

June 22, 2020

MENTAL HEALTH GAPS & SOLUTIONS

Session #1

Supplemental
Product Summit

PRESENTED BY:

Bill Bade, FSA, MAAA

Sydney Consulting Group

Christin Kuretich

Trustmark Voluntary Benefit Solutions

Owen Muir, MD

Brooklyn Minds

INTRODUCTIONS



Bill Bade, FSA, MAAA
Consulting Actuary
Sydney Consulting Group



Bill.Bade@sydneygrp.com



Christin Kuretich
Senior Director, Product & Innovation
Trustmark Voluntary Benefit Solutions



CKuretich@trustmarkbenefits.com



Owen Muir MD
Chief Medical Officer
Brooklyn Minds



owen.muir@brooklynminds.com

A blue-tinted photograph of four business professionals in a meeting. Two men are shaking hands in the foreground, while a man and a woman look on. The scene is set around a table with papers and a laptop. The overall mood is professional and collaborative.

THE MOMENT

Why is this the moment for mental health?

- Awareness has never been higher
- More people are likely to be feeling the effects of mental health issues
- People can start to see mental health on a spectrum



Spectrum of Health - Physical



Physically you can...

- Feel great
- Wake up and have a sore back
- Have a cold
- Have a serious injury
- Have a critical illness

These are well-understood by employers and accounted for with benefits.



Spectrum of Health - Mental



Mentally you can...

- Feel great
- Be exhausted
- Be stressed
- Develop an addiction
- Have a mental illness

These are less well-understood, less accounted for and linked to physical conditions.



A blue-tinted photograph of four business professionals in a meeting. Two men on the left are shaking hands, while a man and a woman on the right are looking at a document. The text 'THE PROBLEM' is centered in white, with a yellow underline.

