

Meeting Emotional Needs of Plan Participants During COVID-19

Dr. Sadhna Paralkar

Elena Lynett

July 23, 2020

© 2020 by The Segal Group, Inc.



That Discomfort You're Feeling is Grief

We're all experiencing grief

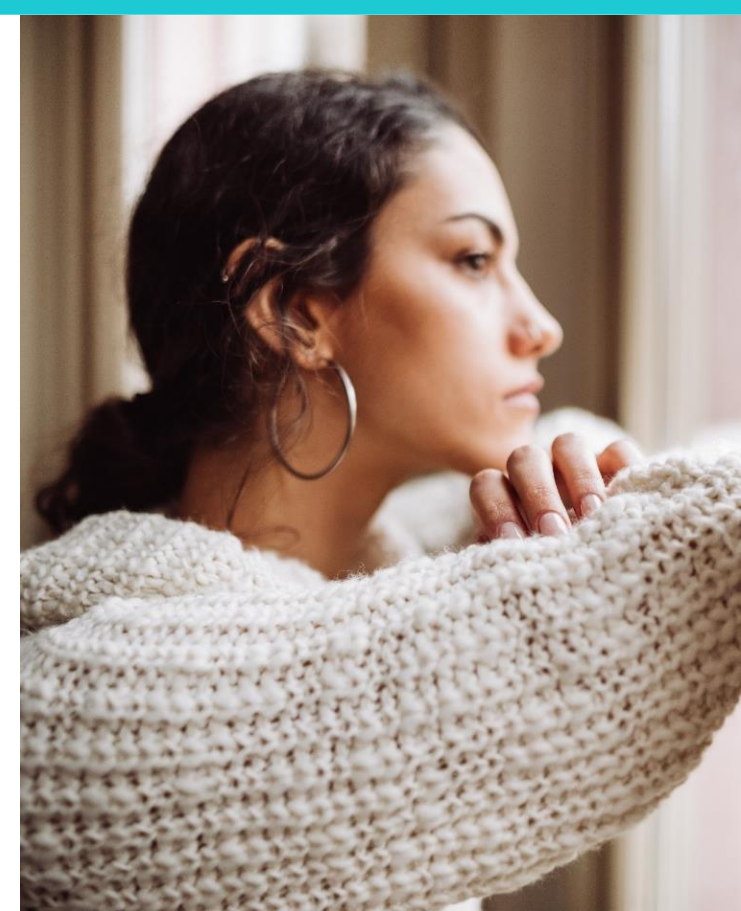
Stages of grief

- There's **denial**: I am not old – this virus is not going to affect me
- There's **anger**: Social distancing makes no sense. You're taking away my freedom.
- There's **bargaining**: Okay, we've been following social distancing for a while now – can we have our normal lives back?
- There's **sadness**: I don't know when this will end.
- And finally there's **acceptance**: I better get used to the new normal.... Looks like it's here to stay!

What are We Grieving About?

Planned events

- Graduations, school semesters
- Milestones: weddings, birthdays, anniversaries, funerals
- Sporting events: personal and national, all professional sports
- Professional goals, promotion
- Financial loss, job loss
- Planned vacations
- Concerts, conferences and other live events



Life is on hold.

What the Feelings of Discomfort are About

Lack of Control

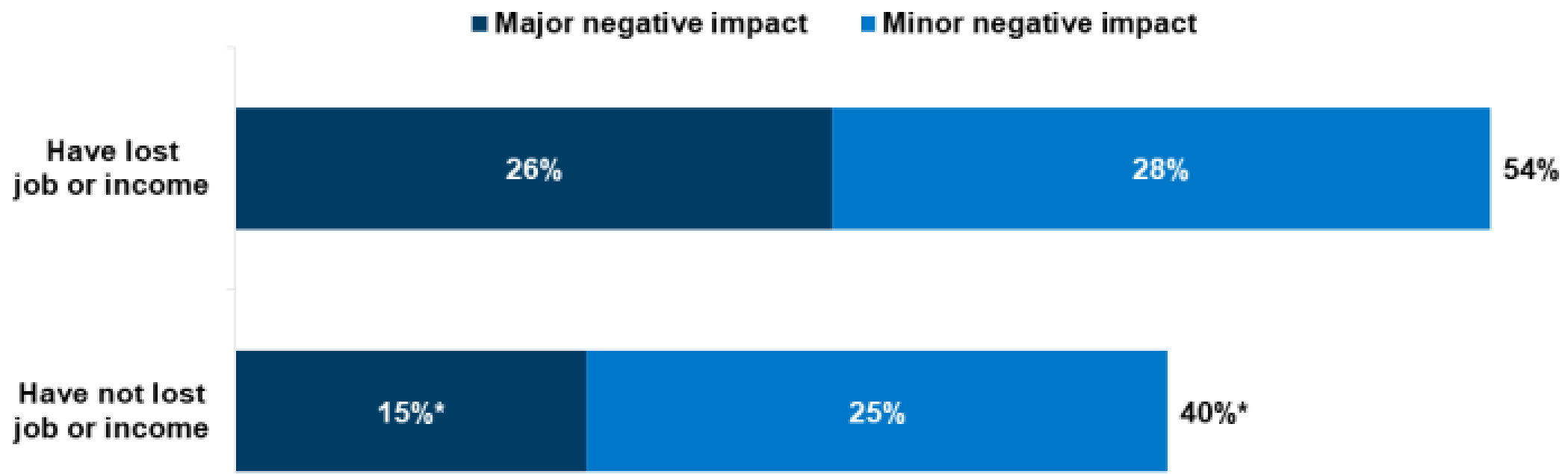
- Social Distancing
 - Humans are social beings
 - Disruption of daily routine
- Unknown timeline – we immediately think the worst
- Information changes every minute

