

Mental Health Services Coverage in Northwestern Ontario: A Look into Employee Benefits and Assistance Programs

Jillian Zitars, M.A.^{1,2}, Chiao-En Joanne Kao, M.Sc., M.A.^{1,2}, & Deborah Scharf, Ph.D., C. Psych.^{1,2,3}



Lakehead University, Department of Psychology¹; Enhancing the Prevention of Injury and Disability (EPID) at Work Research Institute²; Institute for Better Health, Trillium Health Partners³
jzitars@lakeheadu.ca



Introduction

- Employee mental health has a direct impact on employee productivity, absenteeism, and presenteeism (Hassard et al., 2021).
- