



MAKING FULL HEALTH THE FOCUS.

**THIS IS
HOW**SM

Behavioral health has become a top challenge for both employers and employees. Enclosed are tools and resources you need to address it full-on.

READ ON



1 IN 5

Americans will experience a mental health condition in a given year.

I'M ONE.

INTRODUCTION

With new challenges to face, employers striving to foster a healthier and more productive workforce are turning their attention to the growing mental health crisis. Studies show that one in five adults experience a diagnosable mental health condition in any given year—with more than half going untreated.¹ The result? Over 200 million workdays are lost due to mental health conditions each year, costing employers almost \$17 billion in lost productivity.²

It comes as no surprise that COVID-19 has created an acute period of increased anxiety above and beyond what we would have likely seen without the pandemic. Mental health challenges are affecting more people than ever before. The scale of the issue—and the urgency of the moment—call for a broader, more holistic approach to behavioral health. By fully integrating physical and behavioral health. By increasing access, affordability and awareness of care, and decreasing the stigma for seeking it out. It's time to shift our focus to full health.

We know you're concerned about your employees' overall health and well-being. It's a multifaceted challenge, but you have help. Across our 36 Blue Cross and Blue Shield (BCBS) companies, we've built unparalleled provider networks that bring systemic change within reach. We'll help you with the tools you need to care for your employees holistically. Because we can't treat the whole person if we don't understand and improve the whole picture.



What's at stake

The picture of health right now

Employee mental health has become a major concern for employers—and for good reason. Poor mental health and stress can negatively affect employee job performance and productivity, engagement with one's work, communication with coworkers, physical capability and daily functioning.

In fact, the prevalence of behavioral health conditions continues to be on the rise, from Baby Boomers to Gen Z. The stats are staggering.

Top 10 Behavioral Health Conditions³

Rank		Prevalence rate per 100		Increase in prevalence (2014-2018)
		2014	2018	
1	Anxiety	11.2	15.5	39%
2	Tobacco Use Disorder	5.4	8.3	53%
3	Major Depressive Disorder	3.8	6.2	62%
4	Hyperactivity	4.1	5.0	22%
5	Substance Use Disorder	1.3	1.9	51%
6	Alcohol Use Disorder	1.4	1.8	25%
7	Bipolar Disorder	0.7	1.1	52%
8	Cognitive Impairment	0.6	1.0	51%
9	Psychotic Disorders	1.1	0.8	-26%
10	Intellectual Disabilities	0.1	0.1	—



Broadening our definition of behavioral health

There was a time when mental illness was widely associated with serious conditions such as schizophrenia, bipolar disorder and major depression. Over time a broader definition of behavioral health has emerged that includes a full continuum of conditions, from the most severe to the everyday stressors—financial debt, social media pressure, work/life balance, to name a few.

A major impact on businesses

Given the soaring costs associated with mental health conditions as well as substance use disorder, and their negative impact on productivity, employers are under mounting pressure to provide better whole-person care to their employees. Millennials, who will make up 75 percent of the US workforce by 2030, are also driving the need for better solutions. Studies show they're suffering from more behavioral health challenges than their parents or grandparents.^{4,5} In fact, six of the top 10 health conditions affecting Millennials are behavioral health related.⁶ Three-quarters of Millennials (73 percent) say mental healthcare counseling needs to change.⁷ As the impact of mental health conditions continues to grow, building a healthy business model begins with addressing the mental health of your workforce.

A chance to make a change

Forward-thinking employers are changing the way they approach employee healthcare. They're listening and responding with solutions, even broadening traditional Employee Assistance Programs (EAPs) to have greater variety and include more nontraditional benefits. "More employers are adopting a broad approach to mental health," according to the 24th annual Best Practices in Health Care Employer Survey by consultancy Willis Towers Watson. There is no question that employers today are seeking more holistic solutions to care that treat the whole person.



Care and COVID-19

Understanding the pandemic's immediate and potential long-term impact on behavioral health

Increase in stress and anxiety

To comprehend the impact of the COVID-19 pandemic on behavioral health, it's important to understand that mental health conditions in America—especially among Millennials—were rising for years before the virus hit. In 2017, 17.3 million adults in the US had at least one major depressive episode.⁸ Now, stress and anxiety about the COVID-19 pandemic, coupled with financial instability and prolonged self-isolation, are hitting Americans hard. Calls to the federal mental health crisis hotline are 900 percent greater than this time last year.⁹

New challenges

Even beyond immediate health and financial concerns, life as we know it has been overturned. The pandemic is affecting us all, with 93 percent reporting at least one behavior change—from positive ones like more exercise and time spent with family to negative ones like increased alcohol consumption and smoking—since the outbreak began.¹⁰ Millions of Americans are isolated in their homes—more than a quarter living alone—and studies have linked loneliness to substance use and mood disorders.