Fear and Anxiety

- Fear of catching the virus
- Too much information in the news, social media
- Mistrust in government
- Local leadership varies from city to city, state to state

COVID-19 Affects Us All, But in Different Ways

Percent of adults who say worry and stress related to the Coronavirus has had a negative impact on their mental health, based on job or income loss



Challenges of Working from Home

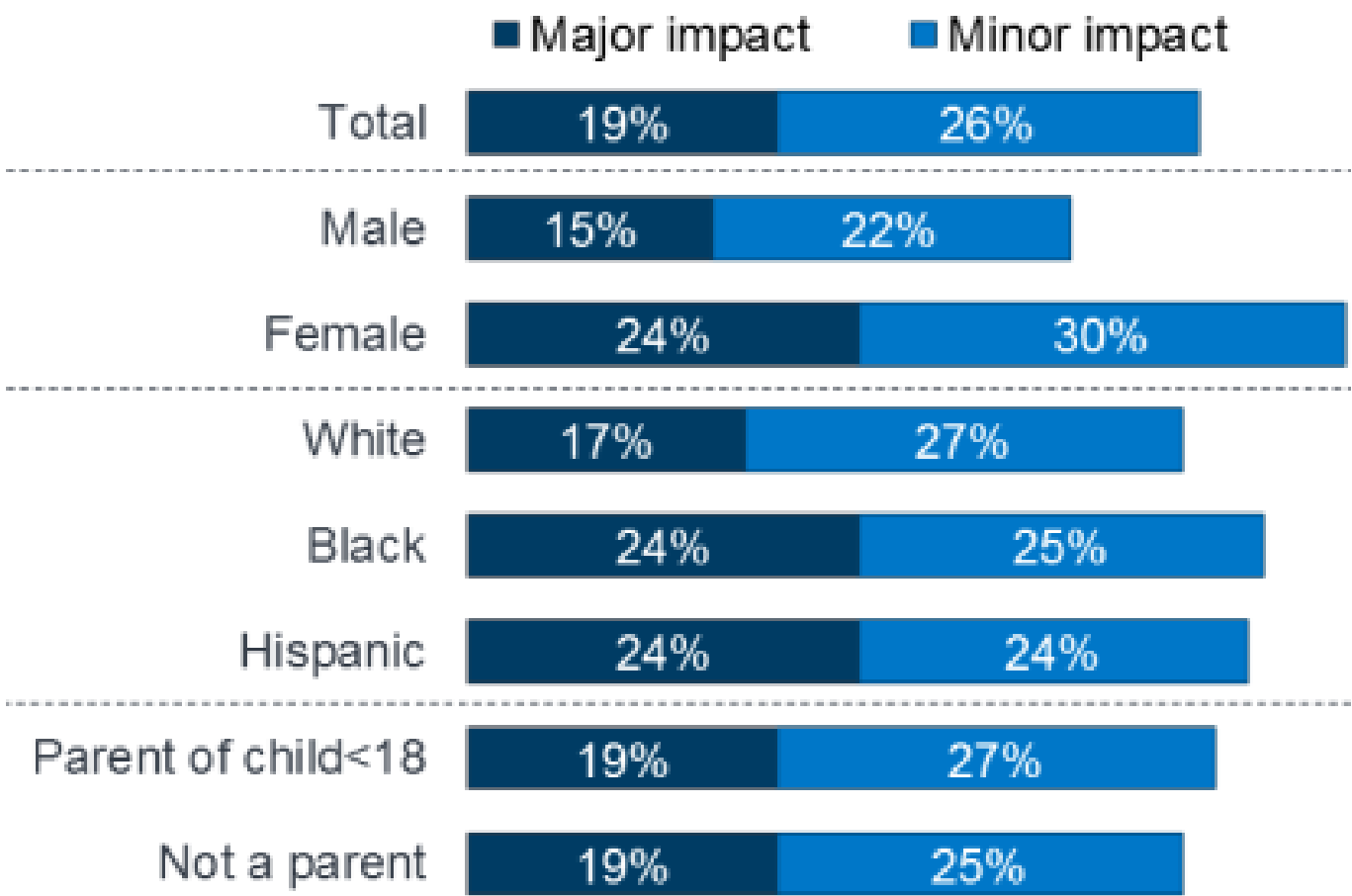
- Working long hours
- Workspace set up is not conducive
- Separating worklife and personal time
- Feeling alone and isolated
- Trying to navigate work and family simultaneously
- Not maintaining a healthy lifestyle
- Technology issues



