



DIGITAL TOOLS FOR MENTAL HEALTH

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KEY TAKEAWAYS

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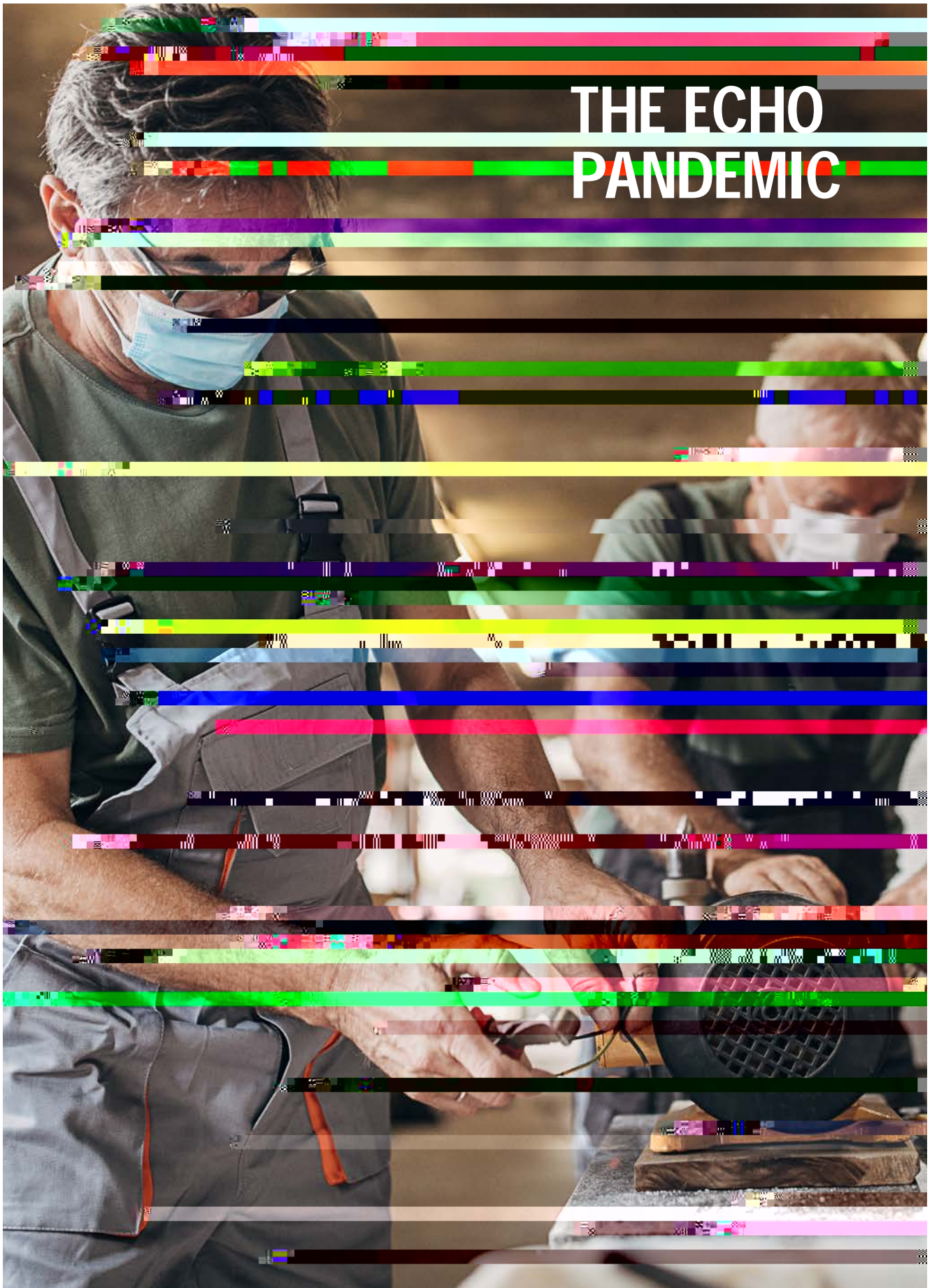
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THE ECHO PANDEMIC



COVID-19 is increasing the burden of mental ill health borne for employers.

