



IS IT MORE THAN A ROUGH DAY? MENTAL WELLBEING, LET'S TALK ABOUT IT!

INSIGHT BEYOND INSURANCE WEBINAR SERIES

Presented by:

Gail Smith, MS, LMFT

Cigna Healthcare



WEBINAR LEGAL DISCLAIMER

You are attending a webinar (“Webinar”) presented by Baldwin Risk Partners, LLC and Cigna, on behalf of itself, its affiliates and/or its invited guest presenters, if any (“BRP”). The Webinar is made publicly available and is offered free of charge.

Your participation and/or attendance in this Webinar, or the receipt of any information from BRP or Cigna in connection with this Webinar, is not intended to create nor does it create a broker/risk manager, legal, medical or other relationship between you and BRP. The content, including links to other sites and publications, included in this Webinar is not intended to constitute comprehensive insurance, risk management, legal or medical advice. You should seek individual advice or other professional advice before acting or relying on the content or information in this Webinar.

The information and materials provided in connection with this Webinar is provided “AS IS” with all faults. BRP and Cigna does not warrant the accuracy, adequacy or completeness of the information and materials provided in connection with this Webinar and expressly disclaims liability for errors or omissions in this information and materials. Except as may be required under applicable law, no warranty of any kind implied or express, including but not limited to the warranties of non-infringement of third-party rights, title in, merchantability of or fitness for a particular purpose is given.

The information and material provided in connection with this Webinar is for informational purposes only and is not intended to provide insurance, risk management, legal, medical or other advice and should not be relied upon in that regard.

Certain names, words, titles, phrases, logos, icons, graphics or designs shown or shared in connection with this webinar may constitute trade names, registered or unregistered trademarks or service marks (“Intellectual Property”) of BRP or third parties. Intellectual Property belonging to third parties are used under license. However, the display of trademarks or Intellectual Property in connection with this Webinar does not imply that a license has been granted to you or any other third party to use that Intellectual Property.

To the maximum extent permitted by law, any liability which may arise as a result of the participation or attendance in this Webinar, or with respect to its content or the information contained in it, is excluded. BRP will not be liable for any indirect, incidental, special or consequential loss arising out of participation or attendance in this Webinar, including without limitation any loss of business profits.



WEBINAR LEGAL DISCLAIMER

This presentation, supporting documentation and discussion is provided for general information purposes only and should not be considered legal or tax advice or legal or tax opinion on any specific facts or circumstances.

Attendees are urged to consult their legal counsel and tax advisor concerning any legal or tax questions that may arise.



OUR PANEL OF EXPERTS



TOM KRYSTYN

Advisor
BKS-PARTNERS



NICOLE NEGVESKY

Director of Business Development
BKS-PARTNERS



GAIL SMITH, MS, LMFT

Behavioral Clinical Account Manager
CIGNA HEALTHCARE



BKS
PARTNERS
INSIGHT BEYOND INSURANCE

LIFE, STRESS, AND MENTAL HEALTH

Our mental wellness can be impacted in many ways

Life challenges and stressors affect each of us differently, but we can all struggle at times

Coping well with stressors can play a role in maintaining good physical and mental health

