

COVID-19 AND OUR MENTAL HEALTH

For the past two months, we have focused our Journals on the impact of COVID-19 on the group insurance industry. It's not only because the pandemic is "the" overwhelmingly number one topic of discussion these days; employers may find their organization's benefits program have some solutions or tools that could be helpful for employees.

This month we will extend our focus in the area of mental health and wellness, as these are becoming an even more critical issue in our new world. Successful companies know that by improving their employees' health and wellness, it will have a significant positive effect on their organization – employees are less absent from work, and more "present" when they are "at" work.

EAPs really are making a difference

In May, we focused on specific benefits that your organization has access to which support mental health and wellness – specifically reminding employers of their Employee Assistance Plans (EAPs) as well as services included in their existing extended health plans. Since these benefits are typical for group insurance programs, and the services are 100% confidential and available 24/7, employees are more comfortable in accessing help, information, and other resources.

In constructing this month's Journal, we found a 2018 workplace study conducted by Morneau Shepell that emphasizes how beneficial EAPs really are! Results of the 2018 Workplace Outcome Suite (WOS) Annual Report, based on 24,363 completed employee cases compiled from more than 30 different EAPs across 28 countries, show remarkable change over time using EAPs. Key findings after using the EAP services include:

- Work absenteeism decreased 27%
- Work presenteeism increased 26%
- Life satisfaction increased 23%
- Workplace distress decreased 14%, and
- Work engagement increased 8%

Perhaps most interesting was that there were little or no differences in outcomes based on age and sex of the employee, the different paths of

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referral into the EAP, different clinical issues, type of EAP model (external vendor, internal staff program or hybrid of both), or the industry of the employer.

Using industry averages for annual program utilization for counseling cases and annual program total cost, the return on investment for EAP counseling was \$3.37 for every \$1 invested (US\$).

Stigma is a complex issue

The issue of stigma is complex as it relates to workplace mental health, and impacts whether someone seeks care, remains at work, or returns to work following a mental illness. Society still harbours stereotypes in this regard, which makes it hard for an employee to let their employer or co-workers know they are struggling.

Insurers are taking action

Over the past few years, Canadian group insurers have implemented additional support for mental illnesses to their products. For example, partnering with firms that provide medical second opinions to provide enhanced, timely support for employees on disability due to depression, anxiety, and other mental health concerns. Provisions include benefits such as:

- Ensuring significantly faster access to psychologists
- Providing a series of therapy sessions, allowing for consistency of service
- Access to leading psychiatrists and psychologists who partner with the treating physician to confirm or change the diagnosis
- Model includes an assigned Client Advocate who provides support and guidance throughout the program

Free counselling tool for Canadians

Homewood Health, A Canadian leader in mental health and addiction services for over 130 years, is in partnership with Kids Help Phone, Stepped Care Solutions, and supported by Greenspace Mental Health, to deliver Wellness Together Canada - a full range of free mental health support and counselling to people of all ages in every part of Canada.

Wellness Together Canada is funded by Health Canada, available in both English and French as an online portal/website and can be accessed at wellnesstogether.ca or by phone 1-866-585-0445.

COVID-19 benefits cost relief

As in May, you may notice an adjustment of costs on your June invoice. Reduced premiums reflect the group insurance industry's ongoing response to the substantially changed claims patterns in extended health and dental plans due to the COVID-19 pandemic.

As we noted in our May Journal, each insurer is taking a slightly different approach in applying premium rate reductions or overall premium credits.

As your third-party administrator, Johnstone's Benefits has carefully reviewed any suggested changes by the insurers to ensure while we provide cost savings, we also help small employers with longer-term sustainability of your program.

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