ANOTHER GLOBAL HEALTH CRISIS

Psychological distress soared during the initial months of COVID-19 and will persist through the remainder of the pandemic and beyond. Symptoms of stress, anxiety, and depression spiked during outbreaks and lockdowns in many countries, which also saw steep

Exhibit 1). For example, one in three US adults reported symptoms of anxiety or depression in A Um&\$&\$žVtē dUfYX'rc'† gñcj Yf'cbY]b'%'\$ ĤY' dfYj]ci gñYUf;¹ and two-thirds of companies ĤUñc Yf'Ya d'cnYY'Ugg]ghUbW'dfc[fUa g' f95DE saw increased utilization.²

20%

Mental health is mental well-being



ĤĤY'K cf'X'<YU'Ĥ' C f[Ub]ñUñ]cb'XY bYg'a YbĤJ'\YU'Ĥ' Ug' U'gĤUĤ' cZ k Y'!VY]b[]b'k \]W' Ub]b'X]j]Xi U' fYU'nYg'\]g'cf'\Yf'ck b'UV]]ñYgžWb' VtēdY'k]Ĥ' ĤY'bcfa U' ghfYggYg'cZ']ZYžWb'k cf_'dfcXi Vñj Y'nāUbX']g' able to make a contribution to his or her community."

9j YfñcbY\ Ug'a YbĤJ'\YU'Ĥ' ž† ghUg'Yj YfñcbY\ Ug'd\ng]W' \YU'Ĥ' " People experience a continuum ranging from good health to dccf \YU'Ĥ' rc']b'Ygg'cf'X]gUV]]ñžk]Ĥ']a dUWñg'cb' ĤY]f' Vtē[b]ñj Yž emotional or social abilities.

–b'Ĥ']g'fYdcfñžk Y' i gY' ĤY'Ĥ'fa ' a YbĤJ']' \YU'Ĥ' 'rc' fYZYf'rc' mental illnesses and mental health problems. Mental illnesses are diagnosable disorders such as depression, anxiety, and bipolar X]g'cf'XYf" A YbĤJ'\YU'Ĥ' d'fcV'Ya g'a UmVY'Ygg'gYj YfY' UbX'a UmfYgc' j Y' with time or a change in situation.

* Employee Assistance Programs are third-party counselling services provided as a benefit by an employer, typically to solve immediate, short-term issues.

and again by 4.9 percent in 2009.⁶ As a result, the increase as risk factors persist through the long haul of pandemic suppression, in which the box below).

and again by 4.9 percent in 2009.⁶ As a result, the increase as risk factors persist through the long haul of pandemic suppression, in which the box below).

<p>5 different ways mental health in many ways:</p> <ul style="list-style-type: none"> • People continue to experience enormous loss and change, as well as uncertainties about health, jobs, and incomes. Concurrently, stress is intensifying. • Economic and health inequalities are widening as low-income and minority workers face higher risks of infection, unemployment, hunger, and homelessness. • Home restrictions distance people from their support networks, increase loneliness, disrupt access to non-urgent healthcare, and increase the risk of domestic abuse. 	<ul style="list-style-type: none"> • Key workers in healthcare, long-term at escalating risk of burnout and post-traumatic stress. • Psychological distress as people experience lasting symptoms
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after the pandemic.⁹ Other long-term consequences of deferred or forgone treatment for chronic disease or mental illnesses.

after the pandemic.⁹ Other long-term consequences of deferred or forgone treatment for chronic disease or mental illnesses.

Exhibit 1: A global crisis

Mental ill health has been a growing concern of younger generations entering the workforce they had experienced at least one physical or emotional symptom of stress.²¹ They had job for mental health reasons.²²

dfcXi Vlj
pr

ca UVgYbhYY]ga UbX'

9j Yb VYZcfY hY dUbXYa]V]h]gYgha UHYX' that mental ill health in the workforce cost US employers \$80-100 billion and the UK economy £70 billion annually;²³ this includes direct costs of mental healthcare as well as indirect

*Absenteeism is a habitual pattern of absence from work. Presenteeism is being present at work, but being limited in job performance by a health problem.