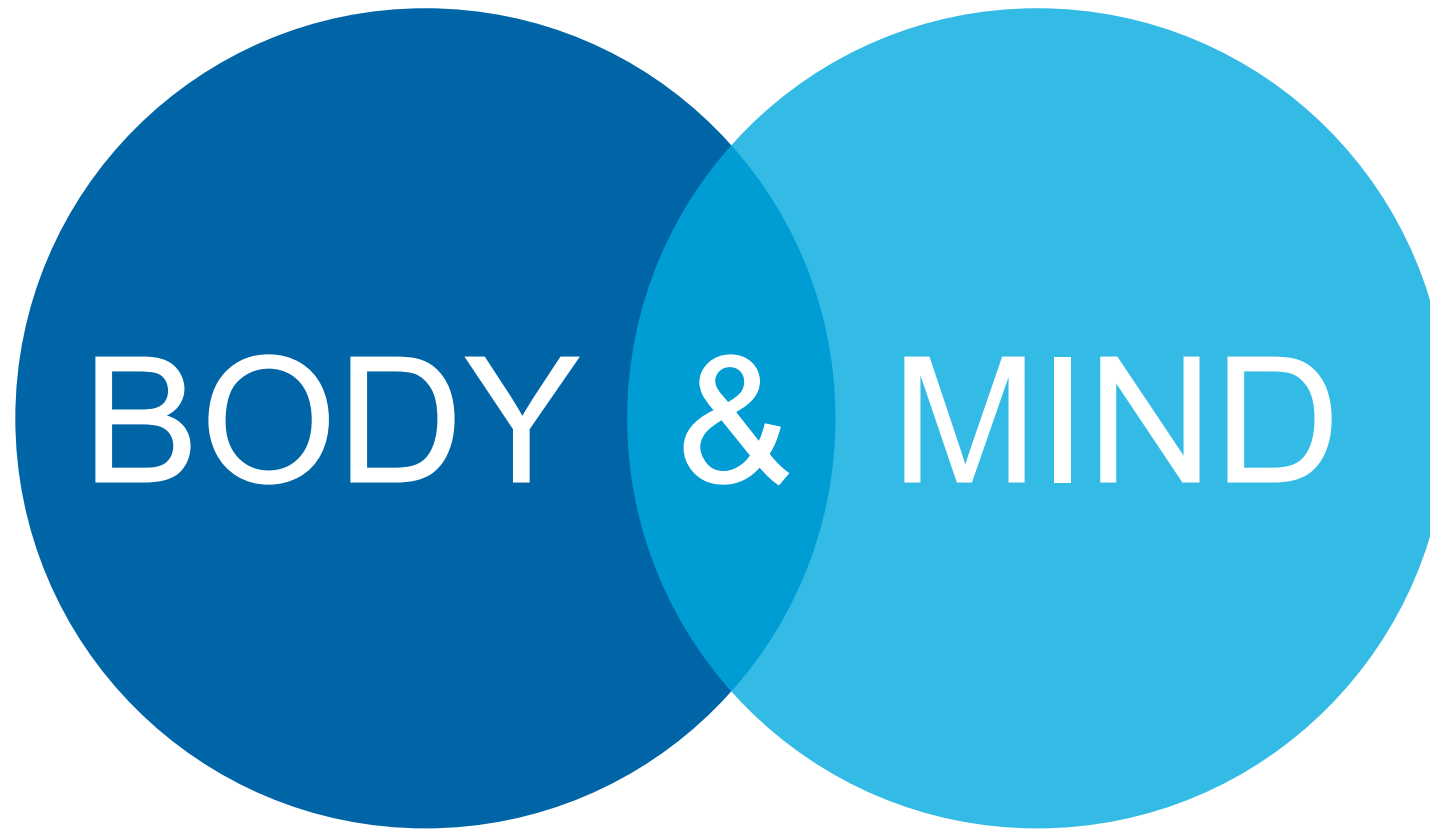
Being aware and supportive can make a big difference



Stress

is the psychological and physical response that results when a person's (actual or perceived) resources are not sufficient to cope with life's demands and pressures. It can be intensified by the feeling of having little support or control.

WE TAKE A WHOLE PERSON APPROACH TO HEALTH CARE.



The body and mind are connected. An individual's emotional health can affect their physical **well-being**, and vice versa.

MENTAL HEALTH IN THE WORKPLACE



**1 in 5
people**

**in the workplace
experience a
mental health
condition**



**takes time
off work for
depression**

An average of



**are lost each
time there's
an episode of
depression**



50%

**of people with
depression are
untreated**



Source: Based on information from the World Federation for Mental Health, 2018.

WE LIVE IN A WORLD THAT IS STRESSED OUT.

Stress directly impacts the health of employees – and businesses.

84%

of the world's
population is stressed.*

\$167B

is how much stress
costs a year.**

*Cigna 360° Global Well-Being Survey, Cigna, 2019, wellbeing.Cigna.com.

**The cost of work-related stress to society: A systematic review, Hassard et al., The Journal of Occupational Health Psychology Volume 23. Published January 2018.

STRESS CAN LEAD TO:*



Absenteeism



Lack of productivity

*Cigna 360° Global Well-Being Survey, Cigna, 2019, well-being, Cigna.com.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2020 Cigna



AS AN
EMPLOYER,
HERE'S
WHAT ELSE
YOU CAN DO.

BE AWARE OF STRESS IN THE WORKPLACE.

Share resources with employees, such as:

- Employee Assistance Program (EAP)
- Virtual behavioral care
- Lifestyle Management programs
- Health Information Line
- Self-directed digital tools

DEFINING LONELINESS.

