

CIRRUS MD

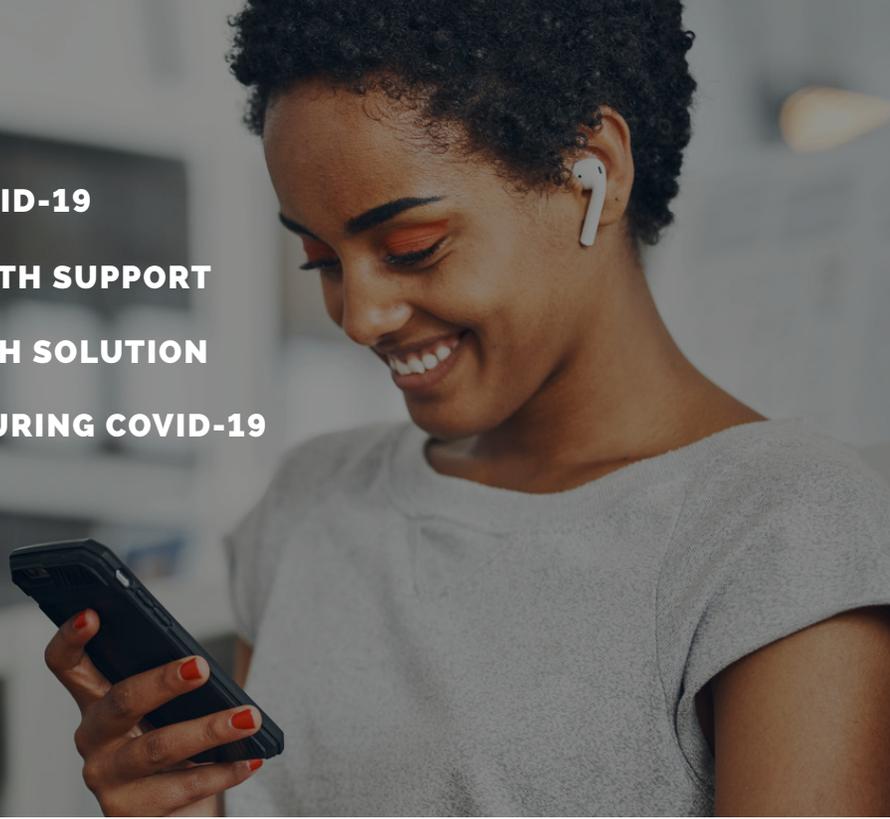
WHITE PAPER

# Addressing Employee Physical and Mental Health with Virtual Care During COVID-19



# Contents

- 3 HEALTHCARE ACCESS DURING COVID-19**
- 4 EMPLOYEES EXPECT MENTAL HEALTH SUPPORT**
- 6 TIPS FOR SELECTING A TELEHEALTH SOLUTION**
- 8 BY THE NUMBERS: TELEHEALTH DURING COVID-19**
- 9 CONCLUSION**



The COVID-19 pandemic is driving unprecedented change in how we work and live. Employers are not only expected to provide employees the required resources to work safely – whether remotely through technology or on-site with protective equipment and processes in place – there is also tremendous pressure to deliver healthcare access in a more flexible way.

While telehealth services have been steadily growing in recent years as employees demand more consumer-centric care delivered when and where they need it, the COVID-19 pandemic has accelerated its use. Individuals isolated to their homes and fearful of contracting the virus at healthcare sites (e.g. hospitals, urgent care, physician offices) have turned to telehealth as a safe and convenient way to access care for themselves and their families – from acute illnesses and conditions to health maintenance and general questions.

The COVID-19 crisis has also driven a significant need for behavioral health resources delivered via telehealth. In recent surveys, employees report skyrocketing stress, anxiety and depression. Even as businesses reopen, the uncertainty of the situation is generating fear: questions abound related to health risks, job security, economic stability, school and child care resources.

In this paper, we explore changing healthcare access in a COVID-19 world, including perspectives from employers, employees and healthcare practitioners on the growing need for mental health resources, and how employers can leverage telehealth solutions to address their employees' expectations for healthcare delivery in a pandemic environment (and beyond). We also offer four factors for consideration when evaluating a telehealth platform that will engage employees and deliver effective results.

