



Health Insurance

**Sector EAP analysis
and clinical insights**

assure
PROGRAMS

COMMENTARY

Introduction

This report considers the psychosocial risks and insights derived from EAP (Employee Assistance Program) observations for customers in the Health Insurance Sector. It is intended to support Assure Programs' business partners in exploring trends at an industry level and is best used in conjunction with each customer's individual EAP reporting and other data sources, to inform proactive mental health and wellbeing strategies.

Assure covers over one million Australians across all industry sectors including employees' family members, and in 2019 provided 65,000 hours of EAP counselling and 6,800 hours of support for critical incidents and significant events. 77% of all Assure's counselling sessions were face to face, and 95% of clients were either 'very satisfied' or 'satisfied' with their counselling experience.

In the Health Insurance Sector, Assure provides EAP services to 4 organisations, totalling 12,000 employees plus their families. In 2019 Assure provided 2,900 counselling sessions and 120 hours of support for critical incidents and significant events in this sector.

Mental health issues are the most common reason people are accessing EAP at Assure, comprising 35% of all presenting concerns. Because we only use experienced psychologists (not provisionally registered psychologists, counsellors, social workers or chaplains) we are able to assess and treat these issues (particularly complex and trauma-related cases) using evidence-based interventions. Additionally, if appropriate, we offer continuity of care for longer term treatment in conjunction with a GP Mental Health Care Plan, where clients can receive rebates through the Medicare system when necessary and continue to use the same Assure psychologist if they choose.

Industry context and psychosocial risks

The Health Insurance Sector exhibits a combination of psychosocial risk factors that make it particularly susceptible to mental health issues, and not surprisingly this leads to high EAP utilisation. This also increases the importance - and potential return on investment - of developing strategies to support the mental health and wellbeing of employees in this sector.

In the wake of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, organisations operating in this sector are now facing a significantly higher degree of scrutiny from consumers and regulatory bodies. Consumers and regulators alike have now come to expect a much higher degree of focus on transparency and fairness in premiums and throughout the claims process, including greater value, clearer product information, and an appropriate balance between convenience, customisation, accessibility, quality and affordability. The pressure that this places on organisations to reform business processes and work practices may create considerable stress for those working in this industry, especially for those in positions with decision-making authority. Understanding how to mitigate these psychosocial risks in the coming months and years has the potential to significantly influence how organisations "bounce back" from this sharp rise in consumer and regulatory scrutiny.

Rapidly evolving consumer needs and trends may also be exasperating these challenges for the Health Insurance Sector. The aging population in Australia, combined with the recent tendency for younger consumers to abandon private health cover, has placed health insurers under immense pressure to contain costs and avoid the further attrition of valuable customers.

Further to this, technological developments and innovation are continuing to redefine many employees' roles and ways of working, posing numerous challenges for the sector as a whole. For example, the rise of 'big data' and artificial intelligence has increased the importance of leveraging available metrics and technologies in a meaningful way without compromising trust, privacy, and organisational reputation. By taking advantage of the right metrics and technologies, organisations are better positioned to distinguish themselves from their competitors by more effectively understanding and meeting the needs of their target consumers. Inherent to these trends is the need for constant adaptability, critical thinking capability, and resilience in the face of rapid change.

In some areas of the Health Insurance Sector, personnel may also be subject to increased psychosocial risk (including an elevated risk of direct or vicarious trauma) due to the nature of their interactions with the general public. For example, employees working in frontline claims teams may be exposed to distressed or otherwise vulnerable members of the public during the claims process. There may also be occasions when such personnel are required to de-escalate emotionally charged interactions with tact, compassion and empathy, such as in cases when claimants do not receive the outcome that they were hoping for. Understanding how to proactively safeguard the wellbeing of team members in these situations and manage their degree of risk is of critical importance in this sector.

COMMENTARY

The Health Insurance Sector is currently facing a high degree of pressure to prioritise convenience, customisation, accessibility, quality and affordability. This experience may create considerable stress for those working in this industry, especially for those in positions with decision-making authority.