COVID-19 Has Had a Negative Impact on Mental Well-Being

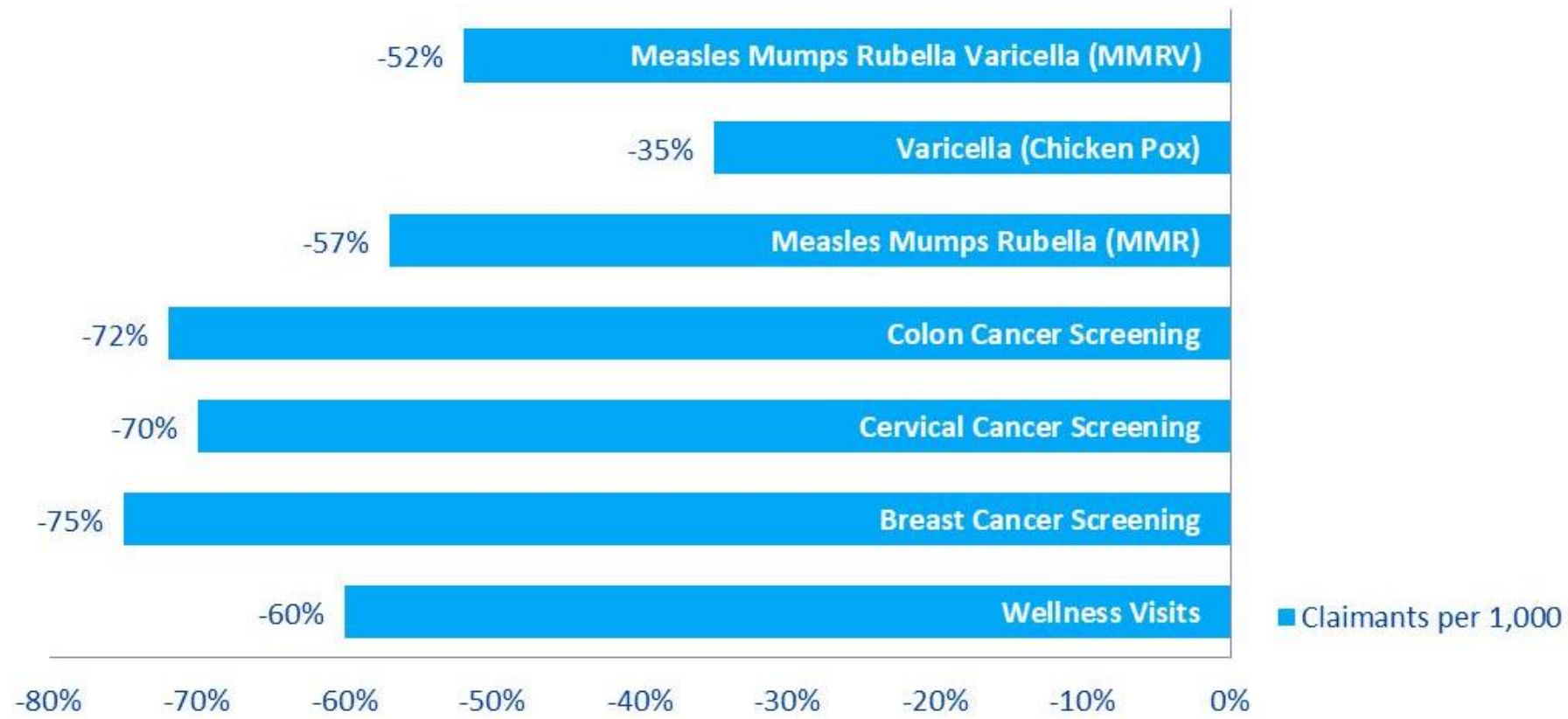
Significant number of respondents say the Coronavirus has had a negative impact on their mental health

Percent of adults who say worry and stress related to the Coronavirus has had a negative impact on their mental health



Equally Disturbing is COVID-19's Negative Impact on Preventive Care

Declines in Routine Health Care Due to COVID-19



UHC medical commercial claims data YOY 3/15/2020 to 5/22/2020, paid through 5/22/2020.

Lessons Learned from SARS 2003 Epidemic

Social isolation is linked with:

