

INTERACTING WITH THE HEALTH SYSTEM

How to make the most of your mental health benefits

If you feel you need help, you're not alone. In the past few years, more people than ever have struggled with poor mental health. In fact, 22% of people Fidelity surveyed in fall 2022 said they were in fair or poor mental health.¹ If you're one of them, your employer may offer benefits that can help you. If you are suicidal or experiencing another mental health or substance use crisis, you can call or text 988, the 988 Suicide & Crisis Lifeline provided by the U.S. Department of Health & Human Services, for immediate assistance.²

We know that mental health needs vary. Whether you have a diagnosed mental health condition, such as depression or substance use disorder, or are experiencing anxiety or stress, better understanding your health-related benefit options is important so you can get the help you need. When we surveyed Americans with employer-sponsored insurance, we found more than 16% reported a mental health care need but did not try to find a mental health service.³ Why does this happen? Some people said they didn't know where to begin, while others thought it would cost too much.

Our research has found that mental health influences many parts of our lives such as physical health, financial health, and overall well-being.⁴ Likewise, changes at your job or home can greatly influence your mental health. Even a diagnosis of a non-mental health condition such as cancer or a chronic disease can cause stress and anxiety. In fact, 38% of people Fidelity surveyed who said they had a diagnosed physical condition said that their diagnosis negatively impacted their mental health.⁵

This guide can help you navigate your mental health benefits and manage your mental health care. To start, let's look at the types of benefits that may be available to you and benefits that you might not have considered that could help alleviate stress.

Employee assistance program (EAP)

Most employers offer an employee assistance program, and it's a great place to start. EAPs can help provide mental health services and then refer employees to longer term, more intensive care as needed. You typically get a limited number of counseling sessions at no cost, and if need be, you can get a referral for further treatment. Contrary to popular belief, any information that you provide is anonymous and will not get back to your employer.

How to start: Your employer's benefit site or app will typically have a contact number, chat, or email address for you to start the process. The EAP may be described as well-being support, emotional support, or counseling, and some employers want the EAP to be your first stop.



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Health insurance

Contact your health insurance company to get a list of mental health providers that accept your insurance. A recent study found that only 62% of psychiatrists were accepting new privately insured patients.⁶ Be sure to find out how your plan covers therapy visits.

How to start: Your insurance card will have a contact number to connect you with a representative who can help you find mental health professionals such as psychiatrists. Your insurance company should be able to tell you which doctors are in-network versus out-of-network and what the cost differences could be.

Your primary care provider

If you have a primary care provider (PCP), let them know about your mental health experiences.

One-third of people responding to our survey said they had sought treatment from their primary care doctor first.⁷ Keeping them in the loop will help your doctor treat your overall well-being, and they may have further ideas for treatment or give you a referral.

Often PCPs have good relationships with mental health providers and can help you find an appointment more quickly. Because of the shortage of mental health providers, you may have to wait to meet with a therapist or seek an alternative such as a virtual visit. If you're unable to wait, contact your primary care provider. They may be able to treat you for mental health while you wait to meet with a therapist. Keep in mind that some mental health conditions may require both therapy and medication.

How to start: Because mental health issues are increasing, some primary care physicians are being proactive and will ask you about issues such as anxiety, sleep, and stress. This is a great opportunity to help your doctor better understand your whole health needs.

Stand-alone mental health benefits

Your employer may offer a separate benefit just for your mental health. These benefits can often help you find a licensed provider more easily than going through your health insurance or PCP for a referral. They can often be accessed through your health insurance, your employer's employee assistance program, or a stand-alone benefit company like Lyra Health, Ginger, or Happify Health™.

You may also be offered a range of virtual mental health benefits, including virtual therapy, meditation apps, digital therapeutics (learn more about these below), and hybrid digital and in-person solutions. There is no one-size-fits-all solution for mental health, so these personalized options can be a great choice to help you determine the course of action that's right for you.

How to start: If your employer offers a stand-alone benefit, it may be listed in your work benefits site with a contact number or link. Many of the stand-alone mental health benefits have their own app where you can interact through chat, telehealth, or video calls. The app may also include educational materials and exercises that you can use on your own.