In light of these psychosocial risks, understanding how to proactively safeguard the wellbeing of team members when these demands are high is of critical importance in this sector.

EAP Insights

The information on the following pages summarises EAP utilisation for Assure's customers in the Health Insurance Sector over the past two years, in comparison with all other sectors. We can make the following observations and insights:

- Overall utilisation decreased somewhat from 9.86% in 2018 to 8.54% in 2019, compared to 8.15% for the all-sector average in 2019. Although this may reflect that there were fewer challenges from a mental health perspective during 2019 compared to the previous year, it may also indicate an opportunity to encourage even greater awareness and acceptance of mental health issues throughout the coming years. This, in turn, may increase the rate of utilisation further.
- The most common age of clients (31% aged 30-39) is slightly lower than in other sectors (33%), but is consistent with 2018 (31%). It was also notable that substantially more clients were aged 50 or above in the Health Insurance Sector (23%) compared to other sectors (15%). By way of contrast, substantially fewer clients were aged between 20-29 in the Health Insurance Sector (19%) compared to other sectors (24%). This could suggest that greater support may be needed for personnel in this sector later on in their careers (e.g., leading up to or during the transition to retirement).
- 40% of clients were in their first 2 years of tenure, compared to 37% across all sectors. A further 32% had been working at the organisation for between 2 to 6 years, compared to 30% across all sectors. This reflects reasonable consistency between the Health Insurance Sector and other industries in terms of length of tenure.
- More clients were female (77%) than for other sectors (63%). This may be consistent with the overall gender mix of employees in this sector. Alternatively, it may also highlight the importance of addressing mental health stigma for other gender groups within this sector.
- Access by family members was consistent between 2018 (12%) and 2019 (also 12%). This rate of utilisation was marginally lower than the rate across all sectors during 2019 (13%).
- Employee awareness about their EAP service comes predominately from one's supervisor (30%), which was higher than in other sectors (20%). This was followed by HR or People & Culture (17%), which conversely was lower than in other sectors (17%). This data suggests that equipping supervisors and HR personnel with the capabilities required to support vulnerable staff members and offer a referral to EAP when needed may be of particular importance in this sector, given that these personnel are the primary gateway to EAP for many employees.
- The mix of workplace concerns (36%) and personal concerns (64%) was more or less consistent with other sectors and remained stable. However, it should be noted that whilst relationships and mental health issues are classified as personal concerns, they often have their origin in workplace pressures. Furthermore, workplace issues can often be a factor underpinning stress in the home environment.
- Among personal concerns, symptoms of anxiety (including pre-existing anxiety) were the most commonly reported concern (26%), which is slightly higher than the all-sector average (23%). This was also accompanied by concerns about relationship issues within couples and families (21%), and stress associated with personal demands (8%).
- Among workplace concerns, excessive workload pressures (13%), reduced productivity (9%) and conflict with supervisors (7%) were the most commonly reported. It was notable the frequency of these concerns were consistent with their frequency in other sectors – with the exception of excessive workload pressures, which were less frequently reported in the Health Insurance Sector than in other sectors (16%).
- Access to Assure's Manager Support Program was primarily help employees through change, critical incidents and other stressful situations (44%), which was reported substantially more frequently during 2019 than during 2018 (30%) and also compared to other sectors (33%). The second most frequent purpose was to seek advice about on referring an employee to EAP (23%), which was higher during 2019 than during 2018 (20%) but consistent with the frequency of this concern in other sectors (22%).



Mental Health & Wellbeing Strategies

Assure has been working with a number of its customers in the Health Insurance Sector to develop and deliver proactive mental health and wellbeing strategies. Every organisation has its own challenges and priorities so there is no one-size-fits-all solution, but common themes include:

- Mental health awareness (for leaders and employees), including how to support staff in need and refer them to EAP when required
- EAP awareness: Assure has an awareness video to allow much greater reach via customer Intranets and email
- Dealing with aggressive customers and difficult customer conversations
- Change management
- Leading resilient teams
- Handling vicarious trauma, including the psychological risk associated with one-off or repeated exposure to confronting or emotionally distressing situations
- Creating psychologically safe workplaces
- Wellbeing assessments and positive psychology programs have also been helpful for people who are already coping well ('surviving') but want to raise their performance to another level ('thriving').
- Electronic or virtual delivery of training and awareness programs allows employees to access them in geographically dispersed locations and at times that fit with business requirements.
- A number of customers have looked at extending Assure's support to their clientele, as a way to make their client offering more competitive.

