

# Focus on the **MIND**

*Insurers are playing a role amid the rising emphasis on workplace mental health*

*By Sara Tatelman*

**M**ental health is making headlines. This year, the annual Bell Let's Talk campaign generated \$6,585,250 via 131,705,010 social media and text message interactions to support mental-health efforts and programs. Politicians are also putting money towards Canadians' psychological well-being, with the federal government seeking to dedicate hundreds of millions of dollars to mental-health services through provincial health transfers.

A lot of the attention on mental health focuses on the workplace. In 2013, the Mental Health Commission of Canada developed the national standard of Canada for psychological health and safety in the workplace. In the past few years, several provinces have passed presumptive legislation in regards to claims for post-traumatic stress disorder from people exposed to traumatic experiences at work. In addition, recently passed legislation in British Columbia and Manitoba requires employers to do more to prevent harassment and workplace violence.

So how are employers and, by extension, their insurance providers, responding? One approach is to simply increase funding. Starbucks Corp. and Manulife Financial, for example, have revamped their benefits plans in the past year to boost employees' annual mental-health coverage to \$5,000 and \$10,000, respectively.

Insurers are seeing more interest in mental health across the board, says Loretta Kulchyki, vice-president of group marketing at Great-West Life Assurance Co. "If you look at the cost for antidepressants and disability claims due to depression, it's the second most expensive condition on benefit plans in the workplace," she says.

"So certainly from a cost perspective, it's continued to rise. When you add in the cost of presenteeism, absenteeism, back-fill, you can certainly appreciate it's become a more and more important focus for sponsors. We did some research recently that was commissioned for the [Great-West Life] Centre for Mental Health in the Workplace, and currently, we're seeing that about 83.7 per cent of respondents have access to health benefits, including counselling and therapy, and that's actually grown from 62 per cent from 10 years earlier."

Increased psychotherapy coverage is another trend among large employers, says Claude Di Stasio, vice-president of Quebec

affairs at the Canadian Life and Health Insurance Association.

Insurers are responding to the rising demand. According to the findings of this year's survey of group benefits providers by the Canadian Institutional Investment Network, 83 per cent are already providing mental-health programs as part of their services to employers, with 60 per cent having increased their offering in the past year. Almost 67 per cent of participating providers expect to increase their programs and services in the coming year.

But if smaller organizations can't afford to spend significantly more on mental-health services, they can increase their employees' access to treatment in other ways. One option is to create a separate fund for mental-health coverage, rather than lumping it in with other paramedical services. Not only can employers lower costs — as there won't be anyone using mental-health funds for an extra massage, for example — but doing so can help make a statement that the company prioritizes psychological well-being.

Another option is to include more types of therapists in a plan's coverage, says Marie-Hélène Pelletier, assistant vice-president of workplace mental health at Sun Life Financial. Since sessions with registered psychologists can be both expensive and difficult to come by, broadening the scope to include psychotherapists and clinical counsellors can help employees find treatment more quickly. Expanded coverage can also provide continuity of care from treatment received through an employee assistance program, Pelletier notes, since the counsellors are often not registered clinicians.

## **Beyond hard cash**

Employers can also use the attention around Starbucks and Manulife's plans as a springboard to rethinking their own offerings, says Mike Kennedy, vice-president and national leader of health strategies and wellness at Aon Hewitt. And that involves tweaks or even overhauls of an organization's culture, not just its benefits plan.

"We know that mental health is significantly impacted by the culture within an organization," says Kennedy, adding more and more companies are training managers and supervisors to deal with mental-health problems among their staff. "The way they're managing and supervising people is ideally not just not contributing to ill mental health but contributing to good mental health," he says.

For example, B.C. credit union Coast Capital Savings has created a daylong workshop for its staff in leadership positions, says Lyne Moussa, the company's wellness, safety and disability manager. By the end of the year, the company plans to offer a



Coast Capital Savings' Lyne Moussa is championing the focus on mental health at her company.