Digital therapeutics and apps

Digital therapeutics and apps are software and devices that can help manage a variety of conditions, such as anxiety, depression, and substance use, from your smart device or phone. These apps are easy to access and allow you to pursue treatment on your own schedule. Programs may include telehealth or video visits, online support communities, meditation apps, and even FDA-approved digital therapeutics (prescription treatments). Sometimes these services are low or no cost and may be included as part of a stand-alone mental health benefit.

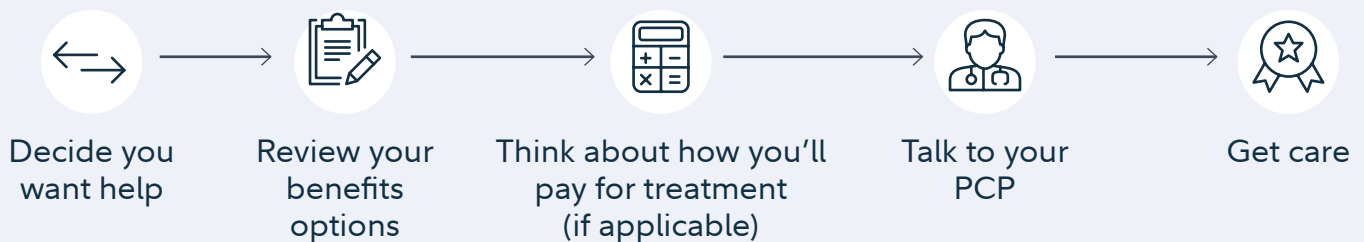
How to start: Check with your employer to see if you have access to mental health apps. Once you've downloaded them, you can often choose your own pathway to manage stress and anxiety or focus on concentration and relaxation. Some digital therapeutics are FDA approved and can be prescribed by your primary care doctor or mental health professional.

Supplemental benefits

As we mentioned earlier, your employer may offer you benefits that you don't think of as "health care" but can be very helpful during times of health needs. Benefits, such as caregiving, financial counseling, backup dependent care, and even concierge services, can help ease stress by handling scheduling, arranging services like grocery delivery, finding caregiving resources, and more. Benefits can also complement one another. For example, you may use your mental health benefit from your health insurance plan while using your backup dependent care to help reduce stress when regular caregivers are not available.

How to start: This is a good time to go through all your benefits, not just the ones labeled "health." Supplemental benefits may be found in categories such as wellness, life, and financial. Think about how to use these additional benefits to free up time to address your mental health needs and to reduce stress and anxiety.

Here's how the process will look once you've decided to reach out to a mental health provider:



Once you've identified a mental health provider, determine how you'll pay for their care. You can use your HSA or FSA to pay, and it's best to find in-network providers where applicable.

As you continue with your care, make sure you're keeping your primary care doctor in the loop so that they can best manage your overall health and well-being. And remember, if you have a mental health crisis, substance use emergency, or suicide risk, you can now dial 988 to reach a crisis counselor.

¹ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q4. How would you rate the following aspects of your well-being? Mental Health. Sample included 1,552 US consumers with employer-sponsored insurance. <https://www.hopkinsmedicine.org/health/wellness-and-prevention/mental-health-disorder-statistics>.

² U.S. Department of Health & Human Services, Substance Abuse and Mental Health Services Administration, "988 Frequently Asked Questions," accessed October 27, 2022, <https://www.samhsa.gov/find-help/988/faqs>.

³ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q50: What prevented you from trying to find mental health care services? Please select all that apply. Sample included 1,552 U.S. consumers with employer-sponsored insurance.

⁴ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q8. Mental health - How strongly do you agree with this statement. My diagnosis or diagnoses have negatively impacted my: Sample included 1,552 U.S. consumers with employer-sponsored insurance.

⁵ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q8: How strongly do you agree with this statement. My diagnosis or diagnoses have negatively impacted my: mental health. Sample included 1,552 U.S. consumers with employer-sponsored insurance.

⁶ Holgash, Kayla, and Martha Heberlein. "Physician Acceptance of New Medicaid Patients." MACPAC, January 24, 2019. <https://www.macpac.gov/wp-content/uploads/2019/01/Physician-Acceptance-of-New-Medicaid-Patients.pdf>.

⁷ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q51: Please tell us all the places you went to look for mental health care. If you looked in more than one place, please tell us where you went first, second, third and so on. Sample included 1,552 U.S. consumers with employer-sponsored insurance.

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