Resilience and self-care: Noting the increasingly complex and uncertain environment within the modern workplace, the need to build a resilient and agile workforce is critical. Research tells us that one-off resilience training simply does not cut it, so how can we create sustained behaviour change to help employees and leaders navigate our increasingly volatile, uncertain, complex and ambiguous work environment?

Assure has designed a program Thrive to address this, using an assessment tool based on the 6 key neuroscience pillars of resilience, that can be targeted to the specific needs of each organisation. Acknowledging the need to scale up across large, geographically dispersed workforces, this program incorporates virtual coaching via state-of-the-art technology and artificial intelligence, alongside face-to-face training and coaching programs. This approach provides an interactive and engaging way to build resilience through a comprehensive program tailored to different learning needs.

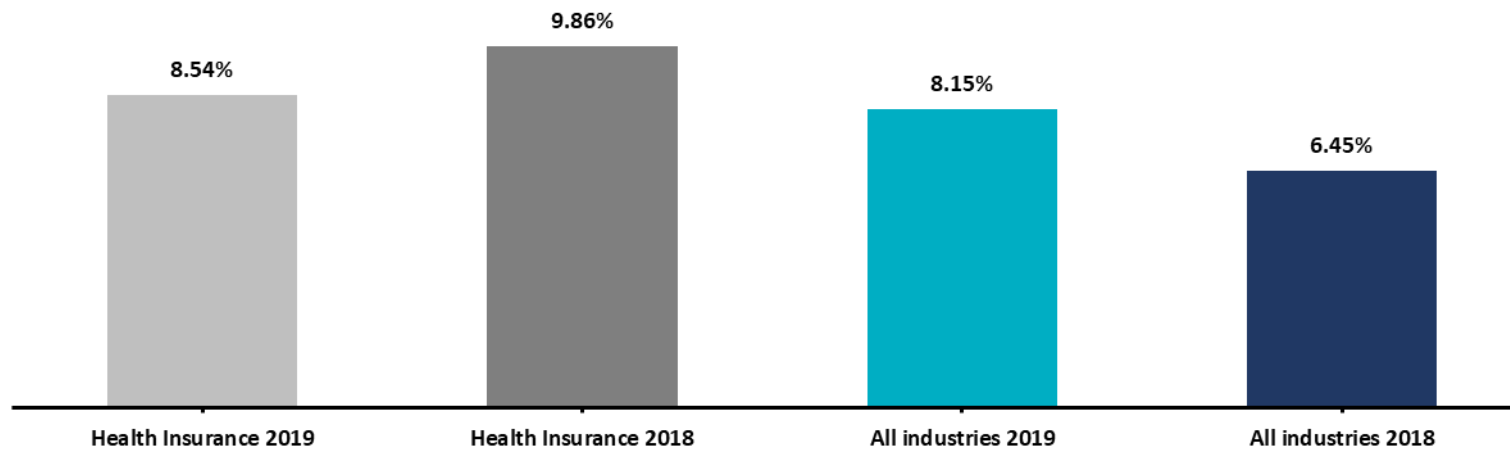
Psychosocial risk assessments: As a precursor to deciding on specific mental health and wellbeing initiatives, and to help target investment in the most cost effective way, we would recommend carrying out an assessment of psychosocial risks across your organisation. Assure has developed an online assessment tool the Backbone of Mental Health & Wellbeing in the Workplace which allows business leaders and employees to assess strengths, or areas to improve, within 8 key areas of clinical risk.

