



National Coordinating Committee for Multiemployer Plans

2020 Annual Conference

October 13, 2020 / Elena Lynett

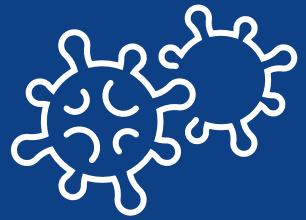
| Today's Agenda

Challenges We Are Facing Today

Telehealth Expansion and Other Clinical Initiatives

The Front Line Facing Individuals' Needs

Questions?



Challenges We Are Facing Today

Feelings of Discomfort Triggered by COVID-19

Lack of Control

- Social Distancing and Isolation
 - Humans are social beings
 - Disruption of daily routine
- Uncertainty
 - Unknown timeline
 - Information changes all of the time

Fear and Anxiety

- Fear of catching the virus
- Stress about exposure to the virus
- Altered opportunities: postponed promotions, financial concerns
- Sickness, risk to or loss of a loved one due to COVID-19
- Social and political unrest

Many Face Challenges of Pandemic

- Working long hours in essential jobs
- Friends or coworkers may be ill
- Family members may be working or attending school remotely
- Feeling alone and isolated
- Trying to navigate work and family simultaneously
- Unable to find healthy food or gyms
- Poor internet or inadequate home technology

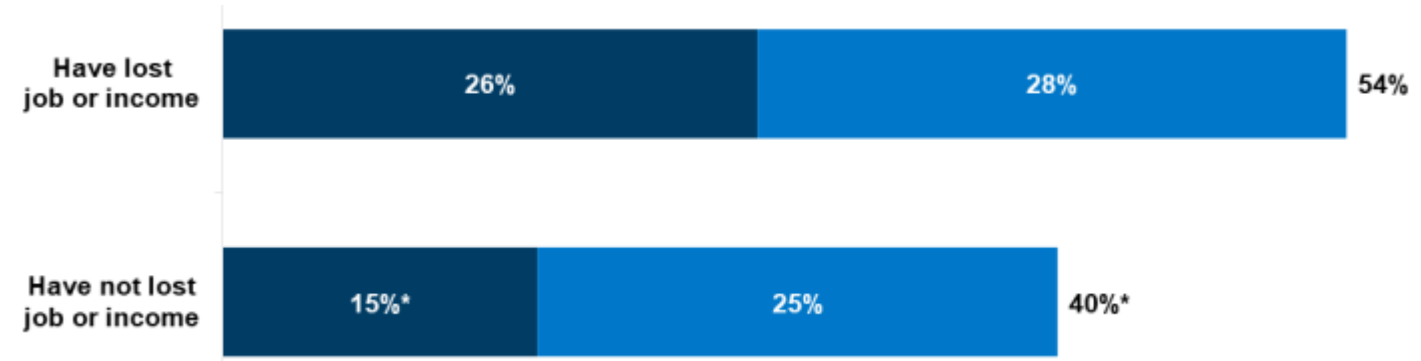


COVID-19 Affects Us All, But in Different Ways

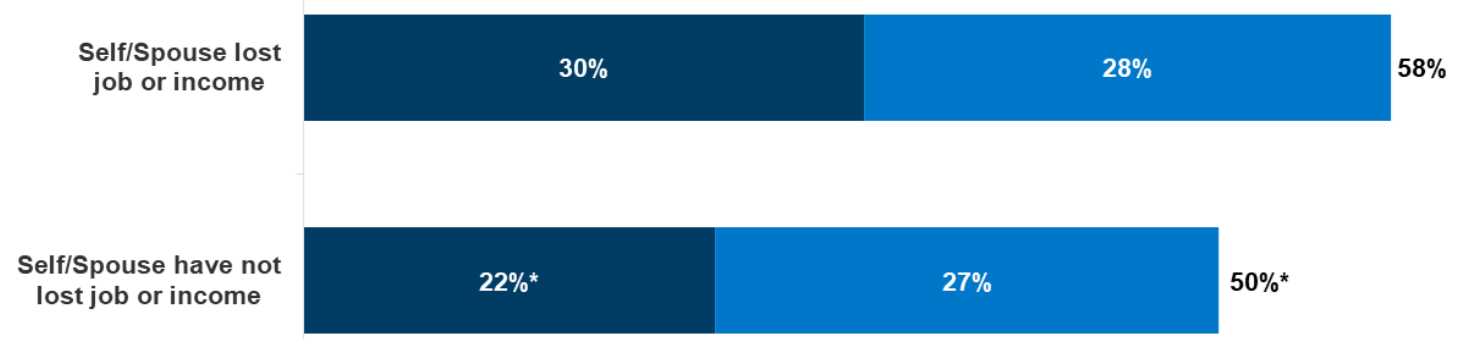
Percent of adults who say worry and stress related to the Coronavirus has had a negative impact on their mental health, based on job or income loss

The trend demonstrates that the problem is increasing as the pandemic lingers.

March 2020



July 2020



■ Major negative impact ■ Minor negative impact

* Notes: Indicates a statistically significant difference between those who have lost job or income and those who have not lost job or income at the p<0.05 level. Source: KFF Health Tracking Poll conducted March 25 – 30 and July 14-19, 2020.

