



# GLOBAL BENEFITS VISION

Knowledge & Wisdom for Global Employee Benefits Professionals

**06 Insurers And Employers Working In Partnership To Address The Global Mental Health Crisis**  
*Daniela Masters*

**12 R&D: COVID Reinfection and Associated Symptoms**  
*Lara Herrero*

**16 R&D: A Sociological Perspective On Long COVID**  
*Laura Mauldin*

**20 R&D: The Biology Of How Muscles Change With Age**  
*Roger Fielding*





# GLOBAL BENEFITS VISION

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**GENERALI EMPLOYEE BENEFITS (GEB)***Head of Global Health and Wellbeing Programs*

Daniela has a Master in Sports Science, Economics and English from the Technical University of Darmstadt, Germany. She spent some time studying in Indonesia. While being at university she started to work with local corporations on their health & wellbeing offering. She then started a national role, building the health and wellbeing strategy of a large-scale food distribution company.

She relocated to Australia in 2014 and changed her focus to mental health, working with organisations on their mental health strategy in the APAC region. She then transitioned to a role within a Australian private medical insurance company, advising on a holistic and strategic approach to corporate health and wellbeing.

In 2018 she relocated to the UK and started her role as Head of Global Health and Wellbeing Programmes for Generali Employee Benefits Network. She has since become a valued expert in the global health and wellbeing field, representing GEB at international employee benefits conferences and working with multinational clients on a data driven, strategic and holistic health and wellbeing approach.





**INSURERS AND EMPLOYERS**

**WORKING IN PARTNERSHIP**

**TO ADDRESS THE GLOBAL**

**MENTAL**

**HEALTH**

**CRISIS**



Daniela Masters

**T**he COVID-19 pandemic and its impact on employees, their families, and the workplace has brought the topic of mental health to the foreground over the last two years. The upheaval caused by the pandemic has created undeniably dramatic changes in the personal and professional lives of employees, and the workplace as a whole.

Because of this shifting landscape, organisations must now consider not only potential physical risks of injury or illness among their workforce, but psychological risks as well.

To address these issues, insurers and employers are working more closely than ever to identify gaps in coverage for in-person and remote mental health support services. Over the last two years, Generali Employee Benefits (**GEB**) saw a particularly marked increase in the interest in Employee Assistance Programmes (**EAP**), providing remote mental health services via phone or video conference. Seemingly overnight, these previously underutilized services became central to the global health benefits offering for many employers.

Continuing access to such services is critical to supporting the full range of employee health and wellbeing needs on a global basis, and to managing ongoing health risk among the insured population. The conditions created by the pandemic have produced a new urgency and a critical need to support global employee mental health.

### THE COSTS OF POOR MENTAL HEALTH

Psychological health has long been a major concern in the public health sector, but also a serious issue for corporations. It is estimated that poor mental health costs the global economy US\$1Trillion annually in lost productivity specifically related to depression and anxiety, and approximately \$2.5Trillion annually for poor health related to all mental disorders and associated productivity loss.<sup>1</sup>

In 2020, Deloitte provided an updated analysis of UK mental health data from 2017 and found a 16% increase (equivalent to £6bn) in the cost of poor mental health to UK employers over a three-year period.<sup>2</sup>

Poor mental health is also one of the main drivers of disability and workers compensation claims. As an example, Australian Workers Compensation statistics showed that claims for mental health conditions last longer than those for physical health, with an average of 175 days per claim for psychological injuries vs. 44 days for physical injuries. These claims are

**GEB**  
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Benefits

**EAP**  
Employee Assistance  
Programmes

<sup>1</sup>  
World Health  
Organization (WHO)

<sup>2</sup>  
[https://www2.  
deloitte.com](https://www2.deloitte.com)

3  
New South Wales  
Workers Compensation  
Statistics

ISO  
International  
Organisation of  
Standardisation

also more costly, with an average of \$85,000 per claim for psychological injuries vs. \$21,000 for physical injuries.<sup>3</sup>

## MENTAL HEALTH CLAIMS ON THE RISE SINCE 2020

**GEB** conducted a portfolio-wide medical claims analysis and identified an increase in mental health claims in 2020 among the few countries where private medical insurance covers the cost of mental health services. Examples of countries with mental health treatment coverage would be UK, Puerto Rico and Panama. The data also suggested an increase in claims for physical conditions that could demonstrate a risk of comorbidity between physical and mental health (e.g. Irritable Bowel Syndrome, Eczema, Cancer, and Dorsopathies).