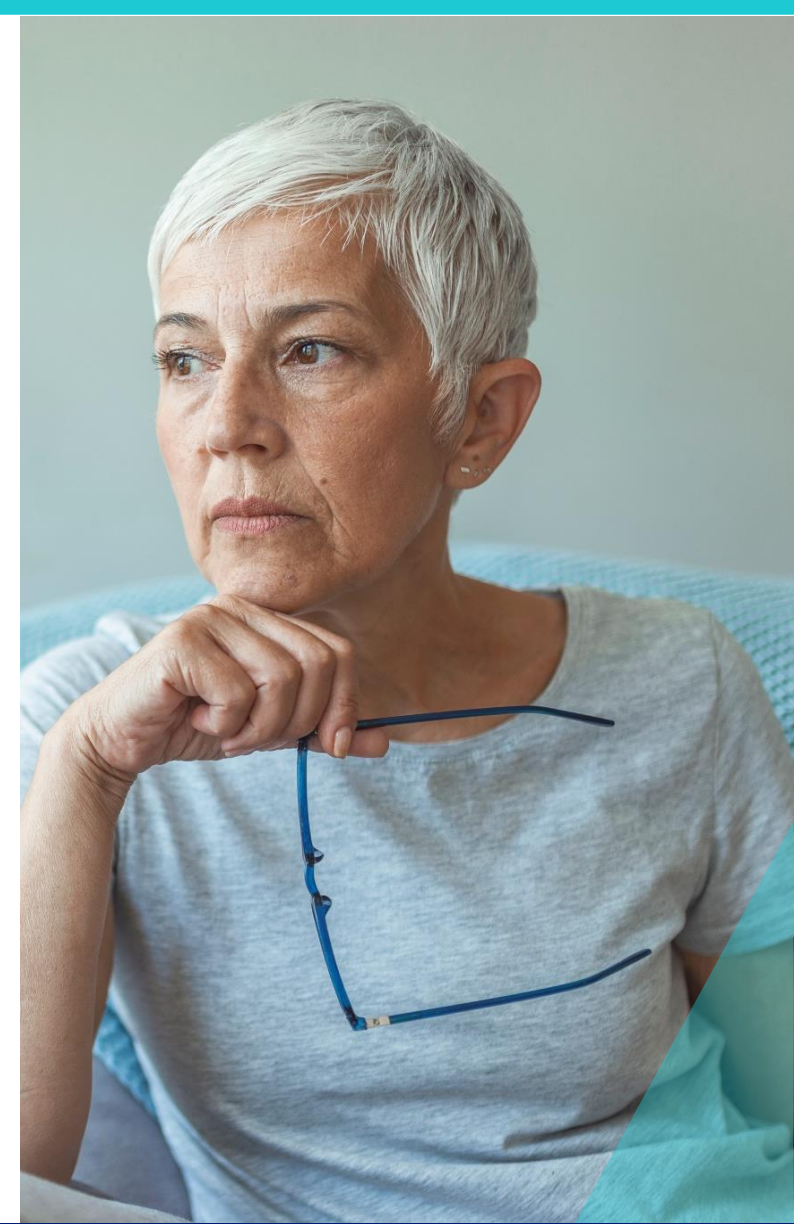
- Confusion and anger
- Depression and anxiety
- PTSD

Stressors include:

- Uncertainty of duration of isolation
- Infection fears – for yourself and your loved ones
- Inadequate supplies and medications
- Constant negative news
- Financial loss
- Stigma

Information is Key

- Understand the situation
 - Effective and rapid communication is essential
 - Most of the adverse effects come from the imposition of a restriction of liberty; voluntary quarantine is associated with less distress and fewer long-term complications
- Emphasize and recognize the altruism in self-isolating
- Everyone is allowed to grieve their loss
- Find meaning and purpose
 - Making masks
 - Shopping for seniors
 - Teaching online
 - Walking pets



We're all in it together — no one is exempt.

What Can One Do

- Encourage limiting exposure to negative news
- Identify reliable information sources/people
- Identify ways to regain control
- Learn mindfulness
- Connect with friends and family remotely but more often than usual
- Have virtual dinners and happy hours with friends and family

Regain Control

Organize your bookshelf

Clean your house

Purge your closet

It helps to anchor and ground us when the bigger things are chaotic.

Mindfulness Techniques

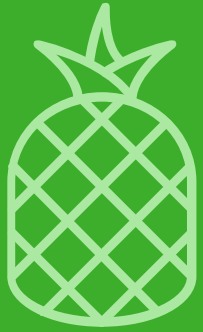
Listen to comforting music

Read an inspirational book

Learn a new language

Meditation and Yoga

Make Physical and Mental Well-Being a Priority



Food



**Breathing and
Mindfulness**



Staying Active



Food

- Start the day with a healthy breakfast
- Keep healthy foods on hand and unhealthy foods out of reach
- Prep your lunch and snacks ahead of time
- Place healthier options close at hand
- Set reminders for snacks, water, etc.
- Keep a water bottle on your desk





Breathing and Mindfulness

- Start your day in a calm state and set reminders to decompress
- Deep breathing and meditation are effective – and portable! – ways to calm your mind and body
- Use mindfulness apps
- Keep calming images on your desk/screen





Staying Active

- Use your “commute” time for physical activity
- Do an at-home exercise routine or watch a video during breaks or before/after work
- Get a walking/running/biking partner and adhere to local social distancing rules
- Set reminders and use mobile apps



Make Physical and Mental Well-Being a Priority

- Doctors' offices are now opening for preventive visits – make an appointment
- Schedule time to spend with family and friends virtually
- Do healthy activities that bring you joy



There is Hope

Coronavirus Vaccines That are the Furthest Along

	Country	Vaccine type	State of development
Sinovac	China	Inactivated virus	Phase 3
U. of Oxford and AstraZeneca	U.K.	Weakened common cold virus	Phase 3
Moderna and NIH	U.S.	RNA	Phase 3
CanSino and Beijing Inst. of Biotechnology	China	Weakened common cold virus	Phase 2
Anhui Zhifei Longcom Biopharm and Chinese Academy of Sciences	China	Protein-based	Phase 2
Inovio and International Vaccine Institute	U.S.	DNA	Phase 1-2
Osaka University	Japan	DNA	Phase 1-2
Cadila Healthcare Ltd.	India	DNA	Phase 1-2
Wuhan Institute and Sinopharm	China	Inactivated virus	Phase 1-2
Beijing Institute and Sinopharm	China	Inactivated virus	Phase 1-2
Bharat Biotech	India	Inactivated virus	Phase 1-2
Novavax	U.S.	Protein-based	Phase 1-2
BioNTech, Fosun Pharma, and Pfizer	Germany-U.S.	RNA	Phase 1-2
10 other vaccine candidates in Phase 1 trials			
140 other vaccine candidates in pre-clinical phase			



Technology is Here to Help

Tele-behavioral Health was Gaining Popularity even Before COVID-19

Through phone or video appointments, tele-behavioral health provider can help with any of the following:



Relationship or family concerns

Anxiety



Work pressures

Grief

Stress



Sadness

Trauma



Mental health diagnoses

Virtual Mental Health Care Is Here to Stay

- The use of electronic media and information technologies in behavioral health treatment, recovery support, and prevention programs is rapidly gaining acceptance.
- Technology-based assessments and interventions are important therapeutic tools that clinicians can integrate into their work with clients.

Digital media and resources, such as:

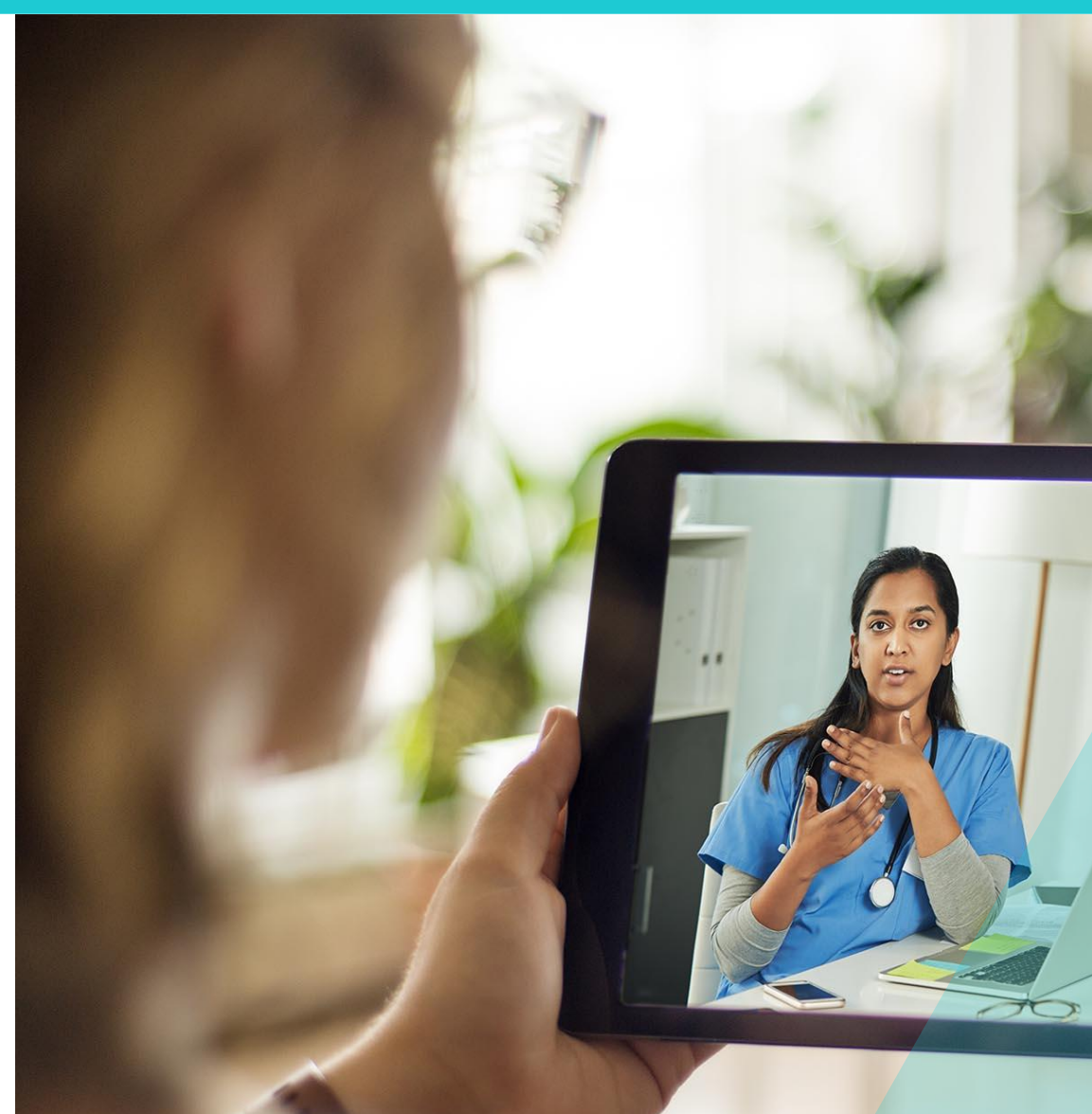
- Email
- Smartphone/tablet apps
- Online forums
- Websites
- Blogs
- Computer software
- Online social networks
- Televideo communication
- Mobile devices

are becoming universal in our culture.

Virtual Mental Health Care

What can go virtual?

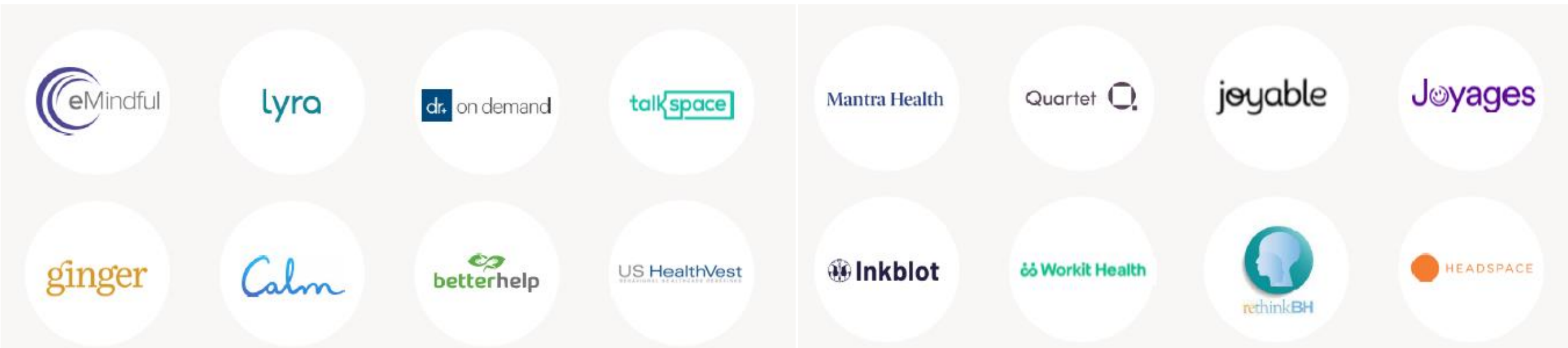
- ☐ Employee Assistance Program (EAP) visit
- ☐ Behavioral Health visit to: licensed psychiatrists, psychologists, counselors, and social workers
- ☐ Various kinds of therapies including psychotherapy, cognitive behavioral therapy, dialectical behavioral therapy
- ☒ **All of the above**



Access Issue? ☒ **Solved**

Digital Behavioral Health Resources

Several behavioral health companies have emerged to expand access and provide more impactful resources to individuals.



Starts with an App

- Starts with an online / app based assessment
- Predictive modeling identifies evidence based treatment
- Care-seeker is paired with a licensed therapist
- Wait times and access are guaranteed



Anxiety



Weight



Pain



Addiction



Tobacco



Diabetes



**Compassion
Fatigue**



Cancer

Now Comes Text Based Therapy

- The past few years have seen a growth in the use of private pay therapy applications such as Talkspace and BetterHelp
- **The impact of COVID-19 has catapulted this growth** – major insurers like UHC-Optum and Cigna include TalkSpace – a text based therapy app in their offering
- **Text-based psychotherapy:** Clients and therapists exchanging an unlimited amount of text messages via the phone, an online therapy network or an app.
- **There are no set sessions.** Instead, therapists or the online therapy network they work with usually charge a weekly, monthly or yearly rate.



Compliance Perspective

Federal Telehealth Guidance

Families First Act and (CARES) Act

- Plan sponsors are encouraged to promote use of telehealth, including for mental health and substance use disorders.
- Regular cost sharing may be applied to telehealth treatments (except for visits that result in ordering of COVID-19 test)

IRS Notice 2020-29

- HDHPs may cover telehealth or other remote care services before the deductible is met (Effective January 1, 2020 and applicable to plan years beginning on or before December 31, 2021.)

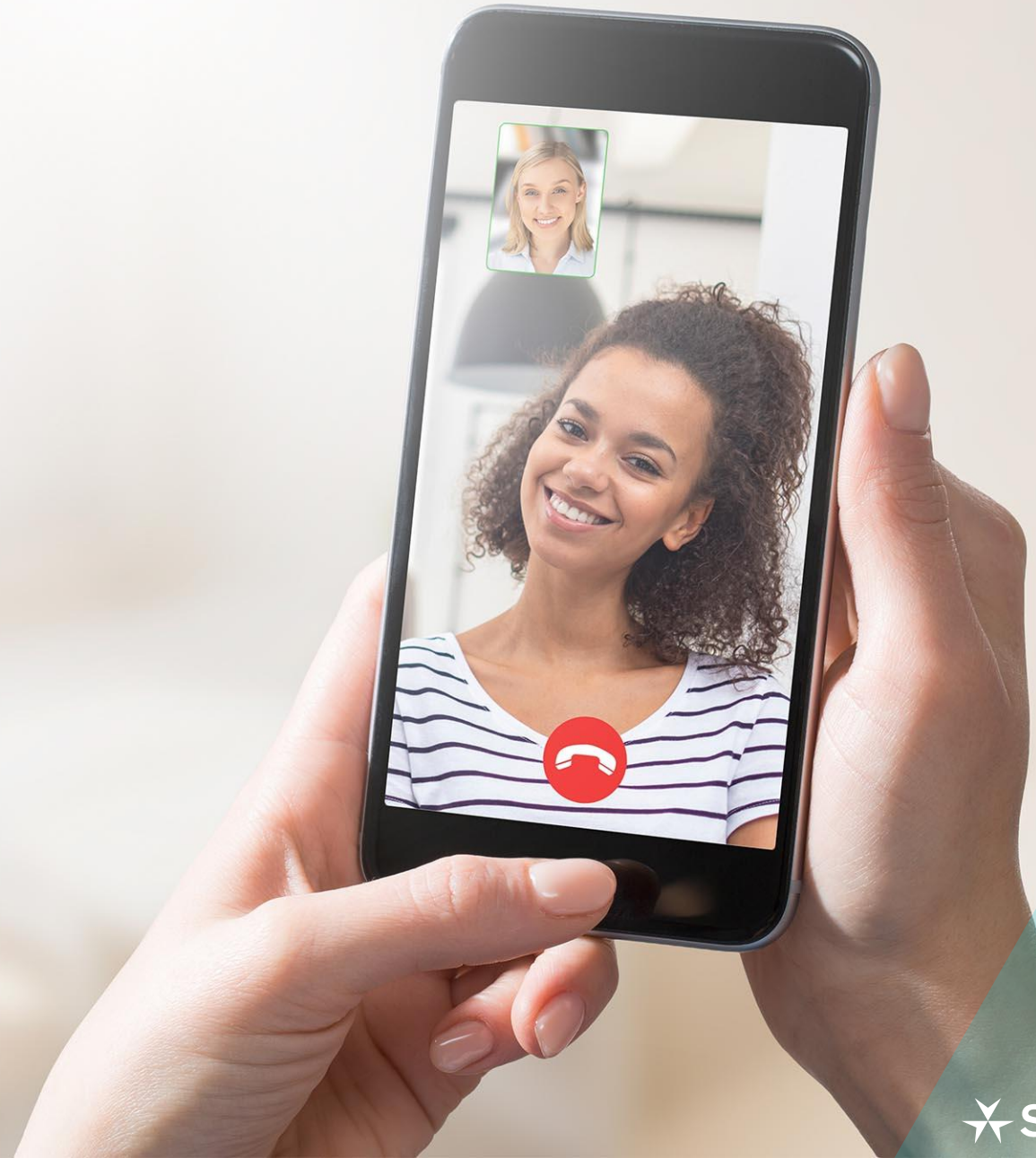
HHS Telehealth Health Guidance

- HHS will not penalize providers that use telecommunication methods that may not fully comply with HIPAA
 - Guidance makes it easier for individuals to seek virtual care from current provider
 - Plans can also use a telehealth network – either stand alone or through their TPA – to provide network telehealth services
- Medicare has also expanded telehealth availability
- Post-COVID 19 regulatory landscape remains uncertain

Telehealth and Privacy Concerns

To prevent security breaches, plan sponsors should

- Be sure to perform due diligence around security protocols before selecting a service provider
- Make sure service provider is willing to sign a HIPAA Business Associate Agreement with the plan
- Educate participants about their role in securing their Protected Health Information (PHI)



MHPAEA Compliance

- MHPAEA requires parity between medical/surgical (med/surg) benefits and mental health (MH) and substance use disorder (SUD) benefits
- Regulations set out parity standards:
 - Quantitative parity analysis (financial requirements and treatment limits)
 - Parity with respect to non-quantitative treatment limits (e.g., medical management)
 - Certain designs specifically prohibited (e.g., separate deductibles or out-of-pocket limits)
- No requirement to provide MH or SUD coverage (but IF covered, must cover in every classifications where med/surg services are provided)

MHPAEA and COVID-19

- DOL, HHS, and Treasury announce that they will allow plan sponsors to disregard temporary cost-sharing waivers required by the Families First Coronavirus Response Act in determining compliance with MHPAEA's mathematical tests.
- Plan sponsors assessing their compliance with MHPAEA must meet specific mathematical tests to determine what cost-sharing requirements may be applied to mental health and substance use disorder benefits.
- Waiving cost sharing applicable to certain medical benefits within a classification (such as in-network outpatient services) could have had an impact on these calculations.

Compliance Counts as Federal Enforcement Continues

- Targeted parity enforcement described in DOL 2020 Report to Congress
- Fiscal Year 2019 Enforcement Report highlights ongoing oversight
- DOL publishes proposed, updated 2020 MHPAEA Self-Compliance Tool
- **Parity Compliance: Progress and Challenges – A Discussion with the Department of Labor:** MHPAEA listening session held on July 16 as part of DOL's fiscal year 2020 MH/SUD Enforcement Evaluation Program

Self-funded, non-Federal governmental health plans may “opt out” of MHPAEA. Segal can help with the process.

Be Aware of Laws that May Provide Meaningful Support

- The Families First Act provides emergency Family and Medical Leave expansion and includes the Emergency Paid Sick Leave Act
- Regulatory guidance extended deadlines related to:
 - HIPAA special enrollment
 - COBRA
 - Claims and appeals

There may be more guidance ahead!

Stay abreast and provide plan members with timely, accurate updates about new legislation or regulations that may include protections that help individuals cope.



Other Ways to Support Plan Members

Focusing on Core Components to Maintaining Well Being

Interpersonal connections

All of us need to stay connected, using email, video conferencing and phone calls to stay in daily communication is encouraged.



Focusing on Core Components to Maintaining Well Being

Physical activity, rest and respite

It's important for individuals to remain active. Individuals should be encouraged to build breaks into each day and to take accrued leave time. Leadership can advance this through example.



Focusing on Core Components to Maintaining Well Being

Healthy behavior

- Consider messaging that promotes health and discourages unhelpful coping strategies such as tobacco, alcohol and drug use.
- Encourage those struggling with tobacco, alcohol or drug use, to contact their healthcare provider
- Direct them to take advantage of benefits and resources for mental health or substance use disorders that may be available through health coverage.

These components of mental well-being support the maintenance of physical health.

Supporting Mental Health During COVID-19

You can help maintain employee morale. Segal is here to help.

- **Acknowledge caregiver duties:**

- In addition to their own anxiety, individuals are likely providing support to children and elderly family members who may be experiencing health problems or anxiety.
- Plan sponsors can draw attention to or consider adding resources available to provide support for caregivers. Greater flexibility provided under leave laws may be significant.

