



Reinventing employee behavioral health:

How innovative technology and management practices are enabling new access to care

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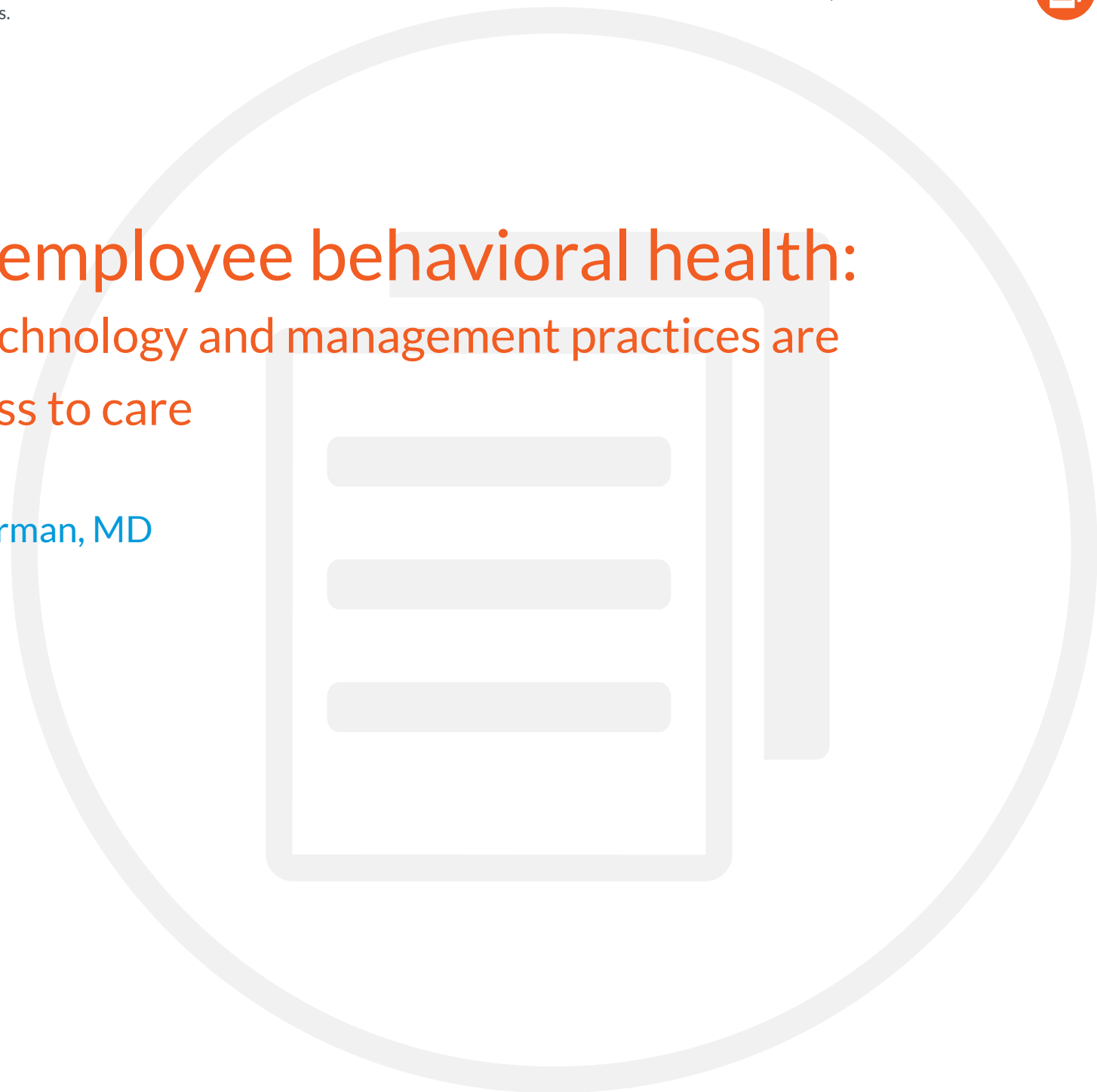


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With one in four U.S. employees— or as many as 30 million workers— suffering from a behavioral disorder, employers lose \$100 billion annually in productivity costs because of these conditions. Innovative new solutions can help employees overcome barriers to accessing mental healthcare and enable employers to recapture much of that lost productivity.

What you'll learn...

