

Podcast Script: The State of Mental Health in the Workplace

<p>Amy Underwood</p>	<p>Hello and welcome to the BXS Insurance webcast this June 25th 2020. I'm Amy Underwood, VP and director of sales in employee benefits, BXS Insurance, and I'm joined today by Melissa Zornes, SVP and head of client services in employee benefits, BXS Insurance.)</p> <p>BXS Insurance is Right Where You Are during these challenging times. We're here with you, helping to advocate and provide guidance, so you can be there for what matters most.</p> <p>Remember, our world changes fast so things might have changed by the time you hear this.</p> <p>Employers have been taking on a more active role in helping their employees achieve wellbeing. Today, we're talking about the state of mental health in the workplace. Joining me is Melissa Zornes, SVP and head of client services for employee benefits, BXS Insurance.</p> <p>Melissa, can you tell us why mental health is an important workplace issue?</p>
<p>Melissa Zornes</p>	<p>Hello, Amy. Mental health is an important workplace issue because workers are humans, not machines. They might try to leave their personal problems at home, but they can't flip a switch that makes them forget about their problems when they clock in. Then there's the fact that work is a major cause of stress for many people. It's impossible to separate work from stress and mental health. There has been a shift in thinking in this area; I remember managers telling employees to "check it at the door" or separate their personal and professional lives. I think we better understand now that it's virtually impossible to draw a clean line between the two, and one area can impact the other.</p>
<p>Amy Underwood</p>	<p>That makes sense. So how exactly does mental health impact the workplace?</p>
<p>Melissa Zornes</p>	<p>In many ways. Workers who have mental health problems may be less productive and less engaged. They may have problems with their coworkers. They may miss work or quit entirely – stress is a common reason for leaving a job. Health care costs may also be higher. For example, the CDC has found that workers with depression have higher health care costs, even after other factors are taken into account.</p>
<p>Amy Underwood</p>	<p>OK, it sounds like employers have a lot of reasons to care about mental health. But is this really the most pressing issue right now? There are a lot of other things going on at the moment.</p>
<p>Melissa Zornes</p>	<p>That's exactly why mental health <i>does</i> matter now. The pandemic has been extremely stressful for a lot of workers. People are worried about the virus and the recession. They're taking care of children because the schools have closed. They've also lost their daily social support systems in many cases. Research from the Society for Human Resource Management that looked into the impact of the coronavirus on mental health found that 22 to 35 percent of U.S. employees frequently feel symptoms of depression. They're emotionally drained, and they have trouble concentrating. It's a serious problem, and it's an urgent one.</p>

Amy Underwood	And the pandemic isn't the only stressful thing right now.
Melissa Zornes	That's right. The recent protests have been very mentally taxing for a lot of people.
Amy Underwood	This has been a very difficult year so far.
Melissa Zornes	Yes, and we're only about halfway through it. We still have hurricane season, wildfire season and all the normal yearly stressors. This will undoubtedly be a heated election year, as well, regardless of your political leanings. All of these things impact workers.
Amy Underwood	So mental health is important right now.
Melissa Zornes	Definitely. But really, mental health is always important. Current events may be making mental health issues especially pressing, but they never go away. It's estimated that one in five U.S. adults experiences a mental health disorder. That's a significant portion of the average workforce. And that's for mental illnesses like anxiety and depression. If we include stress, the rates are much, much higher. It's safe to say that the majority of workers in the U.S experience stress.
Amy Underwood	Especially right now.
Melissa Zornes	Especially right now – but even under normal circumstances, stress can be a serious issue. The way people cope on their own isn't always healthy, either. Substance abuse, for example, is a serious problem that often goes along with stress and mental health issues. The National Safety Council says that 75 percent of people with substance use disorders are in the workforce.
Amy Underwood	By substance abuse, do you mean alcoholism?
Melissa Zornes	Alcoholism is part of it, but various street and prescription drugs are also commonly abused. In recent years, opioid addiction has been a major issue. Many people have gotten hooked on prescription painkillers, sometimes to treat workplace injuries.
Amy Underwood	So once again, work may play a role here.
Melissa Zornes	The average adult spends a significant portion of their waking time at work. It follows that the workplace will have an important impact on their mental health and wellbeing. It also follows that the workplace should take an active role in supporting mental health.
Amy Underwood	And how can employers do that?
Melissa Zornes	There's not a single panacea. Mental health is a complex issue.
Amy Underwood	Of course. But how can employers start promoting mental health?
Melissa Zornes	Creating a positive environment is a good first step. Workers shouldn't have to deal with harassment or bullying, whether it's from superiors, coworkers or

