FAIF LUNCH & LEARN SERIES

T he mission of the Foundation of Associated Industries of Florida (FAIF) is to educate the public and state leaders on the important issues that affect our state's business community. We bring together groups consisting of business leaders, policy makers, industry experts and other interested parties to discuss and examine current challenges and emerging opportunities with the goal of presenting ideas and recommendations that could allow for positive change and creative solutions. As the deliberation of mainstream issues such as health care, education and the regulatory environment continue, FAIF seeks to bring to light other major concernsof Florida's business community.

Mental health is one such topic that must be addressed. You would be hard-pressed to find discussions on this issue in the various forms of public debate. Yet, there are glaring statistics that mental health is a critical problem that continues to increase every day. Employers need a strong and healthy workforce in order to be productive and profitable, and mental health is a serious impediment to those goals.

On January 27, 2020, FAIF held a roundtable event on 'Mental Health Challenges in theWorkplace for Florida's Employers' as part of our *Lunch & Learn Series*. This document captures the key points and areas of discussion. It is our hope that this document will provide a comprehensive introduction to all, and that the discussions among Florida's employers and our government leaders continue on this important subject.

FAIF Chairman Jose Gonzalez, moderator and former Representative Jim Boyd with Representatives Loranne Ausley (D), Collen Burton (R), Nicholas Duran (D), Mel Ponder (R), and healthcare leaders at FAIF's Lunch & Learn Series.

Mental Health Challenges in the Workplace for Florida's Employers

Synopsis

There are many complex variables impacting the behavioral health challenges faced by our state. The crisis itself directly impacts tourism, the continued growth of new businesses settling in Florida, and most importantly, it impacts Floridians' quality of life.

The Foundation of Associated Industries of Florida (FAIF) held a roundtable meeting to analyze, discuss and summarize the root causes of this critical challenge. Participants included employers, mental health workers, elected officials and trade association representatives of the business community.

Former Rep. Jim Boyd and moderator José Gonzalez, FAIF Chair

Mental Health is Overall Health –

On average, 20-30% of people will experience a mental health emergency. Much like an individual who goes to the doctor with the flu, mental health is equally as important to the overall health of an employee. Often, employees suffering from an unaddressed mental health issue are not operating at their full potential. An employee may be physically present but mentally disengaged, a scenario referred to as "presentism." In the workplace, presentism is an impediment to productivity which creates a predicament for employers whose objective is to operate a profitable and efficient place of business. Poor productivity not only affects an employer's bottom line, but also hinders an ailing employee's future job opportunities.

Challenges for Employers –

Working with, accommodating and supporting employees who struggle with alcoholism, substance abuse or mental health issues can be difficult due to the sensitive nature of the situation and the numerous employment laws that may be implicated. Addiction and mental health issues can lead to absenteeism, poor performance, on-the-job injuries or workplace violence.

The statistics below illustrate the breadth of concerns for employers:

70%

Approximately **70%** of Americans use at least one prescription drug and **50%** use at least two. One in three Americans uses a prescription opioid.

50%

In 2018, roughly **1 in 4 adults** in the U.S. experienced a mental health disorder.

Mental health is the No. 1 cause of disability in the U.S. for citizens ranging in ages from 15 to 44 according to statistics from the National Institute of Mental Health (NIMH), and up to **40% of sick leave taken is attributable to mental health reasons.**

Nearly 14 million Americans (1 in every 13 adults) abuse alcohol or are alcoholics.

The cost to employers is estimated to be between $33 billion and $68 billion per year and is due largely to absences, lost productivity, and injuries and accidents.

$68B

$33B

BILLIONS

70
60
50
40
30
20
10
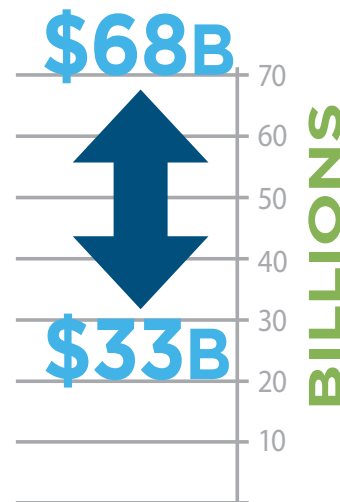
Furthermore, a variety of federal laws apply to substance abuse and mental health conditions in the workplace:

The Controlled Substances Act

The Occupational Safety and Health Act

The Drug-Free Workplace Act

The Americans with Disabilities Act (ADA)

Rep. Nicholas Duran (D)

Employer Health Plans and Employee Assistance Programs –

While many employees would not think twice about visiting a doctor for a physical ailment such as a sprained ankle or a bad cough, they are often unaware that their employer-provided health plans cover more than a visit to a general practitioner.

Employees must become better informed about their respective health plan benefits. More times than not, when an employee is hired, they do not adequately review their newly acquired health plans, and therefore, are unaware of the full coverage to which they may be entitled. Mental health should be considered as "just another benefit" of an employee's benefit package.

Some employers use an Employee Assistance Program (EAP) designed to assist in resolving personal problems that may adversely affect the employee's performance. EAPs also aid employees in various areas such as childcare and tutoring, not solely healthcare case management. By "marrying" existing employee health plans with an EAP, employers could be better prepared to assist employees in navigating coverage and treatment options in the event of a mental health issue. The cost of doing nothing far exceeds the costs of insurance.

Behavioral Health Access –

Access to care is one of the biggest challenges in offering a robust mental health system to Florida's employers, em-

ployees, and citizens. Hurdles include access to state hospital beds, acute behavioral inpatient care, multiple levels of outpatient care, as well as navigating through the system. Peer support, navigators, and care manager programs are successful models and could be expanded to assist the consumer/employee in getting the right care for them.

