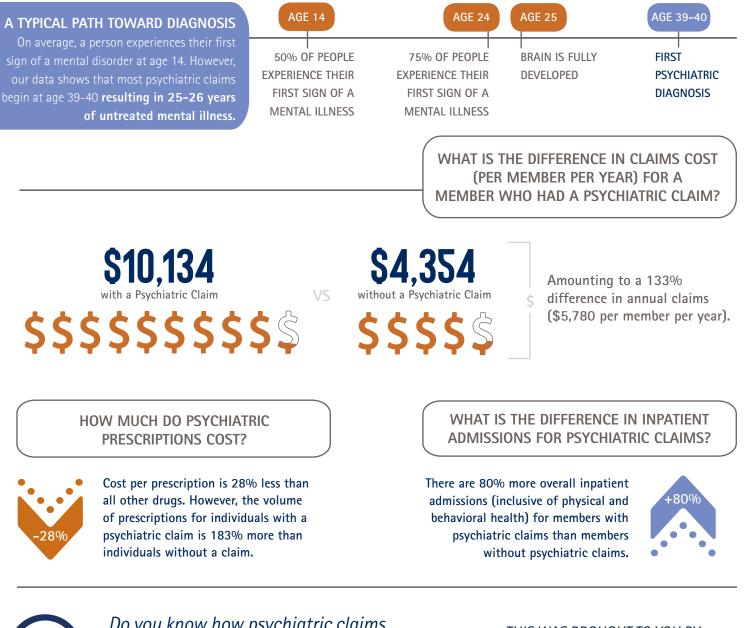


DID YOU KNOW MENTAL ILLNESS AFFECTS ONE IN FIVE ADULTS?

HORANalytics THE IMPACT OF MENTAL HEALTH

Below are highlights from a recent HORANalytics[®] analysis on how psychiatric claims impact an employer health plan. A psychiatric claim is defined as any diagnosis, treatment and prevention of mental, emotional and behavioral disorders. This includes varying degrees of anxiety disorders, major depression, bipolar disorder, eating disorders and post-traumatic stress disorder among others. An investment in mental health can lead to a more productive workforce.



Do you know how psychiatric claims are impacting your health plan?

Call 800.544.8306 to schedule a deep dive into your data with HORANalytics[®].

THIS WAS BROUGHT TO YOU BY

At HORAN, our mission is to help employers provide a better quality of life for employees and their families. This mission drives our investment in the HORAN Financial Analyst think tank. The think tank is fueled by the team's ability to analyze claims data to guide clients, drive action and impact cost. We call this HORANalytics[®].

According to the National Alliance on Mental Illness, mental illness is the nation's #1 public health problem. It affects 2.5 times more Americans than cancer, heart disease and diabetes combined, and costs Americans \$193 billion per year. For every employer dollar spent on mental health there is an additional \$37 lost as a result of decreased productivity, absenteeism and presenteeism.

HORANalytics[®] found that individuals with a psychiatric claim cost their employers 133% more than individuals without a mental illness claim. In fact, while cost per prescription is actually 28% less expensive than all other drugs, the volume of prescriptions for individuals with a psychiatric claim is 183% more than individuals without a claim. This volume can be attributed to the other illnesses and chronic conditions that are impacted by mental health.

To underscore these findings, HORAN interviewed Paul Crosby (right), M.D., Chief Medical Officer at the Lindner Center of HOPE. Dr. Crosby provides psychiatric consultation to children, adolescents, young adults and their families. He spends part of his clinical time treating patients referred from around the country and internationally for comprehensive diagnostic assessment and treatment of their often complex and highly comorbid symptoms. He works to reduce stigma as well as to raise awareness of mental health illness and its tendency to undermine achievement and success in many facets of life, including learning, work, relationships and health.



HORAN supports the efforts to reduce the stigma around mental illness and increase support for those affected.

Q: BASED ON THE INFORMATION WE HAVE SHARED FROM OUR BOOK OF BUSINESS, HOW DOES THIS DATA COMPARE TO WHAT YOU SEE IN YOUR WORK REGIONALLY AND NATIONALLY?

PAUL CROSBY (PC): This data certainly reflects what we see. We know that individuals with a mental health diagnosis will be more likely to have comorbidities or somatic illnesses. The longer it takes to bring the mental health diagnosis under control, the longer it takes to effectively treat the other illnesses. It makes sense to me that you are seeing higher usage of services for individuals with a psychiatric diagnosis than those without.