- How untreated behavioral health conditions affecting your employees are costing your business substantial sums in medical care, missed work, and unproductive days
- Why an exceptionally high percentage of employees with mental health disorders are unable or unwilling to seek the help they need
- How new computer, videoconferencing, and analytics technologies are improving access and helping to manage costs for employers and employees

Introduction

Mental illness affects one in four employees in the nation's workforce.¹ Absenteeism and presenteeism due to mental health disorders and substance abuse cost employers billions of dollars in lost productivity annually. The direct costs to treat these disorders and comorbid medical conditions are equally massive. Some 68% of adults with mental health disorders have at least one other medical condition such as cardiovascular disease, pulmonary disease, or diabetes, and comorbidity with a mental health condition increases medical spend by up to 400%.^{2,3}

Until now, employers have turned to employee assistance programs (EAPs) as the most cost-efficient means of providing behavioral health care to employees. Few employees take advantage of these offerings; EAP utilization typically hovers around 3%.⁴

The major barriers employees face when attempting to access care include lack of awareness that an individual has a mental health problem; fear of being stigmatized or perceived negatively, as well as having career prospects damaged; difficulty accessing care due to geographic, network, or time constraints; and of course, the high cost of many behavioral health treatment options.

Fortunately, innovative technology solutions—including computer-based trainings, teletherapy, and consumer-friendly online healthcare shopping experiences—are now breaking down these decades-old barriers to behavioral healthcare.

The business burden of behavioral health disorders

Behavioral health issues in the workplace have been a growing concern among employers for many years. Organizations recognize their responsibility for addressing these disorders and are well aware of the legal and financial vulnerabilities untreated disorders could create. Many feel frustrated with the limitations of their existing tools and resources.

How big is the problem? Studies show that an astonishing 25% of full-time employees suffer from a diagnosable mental illness or substance abuse condition. Many more experience levels of stress significant enough to interfere with basic functioning, including work. Mental illness may well be the single greatest contributor to employer healthcare spend, increasing costs on chronic medical conditions by 2x to 4x. These increased costs stem from more frequent hospital admissions, poor treatment adherence, and decreased medical results. Behavioral illness is also the single largest contributor to productivity loss, accounting for 30% to 40% of missed days and lost capacity to work. This represents \$100 billion or more in lost productivity per year for U.S. employers.⁵

Unfortunately, there have been few solutions to address this major business burden. Many large employers have turned to employee assistance programs (EAPs) to help those struggling with a behavioral illness. Originally designed to provide substance abuse services, EAPs have been expanded to include depression, stress, anxiety, and even marital/relationship counseling—as well as non-clinical services such as legal, childcare, or eldercare assistance. Use of EAP programs has tended to be lower than employers would like, typically around 3%.⁶ Organizations also provide medical coverage for behavioral healthcare—including pharmacy, outpatient, and inpatient services—as part of their benefit design. However, overutilization of emergency rooms and inpatient psychiatric services suggest that employees are not taking advantage of the more cost-effective outpatient services when they need them.

THE STATE OF Behavioral Healthcare⁵

How **BIG** is THE PROBLEM?



25% of full-time employees suffer from a behavioral illness

Yet **70%** aren't getting the help they need

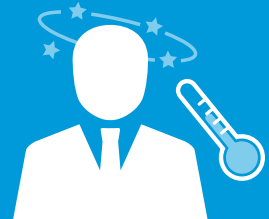


WHAT IS THE BUSINESS IMPACT?



Behavioral illness accounts for **30-40%** of all employee

ABSENTEEISM & PRESENTEEISM



Resulting in increased COST TO EMPLOYERS

Lose **\$100 billion +**
from lost productivity each year

Spend **2x-4x** more each year
on chronic medical condition treatment



Each year, the Substance Abuse and Mental Health Services Administration (SAMHSA) publishes survey results examining why people who need behavioral healthcare don't receive it.¹ These reasons fall into four main categories:

1) Awareness



2) Mindset



3) Cost



4) Access



Barriers to behavioral healthcare

Awareness- Many employees suffering from mental health conditions or severe stress are unaware of their conditions. For example, an employee suffering from sleep, weight loss and irritability may not understand that a major condition like depression may be in play. Alternatively, employees dealing with significant stress may not know that behavioral health services can help by teaching them more effective coping mechanisms. Without treatment, stress symptoms can worsen over time and evolve into anxiety, depression, or other conditions.

Mindset- Many employees fear negative reactions of their friends, family, or employer to their seeking care for a behavioral disorder. They may not trust that their care will be confidential. Alternatively, they may not believe that they will be helped by existing treatments. These mindset-related concerns can be significant obstacles that prevent employees from receiving appropriate care. Many people with mental health issues think they can get better on their own, but that's often not the case.