Loneliness is subjective:

- Difference between **feeling lonely** or **experiencing loneliness** and being alone.
- Amount of social connection one wants to have vs. what they currently have.

This study built off of **UCLA's Loneliness Scale**:

- A 20-item scale design to measure one's subjective feelings of loneliness as well as feelings of social isolation.
- A score of 43 or higher is considered lonely.

UCLA LONELINESS SCALE



TAKE THE LONELINESS QUIZ.



Are you feeling lonely?

This questionnaire from Cigna measures your feelings of loneliness and offers solutions to help increase your social connections.



The following 10 statements describe how people sometimes feel. For each statement, please indicate how often you feel the way described.

Scores are calculated at the end, followed by tailored solutions to help you stay well or feel better.

START



LONELINESS IN AMERICA BY THE NUMBERS.

7%

increase in
loneliness
since 2018

90,000

lifetime hours people
spend at work

61%

of workers or nearly 3 in 5
Americans are lonely



Approximately 10,441 adults ages 18 and over from the continental U.S., Alaska and Hawaii were surveyed online by Ipsos Polling, in English. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll has a credibility interval of ± 1.1 percentage points for all respondents surveyed.

A MATERIAL IMPACT ON WORKERS.

Lower quality

Lonely workers are
3x more likely
to say the quality of
their work is lower
than it should be.

Less careful

Lonely workers
are also more than
twice as likely
to admit not doing
their work as carefully
as they should.

Less productive

Lonely workers are over
3x more likely
than non-lonely
workers to admit they
are less productive
than most workers
with a similar job.

Higher churn

Lonely workers think
about quitting their
job more than
twice as often
as non-lonely workers.

Approximately 10,441 adults ages 18 and over from the continental U.S., Alaska and Hawaii were surveyed online by Ipsos Polling, in English. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll has a credibility interval of ± 1.1 percentage points for all respondents surveyed.



WHAT WE CAN DO.

LONELINESS DRIVERS

Environmental factors:

- Tenure
- Remote workers
- Specific industries
- Seniority

Cultural issues:

- Poor relationships with coworkers
- Feeling the need to hide one's true self when at work
- Lack of shared goals
- Not finding work meaningful or fulfilling
- Eating lunch alone at their desk
- Unbalanced use of technology
- Not being able to leave work at work

HOW WE ADDRESS THEM

- Employee Assistance Program (EAP): Emotional health
 - Behavioral: Find a provider/therapist
 - Employee Resource Groups (ERGs)
 - Employee working lunch groups
 - Peer support (iPrevail)
-
- EAP: Emotional health
 - Behavioral: Find a provider/therapist
 - Community-based support groups
 - Mentorship
 - Team goal-setting exercises
 - Peer support (iPrevail)
 - Onsite fitness centers
 - Guidelines for use of technology and email/work “dark hours”
 - Volunteer match service for local opportunities

DEPRESSION IN THE WORKPLACE.

A correlate of loneliness

THE IMPACT OF BEHAVIORAL HEALTH.

1 in 5
will struggle
with mental
illness
this year¹

7%
living
with major
depression¹

8%
have a
substance
use disorder²

19%
living
with anxiety
disorders¹

About
20%
with depression
or an anxiety
disorder also
have a substance
use disorder³

1. Mental Health By The Numbers, National Alliance on Mental Illness, <https://www.nami.org/learn-more/mental-health-by-the-numbers>, September 2019.

2. The National Survey on Drug Use and Health: 2017. Substance Abuse and Mental Health Services Administration. [samhsa.gov/data/sites/default/files/nsduh-ppt-09-2018.pdf](https://www.samhsa.gov/data/sites/default/files/nsduh-ppt-09-2018.pdf).

3. Statistics on Addiction in America, Addiction Center, <https://www.addictioncenter.com/addiction/addiction-statistics/>, August 2019.

SEEKING CARE

What is the percent of adults in the United States with a mental health condition who receive treatment, in a given year?

1. **68%**
2. **55%**
3. **41%**
4. **20%**

Substance Abuse and Mental Health Services Administration, Results from the 2014 National Survey on Drug Use and Health: Mental Health Findings, NSDUH Series H-50, HHS Publication No. (SMA) 15-4927. Rockville, MD: Substance Abuse and Mental Health Services Administration. (2015)

SEEKING CARE

What is the percent of adults in the United States with a mental health condition who receive treatment, in a given year?