- **Consider any benefit changes, including new or additional benefits or payment terms that may apply during this time:**

- Telehealth benefits may be meaningful to offer now.
- Laws are rapidly changing and may have an impact on employee benefits.
- Provide benefit updates to employees as soon as possible.

Supporting Mental Health During COVID-19



Promote mindfulness resources

Meditation is a proven technique for reducing stress.

If your organization doesn't have a program to encourage meditation, one can be created quickly.



Promote financial planning support

Financial concerns are a common cause of anxiety.



Provide high-quality communications

Cover ongoing changes and information about how the plan is responding to the impacts of the health emergency. Ensure information is clearly written, accurate and timely.

If you offer an employee assistance program (EAP), remind your participants about the benefit and how the EAP may be able to help them.

Considerations During COVID-19 and Beyond

- Designing benefits that meet the needs of the workforce
 - Mental health utilization is on the rise among 18 to 25 year olds.
 - By 2030 MH/SUD services will be in higher demand and increasingly valued as an employee benefit.
- Managing mental health and substance use disorder benefit costs
 - Data can be reviewed to find the areas for targeted efforts
 - Ex, frequent ER users may be a hint to poorly manage opioid use or other disorders that can be addressed.
- Ensuring compliance with Federal and State laws governing MH/SUD coverage
- Advancing effective communication strategies related to MH/SUD resources and benefits

Considerations During COVID-19 and Beyond

Plan sponsors should consider adopting a comprehensive **MH/SUD Strategy**.

Segal can work with plan sponsors to design a process to monitor delivery and compliance in the administration of behavioral health benefits.



Segal Resources and Articles

www.segalco.com/covid-19

Helping Individuals Cope in Response to COVID-19

<https://www.segalco.com/consulting-insights/coronavirus-mental-health-coping>

Dealing With Employee Burnout? Here's How to Help

<https://www.segalco.com/consulting-insights/dealing-with-employee-burnout>

Medicare Telehealth Expansion in COVID-19 Spending Law

<https://www.segalco.com/consulting-insights/coronavirus-medicare-telehealth>

COVID-19 Drives Digital Health Trends

<https://www.segalco.com/consulting-insights/coronavirus-digital-health-trends>

Telebehavioral Health Makes Sense Now More than Ever

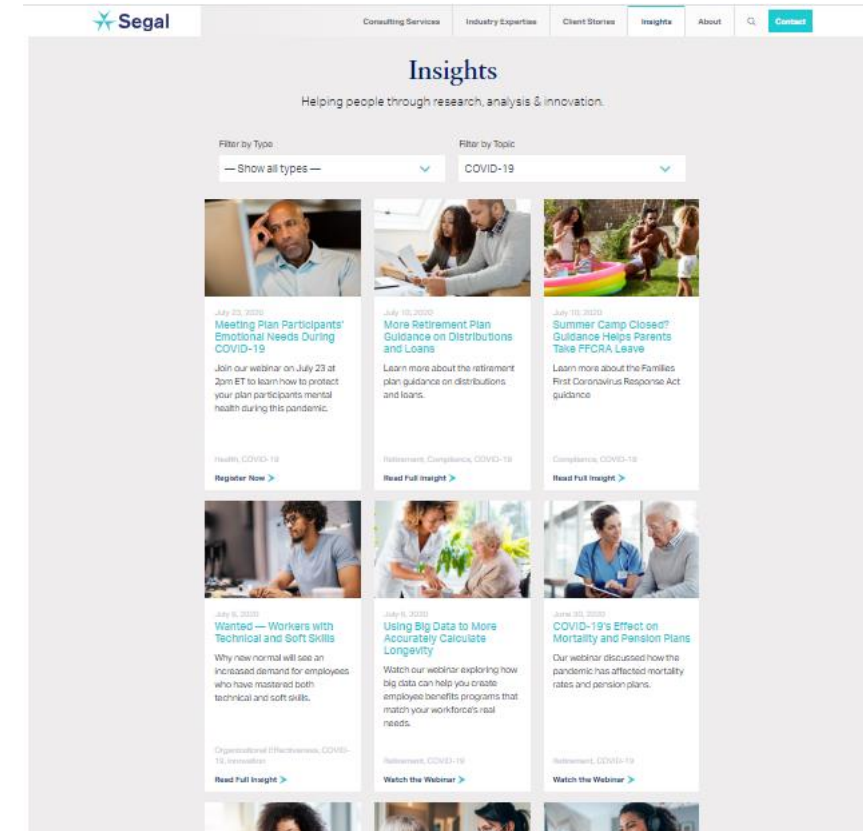
<https://www.segalco.com/consulting-insights/telebehavioral-health-care>

Federal Expectations for MHPAEA Compliance Heighten

<https://www.segalco.com/consulting-insights/mhpaea-tool-update>

Federal Focus on Mental Health Parity Enforcement Continues

<https://www.segalco.com/consulting-insights/mental-health-parity-enforcement>



Questions?



Thank You!

Sadhna Paralkar

Senior Vice President

National Medical Director, Health Technical Services

312-984-8520

sparalkar@segalco.com

Elena Lynett

Senior Consultant

Compliance-Health, National Compliance

202-833-6486

elynett@segalco.com