If you would like to discuss your strategy for proactively improving the mental health and wellbeing of your organisation, please talk to your Assure Programs Customer Care Manager or call (07) 3211 8919.

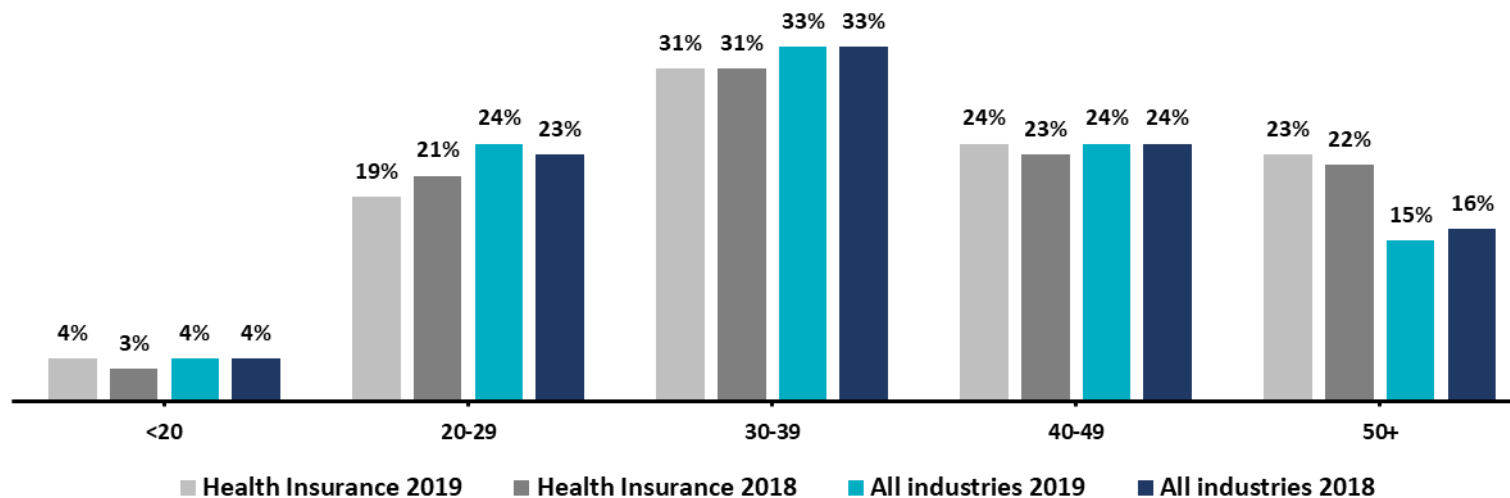
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WHO HAS BEEN ACCESSING EAP?