1. **68%**

2. **55%**

3. **41%**

Correct answer

4. **20%**

BASIC FACTS ABOUT DEPRESSION.

What is depression?

A medical condition that can affect mood, behavior and the physical body

What does it look like?

Hopelessness, loss of enjoyment, disrupted sleep and eating, withdrawal, mood changes, feelings of guilt and low self-esteem

What causes it?

A combination of genetic, situational, and physical factors may be involved

BASIC FACTS ABOUT DEPRESSION.

- Causes, triggers, and symptoms can point to different diagnoses.
- Without treatment, duration is indefinite.
- 80% of people respond well to treatment, with an improvement in symptoms within weeks.



OBSTACLES TO SEEKING TREATMENT.

Embarrassment, the stigma of mental illness: “Only crazy people go to shrinks.”

Believing depression is a personal weakness: “I just need to deal with it.”

Limited information about treatment: “It costs too much,” “It takes too much time.”

A belief that treatment won't help or isn't deserved: “What's the point?”

Denial: “I'm fine, just a little down.”



POTENTIAL EFFECTS OF DEPRESSION IN THE WORKPLACE.

- Absenteeism and presenteeism
- Decreased productivity
- Missed deadlines, increased errors
- Fatigue or physical complaints interfering with work
- Safety problems, accidents
- Lack of cooperation
- Disconnect from teammates
- Morale problems



WHAT CAN YOU DO?

- Learn about depression
- Know the sources of help available
- Recognize when an employee shows signs that might be depression-related
- Move past any hesitation to address the issue



CRISIS

Warning signs:

- Hopelessness, helplessness
- Talking about death or wanting to kill oneself
- No reason to live
- Looking for access to means
- Feeling trapped, unbearable pain
- Anger and agitation
- Impulsive behavior
- Extreme mood swings
- Showing rage, seeking revenge



Risk factors:

- Substance use disorder, other mental illness
- Impulsive or aggressive tendencies
- Physical illness
- History of suicide attempt or family history of suicide
- Job or financial loss
- Lack of social support

IN A CRISIS



S.

Stay with
them

O.

Obtain
help

S.

Safety
first

When is it necessary to **call 911?**

National Suicide Prevention Lifeline:

1-800-273-TALK (8255)

Text 741-741

REACH OUT



- Find words to **open the conversation**
- **Express your concern** and support
- **Listen**; let them take the lead, treat them with dignity & respect
- **Reassure that you care**, avoid judgment
- Use **“I” statements**

ACTION ITEMS FOR EMPLOYERS.



COMMIT



ENGAGE



COMMUNICATE



COLLABORATE

INCREASING THE MENTAL HEALTH OF YOUR WORKFORCE.



ENGAGE

- Secure senior management buy-in and ongoing support to improve gender health equity for all employees by finding and closing any health disparities.
- Seek feedback from diverse groups of employees about their experiences as health care customers.
- Establish wellness champions among employees to gain a better understanding of barriers to care, including benefit structure, and to promote initiatives to improve health.

INCREASING THE MENTAL HEALTH OF YOUR WORKFORCE.



COMMUNICATE

- Educate employees on how to take advantage of benefits that will improve their health, such as the EAP and behavioral outpatient services.

INCREASING THE MENTAL HEALTH OF YOUR WORKFORCE.



COLLABORATE

- Review the health trends and demographic data of your workforce to determine primary cost drivers and potential gaps in care and services.
- Collaborate with your health plan to help build trust among employees, and better engage them in their benefits and programs to improve their health.

KEY ISSUES IMPACTING BEHAVIORAL HEALTH.