Cost- Often people cannot afford the care they need for behavioral disorders. Every year, cost is the single most significant barrier to care—cited by approximately 46% of Americans who need mental healthcare but don't get it.⁷ Medications

and weekly therapy sessions are expensive, and many employees feel they simply cannot pay for them.

Access- Even those employees who know they need help, don't fear the stigma, and can afford treatments may still have difficulties accessing care. Many regions in the U.S. have significant shortages of qualified behavioral healthcare providers within easy driving distance or within a covered network. Work schedules can also make it difficult to get appointments at convenient times. In other cases, employees may have healthcare policies with restrictive coverage limits that make it difficult to get appointments approved.

These are not new problems in the field. **Studies show that as many as 70% of employees with mental health disorders don't receive the care they need.**⁸ But over the past ten years, with the rise of population-level healthcare reporting for the enterprise, there's been increasing awareness on the part of business leadership of the mounting burden represented by untreated mental health issues for employer and employee alike.

Innovative solutions

To eliminate these barriers, a number of novel solutions have been enhanced and refined in recent years. These solutions offer the promise of both efficiently delivering the mental healthcare services that employees need, as well as substantially reducing the direct and indirect costs for employers.

There are three types of technology-enabled solutions being used in behavioral health:

- Computer-based therapies



- Teletherapy



- Consumerism



Computer-based therapies

Many of the most effective and popular forms of psychotherapy involve exercises aimed at helping people understand how their thoughts, emotions, and behaviors follow certain patterns and teaching them to challenge those patterns. This is often known as cognitive behavioral therapy (CBT), although other kinds of therapy take this form as well. In these exercises, the therapist works with a patient to “re-train” his or her brain by recording any anxious or depressed thoughts and behaviors he or she may have and then challenging the assumptions behind each one. Patients are asked to do these exercises daily, similar to completing fitness circuits at the gym.

Such exercises are easily adapted for computers. Even more interesting is that the learning that goes along with them—how to understand one’s own perceptual distortions, for example—can easily be directed by a computer program. Dozens of studies have now demonstrated that videos and games can teach users about constructive patterns of thought and behavior as effectively as a human being can.⁹

In the United Kingdom, Australia, and other countries, computer-based CBT (often called cCBT) is reimbursable by insurance as a form of psychotherapy. A handful of companies have emerged that specialize in providing these kinds of computer programs. In the U.S., companies cannot offer clinical

services without FDA approval. For this reason, most American vendors offering similar services classify them as “trainings” rather than as therapies. However, their value to end-users is largely the same.

The barrier to care for patients fearful of stigma is also much lower for these computer-based programs. Patients need not leave the house or even regard the activity as “therapy.” In fact, many of these interventions are positioned simply as “games.” The therapeutic exercises can target everything from anxiety to substance abuse or depression, all leading causes of lost productivity in the workplace. More and more of these services, with ongoing enhancements and refinements and an increasing focus on consumer needs, will hit the market in the next few years.

3 key advantages of computer vs. traditional therapy

- **Lower cost**—Shifting even one out of ten sessions from face-to-face to computer-based therapy can deliver a significant cost savings for both patient and payer
- **Provides easy access**—Anyone with a personal computer or tablet can use cCBT programs at any time that suits their schedule from the privacy of their own homes
- **Delivers consistent quality**—Payers can ensure that the cCBT programs have a proven track record of helping patients, whereas the effectiveness of any human-provided therapy services will be subject to that person’s individual skills and training



Teletherapy

Teletherapy is not a new idea. Some psychiatrists will tell you they've been doing it since the 1960s. But a lot has changed in the intervening years. The first thing to know about modern practice is that "teletherapy" is now something of a misnomer. Teletherapy is typically video-based, not phone-based. In fact, insurance will often only reimburse for remote psychiatric or therapy sessions administered via video, not on the phone. Both MDs and non-MDs may participate. Prescription privileges vary by state.

Some people still have a hard time believing that teletherapy works. But multiple large-scale trials—including a Veteran's Administration study consisting of 99,000 patients—have demonstrated that video-based therapy is as effective as face-to-face consults. That particular study from 2012 found that teletherapy reduced the number of inpatient stays by 25% and further shortened stays that were deemed necessary by 25%.¹⁰ A 2007 study by the American Psychiatric Association also found that teletherapy can help reduce costs by 10%.¹¹

It's important to understand how teletherapy in particular differs from telemedicine in general. Telemedicine, in which patients see doctors via video for general medical conditions, is inherently limited by the doctor's need for a physical

exam. This means that remote doctors largely triage health complaints, helping to keep patients out of emergency rooms and urgent care centers.