**1/3 employees are experiencing stress and burnout during the pandemic<sup>1</sup>**

U.S. telehealth visits will surpass **1 billion by the end of 2020**, including 900 million such visits related to COVID-19.<sup>2</sup>

<sup>1</sup>MetLife's 18th Annual US Employee Benefit Trends Study 2020. <sup>2</sup>Telehealth is having a moment. What does its future look like after COVID-19? HR Dive, 5/7/20.

# Healthcare Access During COVID-19

When the pandemic first hit the U.S., employers had to quickly develop and implement new work models to comply with government restrictions and recommendations, such as social distancing and stay at home orders. This included providing those workers who could perform their jobs remotely the resources to work from home (e.g. computer equipment, remote access capabilities); and those who must remain on-site the necessary means to do so safely (e.g. personal protective equipment (PPE), physical barriers for distancing).

During this time, employers have also had to provide employees with new ways to access healthcare; not just for COVID-19 related health issues but also for the entire continuum of care – from injuries and acute conditions requiring urgent care, to the maintenance of chronic conditions and general questions related to everyday health concerns. This includes care access for both the covered individuals and their families.

Many physicians have seen the advantage of directing patients to telehealth and other technologies during the COVID-19 pandemic to avoid potential virus exposure, and make it easier for individuals to access healthcare on their schedules, particularly parents and other caregivers who are attempting to work while caring for dependents. A telehealth solution that provides secure, HIPAA-compliant access to physicians 24 hours a day/7 days per week can supplement the care a patient receives from his or her primary care physician and specialists, bridging the gap during those times when it is impossible, inconvenient or unnecessary to access traditional, in-person care.

“One of the biggest stressors for many employees is the well-being of those they may care for. Those with children are likely concerned about how to handle school or daycare closures; employees who care for older adults may have increased responsibilities given the CDC’s advice that those populations stay home.”<sup>4</sup>

The Centers for Medicare & Medicaid Services’ (CMS) round of reforms aimed at supporting healthcare delivery during the pandemic have helped to drive greater use of telehealth. CMS is waiving limitations on the types of clinical practitioners that can furnish Medicare telehealth services, has broadened coverage of services delivered by audio-only telephone between beneficiaries and doctors/clinicians (including many behavioral health services), and is increasing payments for these telephone visits to match payments for similar office and outpatient visits.

Healthcare delivery has changed in a COVID-19 world and even as employees transition back to work environments there will be lasting impacts. Employees have come to realize the benefits of telehealth delivery in terms of flexibility and convenience and will expect this type of access moving forward.

**Nearly 1 in 3 Americans are unsure about their safety** in doctors’ offices, hospitals and urgent care centers because of the pandemic.<sup>3</sup>

“While we all wish that it hadn’t taken a pandemic to propel telehealth forward, for better or for worse, it has. The spotlight is now on telehealth in a big way, and for good reason.”<sup>5</sup>

<sup>3</sup>COVID-19 Market Pulse, Sage Growth/Blackbook Research, 3/27/20. <sup>4</sup>Promoting Workplace Mental Health In The Age of COVID-19, Society for Human Resource Management (SHRM), 3/12/20. <sup>5</sup>Reasons Why Telehealth Is Here, Forbes, 5/4/20.

“Out of the COVID-19 crisis has come another long-sought innovation: Consumers are utilizing telehealth and remote-care tools at a higher rate, such as online symptom checkers and virtual visits. There is no going back.”<sup>6</sup>

## Employees Expect Mental Health Support

The COVID-19 crisis has driven a significant need for behavioral health resources. The pandemic has had a huge impact on employees’ personal and work lives. Individuals restricted to working from home can feel isolated and lonely without the company of co-workers. Family members who are suddenly at home together full-time can feel overwhelmed, particularly parents who are attempting to work while caring for babies and young children and/or supporting older children’s remote learning activities. Restaurants, entertainment/sports venues, parks, and other social gathering site closures, combined with limits on group sizes, have taken away most of our forms of recreation.

In recent surveys, employees report skyrocketing stress, anxiety and depression. Even as businesses reopen, the uncertainty of the situation is generating fear: Will I lose my job? Will schools reopen? What childcare resources will be available when I go back to work? Will my retirement investments rebound from market losses? The pressures of the pandemic are leaving employees feeling drained and down.