## ONE EMPLOYER'S MENTAL-HEALTH STRATEGY

Coast Capital Savings' mental-health strategy begins with prevention, from its manager training to posters on bathroom stalls reminding employees about its employee assistance program. "Different people will see and hear things at different times, depending on what they're going through," says Lyne Moussa. "And having it available and accessible all the time ensures greater probability of people seeing it when they need it."

The next step is intervention. If managers notice a staff member is struggling, they'll reach out, ask what's wrong and offer assistance. "We've established an opportunity for an intervention whereby they're not necessarily going off on leave or feeling the heightened level of stress in the workplace," she says.

But Moussa acknowledges it's not possible to prevent all mental-health leaves. "We're not here to prohibit that but we're there to help mitigate it and do the right things along the way," she says. That includes maintaining a connection with employees on leave to update them on what's going on at work and, hopefully, reducing the length of time they're away.

Finally, managers, the insurer and the human resources team can collaborate on reintegrating the employee into the workplace through reduced hours, a flexible schedule or working from home.

"I wouldn't say the efforts are all about prevention," says Moussa. "It's holistic, from beginning to end, and it just goes round and round and round on itself."

### TOP SOURCES OF STRESS FOR HIGHLY STRESSED CANADIAN WORKERS



Source: Statistics Canada's general social survey, 2010

condensed version to all staff.

The training begins by breaking down why employees' mental health matters. "This includes sharing relevant external data, as well as our own internal aggregate data, such as disability leaves, EAP usage and prescription drugs dispensed," says Moussa. "We also discuss basic foundational concepts which will help ground us, remind us to tap into our convictions and establish trust from our peers. This includes a visual of Maslow's hierarchy of needs, which humbly reminds us that after our physical needs are met, we must focus on our psychological needs in order to build up to self-actualized career goals and corporate successes."

The second part of the workshop focuses on how leaders can bolster their staff members' psychological well-being, from preventing leaves of absence through a supportive departmental culture to reintegrating returning employees. Managers should speak about mental-health issues with respect and empathy, says Moussa. "When we can normalize the conversation around mental-health issues, we can work on getting the support and accessing the resources we need

## TOP 20 | GROUP INSURANCE PROVIDERS

		INSURED PREMIUMS AND NON-INSURED DEPOSITS (MILLIONS) AS OF DEC. 31, 2016		
Company		2016	2015	Variance
1	Sun Life Financial	\$9,241.6	\$8,898.2	3.9%
2	Manulife	\$8,533.4	\$8,114.2	5.2%
3	Great-West Life Assurance Co.	\$8,409.5	\$7,927.4	6.1%
4	Desjardins Insurance	\$2,561.9	\$2,434.4	5.2%
5	SSQ Financial Group	\$1,933.5	\$1,802.7	7.3%
6	Green Shield Canada	\$1,766.5	\$1,677.7	5.3%
7	Medavie Blue Cross <sup>1</sup>	\$1,342.7	\$1,120.9	19.8%
8	Pacific Blue Cross*	\$1,259.4	\$1,180.3	6.7%
9	Industrial Alliance Insurance & Financial Services Inc.	\$1,084.8	\$1,028.4	5.5%
10	Alberta Blue Cross <sup>1</sup>	\$1,063.6	\$977.1	8.9%
11	La Capitale assurances et gestion du patrimoine	\$593.3	\$565.9	4.8%
12	Empire Life Insurance Co.	\$413.1	\$395.9	4.3%
13	Equitable Life Insurance Co. of Canada	\$380.5	\$352.4	8.0%
14	Manitoba Blue Cross <sup>1</sup>	\$338.7	\$298.5	13.5%
15	The Co-operators Life Insurance Co.*	\$299.5	\$279.2	7.3%
16	RBC Insurance* <sup>2</sup>	\$280.0	\$244.2	14.7%
17	Saskatchewan Blue Cross <sup>1</sup>	\$116.1	\$67.4	72.3%
18	Assumption Life	\$72.8	\$75.7	-3.8%
19	UL Mutual Co.	\$61.5	\$55.4	11.0%
20	GMS Insurance Inc. <sup>3</sup>	\$23.0	\$37.4	-38.5%
<b>Top 20/Industry total</b>		<b>\$39,775.4</b>	<b>\$37,533.3</b>	<b>6.0%</b>