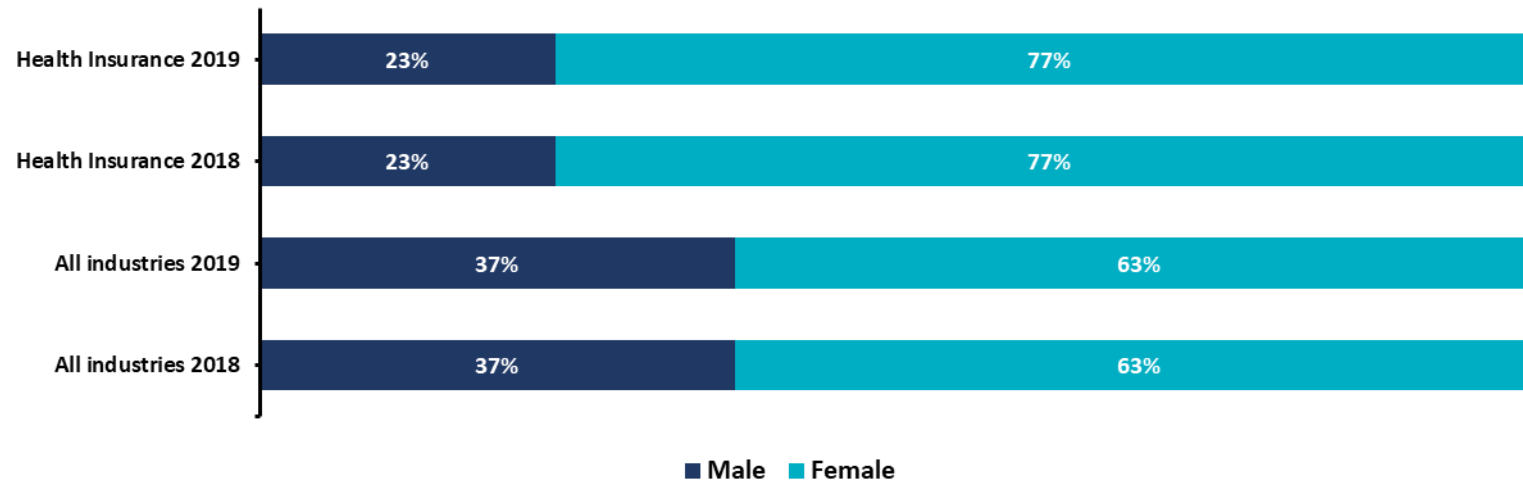
EAP Utilisation



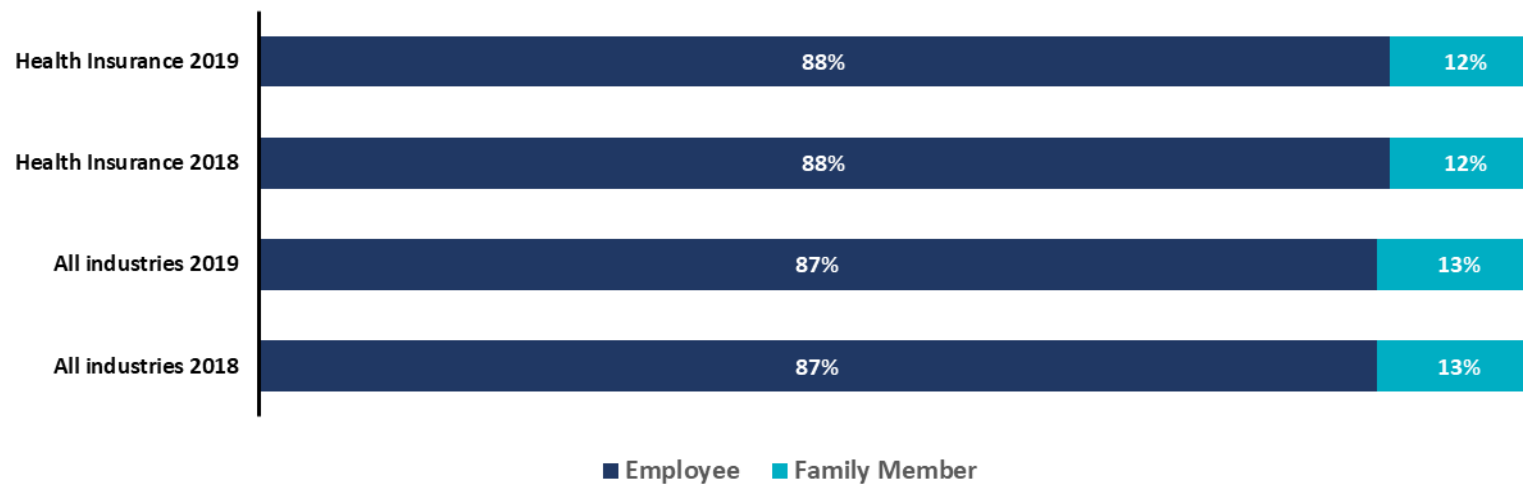
EAP client age (as % of all clients)