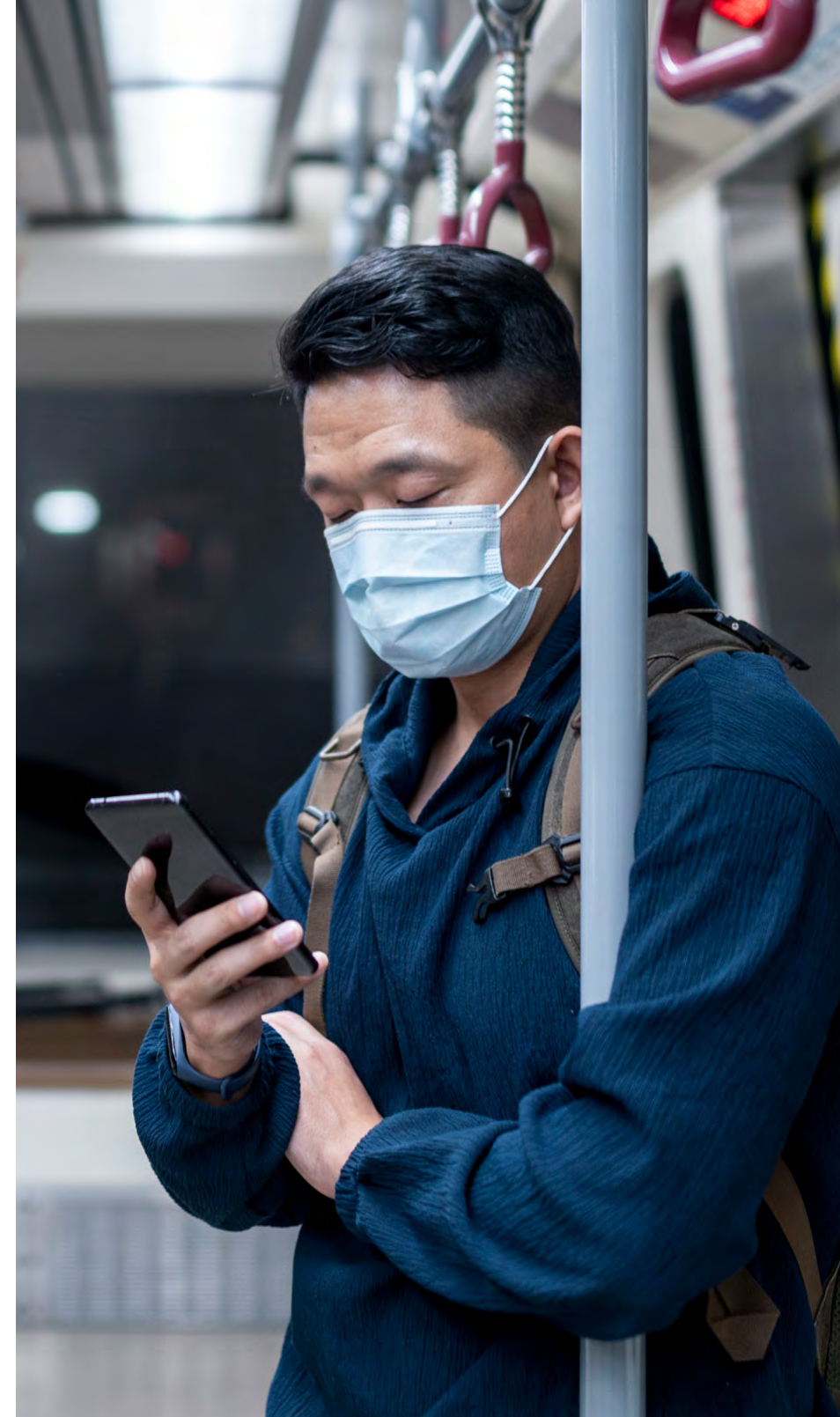
Additionally, stay-at-home orders and social distancing have made it more difficult for people to go out and visit healthcare providers. As a result, there's been a 1.6X increase in virtual care since summer 2019, including a continued growth of the use of digital behavioral health platforms.¹¹ The implications of digital solutions on behavioral healthcare is something we'll examine in this eBook.


Long-term impact

As much as we would all like to see the COVID-19 pandemic as a finite event that will eventually recede into memory, there is growing reason to believe the opposite—that “normal” may take new shape—and that this could have long-lasting effects on mental health. Healthcare experts predict that increased levels of stress, anxiety and depression may never drop below pre-pandemic levels.



Calls to the federal mental health crisis hotline are 900 percent greater than this time last year.





“ The shifts and pressures we are all facing in 2020 are not just causing immediate or short-term rises in stress, anxiety, and depression. Most experts agree the COVID-19 pandemic will lead to a major longer-term increase in demand for integrated behavioral and physical health services. There’s added urgency to adopt a broader approach to how we can help people find the right care, and how we can collaborate to connect that care.”

Susan Foosness

Senior Business Operations Advisor in Behavioral Health,
Blue Cross and Blue Shield of North Carolina



Insights to help you focus on full health

This eBook is intended to help you find new approaches to whole-person care with valuable insights and fresh perspectives to tackle your company's most pressing behavioral healthcare pain points. It's organized around four key aspects of a holistic approach to employee healthcare: **Improving Access, Integrating Care, Reducing Stigma, and Creating a Culture of Health**. Feel free to read this eBook from front to back or jump to a specific section below.

1

IMPROVING ACCESS

Health plans are working with providers and employers to improve availability, convenience, and affordability of care.

[LEARN MORE](#)

2

INTEGRATING CARE

From focusing on physical and behavioral health equally, to coordinating care for both, to treating comorbidity—integrated care delivers better whole-person health.

[LEARN MORE](#)

3

REDUCING STIGMA

Employers are recognizing the need to drive employee awareness of behavioral health and initiate dialogue that fosters openness.

[LEARN MORE](#)

4

CREATING A CULTURE OF HEALTH

It's becoming increasingly clear that developing broader benefits and wellness programs that support healthy lifestyles is a win for employees and employers. Simply put, it's good business.

[LEARN MORE](#)



IMPROVING ACCESS

Did you know?

Cost is the number one barrier to individuals seeking mental health services.¹²

Overcoming gaps in care accessibility

Even as employers are taking steps to make behavioral care more easily accessible to their employees, affordability, availability and convenience issues frequently get in the way. A recent study revealed twice as much employee engagement just by eliminating a \$10 copay.¹³ Even something as small as making mental health screenings more standard with no copays (like preventive care) can have a big impact on accessibility.



“ Much of the feedback we received was that people don’t access [behavioral health] services because they can’t afford them. Allowing the member to receive those services included in the premium that they’re already paying has made a tremendous difference.”

Erin Stucky

President and CEO
Blue Cross and Blue Shield of Kansas City

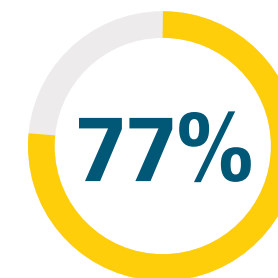


America’s growing shortage of behavioral healthcare providers presents another barrier to access. The need for psychiatric treatment is on the rise while the supply of practicing psychiatrists has been declining for years. This growing shortfall is particularly acute in rural regions and inner cities—areas where there is a profound need for behavioral health support. Across the country, a staggering 77 percent of counties are underserved.¹⁴

However, even when employees are able to find local behavioral healthcare providers—and cost is not an issue—they still frequently struggle to secure an appointment. In a study conducted across three major cities, investigators were only able to book appointments with one-quarter of the doctors they had contacted and the average waiting time for a first visit was 25 days.¹⁵



The average waiting time for a first visit with a psychiatrist is 25 days.



Because of the growing shortage of psychiatrists, over 77 percent of US counties are underserved.



Providing better care by breaking down barriers

To improve their health and well-being, employees—especially Millennials—want easier access to behavioral care. A big part of the solution is virtual care—a whole category of solutions including virtual care platforms, telehealth, cognitive behavioral therapy, and resiliency digital tools and apps. These digital tools can help screen members for behavioral health conditions and offer personalized resources and treatment options. Virtual care provides multiple ways for members to connect with the right clinicians for their needs, supporting them however they choose to access care, from live audio and video chat to instant messaging.

But with the nature of behavioral health, knowing the signs, how to reach out and where to refer employees can be a challenge. Virtual care platforms can help because they work with health plans to provide predictive analytics that can identify employees facing behavioral health challenges and proactively connect with them to offer care.

What's more, remote therapy has also proven to be as effective, and in some instances even more so than traditional face-to-face sessions. Research from one BCBS virtual behavioral healthcare partner, AbleTo, shows that when unmet behavioral health needs are addressed, it can lead to improved health and reduced medical costs, with over 50 percent improvement in clinical outcomes, a 48 percent decrease in hospitalization, and 61 percent lower

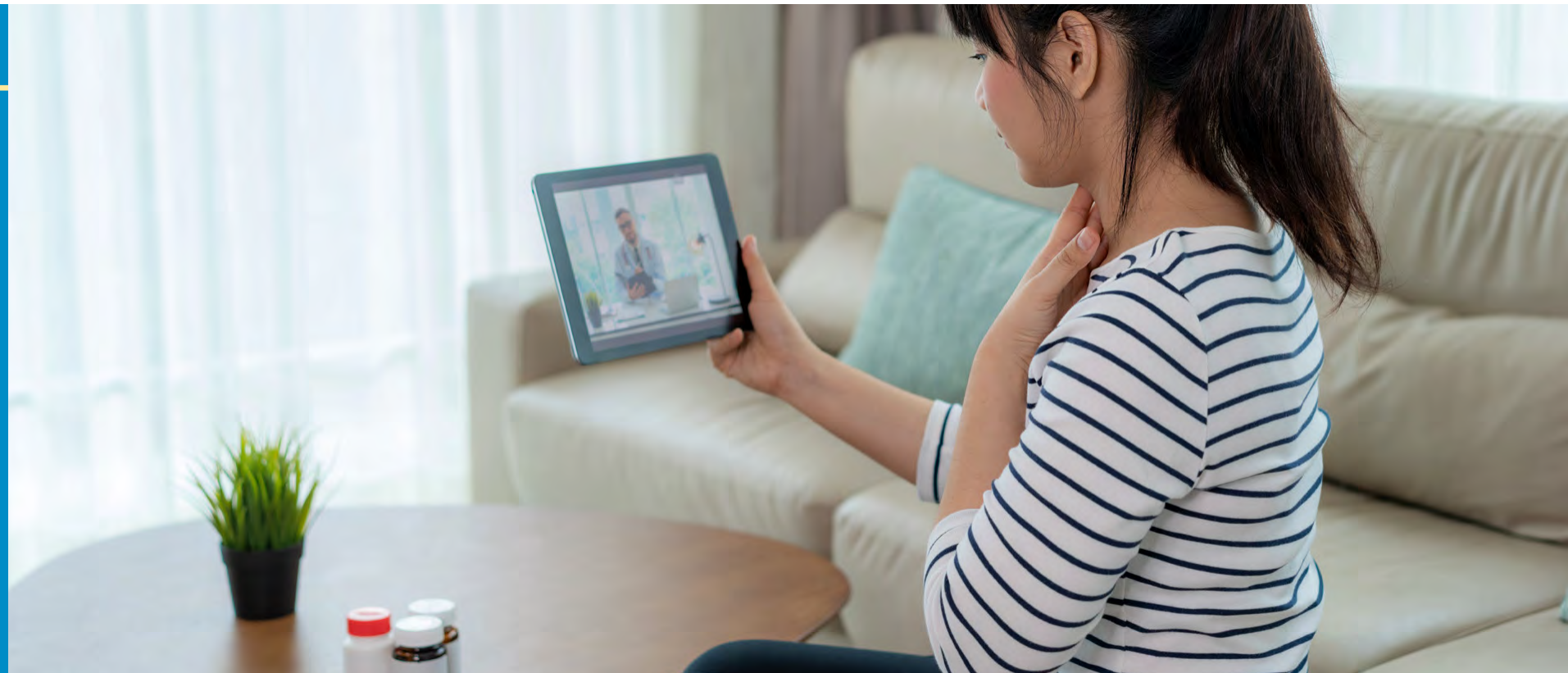
absenteeism rates.¹⁶ These numbers are compelling for employees and employers alike.

As effective as it is, though, virtual care is only a piece of the puzzle. Particularly in complex, specialty areas, breaking down barriers to care means increasing the coordination and quality of multidisciplinary care. Substance use disorder—which affects over 93 million Americans, 75 percent of whom are in the workforce—is a critical example.^{17, 18} BCBS has made a systemwide commitment to collaborate with external experts to build a strategy to help address this epidemic for our customers and their employees.

FULL HEALTH IN FOCUS

Making the standard of care you deserve more accessible

Blue Cross and Blue Shield companies' newest Blue Distinction Specialty Care designation for Substance Use Treatment and Recovery focuses on identifying nationally-accredited providers that are improving outcomes with evidence-based, patient-focused care for treating substance use disorder. So far, we've designated more than 250 providers across 36 states. And it's already working, with the program seeing 27 percent lower readmission rates, improved prescribing patterns and better continuation of care 90 days after treatment.¹⁹



FULL HEALTH IN FOCUS

Opening the door to behavioral health

Blue Cross and Blue Shield of Minnesota partnered with Learn to Live to offer online programs and self-assessments for employees and their family members living with stress, depression, social anxiety, insomnia or substance use disorder. Available at no charge to some members and their families, Learn to Live reports a 30 percent drop in leading depression measures and a 7:1 average annual return on investment for employers.

The doctor will see you now—virtually

Wellmark Blue Cross and Blue Shield partnered with Doctor On Demand® to offer employees the option to receive medical and behavioral health treatment via any device. Through the program, virtual visits are a standard benefit for most members. And, even if virtual visits aren't covered under the member's Wellmark health plan, they may still be more affordable than regular trips to a mental health professional.



Moving therapy online

Making mental healthcare more accessible for Millennials is a priority for Anthem Blue Cross and Blue Shield. Their telehealth offering, LiveHealth Online, connects patients to licensed therapists via phone, tablet or computer so they are able to access care when and where they need it. Online therapy visits can help support people facing common mental health challenges such as stress, anxiety, depression, relationship or parenting issues, grief, panic attacks or coping with an illness.



COVID-19 pushes digital wellness into the mainstream

Even before COVID-19, which is changing the landscape, telehealth has been surging in recent years. Growth in telemedicine patient visits increased annually by 261 percent between 2015 and 2017.²⁰ As the pandemic causes new levels of stress and isolation (and makes it harder for those who need behavioral care to meet providers in person), telehealth and other digital tools can assist with treatment for milder cases of stress and help employees manage their mental health whenever and wherever they need it.

Virtual care has increased 1.6X since summer 2019, and half that growth came since the start of the COVID-19 pandemic.²¹ And in response to it, some 93 percent of companies have instituted Employee Assistance Program (EAP) resources like telehealth and virtual mental health programs.²²

While it's impossible to know what the future holds, many believe things will change for good. In fact, 46 percent of employers say their remote work policies are going to be altered permanently by the pandemic.²³ Opening up your approach to behavioral health, wellness and support will mean broadening the types of tools, resources and benefits you offer—from more virtual care and digital health apps to solutions for greater cultural connectivity.

It's important to remember that while virtual care is critically important, it's not a cure-all. Millennials actually want multidimensional care that breaks barriers by balancing in-person visits and digital care.



Increase in virtual care since summer 2019.





IMPROVING ACCESS

THIS IS HOW

1. Expand resources

Help employees connect with the care they need by expanding your behavioral health resources and improving access points—from virtual care to on-demand or on-site clinicians and counseling. Ask your healthcare partner to include and expand in-network providers that offer a multidimensional care model and for resources that help your employees find them.

2. Make virtual care a priority

Examine your employees' virtual care usage and consider making changes brought on by the COVID-19 pandemic permanent. Ask your healthcare partner about resources that can help employees know which ones are right for them.

3. Get smart about affordability and screenings

Explore ways with your healthcare partner to lower or remove copays when it comes to behavioral health, where check-ins are needed more often. Also, make no-cost screenings standard similar to preventive care—to create stigma-free dialogue with a professional who can explain results and help employees find the right assistance.

4. Drive awareness

Foster a deeper understanding of the connection between behavioral healthcare and physical healthcare and use internal communications to promote the quality, affordability and effectiveness of available resources.



INTEGRATING CARE

Did you know?

Patients diagnosed with a chronic illness are 2X as likely to have a behavioral health condition.

The need for whole-person healthcare

There's a growing awareness among employers that the only way to address behavioral health is holistically. That means fully and intuitively integrating physical and behavioral care to treat the whole person. However, even as the methodology is trending toward integrated care, many healthcare providers tend to operate in silos. Furthermore, an employer may utilize an employee assistance program for behavioral health, a health assessment service for physical health, and point solutions to address specific situations or conditions.



