

# BENEFIT TRENDS & INSIGHTS

## Addressing disability in the workplace with better care and science

*Leading experts discuss the scale of mental health issues in Canada, along with the solutions needed to improve the well-being of employees*

Mental health has become the leading cause of disability in a rising number of industries, with up to half of the world's population affected by mental health challenges at some point in their lives.

In Canada, studies suggest that mental health is accounting for about 30% of all short-term and long-term disability claims, and up to 70% of total disability costs.

Whether this rise of anxiety and depression and other mental health issues is a result of the pandemic or related to other factors like economic concerns, politics and social media, the risk of mental health in the workplace is clearly an increasingly important concern for employers.

To address these concerns, organizations need to build supportive cultures and equip employees with the tools and resources they need to take a direct and active role in their health and health care decisions.

In a "Benefit Trends & Insights" webinar, host **Kristyn Dougall** from *Benefits and Pensions Monitor* was joined by **Olivier Pagé**, Director of Group Disability Management Operations at Medavie Blue Cross; **Karen Adams**, CEO at CloudMD; and **Mark Faiz**, CEO at Personalized Prescribing, Inc.

Sponsored by **Medavie Blue Cross**, **CloudMD** and **Personalized Prescribing Inc.**, the webinar discussed the impact of mental health and what can be done to improve outcomes for both employees and their employers.

### The cost

Pagé says the impact of deteriorating mental health is immense – beginning with the social cost to individuals, their families, colleagues and society at large.

About one in five working-age Canadians is living with a mental health issue or illness, and approximately 200 Canadians attempt suicide every day. Globally, suicide is the second leading cause of death for people aged between 15 and 24 years old.

Beyond this sobering impact on people themselves, there is also a financial cost that must be understood if we are going to effectively marshal the resources needed to assist those who require help.

About 20% of people with coverage will claim for drugs or therapy related to mental health. Then there are the indirect costs. When employees suffer from mental health issues, they may lose motivation, take time off, or leave their jobs entirely. The Mental

Health Commission of Canada estimates the cost of lost productivity due to absenteeism, presenteeism, and turnover runs to \$6 billion per year.

Along with the cost of care, Adams said there's a rising number of barriers to care. About 37% of people can't take time off work to get to an appointment, she says. And even when they do have time to seek care, there are now six million Canadians who do not have a family doctor, while wait times in emergency rooms are at an all-time high.

The social and economic costs are staggering, but this can change. With an enlightened approach and effective support, we can help employees improve their health and return to being the best version of themselves.



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– Karen Adams

### The solutions

Pagé says addressing the mental health crisis at work will require an integrated approach that brings benefits for health care, insurance, pharmacy, management, and disability under one roof.

"We aim to enhance well-being by reducing the administrative burden, and delivering personalized care at every stage of the disability process," Pagé says, adding that it must be timely. "That's key. Timeliness is paramount in this process."

We have a layered approach to disability management that addresses prevention, treatment and accommodation, and recovery – while continuously innovating to enhance both the quality and availability of care.

"Our goal is to help people remain at work," Pagé says. "I like to say to my team that my biggest wish is that people don't need us."

One of the interesting elements to addressing mental health is that the problem isn't so much the availability of assistance, it is the failure of people to take advantage of this assistance.

Adams, who also sits on the board of the Ontario Shores Foundation for Mental Health in Ontario, says although most employers provide access to mental health care and benefits, many people aren't sure how to access the care, or they avoid help because of

the stigma around mental health.

"We need to combine clinical needs with personalized preferences to remove the barriers of time and cost," she says. "Have a conversation with somebody. Walk through the group benefits with them so they understand what they have access to."

### Pharmacogenomics

Along with heightened awareness about mental health, and a greater willingness to seek help, there are other trends in the industry that point to improved care in the years to come.

One of the more interesting areas lies with pharmacogenomics, which analyzes how the genetic makeup of a patient affects their response to drugs.

Faiz, who is an engineer and mathematician by training, says more insurance companies and employers are beginning to embed pharmacogenomics in their health plans. And for good reason – with some research showing that aligning medication with a person's genome resulted in a 17% reduction in the duration of short-term disability.

Using medication to address mental health issues can be a problem for many people. Faiz explains that one of the reasons people hesitate to use antidepressants for example is the different timelines between the benefit and the side effects.

"Antidepressants don't work right away. If your doctor gives you an antidepressant, it could be weeks before you see any results. Unfortunately, the side effects begin right away. The distrust starts here."

Compounding this problem, Faiz says is that antidepressants fail more than 50% of the time. So along with a lot of distrust, there's a great deal of ambiguity around whether a medication will work.

Here's where the field of pharmacogenomics could point to a solution. By assessing an individual's genes and their ability to do things like absorb medicines into the intestine and circulate in the blood, scientists can get a much better understanding of how a drug will reach and ultimately affect the brain.

Mental health is as crucial to individual well-being as physical health, yet it's often overlooked and under-addressed in the workplace. By fostering a greater understanding of mental health issues among employees, we can alleviate stigma, promote early detection and intervention, and help ensure access to the right services and supports to help people remain at work or return to work safely when the timing is right.

This will improve the quality of life for individuals, and help build more supportive and resilient organizations to the benefit of everyone.

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