

# 14<sup>th</sup> Annual World Pension Alliance and Transatlantic Conference

June 15, 2023 / David B. Brenner



Segal

# Agenda

Growing Significance of Behavioral Health

The Regulatory Response

The trend toward virtual and Rx Care

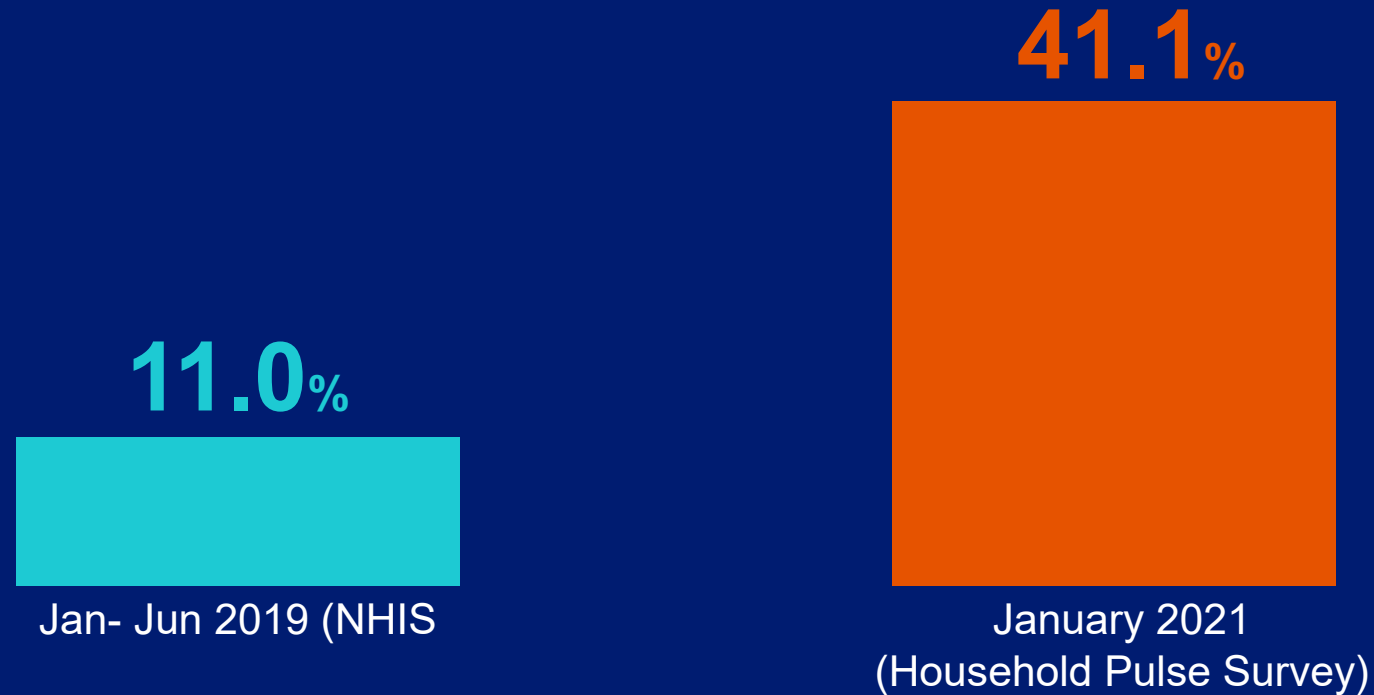


- Growing Significance of Behavioral Health



# COVID-19 has had a Negative Impact on Mental Well-Being

Average Share of Adults Reporting Symptoms of Anxiety Disorder and/or Depressive Disorder, January-June 2019 vs. Jan 2021

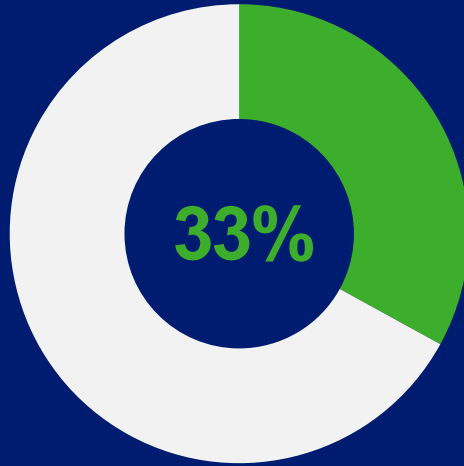


Notes: Percentages are based on responses to the GAD-2 and PHQ-2 scales. Pulse findings (shown here for January 6-18, 2021) have been stable overall since data collection began in April 2020.