Musculoskeletal claims, specifically Dorsopathies (back issues), typically exhibit a high comorbidity with mental health issues. A rise in these claims was illustrated in the data analysed across several countries including the UK, Spain, Malaysia, Turkey, UAE and Singapore.

Both conditions (back issues and mental illnesses) are also among the top three reasons for disability claims globally. These medical claims trends may be a driver behind future increases in disability claims.

**GEB's** partner for Employee Assistance Programs, Lifeworks, released its annual assessment of mental health across a global workforce of 11,000 people in the US, UK, Australia & Canada. The 2020 data was compared to benchmark data in the years 2017-2019. This comparison showed that in 2020, around 80% of people reported a decline in mental health. Perceptions of worsening mental health is a strong predictor of future

mental health problems, indicating that this mental health 'crisis' is likely to persist beyond the COVID-19 pandemic.

## A NEW URGENCY AND OPPORTUNITY FOR EMPLOYERS

The heightened focus on mental health issues has created a new urgency and opportunity for organisations to address the topic more holistically. In June 2021, the International Organisation of Standardisation (**ISO**) released the ISO45003 Guidelines - Psychological health and safety at work: managing psychosocial risks. These guidelines provide a global set of standards that employers can use to help manage mental health risks among the workforce.

**Employers  
are responsible  
for preventing  
psychological harm**

The **ISO** Guidelines also provide a fundamental guiding principle - that employers are responsible for preventing psychological harm. This means that the elimination of working conditions that may lead to psychological injury is of far greater importance than the implementation of solutions that encourage employee change and self-driven action (e.g. meditation apps etc).

And while there is still a shared responsibility between employers and employees for managing mental health risks, the onus is always on the employer to make the workplace safe, inclusive, and free of psychological hazards.





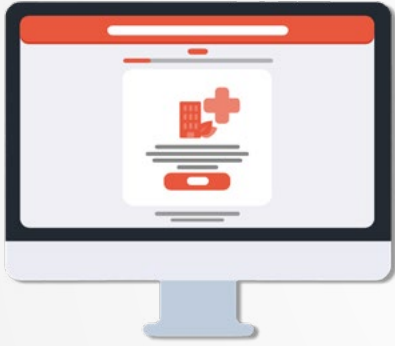
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To compare your organisation’s mental health strategy to “best practice” guidelines, [here](#) is a free audit tool from GEB and FlourishDx.

**Begin Audit**

This may require a larger cultural shift within the organisation in terms of how mental well-being is viewed, supported, and addressed. Corporations with a strategic approach aligned with the ISO45003 standard will need to identify psychological hazards through internal audits and employee consultation in a risk assessment process. This will lead to addressing identified hazards through changes in leadership, organisational roles, responsibilities, and authorities, processes and procedures, communication and available resources.

### A NEW URGENCY AND OPPORTUNITY FOR INSURERS

The pandemic has revealed gaps in benefits coverage among global healthcare policies. With many multinational corporations working towards parity in benefits across their global workforce, insurers can help conduct global assessments to identify gaps in coverage, underlying medical trends and cost drivers, and help develop cost effective product solutions to create more equality in benefit design.

Local insurers can be especially helpful in identifying and addressing coverage gaps, with their keen understanding of the local market. Despite mental health treatment being expressly excluded in most medical policies around the world, this is increasingly an area of concern for multinational clients. Exclusions

occur not because the local insurer can’t administer claims for mental illness, but rather, because the public healthcare system is deemed responsible, or there are cultural barriers, or the benefit is simply not purchased in the market.

Understanding local market practice and analysing coverage gaps for mental health can be a key differentiator for local insurers. To address coverage gaps, an insurer may include a rider for mental health, include mental health treatment in their cover (e.g., with a limit under the outpatient benefit) or offer an **EAP** service as a stand-alone benefit that can be purchased directly from a third-party provider. Preventing mental health issues from arising and supporting those with lived experience of mental health concerns under the medical cover could also prevent future disability claims.

Cost considerations, mounting legal and regulatory pressures, and altruistic concerns related to employee health suggest that mental health risk management is an important topic for corporations. Taking responsibility for supporting mental wellbeing as an organisation is key. Fortunately, affordable and efficient tools exist that allow for early detection and ongoing monitoring of mental health at the individual level, as well as preventative and strategic interventions and mitigation measures at the company level on a global, coordinated basis. ∞





*If you are interested in booking a workshop on developing your organisation’s mental health strategy, please book following this link*

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