Department of Insurance

Mental Health Insurance Assistance Office

988 SUICIDE & CRISIS LIFELINE Ohio

Mental Health in the Workplace

Employer Toolkit



Created in partnership with:

RecoveryOhio

Department of Mental Health & Addiction Services

Department of Insurance

Mental Health Insurance Assistance Office

To promote mental health in the workplace, we must empower employees with the necessary tools to help them achieve mental wellness.

Today's workforce is under unique pressure, and that pressure can lead to anxiety, feelings of instability, withdrawal, and the possible need for counseling and care.

Difficulty accessing the life-saving mental health care they need, or even not being aware of the mental health care options available to them, can have detrimental consequences.

Even employees with access to care suffer from stigma and a lack of options.

This toolkit is designed to help employers and employees promote mental health in the workplace and provide helpful information on navigating mental health and substance use disorder insurance benefits.

Scan for more information
855-438-6442 (855-GET-MHIA)
insurance.ohio.gov/getmhia

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Department of Insurance
Mental Health Insurance Assistance Office

Understanding Mental Health and Substance Use Disorders

What are Mental Health and Substance Use Disorders?

Mental illnesses are biologically based brain disorders. They cannot be overcome through willpower and are not related to a person's character or intelligence. They are medical conditions that disrupt a person's thinking, feelings, mood, behavior, daily functioning, and ability to relate to others. People affected can be of any age, race, religion, or income.



20%

of Americans

have a mental illness (more than two million Ohioans), yet less than one-third of affected adults and one-half of children receive treatment.

Some people have a higher risk of developing a substance use disorder than others due to genetics. Substance use disorders can significantly interfere with the functioning of our brains and can cause difficulties in meeting major responsibilities at work, school, or home.

About 757,000 Ohioans have a substance use disorder, according to the Substance Abuse and Mental Health Services Administration's (SAMHSA) 2020 Behavioral Health Barometer report. This represents 7.7% of the Ohio population. Substance use disorders are medical conditions, but the general public associates people with SUD and other addictive disorders with poor choices and moral failings. The same applies to mental illness. As a result, many people who suffer from addictive disorders or mental illness are not treated the same way as people with chronic physical health conditions, like heart disease and diabetes.

This toolkit is designed to help people access mental health care by de-stigmatizing mental illness and substance abuse disorders.

WE CAN CHANGE how our colleagues and employees are treated.

Mental Health Resources

National Alliance on Mental Illness Home | NAMI: National Alliance on Mental IllnessCenters for Disease Control and Prevention Mental Health in the Workplace (cdc.gov)

Promoting Mental Health in the Workplace

What is Stigma?

Stigma, a negative stereotype, is often associated with mental illness and substance use disorder. It occurs when someone is seen negatively because of their condition. Sometimes stigma is an internal feeling and can prevent someone from getting the help they need. Stigma can encourage shame, isolation, blame, and secrecy.



How can employers combat stigma around mental illness and/or substance use disorder in the workplace?

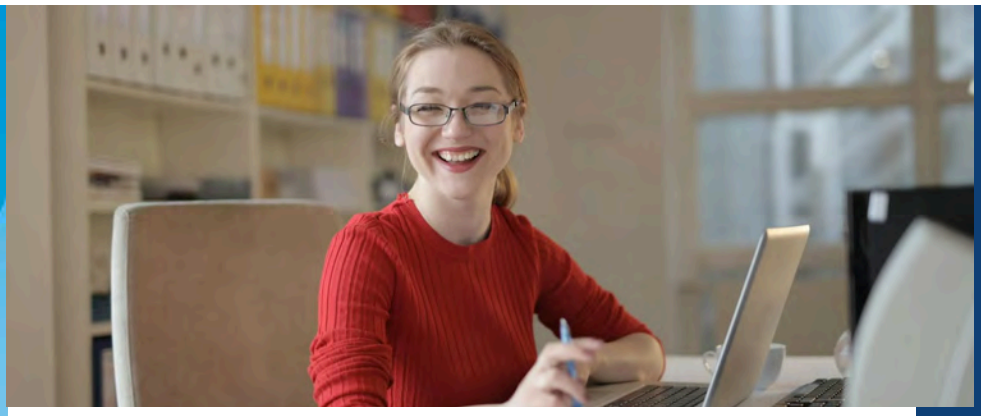
- Remember that the words you use are important and can affect people who have a mental illness and/or substance use disorder
- Know the proper terms to use when describing a mental health or substance use disorder
- Do not label someone as their mental illness/substance use disorder
- Use person-first language. For example, instead of saying "The addict" say "The person with a substance use disorder"

Terms to Use	Terms to Avoid
Person in active addiction or person with substance use disorder	Addict, junkie, or user
Substance use disorder	Habit or drug habit
Misuse or harmful misuse	Abuse
Addiction free or in remission	Clean or sober
Substance-free	Clean or positive/negative for drug tests

Supporting Employee Mental Health

How Can Employers Support Employee Mental Health?

- Promote or host mental health and wellness education programs to employees through state agencies, local community centers, and programs
- Require annual or quarterly training for supervisors and management staff on how to identify emotional distress and learn how to support employees who may be struggling
- Offer mental health days as part of employees' leave packages
- Provide quiet spaces within the office to promote relaxation and mindfulness breaks
- Create a culture of using lunch breaks, and taking 10-15 minutes of mindfulness time
- Improve communication and feedback by allowing an open door policy to employees and issuing surveys to measure staff wellness
- Promote the use of Employee Assistance Programs and mental health benefits available in the company's insurance plan. Utilize third-party mental health programs to offer additional services to employees through TalkSpace, Lyra Health, BetterUp, etc.





According to the Substance Abuse and Mental Health Services Administration (SAMHSA)

1 in 5 Americans

Manage a Diagnosable Mental Health Condition

How Can Employees Promote Mental Health in the Workplace?

- Participate in employer-sponsored programs and activities to develop stress management and coping skills
- Share personal and lived experiences with others to help reduce stigma, when appropriate
- Be open-minded about the experiences and feelings of colleagues
- Utilize the Employee Assistance Program, if offered
- Communicate with supervisors and management about the need for more mental health resources or training opportunities

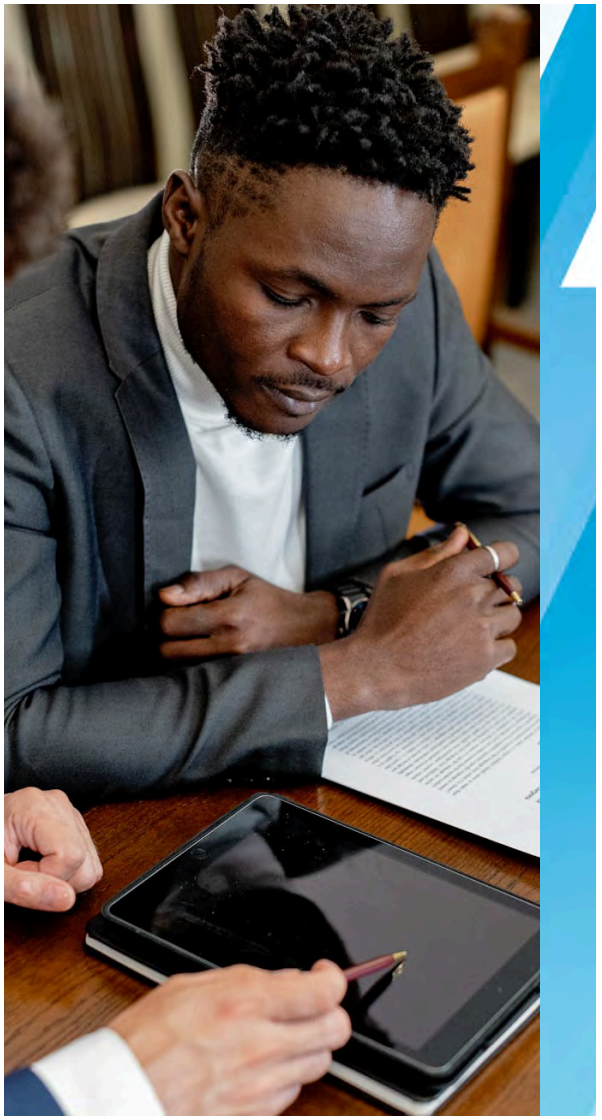
Offering Mental Health Benefits and Services to Employees

MHPAEA

What is the Mental Health Parity and Addiction Act?