The more services and specialists that are in play, the harder it may be to get a clear view of the whole picture of a person's health. Siloed healthcare not only makes whole-person care difficult, but it also drives up treatment costs, especially when comorbidity is factored in.

Those diagnosed with a chronic illness are twice as likely to have a behavioral health condition. It's true the other way around; someone with a mental health diagnosis is more likely to have a chronic illness.²⁴

The healthcare costs for treating a patient with a chronic medical and a behavioral health condition are two to three times higher than for a chronically ill patient without a behavioral health condition.²⁵ In dollar terms, patients with untreated depression and a chronic illness have monthly healthcare costs that average \$560 higher than those with just a chronic disease.²⁶

**2-3X
HIGHER**

The healthcare costs for treating individuals with chronic medical and behavioral health conditions are 2-3X higher than for those without behavioral health conditions.



Making integrated care happen

Rather than patching together different point solutions individually, the ideal path to full health runs through your health plan partner. The right plan partner can bring expertise and resources together to help you design a plan that starts delivering patient-centered, whole-person care. The key is choosing healthcare networks that take a more coordinated approach.

The even bigger advantage is that with this fuller picture comes the ability for health plan partners to help identify patients who may be at risk of developing behavioral health conditions earlier on. This way, they can help providers and employers proactively guide employees to the right care.

Building out the whole-person care approach begins with creating seamless connections between primary care providers and behavioral health specialists. When primary care doctors—who often have the most contact with patients—are

given access to the right training and resources, they can better screen for and recommend treatment of behavioral health conditions. Digital integrated care platforms can also help primary care doctors and mental health providers connect and develop a collaborative care model for their patients. In addition, new sites of care are emerging that address mental and physical health together—all under the same roof.

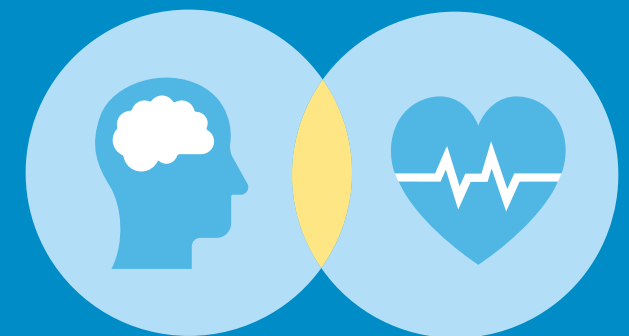
Millennials, in particular, believe that mind and body are interconnected and want to be treated in a holistic manner. This is important considering they will soon become the largest generation in America’s workforce and are a major driver of the shift to whole-person care. Only 49 percent of Millennials think their mental health is “very good” or “excellent” and 73 percent of Millennials say mental healthcare counseling needs to change.²⁷ Consider offering them comprehensive benefit packages and services that include alternative, natural and holistic health options, such as fitness perks, chiropractic care, homeopathic medicine, acupuncture, dietary plans, and even financial planning.



FULL HEALTH IN FOCUS

Integrated care program creates new possibilities for mental health

Independence Blue Cross partnered with Penn Medicine, a world-renowned academic medical center in Philadelphia, to launch an innovative integrated care program.²⁸ Here, mental health clinicians work side by side with primary care providers, screening patients at risk for depression, anxiety and other behavioral health conditions and providing the needed care within the primary care practice. This program addresses access issues to behavioral healthcare as well as any stigma for patients. In its first year, the program has seen a 46 percent remission rate for patients with mild depression and anxiety and better control of hypertension and diabetes in those that participated in the program. With mental health expertise and services integrated into these practices, patients can be quickly connected to well-coordinated, whole-person care. Penn is now working to expand this highly successful program for Independence Blue Cross members.



Why integrate care?

- Improve access
- Create patient-centered care
- Avoid fragmentation of services
- Reduce stigma
- Improve outcomes
- Strengthen the overall system
- Lower healthcare costs

INTEGRATING CARE

THIS IS HOW™

1. Treat the whole person

Talk about and model healthcare solutions around the equal importance of physical and mental health. This means finding opportunities to embed mental health into wellness efforts, including chronic disease management programs for conditions like diabetes and asthma, which have high rates of comorbidity with depression and other mental health conditions.

2. Join networks that work together

Choose healthcare networks that seamlessly connect primary care providers and behavioral health providers. When medical records, health information and resources are shared across providers, a whole picture of health comes into focus.

3. Connect the whole continuum

Support health plan partners that empower primary care providers to collaborate with behavioral health providers. Tell your partner how important this is to your company and help to scale collaborative care models where you can—to make them accessible to your employees and their families.



REDUCING STIGMA

Did you know?

8 of 10 employees with a mental health condition say shame and stigma prevent them from seeking help.²⁹

Opening up a dialogue around mental health

When thinking about behavioral healthcare, it's important to remember that low treatment rates often cause mental health conditions to worsen, further endangering the health of the employee, lowering workplace productivity, increasing turnover, and in many cases, leading to higher treatment costs down the road. Too often when employees are afraid to talk about their behavioral health challenges, they're not getting the treatment they need. In fact, research shows that 90 percent of those with substance use disorder, for example, never seek treatment due to stigma.³⁰



“ There aren't necessarily a lot of healthy outlets for folks to access mental health care. There continues to be so much stigma that is carried over from our parents' generation. And if people aren't actively seeking out, or having access to those resources to take care of themselves, it can be really challenging. So I think a lot of times folks are turning to substances to cope with fear, depression, anxiety, all of the things that we see.”