RESOURCES

- Licensed clinicians
- Facilities
- Medications
- Supplies
- Infrastructure

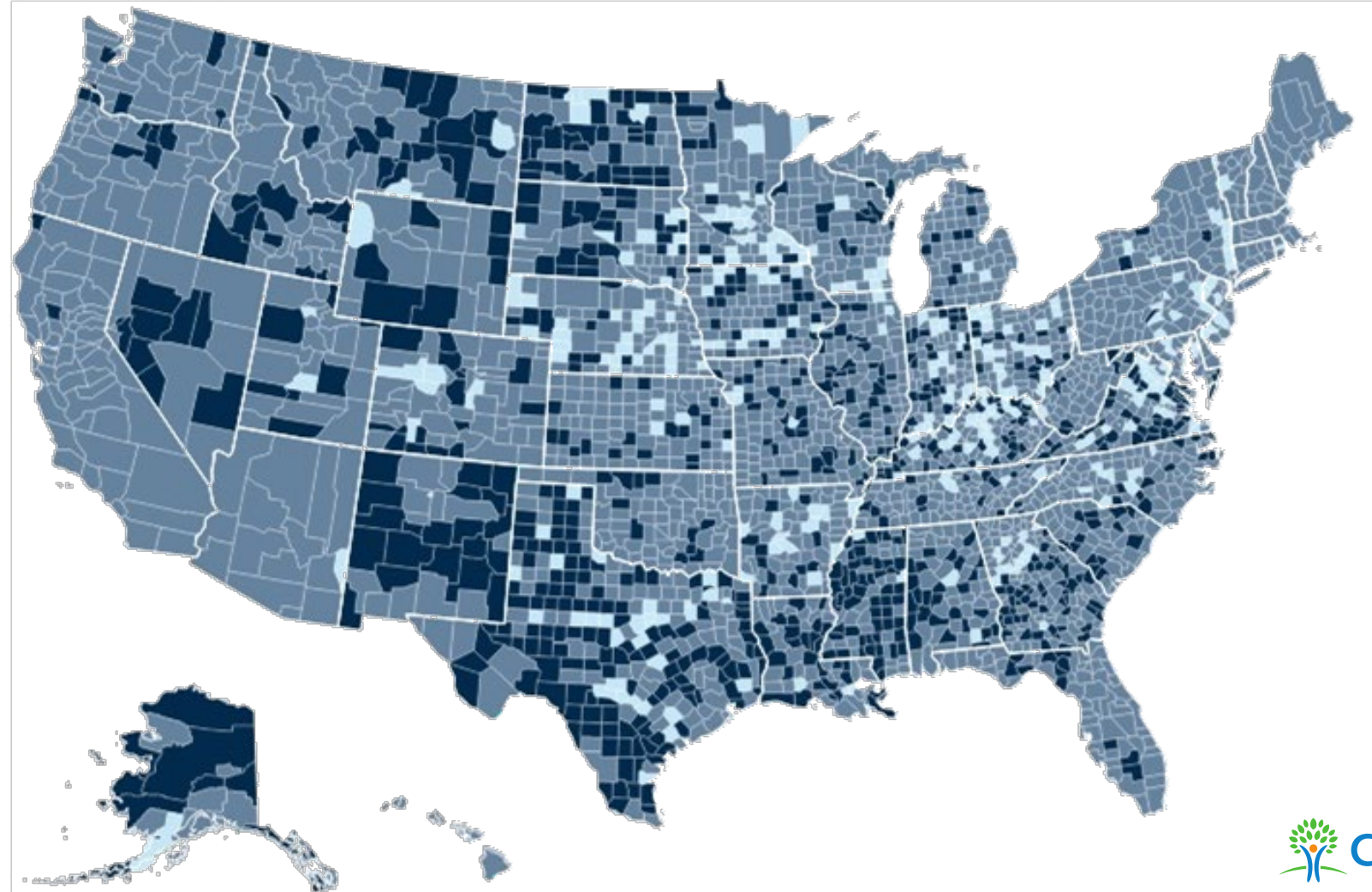
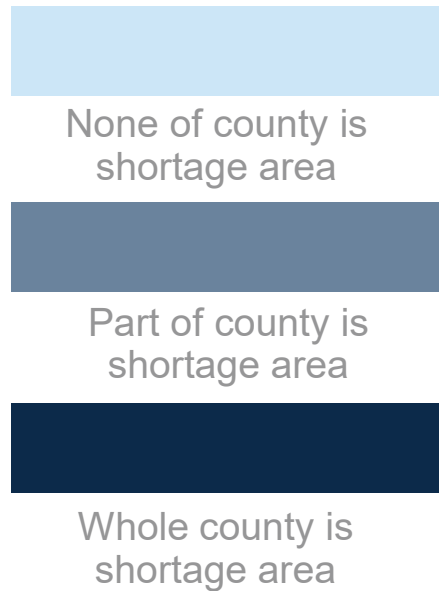
ACCESS

- Availability of services
- Availability of clinicians
- Transportation challenges in connecting with care
- Affordability concerns

