

Sponsor: Medicine Hat & District Chamber of Commerce

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Increasing Access to Mental Wellness Workplace Supports

Issue

There is a need for integrated, effective, and efficient mental wellness support in the workplace for Alberta businesses. Mental health issues and concerns that were present previous to the COVID-19, and were costing businesses in both financial and human terms, have now been further exposed and accelerated.

Background

Individuals who are experiencing mental health issues are employees, employers and business owners. When individuals are dealing with personal stress, trauma or loss, they are also trying to contribute and participate in the workplace.

In addition to personal struggles, business owners and their employees are also trying to manage the stress associated with financial burdens, responsibility for administering protocols, and the necessary pivots resulting from changing context and directives. Consequently, businesses are experiencing significant financial and human costs.

According to the Mental Health Commission of Canada, one in five Canadians will experience a mental health problem or illness every year, resulting in a \$50 billion impact on our economy. About 30 percent of short- and long-term disability claims in Canada are attributed to mental health problems and illnesses.¹ In 2011, mental health problems and illnesses among working adults in Canada cost employers more than \$6 billion in lost productivity from absenteeism, presenteeism and turnover.

One in every five Canadians experiences a mental health problem or illness within a given year. This figure equates to 20% of the Canadian population, approximately 7.1 million individuals, or the population of the 15 largest Canadian cities combined. We also know one in two Canadians under the age of 40 will experience a mental health problem or illness by the time they turn 40 years of age. These numbers also directly impact the workplace, as every week, 500,000 Canadians are unable to work due to mental health problems or illnesses.² These statistics are pre-Covid and have been compounded as business struggles to cope during the pandemic.

Currently, workplace mental health is mainly the responsibility of business owners who may, or may not, be equipped or have the resources to support their employees. The government

¹ Mental Health Commission: <https://www.mentalhealthcommission.ca/English/focus-areas/mental-health-strategy-canada> and <https://www.mentalhealthcommission.ca/English/covid19>

² Morneau Shepell: *Understanding mental health, mental illness, and their impacts in the workplace:* <https://www.morneaushepell.com/ca-en/insights/understanding-mental-health-mental-illness-and-their-impacts-workplace>

can and should help employers and employees access effective mental health therapies and supports.

The Government has invested in workforce development and training through programs like the Canada/Alberta Jobs Grant Program, realizing that an investment in an employee will benefit the individual, the employer and the larger economy. Considering the economic loss that untreated mental health issues like absenteeism and presenteeism cost the economy, an investment in mental health treatment, access and support would provide a significant return on the investment of public dollars allowing the individual to be more present and focused on their work and resulting in greater productivity for the business and the economy.

Using a proven model like the Canada/Alberta Jobs Grant Program, an Alberta Workplace Wellness Grant would allow employers to find financial support and customize mental health support for their employees. A critical feature should also ensure owners and those who are self-employed and their families have access to the program.

An added benefit to a Workplace Wellness Grant would allow local health providers and entrepreneurs to provide solutions and support within the workplace and community. Building a wellness network with ties within the community could potentially create a trusted and preventative support system that could identify individuals who are needing more intensive mental health therapy and intervention

Currently, psychological services are paid out of pocket. If an employer's benefits program covers them, each hour of services' cost is often only partially covered, and there is typically a cap on how much can be claimed. Mental health treatment usually requires more time and resources than is available to an employee in a given calendar year. For example, one typical benefit program provides \$100 per service hour, up to a maximum of \$500 per calendar year. A brief psychotherapeutic treatment plan typically requires between 4 and 8 one-hour sessions at the cost of \$200 per hour. A family accessing six hours of psychological service, with the full help of this benefit program, will be out of pocket \$700.

The cost of treatment for many who need it the most is currently hindering access to these much-needed services. To help increase access by having psychological services within Alberta Health care, similar to physicians, would overcome these cost barriers. This allows for client choice, improved service delivery, and reduced bureaucracy by moving administration into private practice enabling those with the most training to address mental health to be members of the primary care team. Additionally, the burden on the larger medical establishment, which is already being exhausted due to the pandemic, would be eased.

While there are long-term cost savings associated with addressing mental health, we recognize that expanding these supports might create additional up-front costs to the Health Care system. To offset the benefit provision of mental health coverage, the Government of Alberta may need to reconsider reinstating the Health Care Premium to assist with incorporating this into health care coverage, with exemptions considered for

those under a certain income level. When the Health Care Premium was removed in 2009, the rates were \$44 per person or \$88 per family per month.

For businesses to become invested in mental health supports for themselves and their employees, there needs to be a demonstrable benefit. In a study conducted by Deloitte, the median yearly ROI on mental health programs was CA\$1.62 among seven companies that provided at least three years' worth of data. Companies whose programs had been in place for three or more years had a median yearly ROI of CA\$2.18. Programs are more likely to deliver greater returns as they mature, rather than yielding immediate financial benefits. Indeed, achieving positive ROI can take three or more years.³ Mental health solutions will take time to establish; however, programs in the workplace help create a culture within participating companies that value employees' overall well-being and result in employees becoming more productive and dedicated to their workplace.

Tracking the success of support initiatives should be an essential part of mental health initiatives. Employers can measure increased productivity and worker retention. Health care providers can track increased referrals as a preventative treatment and not during or after a mental health crisis has occurred. The government can gauge popularity and uptake of wellness grant funding and an increase in overall economic productivity.

Improving individual mental health will take a collective effort. Health professionals, educators, the business community and all levels of government will need to come together to tackle this complex issue. However, while the task of addressing this challenge may seem daunting, the cost of inaction and not harnessing our efforts to effect change and improve the mental health of our communities is one we cannot afford.

RECOMMENDATIONS

The Medicine Hat and District Chamber of Commerce recommends the Government of Alberta:

1. Implement an Alberta Workplace Wellness Grant to provide two-thirds of funding for mental health and wellness services for employees, employers, owners and those who are self-employed.
2. Explore the possibility of including mental health and wellness services within the Alberta Health Care system model.
3. Reinstate the Alberta Health Care Premium.
4. Support a community-led, collaborative, and entrepreneurial approach for service delivery early detection, prevention and treatment to avoid duplication and reduce service delivery costs.

³ Deloitte Insights: The ROI in workplace mental health programs: Good for people, good for business