THE PROBLEM

COMMERCIAL SPENDING

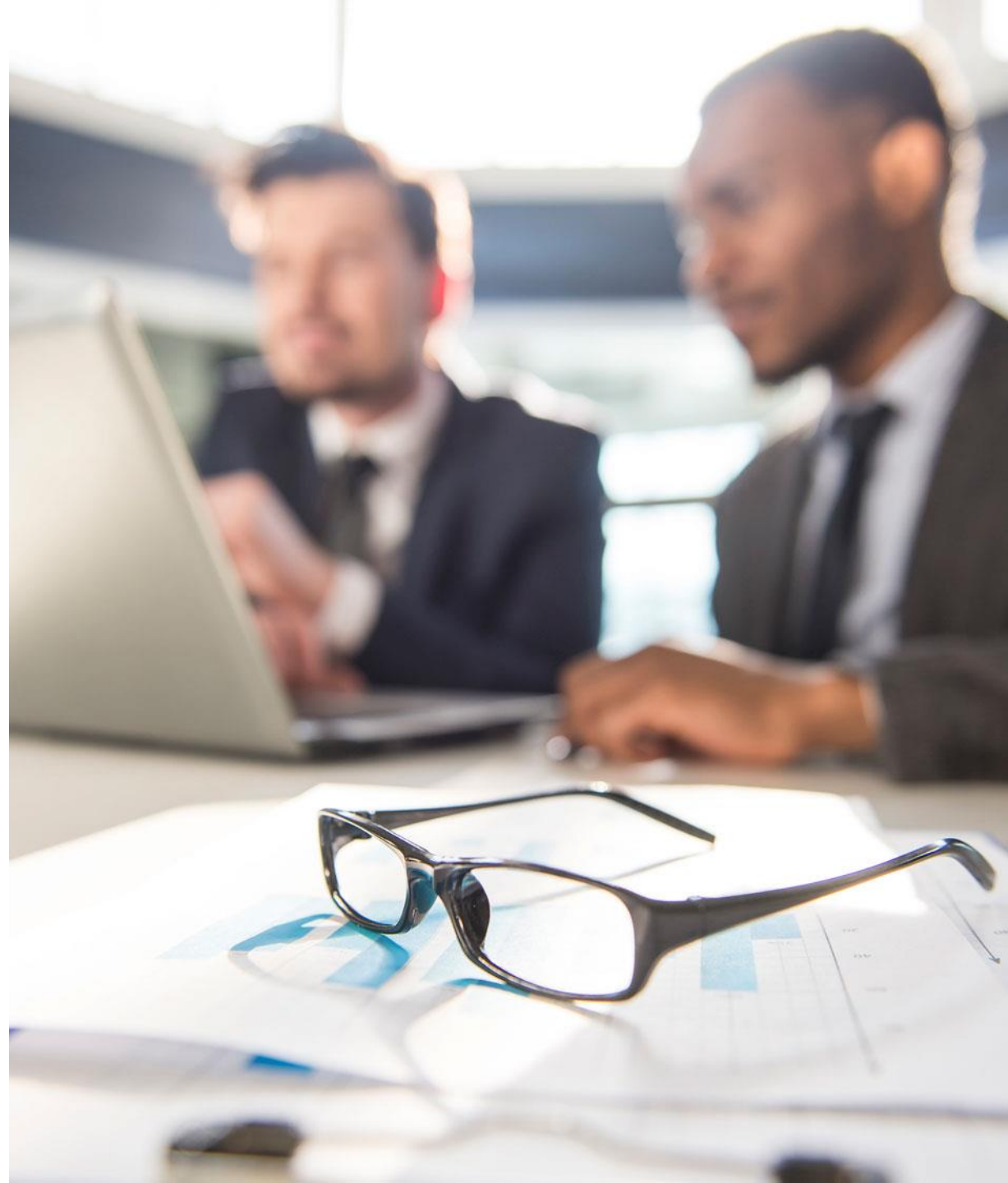
\$5,892

per-person spending¹



\$907

out-of-pocket¹



¹Data reflective of employer-sponsored insurance market as presented in the Health Care Cost Institute's *2018 Health Care Cost and Utilization Report*

EXPERIENCING MENTAL HEALTH



3.9%

Adults 18 and over with serious psychological distress in the past 30 days

56.8

Million visits to physician offices with mental, behavioral, and neurodevelopmental disorders as the primary diagnosis

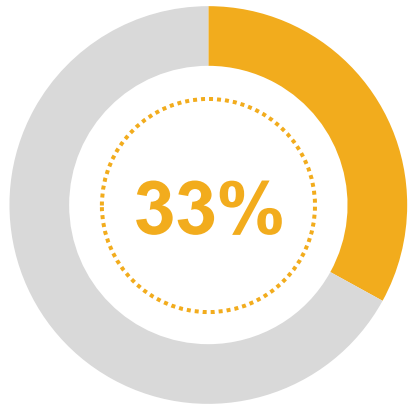
4.8

Million visits to emergency departments with mental, behavioral, and neurodevelopmental disorders as the primary diagnosis

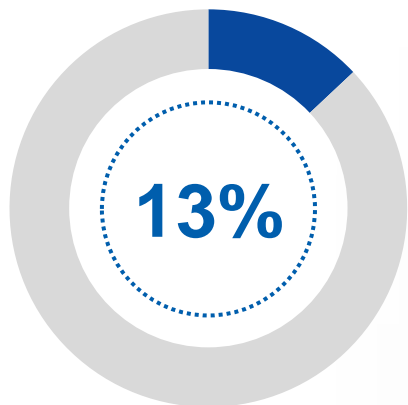
Source: [CDC](#)

EXPERIENCING MENTAL HEALTH

Spending and utilization is rising much faster than the average medical event



Growth in inpatient spending for mental health between 2014 and 2018 (14% for all inpatient spending)

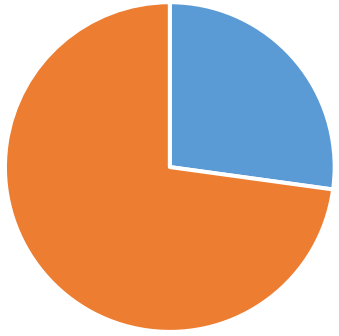


Growth in inpatient utilization for mental health between 2014 and 2018 (-2% for medical and +60% for substance abuse)

