issues, many people are still reluctant to let others know they are struggling with their mental health — especially at work. And that often keeps them from seeking the treatment they need. According to the National Alliance on Mental Illness (NAMI), the average delay between the onset of mental illness symptoms and the patient receiving treatment is a stunning [11 years](#).

If the people in your organization don't feel comfortable seeking help, your EAP or other behavioral health benefits will be underutilized and your people will not get the help they need. A report from the [Northeast Group on Health](#) indicates that low usage of EAPs is widespread, hovering around 3% to 5%.

**"It's so important that leaders set the tone that these are acceptable issues. One of the things I try to do as CEO is signal very strongly that these issues are as important as people's physical health."**

**Arthur C. Evans, Jr., Ph.D.**  
CEO, American Psychological Association





## Ways to overcome

One answer is to implement a campaign of training and communication to reduce stigma in your workplace. For example:

- **Use engaging emails, posters, digital screens, reminders and other mass-communication toolkits** to make employees aware of your behavioral health program and encourage them to use it, not only to solve current challenges but to understand how their behavioral health is affecting their lives and jobs so they can stay mentally healthy. Be sure to emphasize that services are confidential and that using them won't negatively affect the person's job or how they're viewed at work.
- **Let people know the program is for everyone.** Your communications should emphasize that the program is for people at any stage of the mental health journey, and that being proactive in taking care of mental health is as important as staying physically healthy.
- **Offer training for managers** in recognizing the signs of a person struggling with their mental health and broaching the subject with employees without violating their privacy.
- **Train executives** in the importance of employee mental health and building a culture of openness and inclusion. Be sure to include tangible, actionable steps they can take — for example, revising organizational policies.

Peer support groups may also be effective at reducing stigma, as employees share their challenges along with strategies they've found for coping.

According to a [report from Big Health](#), many employers are missing the chance to reduce stigma in the workplace, even though they know how important it is to support employee mental wellness. Big Health reports that **94%** of the large U.S. companies they surveyed recognized that mental health is a "key pillar of their wellness strategy." But **less than half** ran an anti-stigma campaign in the previous year. And **only about a third** have provided mental health training for managers or employee volunteers.

Given these statistics, employers who actively work to reduce stigma around mental health can increase utilization of the program and create a competitive differentiator for themselves when it comes to fully supporting their employees.





## 2

# Knowing where to begin

## The challenge

Recognizing that they could benefit from mental health support is only the first step for an employee or their loved one. After that, the road to getting help can be full of potholes and detours. Most employees don't know what kind of assistance is out there, what's available in their employer's program, and which support options are appropriate for them in their individual circumstances.

Many traditional behavioral health approaches do little to make this journey smoother. According to Big Health, less than half (49%) of the employers they surveyed provide a way for their employees to understand which mental health resource is right for them.

Too often, employees who ask about their EAP and medical coverage for mental health get nothing more than a confusing list of providers and phone numbers. This doesn't help them understand all the treatment options available or which level of support fits their needs. Worse, it can discourage employees from taking the next step and getting help.







## Ways to overcome

Your behavioral health solution should do more than offer support options — it should help employees navigate them. They should be able to:

- **Quickly and easily see the broad outlines** of your program and how it works
- **View all the types of support** available to them, with clear and meaningful descriptions
- **Access educational resources** that help them understand the fundamentals of mental health care
- **Find out which level of support meets their needs**, through such tools as guided self-reflection
- **Understand how to take the next step** toward mental wellness

Employees are becoming more and more comfortable accessing mental health resources in the digital space. According to [Mercer's 2021 Health on Demand report](#), digital mental health solutions such as virtual chat, text and support groups were rated as valuable by more than 45% of employees.

**A digital portal** is a great place to create a welcoming “front door” for your program, as long as it provides straightforward navigation to a wide range of resources and tools that can help employees understand what support is right for them — and makes it easy for them to get started on a treatment path.



3

## Getting support quickly

### The challenge

Once an employee has chosen a path toward mental wellness, the last thing they need is a roadblock to halt their progress. Unfortunately, getting a quick appointment with a therapist (or any appointment at all) is out of reach for many people, even those with EAPs at work. This can stop their treatment journey cold.

Across the country, but especially outside of major metropolitan areas, therapists, counselors and psychiatrists are in short supply. People who have an urgent need for therapy are often met with a frustrating combination of providers who don't answer the phone, aren't taking new patients or don't have openings for weeks. The average wait time for behavioral health services nationwide is [48 days](#), and [60% of rural Americans](#) live in designated mental health provider shortage areas. The wait time for an in-network provider can be even longer, and many people end up with [large out-of-pocket expenses](#) because they are forced to go out of network to get timely care. (Cost can be a roadblock for people using in-network providers, too, especially those with high-deductible health plans.)