Millennial, Age 32³¹

The impact of COVID-19

As the COVID-19 crisis continues, many employees are experiencing increased levels of anxiety and stress. Right now, it's critical to create an open dialogue for discussing mental health. There needs to be a workplace environment where employees feel comfortable discussing their emotional well-being and know what resources are available to them if they need help.



Starting a conversation

When stigma prevents employees from asking for help, it costs employers money. Depression is the leading cause of disability among people aged 15-44 and mental health disorders, including substance use disorders, are the leading cause of disability worldwide.³² When someone is dealing with depression, it can be exceptionally difficult to overcome stigma to seek help. Depression costs employers \$9,450 per employee with depression, per year, in absenteeism and lost productivity.³³ Sixty-two percent of missed work days can be attributed to mental health conditions.³⁴ Turnover rates are higher for employees suffering from depression who are 20 to 40 percent more likely to become unemployed because of their condition.³⁵

To overcome mental health stigma, employers need to create an environment where employees feel comfortable speaking up when they need help. Employers themselves need to talk

openly about the importance of physical and mental health. They have to be the change they want to see in the workplace. Leading integrated creative agency Berlin Cameron and global data insight and consulting company Kantar conducted a survey of 1,000 employees and found that 62 percent of respondents said having someone in a leadership role speak openly about mental health would make them feel more comfortable talking about it themselves. Fifty-seven percent responded that to help reduce the mental health stigma, it should be openly discussed in the workplace.³⁶

While it's important for senior leaders to be involved and creating dialogue, it's just as essential to give managers throughout organizations the tools and training to do the same. They have to also be setting the example with teams, able to steer employees to resources when they need them, and following up to support them along the way. This is critical for reducing stigma and creating culture at the grassroots level.



\$9,450

Depression costs employers \$9,450 per employee with depression, per year, in absenteeism and lost productivity.

FULL HEALTH IN FOCUS

Make change on multiple levels

BlueCross BlueShield of Western New York and BlueShield of Northeastern New York have dedicated time, effort and focus into understanding and reducing stigma associated with behavioral health. This work aligns with their longstanding role of helping organizations create a culture of health.

They develop broad, public campaigns like their "Painkillers Kill" initiative that addressed substance use disorders, with wide engagement. Working with Doctor On Demand, a telemedicine app, they provide members with easy, stigma-free access to professional psychologists. They host a Strong Mind Health Fair that's dedicated to helping employees see what behavioral health resources are available to them.

Their current partnership with myStrength, a digital behavioral health app offering self-guided support for stress, isolation and substance use disorder—specifically in the wake of COVID-19—shows virtual care's ability to reduce stigma and empower at the same time. On the provider side, they have initiatives focused on integrated care, understanding that when care is all in one place, it's more normalized, more seen, and stigma-free.



Driving change through education and engagement

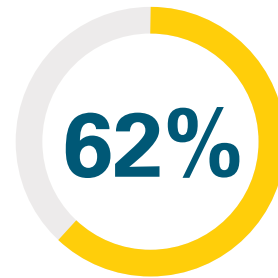
Education about mental health is essential to reducing stigma. For maximum effectiveness, education should be continuous and sustained over time vs. “one-off” or short-term in nature. Educating managers to recognize signs of mental health challenges is advisable. In an American Psychiatric Association Foundation survey, only 15 percent of respondents said that managers in their companies are trained in recognizing a mental health problem.³⁷

Employers can help educate managers by providing special presentations about key behavioral health topics: mental health first aid, suicide prevention, PTSD awareness and substance use (including the opioid epidemic). By training their managers to identify concerns, managers can be better prepared to refer employees to appropriate resources.

Employees struggling with behavioral health challenges can also benefit from candid dialogue with coworkers who have

sought treatment for and effectively managed behavioral health conditions. For example, consider developing a Peer Support Program to help train your employees to assist coworkers experiencing behavioral health challenges and encourage them to access professional health services.

Employee Assistance Programs (EAPs) can contribute to overall mental health-friendly workplace cultures, as with the Blue Cross Blue Shield of North Carolina’s Wellness Toolkit initiative. Employers need to invest in campaigns to drive employee awareness of available EAPs and ensure that the EAP tools and resources are comprehensive and easy to use.



62 percent of respondents said having someone in a leadership role speak openly about mental health would make them feel more comfortable talking about it themselves.

FULL HEALTH IN FOCUS

Blue Cross and Blue Shield of North Carolina is helping employers reduce mental health stigma and create a culture of acceptance through a behavioral health-focused Wellness Toolkit initiative featuring online town hall meetings, podcasts, lunch-and-learns with guest speakers, monthly webinars and newsletters. A steady cadence of communication and events normalizes behavioral health, letting employees know that “it’s OK not to be OK.” Deeper engagement is facilitated through “Mental Health First Aid Training,” mindfulness sessions, and an Employee Assistance Program (EAP).





REDUCING STIGMA

THIS IS HOW

1. Start, but don't stop, at the top

It's important for business leaders to openly talk about behavioral health and share personal stories. But also give managers the training to educate employees about resources and provide encouragement and support.

2. Make behavioral healthcare business as usual

Start during employee on-boarding and send out regular reminders about your EAP and the benefits it has for both behavioral and physical health. Normalize full health by referencing both behavioral benefits and challenges in conversations about benefits. Reexamine company policies to eliminate improper labeling, stereotyping or bullying of employees with behavioral health challenges.