**Notes:** Figures in this report are based on responses provided by the survey participants. *Benefits Canada* assumes no responsibility for the accuracy of the data provided. All totals are subject to +/- variance due to rounding.

1. The life and disability business of four Blue Cross plans (Alberta, Manitoba, Medavie and Saskatchewan) are underwritten by Blue Cross Life Insurance Co. of Canada. This year, the company's provincial figures have been allocated to the respective plans, which accounts for significant variances in some cases.

2. The significant increase is due mainly to the introduction of health and dental coverage to RBC's offering in 2013.

3. The significant decrease is due to a large group moving to a different carrier at the end of 2015.

\* Restated figures for 2015

Source: *Benefits Canada/Canadian Institutional Investment Network's 2017 survey of group insurance providers*

to work on the remedy, same as any other illness.”

Thomson Reuters Canada Ltd. has a similar focus on creating a supportive workplace. Its strategy includes lunchtime sessions about stress management and overall wellness and stigma-busting techniques that are “a little bit different,” says Jayne Jackson, director of human resources. One of its programs, for example, encourages staff members to wear buttons and stickers that reveal their moods in the hopes of stimulating more dialogue about mental health.

Jackson notes insurers have a crucial role in helping employers maintain good mental-health policies, especially when it comes to disability leave.

“We want our insurance provider to be proactive, to really be the experts in helping advise us on what we can do to support the employee as they go off on some type of leave, while they're on leave and how we support them to return to the workplace, feel valued and be able to contribute the way they did prior to needing the leave.”

### Convincing the reluctant

But what can insurers do to help employers with little interest in workplace mental health? It can start with small steps, says Di Stasio. When it comes to implementing the national standard of Canada for psychological health and safety in the workplace, insurers should emphasize that employers don't have to complete it all at once. For example, an employer could examine employee engagement surveys for clues about staffers' levels of mental well-being. “So instead of rejecting the whole idea of working towards the standard as costly and time-consuming, we digested it as, ‘It's something you do already,’” says Di Stasio.

Similarly, if an organization is struggling to survive and its only objective is to boost sales, it can combine its financial- and health-related concerns, says Mary Ann Baynton, executive director of Mindful Employer Canada. “The fact is that we know that sales are directly tied to the emotional intelligence

## TOP 10 | GROUP LIFE PROVIDERS

Company	INSURED PREMIUMS AS OF DEC. 31, 2016		
	2016	2015	Variance
1  Great-West Life Assurance Co.	\$803.7	\$771.9	4.1%
2  Manulife	\$680.8	\$691.0	-1.5%
3  Sun Life Financial	\$645.3	\$639.6	0.9%
4  Desjardins Insurance	\$236.7	\$226.9	4.3%
5  SSQ Financial Group	\$167.2	\$163.4	2.3%
6  Industrial Alliance Insurance & Financial Services Inc.	\$105.5	\$101.4	4.0%
7  Medavie Blue Cross <sup>1</sup>	\$68.0	-	-
8  La Capitale assurances et gestion du patrimoine	\$50.7	\$51.5	-1.6%
9  RBC Insurance <sup>*2</sup>	\$49.2	\$40.3	22.1%
10  The Co-operators Life Insurance Co.*	\$36.0	\$36.1	-0.3%
<b>Top 10 total</b>	<b>\$2,843.1</b>	<b>\$2,722.1</b>	<b>4.4%</b>
<b>Industry total</b>	<b>\$2,978.1</b>	<b>\$2,822.4</b>	<b>5.5%</b>