### How the traditional experience fails employees

Sarah inquires about support options from her employer

She ends up with a list of providers, but **no quality information** about them

Sarah spends hours making phone calls, but most in-network providers **aren't accepting new patients**

When she finally finds a provider to see her, her first appointment is scheduled for **three weeks from now**

She considers using an out-of-network provider, but it's **too expensive**

Sarah gives up





## Ways to overcome

Providing a digital program that is built on evidence-based practices like cognitive behavioral therapy can help in a couple of ways.

First, it can provide immediate assistance for everyone and fully address many less serious issues.

Second, it can help free up provider capacity so people who do need support from a live therapist can access it more quickly. With balanced resources, a program with an appropriate number of in-network providers can often connect employees with an expert within two or three days. (Be sure to keep your provider roster up to date to avoid frustrating employees.)

For this kind of approach to be effective, however, it has to be more than just teletherapy or a collection of links to articles. It must be a cohesive program of self-guided assessment tools, apps, chat, videos, readings and other resources that specifically address a person's individual mental wellness and point them down an effective path to mental health. Consider a program that:

- Provides secure, private access, so employees are comfortable that their information remains confidential
- Blends easy technology with a human touch
- Helps employees get started quickly on an individualized pathway that's proven to improve mental health



**42%**

of employees say quality mental health support is difficult to find or access — and they want their employers to help

Source: MercerMarsh Benefits, Health on Demand: Delivering the Benefits Employees Want Now, 2021.

## 4

# Getting support that fits

## The challenge

Mental health is a sensitive, personal issue that does not respond well to a one-size-fits-all approach. Some employees are more comfortable dealing with issues through reading and other forms of self-education; others need live help from experts. Some are comfortable using mobile apps; others want a more traditional approach. And even when live therapy is the best option, employees don't want just any provider; they want someone they're comfortable with — someone who "fits."

Plus, fitting care into busy schedules is a growing problem. Employees must be able to access care how and when it works for them — often outside the office hours of in-person therapists.

That's why standalone behavioral health options like wellness apps, traditional EAPs and teletherapy aren't enough to appeal to everyone in an organization — and another reason why these options are underutilized.



## Ways to overcome

Consider a behavioral health solution that's designed to meet the needs of everyone in your organization, with features like:

- **A multimodal approach.** Ensure employees can access care in a variety of ways, on a variety of devices, with 24/7 availability of resources.
- **Personalized pathways.** Ensure employees have access to evidence-based, individualized treatment paths that fit their needs and preferences, from self-guided education to support groups to live expert treatment.
- **Care referral.** Ensure that the program can help provide referrals for employees who need more specialized care than the program can provide — e.g., substance use treatment, hospitalization or other community resources.
- **Diverse providers.** Ensure employees have access to a roster of therapists and coaches with diverse backgrounds, to help them find a good fit.



## 5

# Knowing whether it's effective and worth the cost



## The challenge

Too frequently, behavioral health approaches are black boxes for HR. The organization knows it needs to provide an EAP or something like it, but after implementing the program it doesn't know how it's used, how *much* it's used, or whether it's helping. According to [Big Health](#), only 20% of the large companies it surveyed use a clinically validated method to assess effectiveness.

Without that kind of data, it's hard to know where to direct investment in employee mental health. More importantly, the employer misses out on the chance to have a real positive impact on employee mental wellness, and reap the benefits of a healthier and more productive workforce.

**"Taking care of our employees is just the right thing to do. We owe it to them to be there for them — especially in these challenging moments. At the same time, there's a good business case for doing so."**

**Dr. Andrew T. Muller, M.D.**  
CEO, MaineHealth



## Ways to overcome

Look for a behavioral health solution that comes with tools for evaluating effectiveness along dimensions that matter to your business.

- **Baselining.** To gauge improvement over time, a program must start with a solid evaluation of current conditions at your workplace. Among other tools, employee self-evaluations of mental wellness and productivity can provide a baseline measure.
- **Transparent reporting.** The program should provide HR with clear, easy-to-access reporting along key performance indicators such as:
  - How many employees are utilizing the program
  - Engagement levels with each program component
  - Effectiveness of each treatment option as measured by clinical improvement and productivity gains

Any solution must be able to ensure complete confidentiality and security of private employee information. Reporting should be anonymous and in aggregate, with no individualized data about any employee's use of the program or treatment outcomes.