Teletherapy is not limited in the same way. There's no part of a standard therapy session or medication management consult that providers cannot do just as effectively via video as in a face-to-face consult. Certain activities, such as filling out surveys or sharing cognitive exercises, are arguably even better handled via computer, where results can be efficiently stored and tracked. Many teletherapy vendors are harnessing this power to develop patient-reported outcomes and quality metrics standardized across their provider base.

Improved access is a critical piece of the value proposition for teletherapy services. For employees in rural locations who face distance or transportation issues, the wait to see an available psychiatrist can be on the order of months, not days or weeks. Large metropolitan areas, such as New York City, suffer similar shortages and lengthy wait times. In small towns, an additional challenge cited by some is that it's also easy to be spotted entering the office of the sole mental health provider. With teletherapy, those seeking care can get the help they need sooner and more discreetly without ever leaving home.

Teletherapy works

Multiple large-scale trials have demonstrated that video-based therapy is just as effective as face-to-face consultations.

Results achieved:

- **25%** reduction in **length** of necessary inpatient stays¹⁰
- **25%** reduction in **number** of inpatient stays¹⁰
- **10%** reduction in **costs**¹¹



Consumerism

One of the major mechanisms for cost control in any market is consumerism and shopping. Until recently, healthcare was sheltered from this powerful force because shopping for care requires true transparency of cost and quality. Behavioral health remains one of the least transparent sectors of healthcare. Patients typically don't know what a therapy session will cost, or even what it might entail, until after they've met with the provider—and sometimes not until several sessions into the process. Therapy sessions can differ dramatically in length and style. Therapists come from many backgrounds, including medicine, psychology, and social services. And fees for these sessions can vary by up to 10x, even within a given geography.

Fortunately, a handful of consumer-facing healthcare directory sites are now emerging that can help provide patients insight into the care they'll be receiving before they choose a provider. With these healthcare directory sites, users can read patient reviews for providers, a small step toward helping users shop based on the quality of care. However, accurate pricing information and more well-rounded quality measures are two important pieces that continue to be missing from these existing services.

Even more fundamentally, employees need quality guidance as to what kind of

mental healthcare treatment to seek and when. Should someone desiring a first appointment for depressive symptoms see an MD, for example? Or should this person start with their organization's EAP?

Another critical challenge is that most of these limited sites don't have access to the details of an individual's specific healthcare coverage and benefits. Covered services can vary greatly for behavioral health across different plans and employers. Without access to personal plan details, existing healthcare directory services simply can't provide the highly individualized, tailored guidance that would be most beneficial for employees in need of mental healthcare services.

Traditional therapy Why access to provider information is critical

Prices for therapy sessions can vary up to **10x**

To make informed decisions, users need access to:

- Patient reviews
- Accurate pricing information
- Well-rounded quality measures
- Personalized healthcare coverage and benefits information



Introducing Castlight Elevate™

As a leader in Enterprise Healthcare Management, Castlight offers a broad, cloud-based suite of applications that enables you to effectively manage and optimize your investment in healthcare benefits, while providing employees with the information needed to make better healthcare decisions. Over the past several years, mental health-related topics have consistently been among the top search terms for Castlight users. Employees have been “voting with their clicks,” demonstrating their interest and trust in the Castlight platform to help guide them to the right behavioral healthcare programs, providers, and treatment.

Castlight Elevate is the first Enterprise Healthcare Management solution to enable employees and their families to access their employer-specific portfolio of behavioral health resources, make educated treatment choices, and commence care — all through a personalized online hub.

The solution breaks down the barriers to behavioral healthcare by offering highly personalized guidance, shopping, and care experiences for employees based on medical and pharmacy claims information, mindshare data derived from search results, and responses to self-assessment quizzes. This drives confidential outreach to employees at various stages of need—ranging from those who may be at risk to employees who have been diagnosed with a clinical

condition. Through Pathfinder, the solution’s condition-specific gateway, users are guided to self-care, professional care, or caregiver-supported options.