**Notes:** Figures in this report are based on responses provided by the survey participants. *Benefits Canada* assumes no responsibility for the accuracy of the data provided. All totals are subject to +/- variance due to rounding. 1. The life and disability business of four Blue Cross plans (Alberta, Manitoba, Medavie and Saskatchewan) are underwritten by Blue Cross Life Insurance Co. of Canada. This year, the company's provincial figures have been allocated to the respective plans, which accounts for significant variances in some cases. 2. The significant increase is due mainly to the introduction of health and dental coverage to RBC's offering in 2013. \* Restated figures for 2015

## TOP 10 | GROUP HEALTH PROVIDERS

Company	INSURED PREMIUMS AS OF DEC. 31, 2016		
	2016	2015	Variance
1  Great-West Life Assurance Co.	\$4,528.1	\$4,221.0	7.3%
2  Manulife	\$4,504.7	\$4,120.5	9.3%
3  Sun Life Financial	\$3,734.2	\$3,528.4	5.8%
4  Desjardins Insurance	\$2,086.3	\$2,003.0	4.2%
5  SSQ Financial Group	\$1,633.8	\$1,515.3	7.8%
6  Industrial Alliance Insurance & Financial Services Inc.	\$883.7	\$834.1	5.9%
7  Medavie Blue Cross <sup>1</sup>	\$589.8	\$404.9	45.7%
8  La Capitale assurances et gestion du patrimoine	\$525.3	\$497.8	5.5%
9  Green Shield Canada	\$452.7	\$431.3	5.0%
10  Empire Life Insurance Co.	\$332.8	\$319.9	4.0%
<b>Top 10 total</b>	<b>\$19,271.4</b>	<b>\$17,876.2</b>	<b>7.8%</b>
<b>Industry total</b>	<b>\$20,667.3</b>	<b>\$19,149.8</b>	<b>7.9%</b>

**Notes:** Figures in this report are based on responses provided by the survey participants. *Benefits Canada* assumes no responsibility for the accuracy of the data provided. All totals are subject to +/- variance due to rounding. 1. The life and disability business of four Blue Cross plans (Alberta, Manitoba, Medavie and Saskatchewan) are underwritten by Blue Cross Life Insurance Co. of Canada. This year, the company's provincial figures have been allocated to the respective plans, which accounts for significant variances in some cases.

Source: *Benefits Canada*/Canadian Institutional Investment Network's 2017 survey of group insurance providers

of the sales staff," says Baynton.

"So we could put out a proposal: 'Why don't we work on increasing the emotional intelligence of all your sales force and your sales management?' We know this will also improve psychological health and safety in the workplace, but because it's tied to their objective, we're much more likely to get the buy-in and the commitment and the enthusiasm to do it."

If an organization balks at the cost, it can be helpful to break down the numbers. "[Some smaller employers] haven't really seen that providing more access to mental-health services for people to see a psychologist . . . may prevent absenteeism," says Di Stasio.

"I once told one person: 'You pay \$60 per visit. You pay for three visits, that's \$180. You lose a person for one week, that's a whole pay, but then everybody else is tired and

