

# Mental Fitness

## MAKE MENTAL HEALTH A NEW YEAR'S RESOLUTION FOR YOUR ORGANIZATION

In January 2021, a nonprofit organization signed up with Triad EAP after the death of a co-worker from COVID-19. Although funding was tight for the nonprofit, they had been wanting to provide mental health benefits for their employees for quite some time. It wasn't until they experienced this tragedy, they knew they needed to find the funding immediately. Triad was able to provide support for the organization after the loss and the individual employees in the grieving process as well as the family members of the deceased employee. Organizations have the dual desire of wanting to assist their employees and still needing to continue doing business. As we enter 2021, employees are dealing with the stressors of dealing with life and its usual challenges with the added weight of pandemic issues also boring down on them.

### YOU ARE DEMONSTRATING YOUR SUPPORT

Employers have a unique opportunity to improve the mental health of the 157 million working U.S. adults who spend more time working than any other activity apart from sleeping. Poor mental health not only impacts workforce health and well-being, it also lowers productivity. The costs of depression and other mental health disorders are often underestimated because the indirect costs such as work absenteeism and presenteeism are costlier than the direct costs associated with medical care and prescription drugs. Because depression often occurs with other expensive chronic conditions such as obesity, diabetes and heart disease, the economic burden on employers and the health care system are amplified.



### WHY SHOULD YOU CARE?

The economic burden of mental health disorders is staggering, costing the United States billions of dollars in health care and lost productivity. Employers bear much of the financial burden.



#### THE INVISIBLE COSTS

Total employer costs of mental health disorders is often underestimated because both direct and indirect medical costs contribute to the overall financial burden. Direct costs are "visible" costs that comprise medical claims and pharmacy costs, whereas indirect costs such as absenteeism, presenteeism and work disability are more difficult to accurately quantify and are "invisible" in that these costs are not included in financial statements. In another study of a nationally representative sample of U.S. employees, major depression disorder was associated with 27 lost workdays per employee per year with annual per capita cost of \$4,426.

**SURVEY:**  
Leading causes of  
**STRESS**

Workplace 61%



Money 62%



Future of the nation 63%



## EAP AS A SOLUTION

This free, confidential benefit offered through CEBT and provided by Triad Employee Assistance Program provides 6 counseling sessions per year per incident for the eligible employee, their spouse or domestic partner and children 26 and under with a choice of in-person or telehealth counseling options. EAP counseling is short-term, solution-based counseling with the goal to help the employee move through issues quickly. With long-term issues, the EAP can be a starting point for employees, transitioning the employee from the free EAP services to health insurance coverage or local resources. Because financial causes are a leading cause of stress, the EAP also offers unlimited financial coaching by a Certified Consumer Credit Counselor. The counselor can offer employees assistance on a variety of issues in a safe environment free of the stigma that often surrounds financial issues.



## WHAT YOU CAN DO

The more organizations create a culture where it is safe to talk about mental health, the less taboo it becomes. Everyone is likely at some point to face life or work challenges that may negatively affect their mental health and studies have shown that 42% of employees struggle with a mental health disorder. While employee health is primarily the employee's responsibility, the workplace can aid in managing both physical and psychological health of its employees. Further, it has a financial impact on the organization in lower absenteeism presenteeism and health care costs. Successful and continual improvement of workplace psychological health and safety depends on the active participation of both the organization and its employees.

Areas where organizations can have actionable strategy to affect change in the mental health culture of its workplace:

 <b>COMMUNICATION</b>	 <b>LEADERS</b>	 <b>POLICY</b>
Send out the CEBT/Triad monthly communications to your employees. Post fliers in highly visible areas. Contact CEBT to schedule trainings by Triad on a variety of topics that address various areas of employee wellbeing from self-care and resiliency to personal finance and diversity and equity.	Leaders demonstrate visible and proactive actions to build a diverse and inclusive culture that supports a mental health-friendly workplace.	Develop a broad Mental Health Plan for the organization that can be fully implemented, understood and available to all employees. Make sure you are communicating the policy fully to your employees.

## HOW PREVALENT ARE MENTAL HEALTH ISSUES IN THE WORKPLACE?



- Roughly three in four employees (76%) indicate they have struggled with at least one issue that affected their mental health.
- About two in five employees (42%) answered yes when asked if they have ever been diagnosed with a mental health disorder.

## THE COST OF MENTAL HEALTH ISSUES

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### DEPRESSION

The estimated annual cost of depression in the United States is \$210 billion, with roughly 40% of the total costs associated with treatment of depression and 60% related to the cost of treating comorbid conditions such as diabetes and heart disease. These costs are likely underestimated, because only 40% of U.S. adults with depression receive treatment.

### STRESS

Another national survey, conducted by Nielsen in 2016, found that 28% of employees say they often or always experience stress as a result of work. Furthermore, work conditions that contribute to employee stress have been estimated to account for 120,000 annual deaths incurring annual health care costs of about \$190 billion.

### OBESITY

Individuals who are obese are more likely to have depression, and individuals with depression are more likely to be obese. In a large commercial claims database, the mean net health care expenditures for obesity was \$1,907 per patient per visit. However, claims for obesity and heart failure were \$5,275, or 1.7 times higher.

### DIABETES

Compared to people with unrecognized depression, people with diabetes who have diagnosed depression have annual average health care cost that are at least \$3,000 higher; among people with diabetes and symptomatic depression, the annual average costs exceed \$5,000 more than costs for people without diabetes or depression.



### HEART DISEASE



In one study, patients with heart disease and comorbid depression had significantly more ambulatory visits, emergency room visits, days in bed due to illness and functional disability. In one study, heart disease patients with elevated depressive symptoms had 41% higher health care costs (excluding mental health costs) compared to heart disease patients with fewer depressive symptoms.

## WANT TO LEARN MORE?

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Join us on either Tuesday, March 30 or Thursday, April 1 at 12:00 pm for a "get to know Triad" Zoom session. Click either date below to register. . Registration required.



[TUESDAY MARCH 30](#)

[THURSDAY APRIL 1](#)

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**CEBT**  
Benefit by Trust

 **Triad**  
EMPLOYEE ASSISTANCE PROGRAM

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