STIGMA

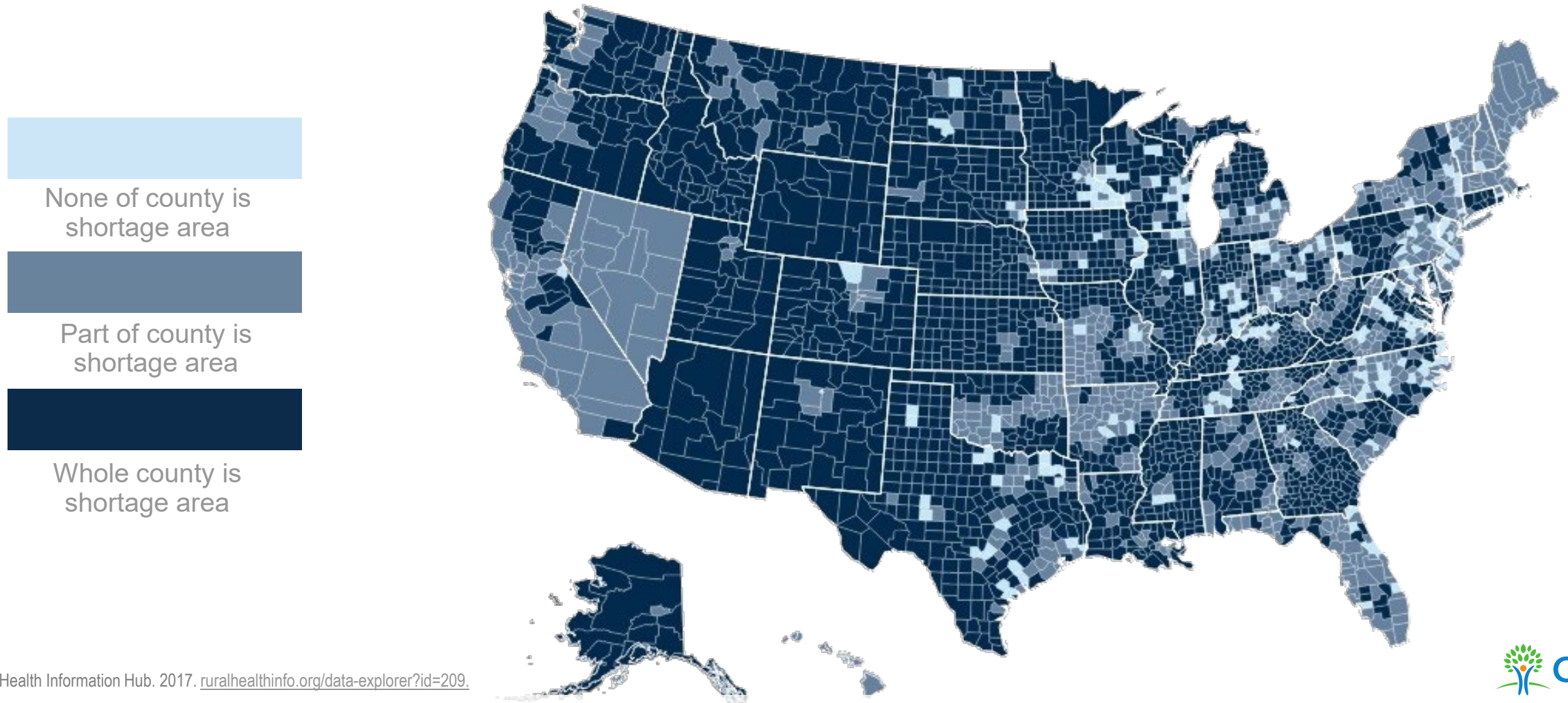
- Stigma lessening, but still exists
- Fear of employer finding out

PRIMARY CARE PHYSICIAN SHORTAGE.¹



1. Rural Health Information Hub. 2017. ruralhealthinfo.org/data-explorer?id=210.

MENTAL HEALTH PROFESSIONALS SHORTAGE.¹



1. Rural Health Information Hub. 2017. ruralhealthinfo.org/data-explorer?id=209.

BEHAVIORAL HEALTH VS. MEDICAL.

