



BENEFITS AND PENSIONS
MONITOR
MEETINGS & EVENTS



WEBINAR

MENTAL HEALTH INSIGHTS FROM CLAIMS DATA AND SURVEY RESULTS



Insurance

Mental health has been an important issue for a long time, consider that Mental Health Week was declared all the way back in 1951, says Julie Gaudry, senior director, group insurance, at RBC Insurance. And looking at long-term disability claims data, mental health has been a leading cause for quite some time.

However, “over the years our understanding of the prevalence of mental health challenges and our willingness to discuss those challenges and reach out for support has really changed,” she said at the *Benefits and Pensions Monitor* webinar where insights from 2020 claims data and survey results were shared.

Amplifying Challenge

And while the COVID-19 pandemic is definitely “amplifying the mental health challenge,” employees’ comfort with disclosing how they’re feeling has improved significantly.” RBC Insurance’s survey results show that stigma is reducing, with comfort disclosing a mental illness improving to 77 per cent in 2020 from 73 per cent in 2019.

Employees are also increasingly feeling that they are getting the support they need at work. Now, 61 per cent of plan members say their employer effectively helps them manage stress, up from 42 per cent a decade ago.

Workplace programs and resources are “really important in terms of creating an environment that supports mental health, as opposed to negatively impacting it,” she said. And there has been considerable progress in

terms of the support that’s provided in the workplace, with about half of HR leaders saying that improving mental health of their workforce is a top priority.

The survey also digs into the strategies people use to support their mental health and how that’s changed. “The most commonly used strategies are unstructured and free” such as talking to friends and family and getting outside and exercising.

The employer-provided benefit employees used most to find support are employee assistance programs (EAPs) for counseling.

COVID-19’s Impact On Claims

In the early days of the pandemic, she said, many considered the possible impact to claims if this continued for any length of time. To understand the short-term impact and prepare for possible long-term impacts, RBC Insurance closely monitored the mental health related data available. Looking at the period before the pandemic was declared, there was already a considerable increase in utilization for mental health related practitioners such as psychologists or social workers. While it’s not clear exactly why, “we can’t assume it means that Canadians were struggling more in early 2020 and needed greater support, as it could be an indication that they were simply more willing to reach out for help in 2020,” she said.

In early discussions of what to expect, many carriers anticipated an increase in disability claims, but instead “we’re seeing the 2020 trend line is below 2019’s,” she said. But what is driving this year-over-year decrease? While pressures like these can often contri-

bute to disability claims, “the early days of a crisis are also a time in which employees are less likely to make a claim; either due to a fear of job loss or a sense of obligation to the employer and its customers. They hang on tight until that crisis moment is over and then the disability claim comes later.”

Another surprise is the expectation of more mental health related disability claims. “So far, we’re not really seeing that. In 2019, short-term mental health claims represented just under 23 per cent of claims. In 2020, it is just under 21 per cent.”

Yet, mental health has clearly been exacerbated by COVID-19 and that’s likely here to stay for quite some time. “So while we don’t yet see a material impact on mental health related disability claims, higher year over year rates on the paramedical side and on the drug side for mental health does suggest that there could be something coming on the horizon,” said Gaudry.

What Can Employers Do?

First and foremost, and “this advice is certainly not new,” she said, is having conversations about mental health so that workplaces are open and safe places that destigmatize mental health challenges. “We know already that there’s considerable support being made available by employers and that employees appreciate that support. But there’s often a lack of awareness amongst employees in terms of what they have access to,” she said. So it’s important that employers continually highlight the resources available to support employees and ensure they know how to access it.