# The top 5 behavioral health program challenges — and how to overcome them

Challenges	Issues	Solutions
 <p>Overcoming stigma</p>	<ul style="list-style-type: none"> <li>• Persistent stigma around seeking help for mental health issues, leading to low utilization of traditional mental health support programs</li> </ul>	<ul style="list-style-type: none"> <li>• Regular, organization-wide communication about behavioral health and employer program</li> <li>• Training for leaders and managers to foster open and inclusive culture surrounding mental health</li> </ul>
 <p>Knowing where to begin</p>	<ul style="list-style-type: none"> <li>• Lack of clear navigation tools for finding and accessing care</li> </ul>	<ul style="list-style-type: none"> <li>• A digital “front door” to the employer program</li> <li>• Easy navigation to individualized treatment pathways</li> </ul>
 <p>Getting support quickly</p>	<ul style="list-style-type: none"> <li>• Long wait times for provider appointments</li> <li>• Listed providers not taking new patients</li> <li>• Cost of care for employees</li> </ul>	<ul style="list-style-type: none"> <li>• Digital evidence-based program that provides immediate access to proven help while freeing up therapist capacity</li> <li>• Up-to-date roster of in-network providers with reliable information</li> </ul>
 <p>Getting support that fits</p>	<ul style="list-style-type: none"> <li>• One-size-fits-all approach doesn’t reach everyone in the organization</li> <li>• Difficulty fitting treatment into busy schedules</li> <li>• Difficulty finding a therapist or counselor who fits</li> </ul>	<ul style="list-style-type: none"> <li>• Variety of options and modalities designed so everyone can find care that fills individual needs</li> <li>• 24/7 digital access that doesn’t depend on provider schedules</li> <li>• Diverse roster of experts</li> </ul>
 <p>Knowing whether it’s effective and worth the cost</p>	<ul style="list-style-type: none"> <li>• Difficulty gauging program utilization and effectiveness</li> </ul>	<ul style="list-style-type: none"> <li>• Robust, anonymized evaluation and reporting tools based on baseline measures and improvement metrics along key performance indicators</li> </ul>



---

# The case for behavioral health

When choosing a behavioral health approach, employers need to consider a **double bottom line**. Yes, the program should be **cost-effective** in terms of protecting productivity and helping attract, engage and retain great workers. But it's also just **the right thing to do** for people.

Doing the right thing goes beyond “checking the box” of offering a program and thinking that’s enough. It extends to creating a program that provides flexible, individualized options that really work and that all employees can find a way to use.

According to Arthur C. Evans, Jr., Ph. D., CEO of the American Psychological Association, it also extends to ensuring everyone in your organization has the same

access, without different copays or other restrictions, and that the network of providers is accurate to ensure timely treatment. Long wait times “would be totally unacceptable if we were talking about a physical illness,” says Evans. “Organizations have to have the same kind of urgency around resolving access to behavioral health treatment.”

The human case and the business case for a better behavioral health approach are clear. Employers who provide support and build a culture of empathy can help differentiate themselves as an employer of choice in a competitive labor market, and call upon a healthier, happier and more productive workforce to help them meet the future.



**\$15,000+**

The average amount organizations spend per year on each employee who experiences mental health issues

Source: National Safety Council, Prioritizing Employee Mental Health, 2021

## About Unum

At Unum, we help the working world thrive throughout life's moments. We help millions of people gain affordable access to disability, life, accident, critical illness, dental, vision and behavioral health benefits through the workplace — benefits that help them protect their families, their finances and their futures.

## About Unum Behavioral Health

[Unum Behavioral Health](#) is a comprehensive solution for your workforce that succeeds where other solutions fall short. From easy treatment access to transparent results, our program is designed to create real impact for you and your people. [Watch a demo video here.](#)



[Contact your Unum sales representative to learn more about Unum Behavioral Health](#)

Unum intends that the Behavioral Health solution be offered as an EAP-excepted benefit. Whether the solution is an EAP-excepted benefit will depend on how the Behavioral Health solution fits within the benefit plans offered by the implementing plan sponsor. Plan sponsors remain responsible for compliance with applicable group health plan laws. We encourage plan sponsors to consult with their legal counsel about the implications of offering the Behavioral Health solution alongside the other benefit plans they are sponsoring.

Unum Group and its insuring subsidiaries do not provide medical care and cannot guarantee clinical outcomes. All treatment provided in connection with Unum Behavioral Health is provided by licensed practitioners affiliated with a third-party partner with whom Unum contracts. Individuals should always seek the advice of their physician or other qualified health care provider with any questions they have regarding a medical condition.



**Better benefits  
at work.™**

[unum.com](http://unum.com)

© 2022 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.

NS-724100

FOR BROKERS AND EMPLOYERS

(2-22)