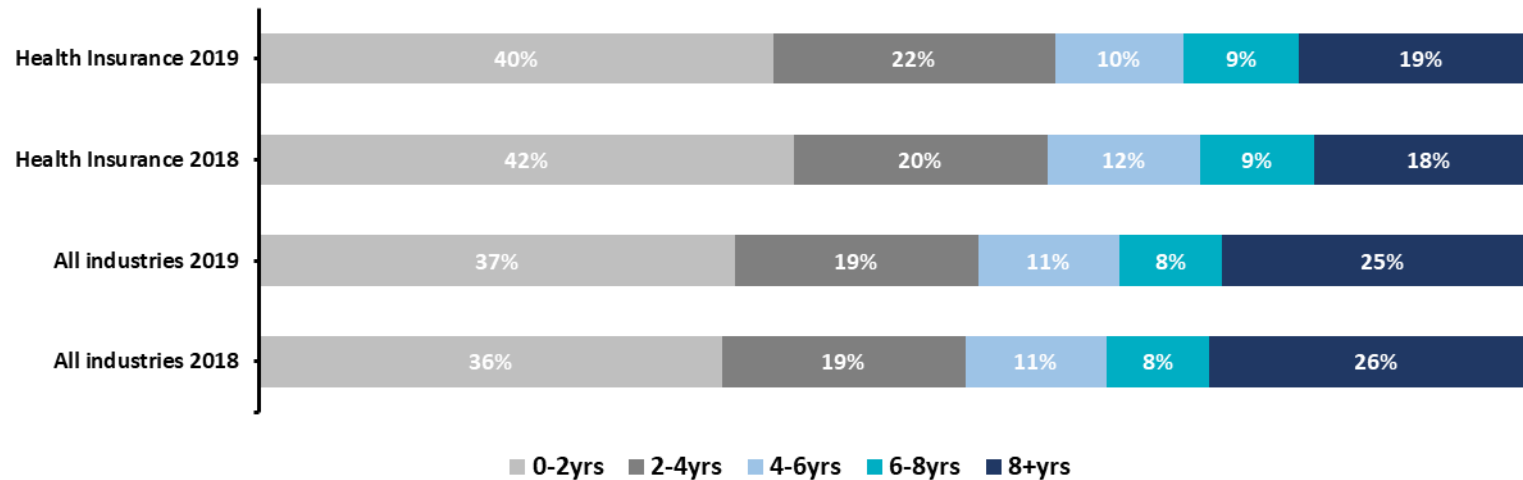
EAP client gender (as % of all clients)



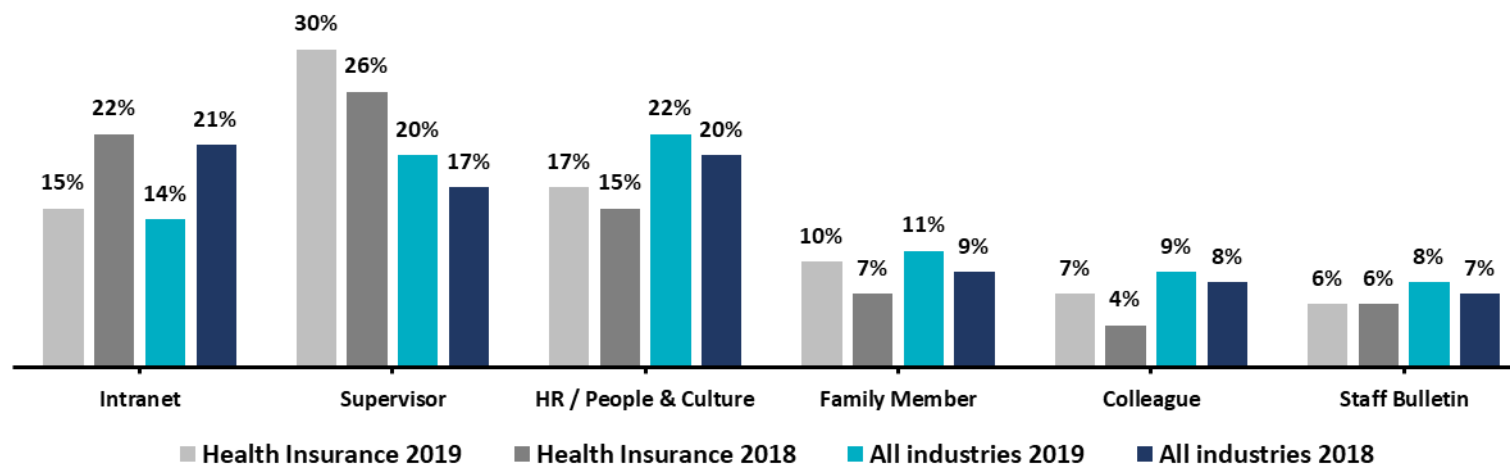
EAP client type (as % of all clients)



EAP client length of employment (as % of all clients)



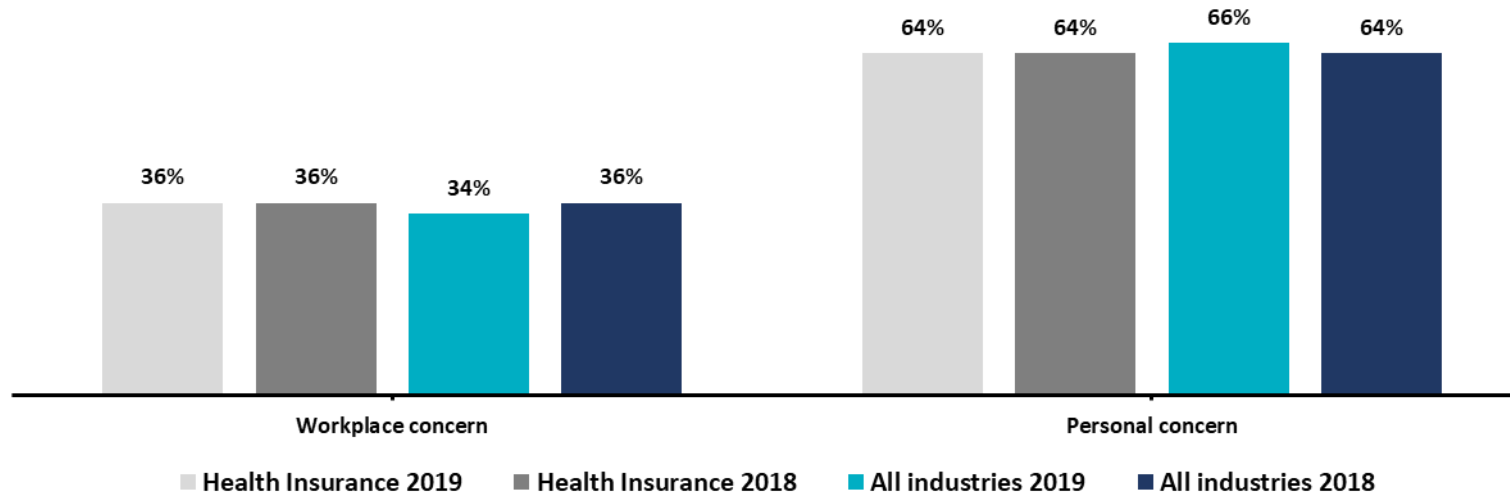
How learnt of EAP? (as % of all clients)