- **2 in 3 employees are feeling more stressed** than before the pandemic began; **74% are concerned** about at least one aspect of their wellbeing.<sup>1</sup>
- **45% of employees currently feel emotionally drained** from their work; over **2 in 5 are dissatisfied** with work-family balance during COVID-19.<sup>7</sup>
- **More than 7 in 10** say managing distance/online learning for their children is a significant source of stress.<sup>8</sup>

“After flexible policies, employees are looking for support to manage other aspects of the blended work-life world. There is a significant opportunity for employers to provide greater support, particularly around mental health and financial wellness.”<sup>1</sup>

“We’ve seen a lot of people chat with a doctor about anxiety and panic,” said Elishia Oliva, MD, Speciality Medical Director, Behavioral Health,

“We have seen a marked increase in anxiety disorders likely from COVID-19 itself, and fallout from isolation, job loss, financial and food insecurity, relationship stressors, domestic violence and parent-child relationship issues.”

**ELISHIA OLIVA, MD**

Speciality Medical Director,  
Behavioral Health, CirrusMD

<sup>1</sup>If ever there was a time to rethink employer-sponsored health plans, this is it, BenefitsPro, 5/22/20. <sup>7</sup>Navigating COVID-19, SHRM, 5/11/20. <sup>8</sup>Stress in America 2020: Stress in the Time of COVID-19, American Psychological Association, May 2020.

CirrusMD. “Anxiety, stress and panic were the predominant issues in April 2020, followed by the second most common issue of depression. We saw a lot of encounters related to stress, relationships, work and financial issues, and a small number of encounters related to domestic abuse.”

Employees are still hesitant to seek care outside of the home for themselves and their families – whether it is for physical or behavioral health - worried about exposure to COVID-19 in hospitals, urgent care centers, physician offices and other care sites. Furthermore, parents and other caregivers responsible for the care of children and others can find it challenging to find the time for regular, in-person meetings with a psychiatrist, psychologist or licensed therapist.

Behavioral health resources are particularly challenging to access for employees who live in rural areas. According to the National Institute of Mental Health, more than 60 percent of rural Americans live in mental health professional shortage areas, and more than 90 percent of all psychologists and psychiatrists and 80 percent of those with Masters of Social Work degrees provide services exclusively in metropolitan areas.<sup>9</sup>

Telehealth can bridge this gap in care, enabling employees to engage with mental health professionals in the same convenient way they have been accessing emergency physicians, family health doctors and other caregivers during the pandemic. According to a May 2020 McKinsey Consumer Healthcare Insights Report, 71 percent of respondents who received psychologist or psychiatrist care since March 1, 2020 did so virtually.<sup>10</sup>

“Now more than ever, expanding collaborative care and sustaining rapid expansion of telepsychiatry are essential to meet the projected surge in demand for mental health and substance use disorder treatment,” said American Psychiatric Association CEO and Medical Director Saul Levin, MD, MPA. “Improving access to effective and timely care by focusing in these areas must remain a coordinated and high priority for the healthcare delivery system, health plans and employers.”<sup>11</sup>

Recent studies have shown how employees expect their employers to offer expanded mental health services given the burden of the COVID-19 pandemic and would like the ability to leverage technology to access these services.

“Mental and behavioral health is another area innovating in light of the current crisis. Though changing, the perception is that these services have historically been fragmented and difficult to access. Telehealth and virtual visits have unlocked counseling and treatment opportunities to meet a wide variety of needs.”<sup>12</sup>

**70% employees reported COVID-19 related stress** when using a technology-based mental health service in the past month.<sup>13</sup>

**93% employees agreed that companies that survive COVID-19** will be those who support employee mental health.<sup>13</sup>