BOOST TO DIGITAL HEALTH

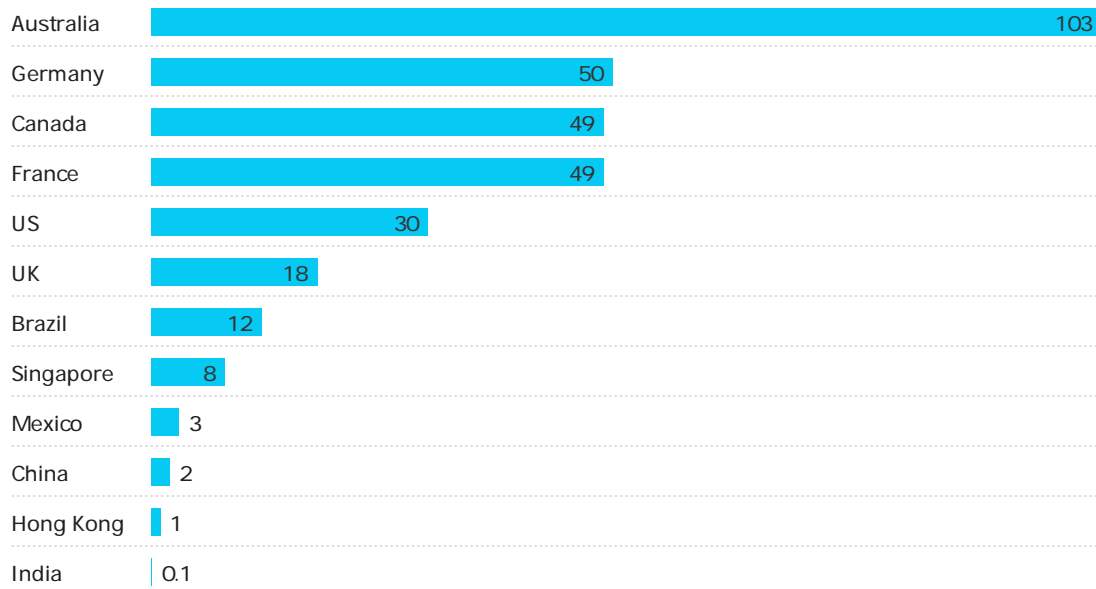
5`gl] Yf``]b]b[`cZ7CJ =8!%-]g`h\Y`gi f[Y`]b`
adoption of digital health by end users
f]bW X]b[`Ya d`cnYgZ`Ya d`cnYfgz`UbX`gYfj]W`
dfcj]XYfgz`Ug`k Y``Ug`Wz] YfU[Y`cZX][]H`
]bH`fj Ybh]cbg`Vm]bgi fYfg`UbX [cj Yfba Ybhg`
DYcd`Y` cW`YX`hc`k Y`!VY]b[`Uddg`UbX`
telehealth during initial outbreaks and
`cW`Xck bg`hc`fYXi W`h\Y`f]g`g`cZcj Yf`cUX]b[`
healthcare systems or contracting or
transmitting COVID-19. The top 10 well-being
apps generated 2 million more downloads
fU`&) `dYfWbh]bWYUgYk]b`5df]`Ug`Wz`a`dUfYX`
with January 2020.²⁵ Virtual consultations
Ug`U`dfcdcfh]cb`cZhc`H`!`G`ci`hdUh]Ybhj`]g]hg`
spiked from less than 0.01 percent before the
pandemic to 69 percent in mid-April, before

This is good news, because traditional
 Ya d`cmYY`a YbHJ!\`YU`h` gYfj`JWg`UfY`Uj`U]UV`Y`
 i`bYj`Yb`nã`UbX`gYfj`JWg`k`YfY`ghYH`YX`Yj`Yb`
 VYZ`c`fY`h`Y`d`UbXYa`JW`9a`d`cmYfg`j`Ufmk`JXY`mi
 by size, sector, and geography in terms of
 c`Yf]b[`UWW`gg`hc`h`mã]W`gYfj`JWg`ž`gi`W`Ug`b]bY`
 a`UbU[`Yf`h`U]b]b[`ž`cbg]h`k`Y`!VY]b[`UW]j`h]Yg`
 UbX`W`i`bgY`b[`gYfj`JWg`ž`UbX`h`JFX!`d`Ufmi
 EAPs for short-term support and counselling.
 :`c`f`YI`Ua`d`Yž`U`d`fY!`d`UbXYa`JWA`Yf`Wf`gi`fj`Ym
 Ž`ci`b`X`c`b`m`+`d`Yf`W`b`h`c`Z`Ya`d`cm`Y`f`g`c`Yf`
 a`YbHJ!\`YU`h`f`g`h`U]X`h`U]b]b[`ž`&(`d`Yf`W`b`h`