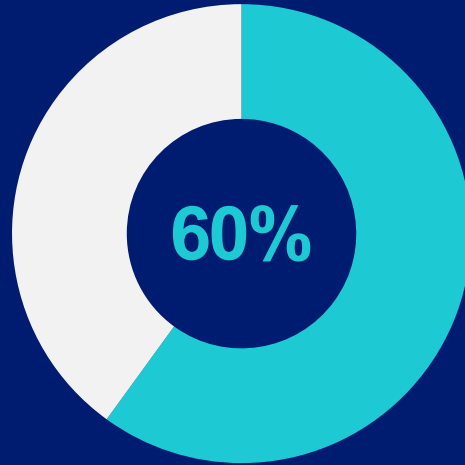
Source: NHS Early Release Program and U.S. Census Bureau Household Pulse Survey. For more detail on methods, see: <https://www.cdc.gov/nchs/data/nhis/earlyrelease/ERmentalhealth-508.pdf>



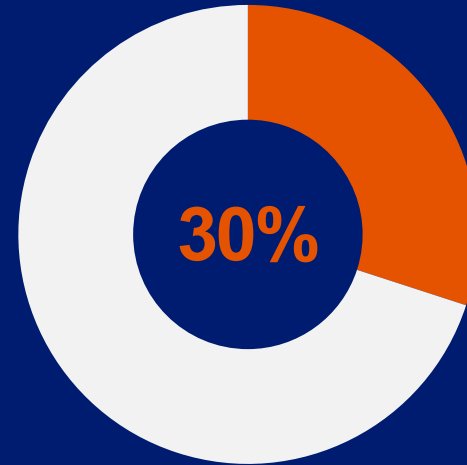
# Importance of Behavioral Health



According to the CDC, suicide rates have **increased 33%** in the past 20 years, and affects all ages



Nearly **60%** of adults with mental illness **did not receive mental health services** in the previous year



From June 2019 to July 2020, **opioid-related deaths increased 30%** from the prior 12 months





# MH/SUD Benefits Have Long-term Impact

**\$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:

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



- The Regulatory Response



# Mental Health Parity & Addiction Equity Act (MHPAEA)

## *Overview of Final Regulations*

- MHPAEA, passed in 2008, requires parity between medical/surgical (med/surg) benefits and mental health (MH) and substance use disorder (SUD) benefits
- Regulations set out parity standard, including NQTLs
- No requirement to provide MH or SUD coverage (but IF covered, must cover in every classification where med/surg services are provided)





# DOL MHPAEA Report to Congress

- DOL issued 156 letters requesting comparative analyses for 216 NQTLs
- The Departments stated that none of the comparative analyses received by the Departments contained sufficient information upon initial receipt.
- The Departments call for Congressional action to enhance MHPAEA and MH/SUD enforcement.



# Mental Health Parity Coalition





- Broad alliance of stakeholders impacted by the MHPAEA rules, including multiemployer plans represented through the NCCMP, insurers, and third-party administrators, other employer supported organizations.
- Coalition efforts are aimed to provide broadly supported comments and education to the Departments of Labor, HHS, and Treasury on the practical impacts and challenges related to MHPAEA compliance
- In-person meetings with the Department of Labor were convened in 2021 and 2022, providing a forum for stakeholders to provide input and request guidance.