**91% employees feel employers should help** with mental health or substance abuse issues.<sup>12</sup>

**80% employers say they are helping employees** manage stress and mental health.<sup>14</sup>

**61% employers have made or will make changes** to their benefit programs over the next six months.<sup>15</sup>

<sup>9</sup>Mental Health and Rural America: Challenges and Opportunities, National Institute of Mental Health (NIMH), 5/30/18. <sup>10</sup>Helping US healthcare stakeholders understand the human side of the COVID-19 crisis: McKinsey Consumer Healthcare Insights, 5/22/20. <sup>11</sup>The Path Forward Releases Guidance for Employers and Health Plans in Anticipation of COVID-19 Mental Health and Substance Use “Second Wave”, National Alliance of Healthcare Purchaser Coalitions, 5/4/20. <sup>12</sup>Supporting Behavioral Health in the Workplace, Standard Insurance Company, April 2020. <sup>13</sup>New Data From Ginger Shows Nearly 70 Percent of Workers Feel More Stressed During COVID-19 Than at Any Other Point in Their Entire Professional Career, 4/9/20. <sup>14</sup>COVID-19: The Pulse of HR – What Is HR Doing Now?, Josh Bersin, 4/8/20. <sup>15</sup>Companies move to enhance health care and wellbeing programs in response to COVID-19, Willis Towers Watson, 5/7/20.

# 4 Tips for Selecting a Telehealth Solution

COVID-19 is having a significant impact on where employers invest their healthcare dollars, according to the Employer Health Innovation Roundtable (EHIR) Employer Purchasing Trends in Response to COVID-19 Survey, with mental health (59%) and telemedicine (54%) being the areas in which employers anticipate the greatest need for new solutions.<sup>16</sup>

“During the current health and economic crisis, access to behavioral health resources is more critical than ever. Employers should consider making tele-mental health resources, such as programs improving resilience, sleep and other emotional well-being supports, available to address heightened feelings of stress or anxiety within the employee population.”<sup>17</sup>

While employers understand the need for telehealth services, specifically those related to mental health, and employees want this type of solution, the investment must deliver the intended results (e.g. lower costs, better health, greater productivity).

In order to achieve a return on investment (ROI), employees must use the telehealth solution and find benefit in it. Below are four tips for selecting a telehealth platform with mental health resources that will engage employees and deliver the same – or higher – levels of satisfaction as traditional, face-to-face healthcare delivery models.

## **TIP 1** | Create user-friendly, user-focused experiences

Healthcare access is often viewed as a stressful experience, and in a COVID-19 world with employees feeling increased anxiety about many different aspects of their lives, the idea of treatment can be overwhelming. This is particularly true when accessing behavioral health treatment as many employees feel a stigma around mental health. A recent survey of employees found only 38 percent of workers are comfortable seeking help from their employer for mental health issues.<sup>11</sup>

To ease the burden on employees and make it safe and comfortable for them to connect with caregivers about their behavioral health concerns, a telehealth solution should offer a user friendly experience, one where the patients can interact in a way that is comfortable and convenient to them. In a recent survey, 80 percent of employees said they would be more likely to use an emotional or mental health benefit if they access it through their smartphone.<sup>13</sup>

While some employees might be comfortable interacting with caregivers on video, others may prefer asking personal questions via a secure texting application, where they control when and where they engage with the physician. Picture an individual who is working from home with family members in close proximity – a text-based conversation on mental health is far more private than one held over the phone or video.

“Though depression is already the number one cause of disability worldwide, this is the first time many employers and managers are thinking and openly talking about mental health in the workplace.”<sup>18</sup>

<sup>16</sup>Employer purchasing trends in response to COVID-19, Employer Health Innovation Roundtable (EHIR), 4/28/20. <sup>17</sup>Turning to Telemedicine, Business Group on Health. <sup>18</sup>Could COVID-19 Finally Destigmatize Mental Illness? TIME, 5/13/20.

Blake McKinney, MD, Co-Founder and Chief Medical Officer of CirrusMD, comments on how patient experience is shaping telehealth care delivery: “In the long run, the consumer is going to win and we stand ready to meet that need. It's something that we built and designed, and we wake up everyday thinking about how we will give people a different and better experience.”

## **TIP 2 |** Ensure instant access to physicians with ongoing support

One of the greatest areas of dissatisfaction with healthcare delivery, both traditional in-person care and telehealth services – is the wait time to connect with a physician. When an employee is suffering from stress, anxiety or depression, being put on hold only adds to his or her mental anguish.