third-party EAPs, and 23 percent resilience
 training.³¹ 9a d`cmYfg`UbX`]bgi`fYfg`U`gc`j`Ufmi
]b`k`\`Y`h`Yf`h`Ym`V`ž`j`Yf`h`U`_]b[`h`Yf`Ud]Yg`
 UbX`#`c`f`a`YX]W]h]c`b`g`d`f`c`j`JXYX`V`m`V]b]V]g`UbX`
 hospitals. Clinician shortages limit the ability
 of employers and health systems to scale up
 UWW`gg`hc`ž`UbX`d`f`c`j`]g]c`b`c`ž`h`f`U`X]h]c`b`U`g`Yfj`JWg`
 f`G`Y`9I`\]V]h3). That is particularly true in rural
 regions and poorer countries. Indeed, well
 c`j`Yf`\`U`Z`c`Z]bgi`fYfg`]b`U[`c`V`U`gi`fj`Ym`V`ž`bg]X`Yf`
 V`c`h`di`V`]W]b`X`d`f]j`U`h`Y`U`h`g`n`g`h`Y`a`g`h`c`V`Y`
]b`Y`Y`W]j`Y`]b`d`f`c`j`X]b[`a`YbHJ!\`YU`h`W`f`Y`³²

Exhibit 3: Mental health capacity crunch

Psychologists or psychiatrists per 100,000 population



Source: WHO Mental Health Atlas (2011 and 2017); Singapore Ministry of Health (2020); Eurostat (2017)

At a time of strained resources and social distancing, digital tools present an opportunity for employers and providers to support





THE PROMISE OF DIGITAL

A proliferation of digital tools can help employers better
i bXYfghUbX`k cf_Yfg`a YbhU` \YU`h`bYYXg` `UbX`ck Yf`VUff]Yfg`
to access and utilization. Digital tools also pose limitations and

Exhibit 4: Wide range of digital tools

Phases	Detection	Support and treatment	Management and
Solution types	<ul style="list-style-type: none"> Well-being apps Self-help websites 	<ul style="list-style-type: none"> Digital biomarkers Teletherapy ICBT/cCBT 	<ul style="list-style-type: none"> Online communities for peer support Well-being apps and websites Digital biomarkers
Vendor examples	<ul style="list-style-type: none"> Unmind FYV MindFi Togetherall Calm Headspace meQuilibrium 	<ul style="list-style-type: none"> Quartet Health Mindstrong Health 	<ul style="list-style-type: none"> Ginger GJJ Yf7 Lyra Health Togetherall Psicologia

* Recovre is part of Marsh & McLennan Companies
 Note: This is not a comprehensive list

BETTER DATA AND ACCESS

Digital tools for mental health gather data on employee well-being and utilization. However, barriers to access and utilization exist. Traditional mental health professionals, limited resources, and increasing need, digital tools present an opportunity for employers to understand employee needs better and scale up support at lower per-capita costs.

Spotlight on problems: By collecting data routinely and at scale, digital tools can help employers identify unnoticed and emerging issues. However, access and utilization barriers exist. For example, quizzes and pulse checks in a frequently used app are often hobbled by low completion rates. Pooling aggregate and anonymized data on employee well-being and utilization, and claims data — employers can understand the true scale of mental illness and employee well-being.

Data-driven interventions: Digital tools

Access to treatment: Digital tools can
and often. Chronic clinician shortages —
particularly in rural areas and poorer
countries — result in long delays for traditional
of adults in the UK diagnosed with a mental
illness waited more than four weeks to see a
specialist,³⁹ prolonging distress and increasing
reach employees when and where they need

Wt

Vb Zc Yg\$ \ '8]Yi fg ' Q 'dff XQ

NOT A SILVER BULLET

5. Health care providers also part of the problem, as digital platforms health. Frequent use of social media among young people is associated with higher rates of loneliness, depression, and anxiety.⁴² Screen use around bedtime may reduce sleep time and quality, which is linked to increased risk and progression of mental ill health,⁴³ chronic of chronic diseases including cancer, diabetes, and heart disease,⁴⁴ which in turn increases risk of co-morbid mental illness.

Digital tools focused on mental health present risks for employers to recognize the limitations and mitigate the risks.