HARD TO RECRUIT

- Can run very successful business with fee-for-service model
- **40%** of the psychiatry workforce practice in cash-only private practices¹

BEHAVIORAL PRACTICE SETTINGS

- Solo practices are common. Appx. **30%** of our network is solo practitioners²

GETTING AN APPOINTMENT

- National Committee for Quality Assurance (NCQA) guidelines for routine appointment is 10 business days³
- With psychiatrist shortage, especially child and adolescent care, wait times are longer – if you can even get an appointment⁴



1. "The Psychiatric Shortage: Causes and Solutions." 3/2018. National Council for Behavioral Health. thenationalcouncil.org/wp-content/uploads/2017/03/Psychiatric-Shortage_National-Council-.pdf.

2. Cigna unique provider data as of 7/1/19.

3. 2019 Standards and Guidelines for the Accreditation of Managed Behavioral Health Organizations, 2018, National Committee for Quality Assurance.

4. "Availability of Outpatient Mental Health Care by Pediatricians and Child Psychiatrists in Five U.S. Cities." 5/2017. International Journal of Health Services. journals.sagepub.com/doi/full/10.1177/0020731417707492.

CIGNA BEHAVIORAL NETWORK ACCESS. QUALITY.

Virtual Care

One of the largest virtual behavioral networks in the country

23K+ providers¹

MDLIVE behavioral services available 1/1/20.

Centers of Excellence

Mental Health COE

- Launched 1/1/20
- 228 access points
- OON cost 87% more/customer²

Substance Use COE

- 374 access points
- OON have 71% higher readmission rates³
- Opioid treatment subset of 126 access points

Locate on myCigna.com

Fast Access Network

Guaranteed appointments within 5 business days for EAP and therapy⁴

Launched Q1 2020

Locate on myCigna.com

Provider Collaboration

Connecting medical and behavioral providers through ACOs

First Responders

- 32% network growth¹
- Specialized provider training

MAT

- 12% growth
- Peer support services

NETWORK GROWTH

**19% growth
in 2019¹**

Added 27,504 providers and 48,534 access points to care

The behavioral network has grown 75% in the past four years.

175,000 Mental Health & Substance Use Providers

- 5,801 Facilities
- 168,645 Individual Practitioners



PROFFESIONALS WHO CAN HELP



PCP: determine possible physical cause, prescribe medication if needed, make a referral



Local community



Licensed mental health clinicians: therapists, clinical social workers, psychologists, psychiatrists



Encourage professional help if the person continues to experience symptoms after a few to several weeks (upset, fearful, anxious, depressed/withdrawn, unable to enjoy life etc.)



Certified Peer Specialists: specialists receive training

AN INNOVATIVE APPROACH TO MENTAL HEALTH:

Mental Health First Aid USA.¹



- Mental Health First Aid is an 8 hour certification course that teaches participants how to recognize and support an individual who is experiencing a mental health crisis or problem **until professional help can be obtained.**²
- People are often unsure how to respond when a mental health crisis occurs. Mental Health First Aid teaches skills to provide initial help.
- Mental Health First Aid aims to increase mental health literacy and decrease the stigma around mental health problems.
- Mental Health First Aid is included on the Substance Abuse and Mental Health Services Administration's National Registry of Evidence-based Programs and Practices (NREPP).³

1. Mental Health First Aid copyrighted 2015, National Council for Behavioral Health and The Missouri Department of Mental Health.

2. Mental Health First Aid – <https://www.mentalhealthfirstaid.org>.

3. Mental Health First Aid, Research and Evidence Base, excerpt from <https://www.mentalhealthfirstaid.org/about/research/>, 2017.

INCREASE LITERACY AND COMFORT WITH BEHAVIORAL HEALTH BENEFITS

- Create awareness of what benefits exist to support employees and their families
- EAP as preventative behavioral health and work life support for the entire household
- Clear understanding and promotion of what Mental Health and Substance Use Disorder benefits are provided
- Clear understanding of how access to access information related to Behavioral Health benefits and Behavioral Health care providers, with a strong focus on confidentiality
- Encourage employees to work with Cigna Case Managers to improve benefit literacy, mental health literacy, types of care and treatment available, and finding high quality providers
- Educate employees on specialty behavioral programs available to them, and encourage engagement with Cigna



Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna sales representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., Cigna Health Management, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK – HP-APP-1 et al. (CHLIC); OR – HP-POL38 02-13 (CHLIC); TN – HP-POL43/HC-CER1V1 et al. (CHLIC), GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.



THANK YOU! QUESTIONS?

Check out our Return to Work Toolkit:
<https://bks-partners.com/coronavirus/>