A telehealth solution should provide quick access to qualified physicians 24 hours per day/7 days per week. A “chat-first” approach enables an employee to connect with a doctor via text in just seconds. The conversation can proceed via text, or transition to a phone call or video based on the user’s preferences and needs.

“Patients are learning that there are things they can get and get taken care of through telemedicine,” said Donna M. Baldwin, D.O., Chief Quality Officer and Specialty Medical Director at CirrusMD. “That they don't need to take a half day off of work to go into the office or wait in the waiting room, or even go and sit in the emergency room waiting room for hours.”

Because mental health issues typically require ongoing clinical support, it is important that the telehealth platform enable the employee to interact with a dedicated physician for as long as he or she desires; and reconnect with the same physician for additional assistance when needed.

## **TIP 3 |** Provide virtual primary care + multispeciality services

Patients with acute or chronic conditions often experience accompanying behavioral health issues; whether it is the initial stress of being diagnosed with a new condition, or the ongoing depression related to managing a life-long illness. Therefore, a telehealth solution should offer access to a broad range of clinicians, from family health and emergency physicians, to specialists, all of whom can direct patients to appropriate mental health resources.

“We’re working to ensure people have adequate access to mental health resources and attain mental health and wellness, which is central to overall health and wellness,” said Dr. Oliva. “We know that people with depression and other chronic medical issues are likely to have poorer outcomes medically and shortened lifespan when depression remains untreated. For example, a depressed diabetic patient is less likely to be eating properly, exercising or checking their blood glucose regularly and

“The most effective telehealth platforms are those that offer a continuity-based service where a team of physicians looks at the whole person to ensure his or her needs are successfully met.”

### **BLAKE MCKINNEY, MD**

Co-Founder and Chief Medical Officer of CirrusMD

they may even struggle with issues around medication compliance, like taking meds as prescribed.”

Employees should be able to access the same level of quality care via telehealth that they receive when meeting with physicians face-to-face. Therefore, the team of physicians offering care through the telehealth solution must be held to the same high standards as those providing conventional care. The telehealth provider must have in place processes for evaluating quality of care provided, and for driving continuous improvement among its caregivers.

#### **TIP 4 | Give care to the whole family**

One of the main goals of telehealth is to make it easier for employees to access care. If only the employee can use the telehealth platform, while his or her spouse or dependents must still rely on face-to-face appointments with caregivers, the employee is still bearing the burden associated with traditional care delivery.

Therefore, a telehealth solution should enable an employee to gain access to care for his or her entire family, including behavioral health services. For a parent this could mean chatting with a family physician regarding treatment of a child’s existing behavioral health condition, or new stress and anxiety that has emerged as a result of distance learning and social isolation.

“There are often times where I’ll provide care for one member of a family and because he or she found our telehealth solution to be extremely helpful, other members will use it as well,” said Dr. Baldwin. “In this way I can care for not only the mom or the dad, but also for dependents within the family, which allows me to see the big picture and provide the best care for the entire family.”

## By the Numbers: Telehealth Use During COVID-19

Use of the CirrusMD telehealth solution soared during the first half of 2020, with employees seeking physical and mental health support.

- **1000%+ increase in behavioral health concerns from Feb-Apr 2020;** April’s numbers reveal increased concerns related to anxiety and depression.
- **78% increase in patient registrations for services,** which includes behavioral and mental health support through a primary care model, between Jan-May 2020.

# Conclusion

Employers recognize how their employees are struggling in their personal and work lives during the COVID-19 pandemic, with impacts on health and productivity. While employers continue to help employees during the COVID-19 interval and some employees go back to their workplaces, it is likely that the severity and scope of the pandemic will not allow a “return to normal,” at least not anytime soon.

Right now, employers are at the beginning of a long journey to establish a new model for how their employees work and how they access employer-sponsored healthcare. The pandemic and patient response to it has been driving change in healthcare delivery, with demands for greater flexibility and convenience to overall care, and particularly for behavioral health support.

Telehealth has emerged as a convenient, cost-effective solution, one that has been well-received by employees and can serve as a platform to support physical and mental health now, and well into the future as needs continue to evolve.

## CONTACT US

[getstarted@cirrusmd.com](mailto:getstarted@cirrusmd.com)

**CIRRUSMD.COM**