The only aspect that differs slightly is the average age which is a little higher than what we typically see. Most major mental illnesses are present by the time you are in your 20s, but the average time from symptom emergence to diagnosis is about a decade. People experience symptoms for about 10 years before they get diagnosed. The earlier an individual seeks treatment can result in better outcomes for them and potentially reduce cost for employers.

Q: WHAT ARE THE TOP BARRIERS AS TO WHY INDIVIDUALS ARE NOT MANAGING THEIR MENTAL HEALTH?

Access to care is a huge barrier. There are not enough Pr providers and many outpatient providers are not innetwork which leads to potentially higher out-of-pocket costs and sometimes a significant wait for treatment. Many individuals are being treated by their primary care physician and those offices are not set up to meet the best practice standards for treating mental illness. Another barrier is reimbursement. The cost of providing care has increased over the past several decades but the reimbursement has remained stagnant, so it may not make sense for outpatient treatment centers to carry certain insurance providers. Of course, the stigma of mental illness still exists. We need to start normalizing and being more proactive with the discussion of mental health. Even healthiest employer awards do not have a mention of what employers are doing around mental health. It always needs to be in the discussion.

Q: IS THERE ANY REASON WHY AN INDIVIDUAL WOULD SEEK CARE OUT OF STATE INSTEAD OF UTILIZING LOCAL RESOURCES?

Yes, it gets back to the lack of access locally for treatment. Many counties in the country don't have a psychiatrist at all, so you may have no choice but to travel. On top of that, the places that provide full comprehensive state of the art care are few and far between. Some people choose to travel great distances just as they may choose to travel to the Mayo Clinic for a cancer diagnosis.

Q: WHAT ARE THE TOP MENTAL HEALTH CONDITIONS THAT YOU TREAT?

Anxiety is the most commonly diagnosed mental illness because it encompasses a wide range of diagnoses. We see generalized anxiety disorder, panic disorder, obsessive compulsive disorder, post-traumatic stress disorders, social anxiety and other specified phobias. Major depression is very common and is the highest contributor to loss of productivity and inefficiency in the workplace.

Q: WHAT RECOMMENDATIONS DO YOU HAVE FOR EMPLOYERS TO SUPPORT AND ENCOURAGE EMPLOYEES NAVIGATING A MENTAL ILLNESS?

Ideally, employers could fully cover, to the extent that they can, mental health services for their employees. It looks like a lot of cost upfront, but the indirect cost that you are not seeing is hitting your company in other ways. The forward seeing organizations have started to recognize this and sometimes that means doing so outside of the insurance benefits they are offering. Employers also need to offer organizational support for individuals working on the management of their mental health illness and those with family members going through something similar. It is important for employers to incorporate mental health as a component of their overall employee wellness program.

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Mental Health Services & Support HOW TO HELP YOUR EMPLOYEES

Below are services you can offer employees to help support and encourage mental wellbeing.



DUST OFF YOUR EMPLOYEE ASSISTANCE PROGRAM (EAP)

EAPs are there to provide support when it is needed most. Providing an EAP is a great first step in helping connect your employees to mental health support services. EAPs can assist your employees with personal and/or work-related problems that may impact their job performance, health, mental and emotional wellbeing. Ensure your employees are aware of the EAP you provide and how to access.



PROVIDE ACCESS POINTS TO CARE

Are your employees familiar with how to receive support for mental illness? Are they aware of the services that are available to them? Share the following link with your employees to make it easy for them to find a list of locations they can utilize when seeking help: bit.ly/HORAN_MentalHealthSupport.



CONSIDER GENETIC TESTING AS A BENEFIT

Genetic testing is a type of medical analysis that uses your DNA to determine the best method of treatment based on your unique genetic code. Genetic testing can be used to quickly connect patients to the right medication, leading to fewer hospitalizations and improved employee health. Consider this unique benefit as a way to help your employees have a more complete picture of their health.



CONNECT WITH THE NATIONAL ALLIANCE ON MENTAL ILLNESS AND 1N5

Visit the National Alliance on Mental Illness (www.nami.org) or 1N5 (www.1n5.org) to learn more about mental health, find support for your employees and their family members and get involved in breaking the stigma surrounding mental illnesses.

For more information about how you can support your employees' mental wellbeing, contact a HORAN representative at 800.544.8306.