What Health Benefits Do You Provide Your Employees?

July 2019 by Bob Swanson

If you’ve read any of my previous blog posts, you know that one of the key points I make is that mental health issues should be treated the same as physical issues. Our society is slowly but surely coming around to this viewpoint, but one need look no further than health benefits for an example of this issue.

Prior to 2008, healthcare benefits for mental health issues were rarely offered, and when they were, the benefits were far less than those provided for physical health issues. In 2008, Congress passed the Paul Wellstone and Peter Domenici Mental Health Parity and Addiction Equity Act (MHPAEA).

One of the law’s key provisions requires that when mental health benefits are included, they must be equal to the benefits provided for physical issues. This would include the inpatient and outpatient network of providers and services, residential treatment, prescription drugs, co-pays, deductibles, maximum out-of-pocket deductibles and provider reimbursement rates.

While the law was a major step in the right direction, one of its biggest weaknesses is that the inclusion of mental health benefits in group insurance plans are optional. Unfortunately, many states don’t require the inclusion of mental health coverage or only allow for a limited degree of mental health coverage. That said, as signatory contractors, we understand the value in going above and beyond the minimum requirements.

What coverage do you provide for your employees? Are your employees provided full and equal coverage for both physical and mental health issues? If not, why? Unfortunately, there are generally cost savings in the premium when mental health coverage is not provided or is limited to certain mental illnesses. That gets back to the issue of mental health issues being perceived differently. I would ask you, why would an employees’ mental health issues be considered less important than a physical issue? They’re both health issues that arise from sort of illness or injury.

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Even with good healthcare coverage, it is often difficult to receive adequate and readily available mental health services due to a general lack of psychiatrists, psychologists, substance use facilities and mental health facilities. A new patient will often wait up to two months to get an appointment with a psychiatrist; in rural areas, the access to these services can be even more difficult. These barriers combined with the stigma and shame regarding mental illnesses often lead to a person not getting the help he or she needs.

The next thing I’d like you to consider regarding health benefits your company provides is how your company accommodates and supports employees with mental health issues. Is it the same as those with a physical illness? For example, you would give someone time off to go see a doctor about a broken arm. Would your company do the same for someone needing to go to a therapy appointment? How does your company accommodate individuals and their duties under the care of medical providers? Many companies have a light duty return to work protocol for physical injuries; does your company have a similar protocol for an employee returning from an in-patient substance use program? I would argue they both are the results of illnesses, and thus, they should receive the same level of support.

Comprehensive health coverage is a foundation that enables all employees to be productive in the workplace. A skilled and trained work force is essential for any company to be successful, but it is also essential for employees to receive the care and support they need as mental and physical health issues arise. We all have a role in ensuring the overall wellness of those who work in our industries.

About the Author - Bob Swanson

Bob Swanson is the past president of Swanson & Youngdale and the first Chairman of FCA International. He tragically lost his son Michael to suicide on March 13, 2009 at the age of 33. Bob now focuses his efforts on creating awareness of the impact of mental health and suicide in the construction industry.

Find more of Bob’s blogs at: www.finishingcontractors.org/preventsuicide