	customers and clients. Workers should be made to feel appreciated and valued.
Amy Underwood	That sounds reasonable.
Melissa Zornes	Yes, but it's only a start. Workloads should be reasonable, as well. You hear stories about companies firing someone, or maybe the person quits, but the worker is never replaced. Instead, someone else is expected to do the work of two people. That type of arrangement might not be sustainable. Worker burnout is a real issue, and it's not good for the employer or the employee. Managing negative social pressures is also important. For example, an employee who takes a day off or needs to step away from work for a couple of hours for a much-needed break shouldn't be made to feel like less of a contributor. And, if that pressure is coming from peers, managers should be prepared to respond to those situations.
Amy Underwood	But work isn't the only thing that can contribute to burnout. A lot of people have trouble finding a good work-life balance.
Melissa Zornes	Yes, and employers can help with that by offering things like flexible hours, personal days off and remote work options.
Amy Underwood	A lot of employers have been forced to offer remote work options, whether they wanted to or not.
Melissa Zornes	Yes, the stay-at-home orders forced a lot of companies to adopt remote work options overnight. Now a lot of people are saying they might not return to the office. But remote work doesn't solve all problems, especially when workers are juggling caregiver duties. We've probably all heard stories about kids interrupting online meetings by now.
Amy Underwood	So how can employers help with that? They can't manage their workers' kids.
Melissa Zornes	No, of course not, but they can be understanding about these things. Sometimes a little flexibility is all that's needed.
Amy Underwood	Flexibility? That's it?
Melissa Zornes	Sometimes. As I said, mental health is a complex issue, and there's no panacea. Good mental health benefits are also important.
Amy Underwood	What does that entail?
Melissa Zornes	Offering benefits is important, but it's also important for employees to know that they have access to these benefits. They have rights, too. Under the Mental Health Parity and Addiction Equity Act, benefits for mental health and substance abuse disorders have to be comparable to benefits for general medical and surgical care. This means that plans can't have higher out-of-pocket costs or stricter limits on covered visits when it comes to mental health care and addiction treatment.
Amy Underwood	In other words, mental health issues should be treated just like physical health issues.

Melissa Zornes	Yes, it's important to remove the stigma around mental health. We don't blame people who develop cancer for their illness. We just want them to get the treatment they need to recover. It should be the same for mental illness.
Amy Underwood	Are there any benefits that are especially helpful?
Melissa Zornes	Telehealth benefits are emerging as a very popular option. This is true for both mental and physical health issues. Although telehealth counseling may not be a good fit for all patients, some people love it. It can work well for people who are stressed about time and need a convenient option. It may also be good for people who are nervous about going to an in-person therapy session and find the online or phone-based format to be more comfortable.
Amy Underwood	Or if they can't go to an in-person therapy session because of stay-at-home orders.
Melissa Zornes	Exactly. Even as stay-at-home restrictions are lifted, many people are still worried about catching the virus, and they may prefer to get counseling from the safety of their homes. Telemedicine can also be very cost effective, so it's a good option to provide, and to actively promote to workers.
Amy Underwood	Therapy is important. What about medicine?
Melissa Zornes	Many medications are used to treat mental health disorders, and they could be covered under a health plan's prescription benefits. Whether or not to use them would be up to the doctor, though.
Amy Underwood	So tell me, is there anything else employers can do?
Melissa Zornes	Yes, there's one big thing we haven't covered yet: employee assistance programs.
Amy Underwood	What are employee assistance programs?
Melissa Zornes	They're programs that employees can use to access help with the problems they face. The programs can provide assessments and counseling, and they can help employees find other resources and services.
Amy Underwood	Do these programs help with mental health and substance abuse problems?
Melissa Zornes	Yes, they can, but they go way beyond that, too. They can also help with financial or legal issues that employees are facing, for example, or with conflicts with coworkers. They tend to be very broad programs that can help with a wide range of problems.
Amy Underwood	Do employees tend to feel comfortable using these services? I'd think a lot of people wouldn't want their employer knowing about all their problems.
Melissa Zornes	The services are confidential. You're right, though – some workers may feel nervous about accessing the services because of privacy concerns. It's very important to make sure employees know that the services are confidential, and it's also important to ensure that high standards of privacy are maintained. One best practice we use with our clients to communicate our confidentiality

	standards during annual enrollment meetings and in benefit communications during the year.
Amy Underwood	Do employees have to participate in these programs?
Melissa Zornes	Employees may be referred to them, but the programs are voluntary. They're also free to use. I don't think there could be many employees who wouldn't benefit from participating. Everyone has some sort of problem, whether it's stress about work, problems with a coworker, struggling to provide care for a child or parent, financial issues or something else.
Amy Underwood	Is a program like that expensive for the employer?
Melissa Zornes	Not necessarily, and it can offer a good ROI. In certain instances, the carriers of life and disability coverage will offer an EAP program. Helping workers with their problems means reducing absenteeism and turnover, and improving focus and productivity. The DOL found that for every dollar invested, employers can save \$5 to \$16.
Amy Underwood	That's impressive, but it's also a pretty big range. How can employers see the higher end of that ROI?
Melissa Zornes	It will come down to a few different things. First, the program has to be set up with services that match the workers' needs. Do they have financial trouble? Young children? Aging parents? It's also important for workers to be aware of the services and encouraged to use them. The program can't succeed without participation. Finally, it's important to pick a good vendor for your employer assistance program. Employers need to do their research to make sure the provider offers a good program, and that it's a good match for the company's needs.
Amy Underwood	How popular are employer assistance programs?
Melissa Zornes	A few years ago, the U.S. Bureau of Labor Statistics found that about half of civilian workers had access to employer assistance programs. There's been a lot of talk about mental health recently, so these numbers may increase.
Amy Underwood	I can see why employers would be interested in these programs. They sound like a great resource, and as you've shown, mental health is a serious issue in today's workforce. Thanks for taking the time to talk to us today, Melissa. This has been very informative.
Melissa Zornes	Thank you.
Amy Underwood	Remember, our world changes fast so things might have changed by the time you hear this. Thank you for listening to our webcast.

Sources:

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