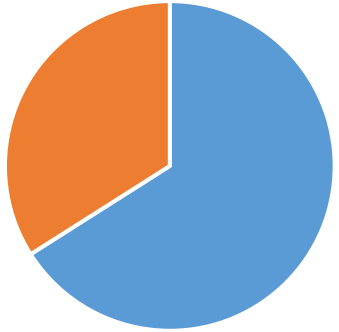
Source: Health
Care Cost Institute

47,173





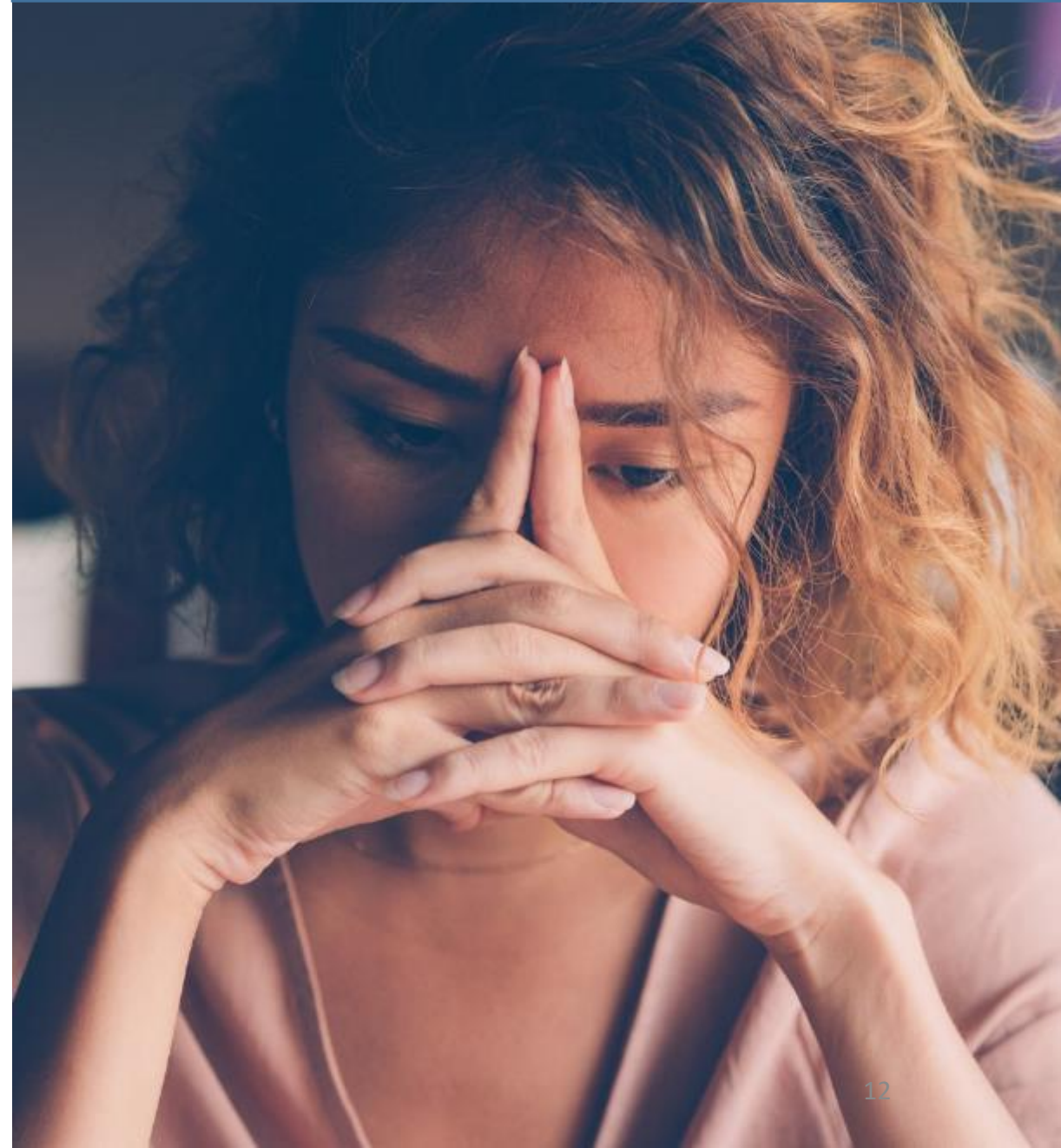
75% of people experienced at least one stress symptom in the last month



34% report increased fatigue due to stress related to the pandemic.