Additionally, the system itself has many artificial barriers produced by funding silos. Throwing money at it will not fix the wait lists and other access issues. The key to maximizing versatility is to provide more transparent data and adjust the allocation of funds. Great care must be taken to ensure that regulations and funding red tape don't delay necessary care, and that the dollars go where the patients/employees are. This requires the involvement of several state agencies, code changes, legislation, and funding changes. Employers should request detailed information on how their plan or EAP handles care management and navigation of behavioral health.

Retention and Drawing New Providers to Florida –

Florida is not alone in the shortage of healthcare professionalsin psychiatry, nursing, and therapy as access barriers are present throughout the nation. Employers can help solve this shortage by speaking up about the challenges they face. Ultimately, however, Florida needs incentives to provide an attractive market for healthcare professionals to practice and reside.

Florida has a low number of psychiatric residency programs which in part causes individuals interested in practicing to move elsewhere. On average, psychiatrists graduate with between $200-250K in debt. Florida can recruit these professionals with attractive benefits such as loan assistance and similar employment benefits offered in physicians' recruitment. As in many professions, psychiatrists want to work around other psychiatrists. A sense of professional community is an attractive force in retaining caregivers. Retaining a community of mental health professionals removes barriers to treatment and brings care to Floridians.

Florida also presents some regulatory, funding, and charity challenges that impact retention and the draw for new provider organizations and health care professionals alike. Any and all efforts to improve the indigent care coverage process, simplify the payment process, and alleviate the regulatory burdens for these providers will massively improve our retention of existing providers and the draw for new providers.

AIF President & CEO Tom Feeney addresses the roundtable participants at FAIF's Lunch & Learn Series.

Behavioral Health Parity –

Behavioral health, which is both mental health and substance abuse treatment together, is more difficult to access through insurance because there is a higher review for approval of care than there is with medical care or denials of care due to previous admissions. In effect, this is equated to informing a patient they cannot have treatment for a heart attack because they already had one last year. Transparency for mental health treatment must be improved in Florida. Although these laws exist at the federal level, our state has been unsuccessful in building them into both the statute and contract level. If these laws are implemented, enforcement and rule development will follow and alleviate our courts from being overwhelmed by long and complex lawsuits. State agency oversight will further ensure that access to behavioral health will be treated the same as access to medical health.

Indigent Care –

Indigent care is another major barrier to access. The needs continue to increase, however the amount of state funding needed to keep the indigent out of medical hospitals and public facilities has not. Additionally, during a thriving market, it is difficult to keep the necessary amount of health care providers as Medicaid and/or Dept. of Children & Families (DCF) providers.

Each annual increase of indigent patients adds to the cost of doing business for private providers. The DCF Acute Care Database allows providers to confirm open beds in public locations; however, public hospitals are often full, which means the private system is "on the hook" for these costs. To better plan for the best utilization of funds, this data and the same type of data on outpatient access should be closely reviewed.

Hospitals operating at max capacity are frequently held responsible for gaps in care. Many times, individuals that do not need to be in a traditional hospital bed are also not yet ready to live on their own. This "gap" typically results in patients unable to receive proper long-term care.

In one such example, an indigent individual is arrested, treated, and then released without access to further care. Upon release, a three-day supply of medication was provided; but without subsequent care, the cycle repeats. Most individuals that fall into this scenario are unable to find a mental health provider in as little as 72 hours, especially without insurance.

One option increasingly utilized is inmate enrollment in Medicaid while in jail, as many of these individuals pre-qualify. Many community mental health centers and hospitals also employ navigators who help patients sign up for insurance like Medicaid or PPACA to reduce the indigent burden when possible.

By addressing the gaps in care coverage, especially in indigent care, the state saves money by keeping individuals with serious mental illnesses out of jail and in treatment facilities instead.

It's a lose-lose situation to have an abundance of unfunded patients or have them in the wrong care locations. We need the data to identify exactly what is needed. We need the funding allocated to the patients that are shown in the data, and we need the will to manage this in perpetuity, not just once, as it is a changing dynamic.

Mental Health Challenges in the Workplace for Florida's Employers

Summary

There is little doubt that **Florida's employers are the backbone of the economic engine of this great state.** With no personal income tax to count on, the taxes employers pay, the jobs they provide, and the support of the very important tourism industry make the continued success of the business community very important for all of Florida.

When considering the areas of concern for employers, issues such as an unfair tort system, a burdensome regulatory environment, and the obstacles in developing a strong workforce often get most of the attention. Meanwhile, an often overlooked and rarely discussed challenge in the workplace is the **mental health issue which statistics show is the <u>No. 1 cause of disability</u> in the U.S.** (ages 15-44). It is clear that the mental health issue touches all sectors of our society including the workplace.

During the discussion in this roundtable event, several key elements were identified that need to be dealt with going forward:

Access to Care: Employees often have problems navigating the system when requiring care. If they can gain access to the system, they often face access problems for state hospital beds, for acute behavioral inpatient care, and for the many outpatient levels of care. It is imperative that regulations and funding issues don't then delay necessary care.

Sufficient Providers in Florida: Lack of sufficient providers is a nationwide problem, but there are some steps Florida can take to improve the situation. Improving the payment processes and the regulatory burden for providers could help keep them in business, as well as make it appealing for new providers who are considering Florida.

Gaining Parity for Behavioral Health Issues: Rule development and state agency oversight can help ensure Florida's employees the same easy access to behavioral health coverage as they have with medical health coverage and also keep our courts from being overwhelmed by long and complex lawsuits.

Improving the Indigent Care System: Today this part of the mental health crisis is the most daunting. There are too many unfunded patients and not enough data to fully understand the needs and best direction to take. This is an issue that requires long-term solutions.

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