Brown & Brown

EMPLOYEE BENEFITS

When Mental Health Is a Family Affair

Joel L. Axler MD
National Behavioral Health Leader



As emerging research suggests the pandemic will have a lasting impact on the mental well-being of young people, your employees may be struggling with more than their own personal resilience.

Emerging research suggests the COVID-19 pandemic will have a lasting impact on the mental wellbeing of young people. Uncertainty about the duration of the pandemic, concerns about vulnerability to infection, continued physical distancing measures and social and economic upheaval is driving increased anxiety and emotional stress for children and young adults. The research shows particular increases in clinginess, irritability and fear in younger children, along with depression, anxiety, suicidal thoughts and substance use in adolescents.

UNICEF Report: COVID-19 Affect on Youth



Reported anxiety in the last seven days



Reported depression in the last seven days



Reported less motivation to do activities they enjoyed



43% young females feel pessimistic about the future

31% young males feel pessimistic about the future



73% have felt the need to ask for help concerning their physical and mental well-being. Despite this, **40**% did not ask for help.

Source: The impact of COVID-19 on the mental health of adolescents and youth | UNICEF Latin America and Caribbean



A Closer Look at the Mental Health of Youth and Adolescents

The breadth of the emotional impact of COVID-19 and it's various affects spans geographies, ethnicities and social status. Parents, teachers and professionals across the country report the following observations and concerns:

- Isolation Is Damaging. Youth are experiencing prolonged social isolation and various traumas associated with not being in school. While students would typically spend 30+ hours each week interacting with peers in-person, many kids now spend that time physically alone.
- Loneliness Is a Major Concern. Prior to COVID-19, 75 percent of school aged children took part in a sport, club or other activity—many of which have been suspended. This means children are missing opportunities for social connections and exercise.
- Safe Spaces Are Diminished. School, along with friends' houses, previously afforded some youth time in safer places. Issues are compounded for children who live in unsafe environments—as they are now isolated within these conditions.

- Poverty Presents Challenges. Before the pandemic, 20 million students received free or reduced-price lunches, and this access has been disrupted for many. Poverty and the challenges related to unemployed parents and caregivers have increased the prevalence of both hunger and homelessness.¹
- Access to Services Are Impaired. 6.3 million children across 10,600 public schools access support resources through school-based health clinics, many of which have now been closed in order to contain the disease. Health, community and social services access is now impaired by limited time at school.¹
- It's More Than COVID-19. Since the start of the pandemic, many youth are experiencing additional traumas that compound their stress and anxiety, including racism and natural disasters like wildfires.

 $^{1 \ \}underline{\text{https://www.kff.org/coronavirus-covid-19/issue-brief/childrens-health-and-well-being-during-the-coronavirus-pandemic/}\\$



Opportunities for Employers to Provide Support

Many employers are increasingly focused on the physical, financial and emotional well-being of their workforce. They can support the well-being of their employees by helping working parents care for their loved ones and themselves. Guiding employees to the resources available through your benefits program is a critical communication opportunity to connect employees to the plans and programs they may need most right now.

- Promote Virtual Care Options. Most health plans have increased the availability of virtual care options over the past few years, and this has accelerated at an even faster pace as a result of the pandemic. Be sure your employees and their dependents are aware of what is available through their medical plans and what types of board-certified providers and licensed counselors they may have access to from the comfort of their own homes.
- Lean on Your Employee Assistance Program (EAP).
 Often an under-promoted and under-utilized benefit, your EAP can offer meaningful support to employees concerned for the emotional well-being of their children. These confidential and no-cost opportunities to be connected with mental health professionals, helpful resources in the community and more, can be a lifeline for a struggling parent.
- Reinforce Mental Health & Substance Abuse Coverage. If needs extend beyond what your EAP can provide, be sure employees understand benefits coverage for mental health and substance use disorder services if they are enrolled in your medical plan. Benefits generally include behavioral health treatment like psychotherapy and counseling, mental health inpatient services and treatment for substance use disorder.

- Support Time Off and Flexible Working Arrangements.
 Many employers have increased flexibility in work from home arrangements, alternative work schedules, etc.
 Yet for many employees, easier access to work means that the line between life at work and life at home has become blurred. Encourage employees to seek work/ life balance, including time away. Remind employees that they have options, including talking to their manager if they need time to cope with family issues.
- Develop Internal Networking Groups. Many employers
 have Employee Resource Groups for like-minded
 colleagues to strengthen communities and provide
 support. Introducing a Parents Group can provide
 an additional forum for your employees to connect
 with one another, share ideas and receive peer-topeer support. These groups can help them feel more
 connected to one another and your company in an
 increasingly virtual environment.
- Promote Additional Resources. In addition to your own employer plans and programs, there are national resources that can provide just-in-time, critical support. Consider promoting both the 24/7 National Suicide Prevention Lifeline (1-800-273-8255) and the Crisis Text Line (741741) in your employee communications.







Tips for Families

There are several actions parents and other family members can take when dealing with the emotional impact of the pandemic on youth:

- **1. Be present and available to the child.** Acknowledge and validate their concerns and challenges and offer support.
- Appreciate young peoples' ability to ask for help. Refer individuals in need to local or virtual resources if they express concern to you. Help them find pediatricians, therapists and EAP counselors.
- 3. Consider alternative treatments. There are many treatment options, such as meditation apps and on-line therapy grounded in evidenced-based guidelines. Examples include Talkspace, BetterHelp and Calm. (The notOK app was created by teenagers to help people when they are feeling vulnerable.)
- **4. Look for warning signs.** Increased irritability, sudden changes in behavior or appearance and comments such as "I'm a burden" or "I'm creating stress for this family" should not be ignored.
- **5.** Lean on your village. Parents and doctors should work closely with everyone involved in the child's treatment, including teachers, coaches, therapists and other family members, as appropriate.

There Is Reason to Be Optimistic

While the research can be concerning, childhood mental health issues and disorders can be treated and managed. Early diagnosis and the connection to appropriate services are essential. While the most important thing is for parents and doctors to work closely together in support of a child, employer support also can have a meaningful impact in the mental health of youth and adolescents.





How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving employee benefits program.



Find Your Solution at BBrown.com

Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal or medical advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice counsel or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the topics and services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.