3. Keep the dialogue going

Develop ongoing opportunities for your workforce to discuss mental health through lunch-and-learns, webinars, guest speaker series, video interviews/storytelling, newsletters, etc. Make sure support exists at every level and consider including peer-to-peer programs. The key is to see this not as add-ons but as the fabric of your work environment and employee experience.



CREATING A CULTURE OF HEALTH

Did you know?

40 percent of workers reported that their jobs were extremely stressful.

Creating a full-health workplace culture

For years, businesses have traditionally developed corporate wellness programs aimed at promoting healthy eating, exercise, mindfulness and more. While these efforts aren't without their merits, we're learning that they might not be enough on their own. Employees are still struggling with physical and behavioral challenges as they look for a balance between work and life. The answer for employers may be a more holistic approach grounded in creating a workplace culture that fosters and supports employees' full health.



Finding a balance that works

In the simplest of terms, employees are stressed. As many as 550 million workdays are lost to stress each year.³⁸ A survey showed that about 40 percent of workers reported that their jobs were extremely stressful.³⁹ That's been especially true of Millennials, who will soon be the largest segment of the workforce. According to a recent survey from staffing firm Accountemps, 64 percent of Millennials report feeling overwhelmed at work on a daily basis—and that was before the COVID-19 crisis. Addressing their workplace stress—and behavioral health concerns with your entire workforce—may mean creating a culture shift when it comes to work/life balance.

“ I actually think the biggest thing an employer can do is promote a culture of selfcare and work-life balance.”

*Millennial, Age 34*⁴⁰

There's no one way to build a balanced and healthy workplace culture. From adjusting work-from-home policies and establishing flexible work schedules to encouraging use of the on-site gym to promoting a “no work on PTO” policy, there are a number of ways employers can combat pressure and stress for their employees.



The ripple effect of financial health

Although work-related stress is common, the number one cause of stress in America isn't actually work. It's money. Across your workforce—from Millennials to Boomers, from entry-level workers to senior managers—many are losing sleep over saving for retirement, paying the bills or putting food on the table.

Financial stress contributes to numerous physical and behavioral conditions, including migraines, heart disease, weight gain, anxiety, depression and more. A study published by the National Institutes of Health found significant correlations between financial stress, interpersonal stress, and psychological distress and well-being.⁴¹ All of which make their way into the work environment, negatively impacting the organization.

"While financial stress takes many forms, there is a clear correlation between financial stress and underlying

physiological and emotional changes which do impact both our work and personal lives," said Julie Enga, team leader of employer health and well-being at Wellmark Blue Cross and Blue Shield. Providing employees with a clear plan of action and resources (e.g., financial education/coaching, digital well-being tools that include a financial component, tuition reimbursement) to improve financial health can have a positive ripple effect on other domains of well-being including emotional and physical health.



550 million workdays are lost to stress each year.



The #1 cause of stress in America is money.

FULL HEALTH IN FOCUS

Weekly live video webcast promotes a culture of well-being

Blue Cross Blue Shield of Michigan promotes a culture of well-being in the workplace through a series of live weekly employer and employee webinars led by a well-being coordinator through its Virtual Well-Being program. For employers, the webinars highlight a variety of topics to help create a healthy working environment for their workforce. For employees and their families, the webinars focus on self-care tips to manage mental and physical health. From addressing loneliness and resiliency to the benefits of time outside and home workouts, these webinars provide inspiration and motivation to make their overall well-being a priority. Attendees continue to provide positive feedback, including the impact this is having on their lives. This is what it's all about—making a difference.



Recruitment and retention through wellness

As they build toward the future, employers are searching for new ways to attract and retain top Millennial talent. Millennials, unlike previous generations, have greater expectations when it comes to benefits. They are continually challenging employers to create benefits and wellness packages that promote health—mind and body.

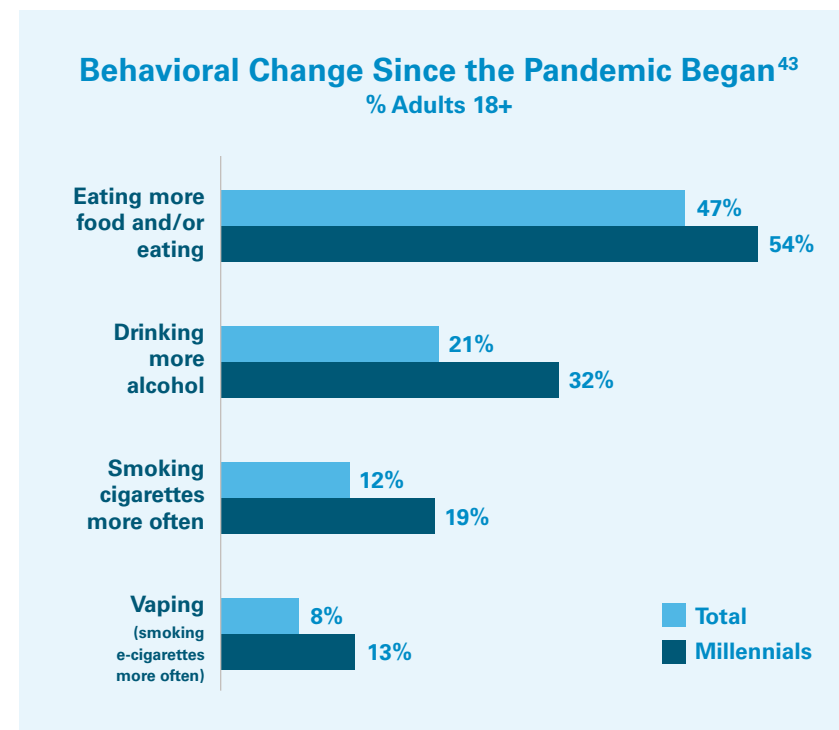
But to truly wow Millennials with wellness, employers need to think holistically. Seventy-one percent of Millennials draw a connection between physical and mental health.⁴² They view employers that offer good benefits as investing in and caring about their employees—which deepens their loyalty to those businesses. They're likely to be impressed by benefit packages that include a range of holistic, natural and alternative wellness approaches—from gym discounts and healthy snacks to homeopathy and financial coaching. And, they're looking for it all to be part of a workplace culture that takes an open and ongoing approach to working and living healthy.