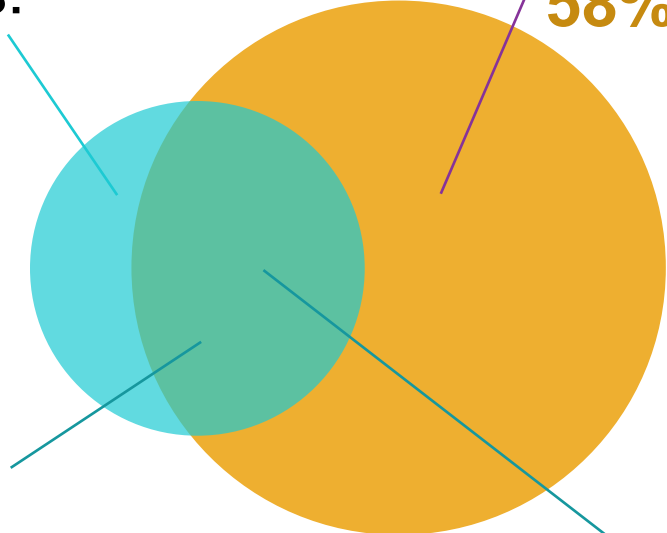
Plans Working to Address MH/SUD Benefits: Growing Awareness of Comorbidity

People with mental disorders:
25% of adult population

People with medical conditions:
58% of adult population

68% of adults with
mental disorders have
medical conditions

29% of adults with medical
conditions have mental
disorders



What's at Stake

\$6 Trillion is the projected annual global cost of mental health disorders in 2030 — **more than the combined cost of diabetes and cancer.**

Key impacts include:

- Higher health care costs associated with increased utilization and poor medication adherence
- Impact on workforce morale and productivity
- Lost earnings
- Higher costs associated with premature death and disability

Supporting the Mental Health and Well Being of Your People

Regular reinforcement of the key components of maintaining wellbeing...

Interpersonal connections

Even for those working, they may find themselves more isolated during personal time off. Daily communication should be encouraged

Physical activity, rest and respite

Leadership can advance this through tips and examples

Healthy behavior

Good nutrition, mindfulness, avoidance of negative coping strategies such as alcohol and drug misuse



Life is on hold.

Supporting Mental Health During COVID-19

You can help maintain morale

- Consider any benefit changes, including new or additional benefits or payment terms that may apply during this time.
- Be aware of laws that may provide meaningful support
 - The Families First Act provides emergency Family and Medical Leave expansion and includes the Emergency Paid Sick Leave Act
 - Regulatory guidance extended deadlines related to HIPAA special enrollment, COBRA, and claims and appeals

There may be more guidance ahead!

Stay abreast and provide plan participants with timely, accurate updates about new legislation or regulations that may include protections that help individuals cope.

Considerations During COVID-19 and Beyond

- Designing benefits that meet the needs of plan participants
 - **Mental health utilization is on the rise among 18 to 25 year olds.**
 - By **2030** MH/SUD services will be in higher demand and increasingly valued as an employee benefit.
- Mental health and substance use disorder benefit **cost management**
 - Data can be reviewed to find the areas for targeted efforts
 - Ex, frequent ER users may be a hint to poorly managed opioid use or other disorders that can be addressed.
- Ensuring **compliance** with Federal and State laws governing MH/SUD coverage
- Advancing **effective communication** strategies related to MH/SUD resources and benefits

Vendor Oversight

Vendor management and oversight can help ensure efficient, compliant MH/SUD benefits

- Vendors can provide periodic reports to help determine conditions driving the highest trends
- During negotiations, ask for vendor allowances for clinical implementation, oversight, and audits
- Claims audits can be done to ensure claims are being managed in a timely manner and that clinical standards are being applied appropriately
- To prevent security breaches plan sponsors should be sure to perform due diligence about security protocols before selecting a vendor
- Vendors should cooperate in working with the plan to ensure Mental Health Parity compliance

Segal Resources and Web Posts

Helping Individuals Cope in Response to COVID-19

<https://www.segalco.com/consulting-insights/coronavirus-mental-health-coping>

Dealing With Employee Burnout? Here's How to Help

<https://www.segalco.com/consulting-insights/dealing-with-employee-burnout>

Medicare Telehealth Expansion in COVID-19 Spending Law

<https://www.segalco.com/consulting-insights/coronavirus-medicare-telehealth>

COVID-19 Drives Digital Health Trends

<https://www.segalco.com/consulting-insights/coronavirus-digital-health-trends>

Telebehavioral Health Makes Sense Now More than Ever

<https://www.segalco.com/consulting-insights/telebehavioral-health-care>

Federal Expectations for MHPAEA Compliance Heighten

<https://www.segalco.com/consulting-insights/mhpaea-tool-update>

Federal Focus on Mental Health Parity Enforcement Continues

<https://www.segalco.com/consulting-insights/mental-health-parity-enforcement>

Thank You

Contact Information

Elena Lynett, JD
Vice President, Senior Consultant
National Health Compliance Practice

elynett@segalco.com

202.833.6486