Fragmented of erings: Mindful of the range, complexity, dynamism, and degrees of

or mildly unwell people). The sheer number of frameworks to guide selection.⁴⁵ Although

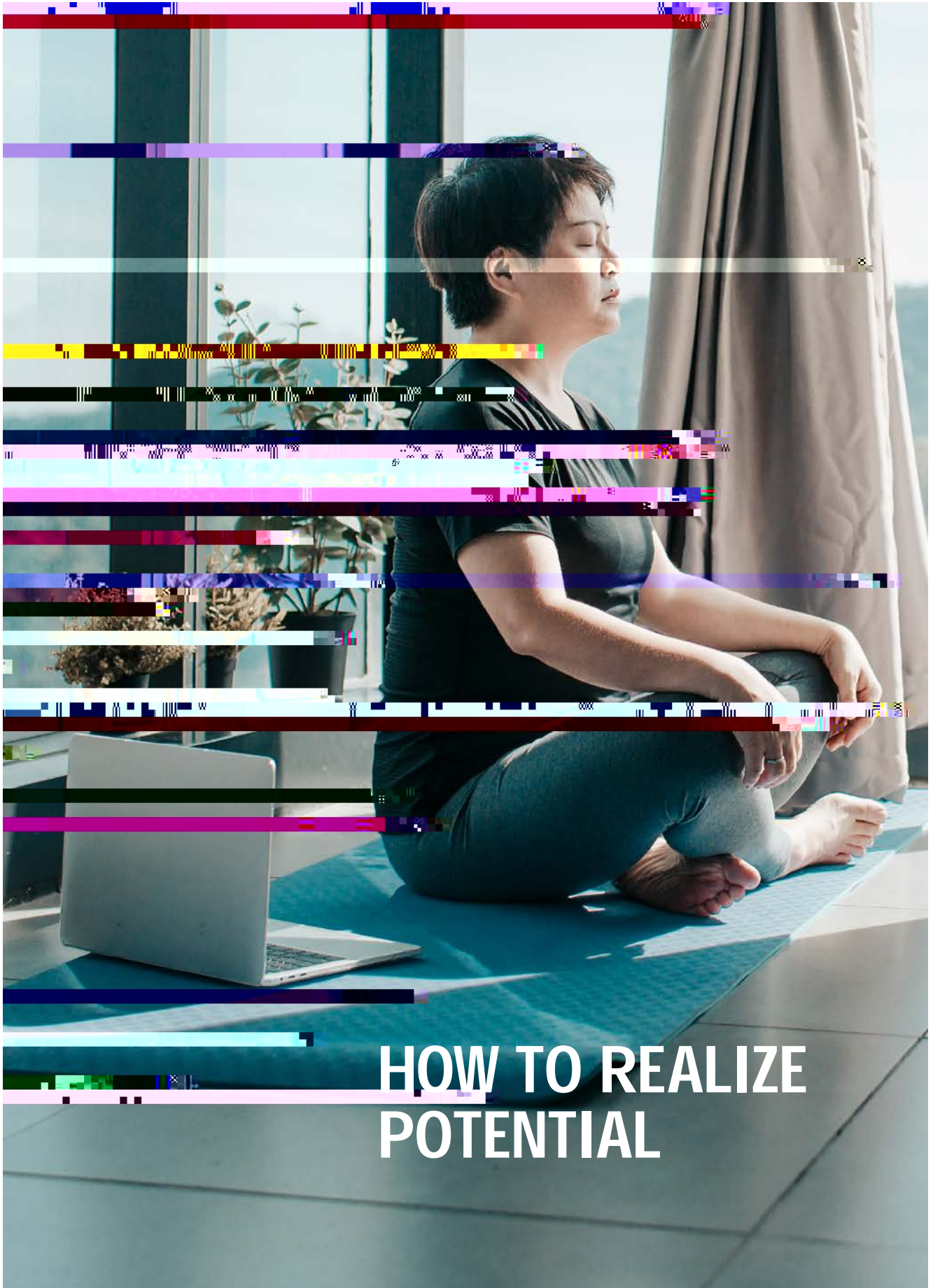
Disparities: Efforts to entrench or magnify disparities in mental health care for women, low-income workers, and minorities — who experience a greater degree of mental ill health because of a broad range of risk factors such as lack of autonomy, stigma and discrimination, and barriers to mental healthcare.

- Out-of-pocket costs are a major barrier: 80 percent of employees in the highest income bracket compared with 38 percent in the lowest income bracket.⁵¹

support) from many workers who need them the most; as with physical health, digital tools can help reduce the financial burden of mental health care costs.

- Digital tools can help reduce the financial burden of mental health care costs (e.g., substance abuse) or population segments with high rates of mental health disorders). A mix of digital and hybrid tools can help reduce the financial burden of mental health care costs and reliable internet access.