The Mental Health Parity, and Addiction Equity Act (MHPAEA), often referred to as "mental health parity," generally requires that mental health conditions and substance use disorders be treated by a health plan in the same or similar manner as the plan treats benefits for medical and surgical conditions and disorders.

Similarly, any treatment limitations such as prior-authorization requirements, number of permitted visits, or restrictions on treatment settings applied to mental health and substance use benefits may be no more restrictive than for medical/surgical benefits.



Protections Under MHPAEA:

Quantitative Treatment Limitations (QTLs): Health plans must apply comparable quantitative limits, including financial requirements, for mental health/substance use disorder care and medical/surgical care (for example copays, deductibles, coinsurance, treatment visit limits, etc.).

Non-Quantitative Treatment Limitations (NQTLs): Health plans must apply comparable treatment requirements for mental health/substance use disorder care and medical/surgical care (for example prior authorization, medical necessity, prescription tiers, fail-first policies, etc.). ODI representatives are here to help Ohio residents with their insurance and Medicare needs. You can reach us through toll-free hotlines, one-on-one counseling, or by accessing ODI's educational materials.

Parity means the same or similar manner. Benefits must be offered in the same or similar manner for mental health and substance use disorder benefits as physical health benefits.

Plan Requirements

PLANS REQUIRED TO COMPLY

- Individual plans, both on and off the Affordable Care Act (ACA) Exchange
- Large group health plans (50 or more employees)
- Small group health plans (50 or fewer employees)

Mental Health Benefits and Tips

What Benefits Must Be Covered?

Federal and state mental health laws do not provide a specific definition of what mental health and substance use disorder benefits or services a health plan or insurance contract must cover. However, see examples below of benefit categories where benefits should be similar for physical and mental health and substance use disorder:

Inpatient - If a plan covers a medically managed hospital stay for a medical condition such as a seizure disorder, then the plan should similarly cover a medically managed stay for active withdrawal and stabilization of a mental health condition.

Outpatient - If a plan covers an office visit to a cardiologist, then it should also cover an office visit to a psychiatrist.

Emergency Care - If a plan covers emergency treatment for a broken arm, it should also cover emergency treatment after a suicide threat or for an unintended overdose.

Prescription Drugs - If a plan covers maintenance medication for diabetes, it should similarly cover maintenance medication.





Helpful Tips for Employers Navigating Insurance Plans:

Engage more directly with health plans and third-party administrators to ensure that the plan offers mental health benefits on par with physical health benefits.

Review your health plan each year to ensure it is up to date and compliant with any new state and federal law changes.

If offering an Employee Assistance Program (EAP) program, ensure that the EAP extends to family and household members.

Verify that EAP providers are in your health plan network for care after the initial no-cost benefits.

Resources for Employers and Employees

How Can You Help?

Encourage employees to reach out to HR with mental health insurance benefits or EAP questions.

How Can Employers Educate Employees?

Ensure Employees Have Necessary Health Plan Information

- Provide employee plan information (i.e., certificate of coverage)

Offer Informational Sessions

- Lunch and Learns
- Human Resources open office hours
- Educational trainings

Share External Resources

- Post information around the office
- Share information virtually
- Provide resources (i.e., brochures)



Ohio Department of Mental Health and Addiction Services
877-275-6364

MHA.ohio.gov

askebsa.DOL.gov

Department of Labor
Cincinnati Regional Office
859-578-4680

If you or someone you know is in crisis, call or text 988, or chat 988Lifelinelorg for 24/7, confidential support

Connect with a caring crisis counselor

988 SUICIDE & CRISIS LIFELINE Ohio

Employers - Contact your local Project Dawn for Naloxone
Employees - Contact the CareLine - 24/7, a confidential way to reach out for support from a licensed professional and beconnected to additional care if needed. **800-720-9616**

Conclusion and Next Steps

Thank you for partnering with us to support your employees' mental health and well-being. Together, we can ensure they have the coverage and care they need to thrive.



CONTACT

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