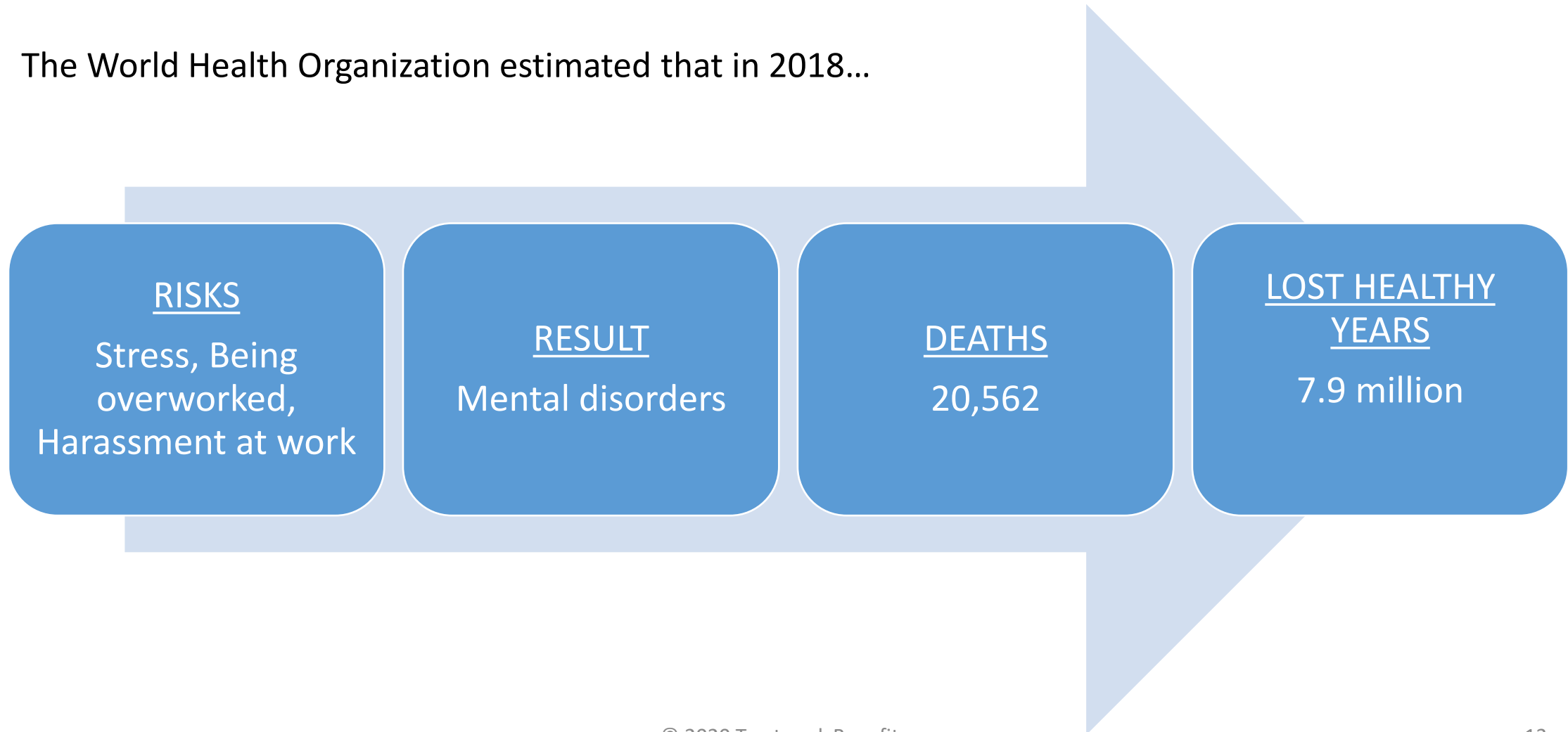
45% of people say that worry and stress related to the pandemic has negatively impacted their mental health.



The downstream effects of stress



The World Health Organization estimated that in 2018...



**What's the
impact for
employers and
their
companies?**





Employees experience mental health challenges:

- More accident prone
- Higher turnover
- Diminished productivity
- Absenteeism
- Increase healthcare costs

SAMPLE INCIDENCE

ICD-10-CM Category	Average Age ¹	Inpatient ²	Outpatient ²
Mood Disorders (e.g. Major Depression)	39.6	2.7	38.4
Schizophrenia & Other Non-Mood Disorders	43.9	0.1	0.7
Anxiety & Other Non-Psychotic Disorders	36.2	0.4	51.5
Personality Disorders	32.3	0.0	0.6
Emotional Disorders & Ideations	23.5	0.0	1.2
Behavioral Syndrome Due to Physiological or Physical Factor(s)	44.4	0.0	2.1
Development Disorders	8.0	0.0	3.5
Childhood Emotional & Conduct Disorders	24.0	0.1	17.2
Psychoactive Substance Abuse	45.0	0.5	6.9

¹Average age is based on outpatient events only.

²Incidence rates are presented as per 1,000 members.



The financial impact...

\$190 billion

\$190 billion in incremental healthcare costs due to stress - 5 to 8% of annual healthcare costs are associated with workplace stress.

\$193 billion

The estimated loss of productivity due to untreated mental illness is \$193 billion.

2x salary

1.5x-2x an employee's salary to replace unwanted turnover.

A blue-tinted photograph of four business professionals in a meeting. Two men are shaking hands in the foreground, while a man and a woman are seated at a table behind them, looking at documents. The overall scene is professional and collaborative.

THE SOLUTION



Addressing mental health at work



Awareness & training

- Creating an open environment
- Signs and symptoms
- Confidential referral

Resources:

- Crisis Counselor via text: send text message to 741741
- SAMHSA (Substance Abuse & Mental Health Services Admin.) hotline 1-800-662-4357



Building physical wellness

- Foundational for overall health
- Positive impacts to mental health and well-being



Educational programs

- Stress management & resiliency
- Physical activity, nutrition, sleep, financial wellbeing, social connections and more
- Coaching

**Additional support
beyond work**



Voluntary benefits

Innovative new products are supporting mental health

- Disability
- Hospital Indemnity
- Critical Illness



A blue-tinted background image showing a group of business professionals in a meeting. One man in the foreground is pointing at a document on a table, while others look on attentively.

CLOSING REMARKS / QUESTIONS