Introduced and used appropriately, digital tools can empower employers, employees, and insurers with information and support solutions, employers and insurers need a strategic and holistic approach that meet employee



HOW TO REALIZE POTENTIAL

9a d`cmYfg`UbX`]bgi fYfg`Wb`V`UVcfUH`k`Jh`gc`i`h]cb`dfcj`]XYfg`
hc`W`fUH`zi`h]`nYz`UbX`]a`dfcj`Y`X`][`]H`hcc`g`Zcf`a`YbH`YU`h`"
They must also go beyond digital tools to address structural
f]g`ZUM`c`fg`h`UhXf]j`Y`a`YbH`]`health.


EFFECTIVE IMPLEMENTATION

Employers and insurers can help employees make sense of the fragmented landscape of a YbH`YU`h`gYfj`]Wg`VmUggYa`V`]b`U`gYhcZ`digital and traditional approaches that meet employee needs, and by making it easy for Ya`d`cmYg`hc`gY`V`UbX`bUj`][`UH`VYk`Yyb`gi`]HUV`Y`gYfj`]Wg`Cj`Yf`h]a`YzYa`d`cmYfg`UbX`]bgi`fYfg`Wb`]U`Y`UXj`UbH][`Y`cZa`YUb]b`Z`a`Yf]V]h`hc`Yj`U`i`UH`UbX`]a`dfcj`Y`Vch`h`Y`j`U`i`Y`UbX`i`gUV]`]mcZX][`]H`tools.

Curate and connect tools: Working with gc`i`h]cb`j`YbXcfg`UbX`a`YbH`health

specialists, employers or insurers could V`b]gfi`V`U`ghfUH`][`Wgi`]h`cZy`]XybW`!`VUgYXz`engaging, and secure tools tailored to the mental health needs of their employee or a Ya`VYf`dcdi`U`h]cb`"K`]h`YUW`]Xyb]`YX`cf`XY`Y`cdYX`X][`]H`hcc`Y`mhc`VY`U`gdch`solution, it will be important to signpost UbX`V`bb`Y`V]X`]`YfYbhgYfj`]Wg`hc`V`YUH`U`i`b`]`YX`UbX`ga`cch`Yi`dYf]YbW`Zcf`i`gYfg`fGY`9i`V]h`E`cf`Yi`Ua`d`Yzk`]h`fY`Y`Ubh`information typically scattered across gYj`YfU`gci`fWgZ`Ya`d`cmYfg`Wb`i`gY`X][`]H`tools to identify what employees need and guide them towards suitable information or support.

Exhibit 5: Seamless



5ha`cgh`V`a`dUb]Ygzi`gYZ`]bZcf`a`U`h]cb`cb`k`Y`!`VY]b`U`bX`Uggc`V]UH`Y`gYfj`]Wg`]g`gW]H`Y`fYX`UW`c`gg`]b]f`Ub`Y`h]z`Ya`d`cmY`U`bX`Vcc`gZ`95D`gZ`UbX`Udd`gZ`fca`]bgi`fYfg`cf`X][`]H`gc`i`h]cb`j`YbXcfg`h`]g`a`U`Yg`]hX`]`W`hZcf`Ya`d`cmYg`hc`bX`ci`hk`U`h]gi`ddcfh]g`Uj`U]UV`Y`h`U`h]g`fY`Yj`Ubh`hc`h`Y`dfcV`Ya`g`h`YmZ`W`Zcf`k`Y`fY`hc`bX`gi`W`]bZcf`a`U`h]cb`"CbXcZ`U`A`YfWf`A`Ufg`6YbY`hg`Udd`Uj`U]UV`Y`]b`h`Y`I`?`UbX`fY`UbX`zi`gYg`di`gY`gi`fj`YngZ`dYfgcbU`]m]h`Y`g]gZ`UbX`YU`h`f]g`UggYgga`Yb]g`hc`V`YUH`U`dYfgcbU`]hYX`Yi`dYf]YbW`Zcf`Ya`d`cmYg`UbX`VYH`Yf`a`U`h]cb`]bX`]j`]Xi`U`g`hc`Yi`]gh]b`]gYfj`]WgZ`VYg]X`Yg`V`bb`Y`V]b`[`Ya`d`cmYg`hc`cbY`Ubch`Yf`h`fci`[`U`gc`V]U`V`a`a`i`b]h]Yg":`cf`Yi`Ua`d`Yz`h`Y`Udd`a`Um]gdch]g`]bg`cZ`bUbV]U`ghfYgg`VUgYX`cb`Ub`Ya`d`cmY`g`gi`fj`YmX`U`H`]b`h`]g`]b]g`h]b`W`Z`]h]k`]X`]fYV]h`h`Ya`hc`h`Y`Ya`d`cmYf`g`bUbV]U`k`Y`b`Ygg`gc`i`h]cb`cf`95D`j`YbXcf`Zcf`V`e`i`bgY`]b`U`bX`gi`[`Ygh`U`fY`Y`Ubh`bUbV]U`h`fU]b]b`]dfc`fUa`"h`Y`Udd`gY`Y`V]h]Y`b`Ygg`X`Yd`Yb`X`g`cb`i`gYf`Yb`U`[`Ya`Ybh`Ug`k`Y`U`g`h`Y`bi`a`VYf`cZ`fYz`ffU`g`a`UXY`hc`d`Uf`h`Yf`gYfj`]Wg`hc`V`YUH`U`V`e`YfYb`h`UbX`tailored experience of well-being support.