## TOP 10 | ASO PROVIDERS (ASO GROUP LIFE + ASO GROUP HEALTH)

		NON-INSURED DEPOSITS (MILLIONS) AS OF DEC. 31, 2016		
Company	2016	2015	Variance	
<b>1</b>   Sun Life Financial	\$4,862.1	\$4,730.2	2.8%	
<b>2</b>   Manulife	\$3,347.9	\$3,302.7	1.4%	
<b>3</b>   Great-West Life Assurance Co.	\$3,077.7	\$2,934.5	4.9%	
<b>4</b>   Green Shield Canada	\$1,313.8	\$1,246.4	5.4%	
<b>5</b>   Pacific Blue Cross*	\$974.6	\$914.7	6.5%	
<b>6</b>   Alberta Blue Cross <sup>1</sup>	\$904.2	\$860.8	5.0%	
<b>7</b>   Medavie Blue Cross <sup>1</sup>	\$684.9	\$716.0	-4.3%	
<b>8</b>   Desjardins Insurance <sup>2</sup>	\$238.9	\$204.5	16.8%	
<b>9</b>   Manitoba Blue Cross <sup>1</sup>	\$231.5	\$191.0	21.2%	
<b>10</b>   SSQ Financial Group	\$132.5	\$124.1	6.8%	
<b>Top 10 total</b>	<b>\$15,768.1</b>	<b>\$15,224.9</b>	<b>3.6%</b>	
<b>Industry total</b>	<b>\$16,130.0</b>	<b>\$15,561.3</b>	<b>3.7%</b>	

**Notes:** Figures in this report are based on responses provided by the survey participants. *Benefits Canada* assumes no responsibility for the accuracy of the data provided. All totals are subject to +/- variance due to rounding. **1.** The life and disability business of four Blue Cross plans (Alberta, Manitoba, Medavie and Saskatchewan) are underwritten by Blue Cross Life Insurance Co. of Canada. This year, the company's provincial figures have been allocated to the respective plans, which accounts for significant variances in some cases. **2.** The significant increase is due mainly to new sales in Ontario. \* Restated figures for 2015

Source: *Benefits Canada/Canadian Institutional Investment Network's 2017 survey of group insurance providers*

everybody else is starting to claim. So for your \$180, you're spending \$3,000. Think about it.”

Insurers should also stress the cost of presenteeism, Di Stasio notes. An employee could be in the office for eight hours a day but spend an hour sorting out care for an ailing parent and another hour overcome with anxiety. “Well, two hours a day, it's 10 hours a week,” says Di Stasio. “And when you have many employees, it's easy to show that you probably lose a whole employee in a year. And a whole employee, on average, could be . . . \$40,000. So why not pay for a few more services?”

### Tools of the trade

Insurers can also provide tools not tied to specialized health-care professionals, from mood-tracking apps to peer support groups. For example, Sun Life will help its clients create an internal network of employees who have experienced mental-health issues, says Pelletier. Peer supporters, trained by a third party, are available for their colleagues to discuss mental-health issues, point them towards suitable services and offer support.

“[The peer support network] often tends to decrease stigma, it increases access to resources and it's right there in the workplace,” says Pelletier. “And people can do this face to face or online, because some workplaces are very geographically dispersed, and these programs can happen electronically as well.”

Insurers should also ensure staff have ready access to psychiatric medications, says John-Paul Dowson, managing director of Roubaix Strategies Inc. in Toronto. “They need to make sure there's very limited barriers to accessing treatment, so that goes across all spectrums of what kind of treatment someone is receiving,” he says.

### MENTAL HEALTH AMONG CANADIANS

**10.1:** Percentage of Canadians aged 15 and older who reported symptoms consistent with at least one common mental or substance abuse disorder in the previous 12 months

**17:** Percentage of Canadians aged 15 and older who believe they needed mental-health care in the previous 12 months

**67%**

had their needs met

**21%**

had their needs partially met

**12%**

had unmet needs

Source: Statistics Canada's general social survey, 2010

That includes, according to Dowson, timely support through the employee assistance program, as well as quickly accessing pharmaceuticals, which often have “subtle but important differences” as employees often need to try multiple drugs before finding the right treatment. As a result, step therapy for mental-health medications may not be the best strategy, he suggests.

“I would encourage private payers to really look at the outcome that they want and understand that, in this particular area of illness, there can be great variability among patients,” says Dowson. “And when somebody does finally come forward and gets diagnosed, the first thing you want to do is make sure they can actually get a successful treatment as quickly as possible.”

**Sara Tatelman is an associate editor at *Benefits Canada*: sara.tatelman@tc.tc.**