Working With Benefits Providers: Mental Health Issues Checklist

The COVID-19 pandemic is occurring everywhere. COVID-19 affects the mental health and wellbeing of your employees, including increased stress, uncertainty and anxiety. Higher stress levels are associated with increased substance use and an increased risk for relapse.

During these times, traditional treatment and support mechanisms may be shut down, overwhelmed or otherwise not available for people with mental health and/or substance use issues. This can increase the risk of relapse. These issues will impact employers and employees alike during the peak of COVID-19 and after the initial crisis has passed.

Utilizing your Employee Assistance Program (EAP), or other similar programs, and working with your health insurance vendors will be crucial to helping your workers get through these hard times. The National Safety Council provides the following checklist of what you can ask your EAP and health insurance vendors to do that will help your employees and their families navigate stressful situations safely.

- Ask your EAP to be very active in promoting their telephone and online counseling services. Your EAP should push out information and assure employees that they can get help for any kind of problem. The EAP should be visible and active throughout the crisis.

- Ask your health plans to actively promote mental health and substance use services. Your providers should be proactive with encouraging utilization of their services through frequent and creative formats.

- Check with your EAP to see if your plan requires full time status for eligibility. If so, ask for your plan to be amended to be free for laid off or furloughed workers.

- Ask how your EAP is prepared to respond to a major increase in calls.

- Inform managers that they can get help from the EAP in dealing with stressful issues within their work teams as well as support from HR.
Make sure your EAP and health plans provide telehealth options, such as crisis and mental health counseling by phone and other forms of electronic communication. These services should be available 24/7 and should be repeatedly publicized to your workers.

Check to see that your EAP and health plans offer online support groups for employees concerned about the virus or who have other behavioral health concerns. Online substance use and mental health support groups should be easily accessible and their availability frequently publicized.

Medications to treat mental and substance use problems must be accessible. Ask your health plans to confirm that drugs to treat substance use and mental illness are available at the same levels as other illnesses.

Be sure your EAP and health plans publicize the availability of online guidance on self-care to reduce stress and distress e.g., walks, gardening, meditation, yoga, Zoom meetings, checking in on friends and neighbors by phone, email, etc.

Work with your EAP and health plans to make sure they report back to you weekly on the number and types of presenting problems they are seeing, especially depression, alcohol and drug use, family violence and suicide.

Track weekly the volume of telehealth, telephone, email or video services provided. Usage rates will be higher than usual levels. EAP direct service rates are usually in the 3% to 5% range annually. During the crisis, they should be many times higher.

Ask your EAP and health plans to provide the number of low-touch services provided, such as views of online materials and downloads of materials.

We understand that not all employers have these options, and that not all EAPs provide these services. Remember, any action you take helps you and your employees. You are an essential link in helping your workers access the support they need during this time. Please reference The Employer Role: Mental Health During COVID-19 for more ideas beyond EAPs.

Communicate frequently

Once you find the answers to the items above, remember to communicate the available services to your workers and their families often, and how they can access them. Effective public health messaging can be summed up in 11 words: A simple message, repeated often, by a variety of trusted voices.

It is not enough to post benefit information on your company website or the websites of your health plans or EAP. There is a barrage of information hitting people about the virus, their health risk, their jobs and the economy. Employees may have a lot on their mind and may be experiencing high levels of stress – they may be more distracted, which is typical. That is why you and your benefit providers should reinforce messaging several times, when appropriate, about how to get help for the stress they are feeling.

Acknowledging that your organization understands the stress your workers are going through will make a world of difference. Providing them with free services can help lessen the mental health effects of this crisis, reduce risk for increased substance use and prevent relapse in those with current issues.