Unlike any other offering, Castlight Elevate provides a sophisticated shopping experience that includes pricing and quality data for inpatient substance abuse programs, and quality data on inpatient psychiatric treatment facilities. This helps users make better, more informed care choices about the most serious and expensive mental health care they or a loved one may need.

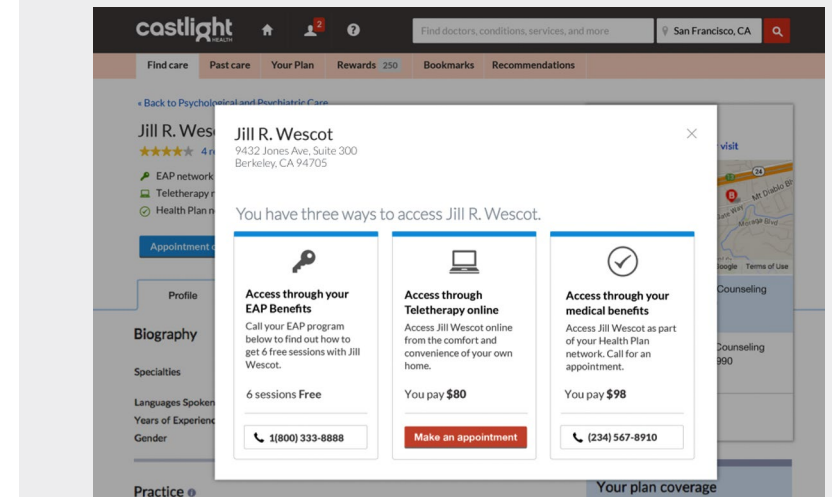
The solution integrates with employers’ existing teletherapy or telemedicine provider platforms. Employees who are interested in teletherapy can shop for the best-suited counseling service and enjoy a seamless handoff through single sign-on into a health service provider’s website to start their sessions.

Castlight Elevate also offers access to a comprehensive set of guided exercises designed to address a broad range of behavioral health conditions, including depression, anxiety, substance abuse, and OCD. The CBT exercises include videos, mood trackers, guided relaxation, and goal-setting tools. Further, because the exercises are computer-based, employees can use these trainings from the convenience and privacy of their homes.

Castlight Elevate accomplishes all this while maintaining complete user confidentiality and complying with all HIPAA security and administrative protocols governing personal health information.

The result? Castlight Elevate effectively lowers the barriers to behavioral healthcare for employees who need it:

- **Awareness**—The solution’s advanced analytics help identify users who are at risk and provide truly tailored guidance.
- **Mindset**—Based on this data, the solution is designed to offer a progressive, personalized experience consistent with an employee’s changing perceptions.
- **Cost**—Castlight Elevate’s consumer-oriented design emphasizes cost-effective options such as underutilized EAPs, teletherapy, and cCBT solutions.
- **Access**—Employees have access to an array of high quality resources suitable for their condition.



Conclusion

As spending on behavioral health mounts, technology is evolving to address old barriers in novel ways. Mental healthcare consumers today stand to benefit from increasingly affordable and accessible treatment options. Equally important, employers stand to benefit from a healthier, more productive and reliable workforce. Business organizations are well-positioned to speed adoption of these technologies by their employees.

Castlight's fully integrated behavioral health solution brings technology to bear to improve employees' access to mental healthcare. Castlight Elevate will enhance current investment in benefits like EAPs and enable employees to break through long-standing barriers to care—all while improving the bottom line.

About Castlight

Castlight Health, Inc. (NYSE:CSLT) is a leader in Enterprise Healthcare Management. We believe great healthcare builds great business, and U.S. enterprises can gain control over the \$620 billion spent annually on healthcare, transforming a crippling cost into a strategic business advantage. Recognized as [a top 2014 software platform](#) by the HR Technology Conference & Exposition, the Castlight Enterprise Healthcare Cloud enables employers to understand and manage their healthcare investments while helping employees make the best possible healthcare decisions. Castlight is a great place to work, honored with a [Glassdoor Employees' Choice award](#) and recognized by Rock Health for [Diversity in Leadership](#).

For more information, visit www.castlighthealth.com and connect with us on [Twitter](#), [LinkedIn](#) and [Facebook](#).

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Dr. Kellerman brings a background in medical education, writing, and patient-centered technologies to Castlight Health. She has written and consulted for Discovery Health, Scientific American, The Atlantic, and The World Health Organization. She did her post-graduate training and clinical work in psychiatry. She holds a BA in History and Science from Harvard University, and an MD from Mount Sinai School of Medicine.

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