- The Trend toward Virtual and Rx care



# What are Common Behavior Health Drugs?

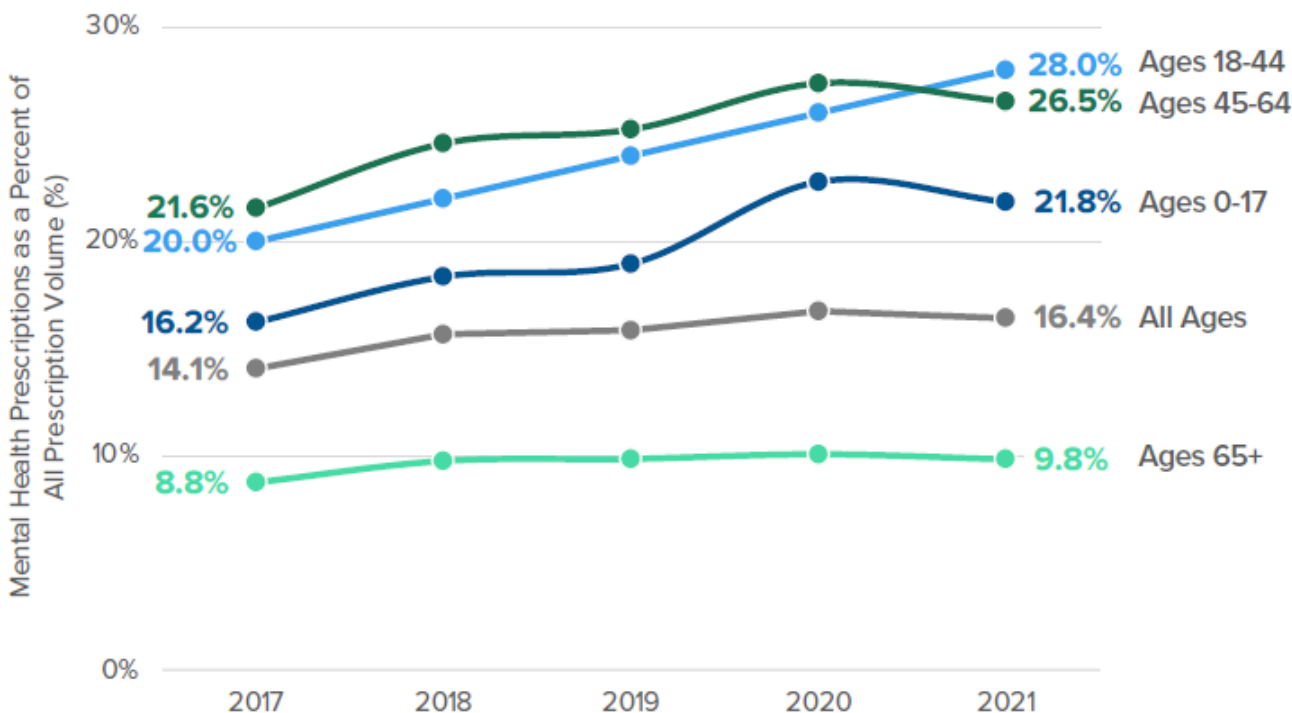
| Antidepressants   | Anxiety Medications  | Antipsychotics   | Stimulants  | Mood Stabilizers  |
|---|--|--|---|---|
| <ul style="list-style-type: none"> <li>• <b>Prozac</b> (fluoxetine)</li> <li>• <b>Lexapro</b> (escitalopram)</li> <li>• <b>Celexa</b> (citalopram)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Xanax</b> (alprazolam)</li> <li>• <b>Ativan</b> (lorazepam)</li> <li>• <b>Klonopin</b> (clonazepam)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Zyprexa</b> (olanzapine)</li> <li>• <b>Abilify</b> (ariprazole)</li> <li>• <b>Risperdal</b> (risperidone)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Adderall</b> (dextroamphetamine /amphetamine)</li> <li>• <b>Concerta</b> (methylphenidate)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Lithobid</b> (lithium)</li> <li>• <b>Lamictal</b> (lamotrigine)</li> <li>• <b>Depakote</b> (divalproex sodium)</li> </ul> |
|    |    |   |    |   |



# Behavioral Health Prescription Trends

The share of mental health-related prescribing has been rising annually across age groups. Since 2017, the share of mental health-related prescription volume increased most in the 18-44 age group (+8.0 percentage points).

MENTAL HEALTH-RELATED PRESCRIBING AS A PERCENT OF ALL PRESCRIPTION VOLUME, BY AGE GROUP, 2017-2021



Assuming the rate of change continues for patients ages <18, what will the long-term health effects be if younger patients sustain use of prescription mental health drugs over a lifetime?