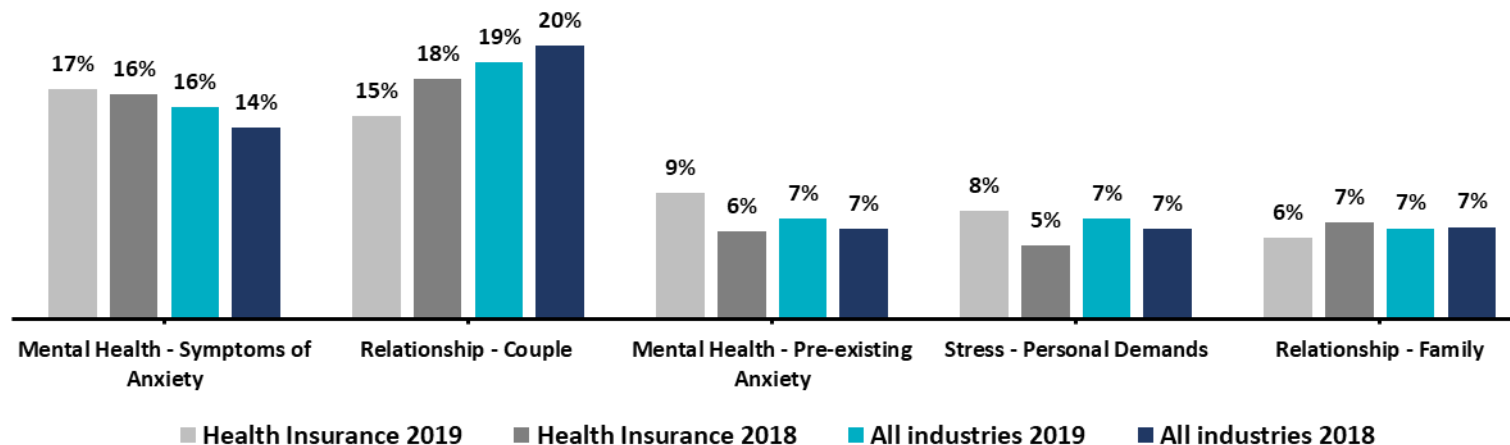
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WHY HAVE PEOPLE BEEN ACCESSING EAP?

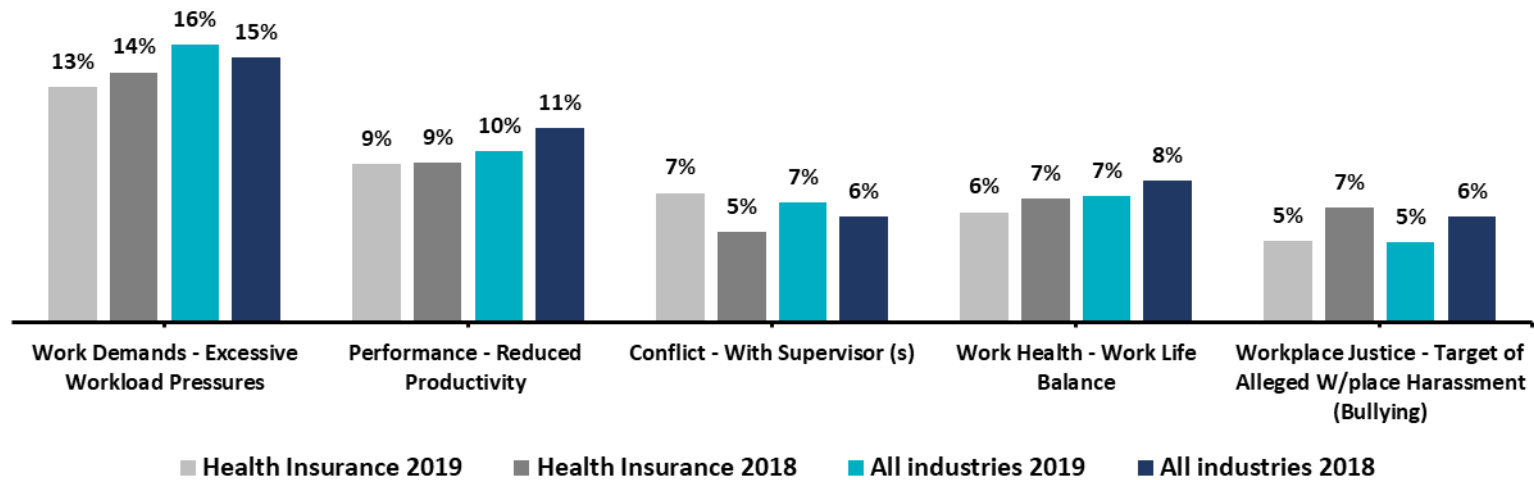
Primary presenting concern (as % of all clients)



Top 5 primary presenting concerns - PERSONAL (as % of all clients)



Top 5 primary presenting concerns - WORKPLACE (as % of all clients)



Reasons Managers accessed Manager Support Program (as % of all MSPs)