Cultivating workplace health in a COVID-19 world

As we continue navigating our new normal, it's important to closely monitor the pandemic's effect on behavioral health. So much has changed in just a few months. Many people are coping with the loss of family members and friends—or are anxious about loved ones who are ill. With the US economy

in turmoil, financial stress—which was the number one cause of stress to begin with—is elevated by the fear of losing their jobs or having a family member be out of work.

With all this going on, your employees are adjusting to remote work environments, navigating childcare and transportation issues, and somehow putting food on the table every night. It's a lot to manage, and it's unquestionably impacting their mental health. New data suggests unhealthy behavior—especially among Millennials—is on the rise since the pandemic began.



Now is a great time to make sure your employees are familiar with their benefits. They may be surprised to learn about offerings, like telemedicine and virtual care, that they can access immediately to stabilize and begin improving their health and well-being. It is also important to bolster awareness of comprehensive EAPs that support what your employees are facing. Make sure they know what it entails and how they can use it.

Most importantly, particularly given that the impacts of the pandemic on our work, lives and health are going to be enduring—is committing to culture. That means doing more than health challenges here-and-there or concentrating

shows of mental health support at certain times of year. It means living it, top to bottom, in every aspect of employees' work and well-being—from how your company values employee overall health and reflects it through the workplace environment, to putting benefits in place that employees need, to understanding how helping them thrive is how your business does, too.

CREATING A CULTURE OF HEALTH

THIS IS HOW

1. Expand non-medical benefits

Offer a broad range of benefits and perks that promote your employees' full health—from physical and behavioral to financial and beyond. This includes non-medical offerings like tuition

reimbursement, financial coaching and flexible hours to support a healthier workforce. Importantly, make sure your employees are aware of all of the benefits available and how to use them.

2. Think about organizational factors

Consider your company's physical work environment as well as policies and processes and the impact they may have on employees' health and well-being. Aim to build a balanced and healthy workplace culture that is inclusive—reducing stigma and unnecessary stress inducers wherever possible.

3. Show that employees' needs matter

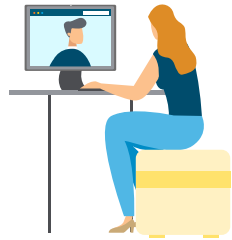
Build an environment around what your employees say would be most impactful to their health and well-being. Don't just ask for their input once—go further to create regular formal and informal opportunities for input, and then take action on those insights. Test and learn to find what is truly impactful.



IT'S TIME TO GIVE FULL HEALTH OUR FULL ATTENTION

THIS IS HOW™

The increased prevalence of behavioral health conditions in the workforce is a top challenge. Meeting it requires a broader approach to care to treat the whole person. This is a summary of actionable recommendations shared throughout this eBook, that you can use to deliver smarter, better healthcare for your employees.



IMPROVING ACCESS

1. Expand resources

Help employees connect with the care they need by expanding their options.

2. Make virtual care a priority

Use the new normal as a chance to support and explore new virtual care benefits.

3. Get smart about affordability and screenings

Explore ways to lower or remove copays and make no-cost screenings standard.

4. Drive awareness

Promote the affordability, effectiveness and easy access of behavioral health resources.

INTEGRATING CARE

1. Treat the whole person

Connect physical and mental health in your wellness efforts, including chronic disease management programs.

2. Join networks that work together

Choose healthcare networks that seamlessly connect primary care and behavioral health providers.

3. Connect the whole continuum

Support health plan partners that empower primary care providers to collaborate with behavioral health providers.

REDUCING STIGMA

1. Start, but don't stop, at the top

Ensure all leaders and managers are sharing their stories and providing encouragement and support.

2. Make behavioral healthcare business as usual

Provide continuous communications about resources available for both behavioral and physical health.

3. Keep the dialogue going

Create ongoing opportunities for employees to discuss behavioral health concerns.

CREATING A CULTURE OF HEALTH

1. Expand non-medical benefits

Offer a range of benefits and perks—from medical benefits to non-medical offerings.

2. Think about organizational factors

Consider how your company's physical work environment, policies and processes can impact employees' health and well-being.

3. Show that employees' needs matter

Build an environment around what your employees say would be most impactful. Create regular opportunities for input. And act on those insights.



Blue Cross and Blue Shield companies are working with employers to support the full health of their employees. Through expertise shared across 36 companies, the richest pool of healthcare data, strong collaboration with providers, and strategic partnerships with other forward-thinking companies, we're helping arm employers with integrated solutions that expand and elevate care to treat the whole person.

The future is full health. Ask your local BCBS company representative about the right behavioral health solutions for your workforce. Or learn more at [smarterbetterhealthcare.com](https://www.smarterbetterhealthcare.com).





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