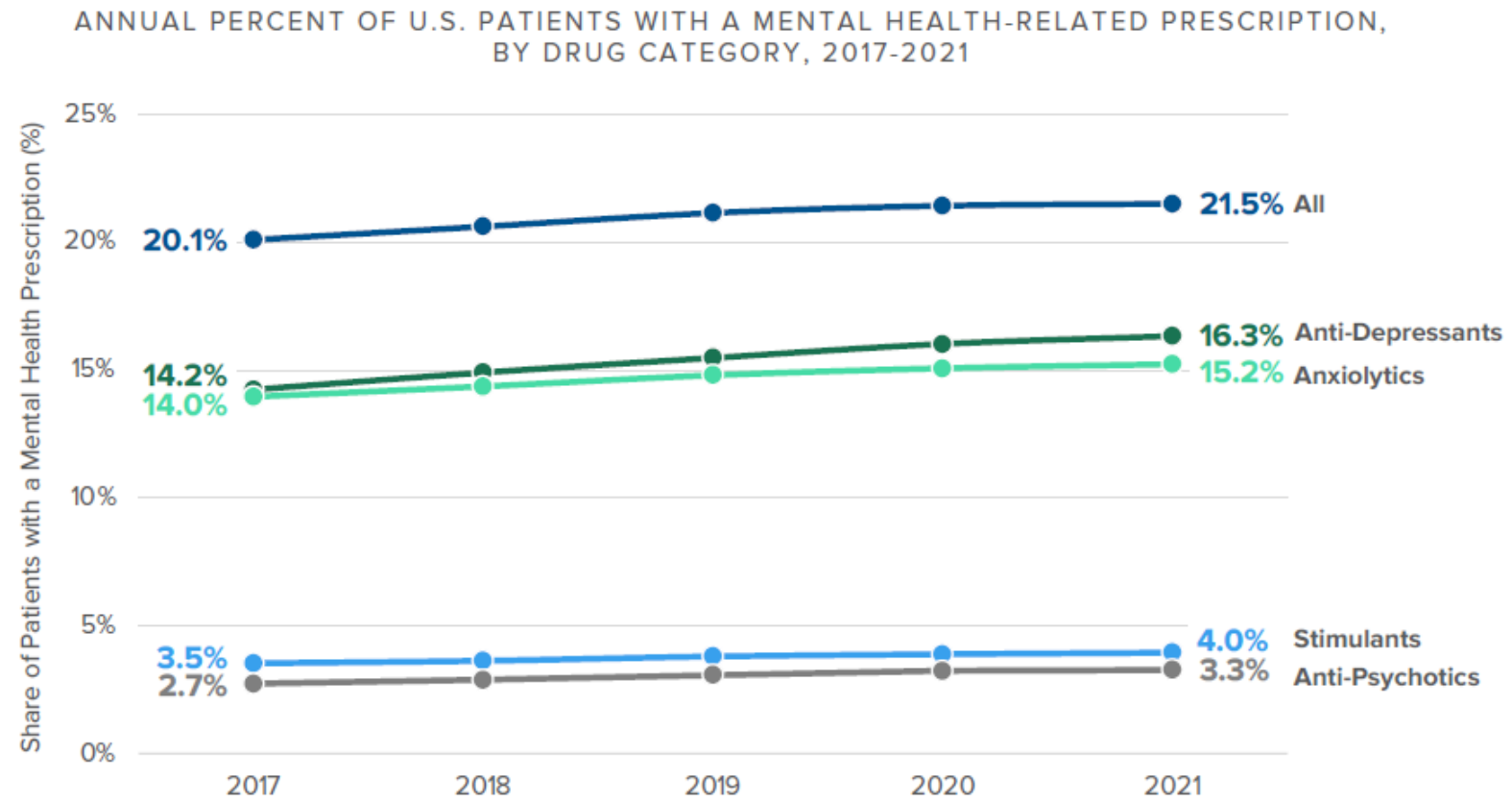
Source: Trilliant Health national all-payer claims database.





# Behavioral Health Prescription Trends

The share of patients with a mental health-related prescription has been rising annually across drug categories since 2017. The share of patients with a prescription for anti-depressants increased by 15% 2017 to 2021, from 14.2% to 16.3%.



Source: Trilliant Health national all-payer claims database.



# Thank You

For more info,  
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# Virtual Mental Health Care

## What can go virtual?

- Employee Assistance Program (EAP) visit
- Behavioral Health visit to: licensed psychiatrists, psychologists, counselors, and social workers
- Various kinds of therapies including psychotherapy, cognitive behavioral therapy, dialectical behavioral therapy
- **All of the above**

**Access Issue?**



# Tele-Behavioral Health was Gaining Popularity Even Before COVID-19

Through phone or video appointments, tele-behavioral health provider can help with any of the following:



Relationship or family concerns

Anxiety



Work pressures

Grief

Stress



Sadness

Trauma



Mental health diagnosis



# Digital Behavioral Health Resources

Several behavioral health companies have emerged to expand access and provide more impactful resources to individuals.

- eMindful
- Lyra
- Dr. on Demand
- Talk Space
- Ginger
- Calm
- Better Help
- US HealthVest
- Mantra Health
- Quartet
- Joyable
- Joyages
- Inkblot
- Workit Health
- Rethink BH
- Headspace





# Starts with an App



Anxiety



Weight



Pain



Addiction



Tobacco



Diabetes



Compassion  
Fatigue



Cancer

- Starts with an online app-based assessment
- Predictive modeling identifies evidence-based treatment
- Care-seeker is paired with a licensed therapist
- Wait times and access are guaranteed