Such approaches guide a person — at the right time, thus reducing the risk of creating confusion for employees, intensifying distress, and increasing costs. Indeed, 33 percent of HR leaders plan to introduce a mental well-being strategy in 2021.⁵² To create such a pathway, employers will need to coordinate with employees and employers can create links from a well-being app

primary care or mental health specialists for longer-term solutions. Employers could bridge analysis gaps by pooling claims data from the health insurer and employer. For example, create links between spot solutions that address common issues for mental health.

Exhibit 6: A holistic mental health pathway



Facilitate utilization: Employers can encourage and empower employees to use

Measure and improve: Employers and

time to determine which tools work, when, and for which employee segments. From an
reduced litigation and compliance costs would count among successful outcomes. Insurers might look for restrained claim costs.
the Stanford presenteeism scale⁵³ or the Tufts work limitations questionnaire.⁵⁴ These
their curated suite of digital and hybrid tools,



FY[i `Uf`gi` fj` Yng`cZdgnW`cgcVWU` f`g_`ZUWc`fg`
for example, assessments required by recent
regulation in Mexico — can help employers
identify areas of need. Topics might include
k cf`_`b[`Vt`bX]h]cbgž`dYfgcbU`Vt`bfc`c`j` Yf`
work, leadership support and relations at
k cf`_`ž`UbX`k`Y`!VY]b[`UbX`VY`Uj`]cfU`Y`YU`h`
fGY`9l` \`J]h7 for sample questions). Once
employers understand the potential Xf]j` Yfg`

cZk cf`_`Yfg`X]ghfYgg`Uh`h`Y`Vt`a` dUbm`Yj`Y` or
in particular business units or locations, they
Wlb`XYj`]gY`hUf[`YHYX`dfYj`Ybh]cb`dfc[`fUa`g`
H`Ym`Wlb`U`gc`XYj`]gY`Vfc`UXYf`Xi`hmc`ZWfY`
a`cXY`gž`Vt`j`Yf]b[`dfYj`Ybh]cb`ghfUHY[`]Ygž`
gi`fj`Y]`UbW`UbX`]bhYfj`Ybh]cb`z`UbX`gi`ddcfh`Zc`f`
fYVt`j`Yfm`Vi`]X]b[`cb`Uddfc`UW`Yg]b`gYVt`c`fg`
f]gi`W`Ug`XYZYbgY`UbX`hYVW`bc`c[`nt`]b`k` \`W`
employees are exposed to trauma.

Exhibit 7: Unearthing risk factors

To rate the following statements, please consider the conditions of your workplace as well as the amount and pace of

My job requires a lot of physical Y` cfh`


In my job, I am worried about getting into an accident

Fcf`h`Y`Ua`ci`bhcZk`cf`_`=\Uj`Yž`=\Uj`Y`tc`di`h]b`Yl`hfU`\`ci`fg`VYnc`bX`bcfa`U`h]a`]b[`g`tc`b]g\`
my work

eaem accident

Equally importantly, employers should create a culture of openness regarding mental health. These changes to organizational health require a cultural change set from the top down.

organization. Creating a sense of psychological safety will reduce one source of chronic stress and empower employees to take care of themselves and their colleagues.



foster enduring employee trust and engagement but also enjoy

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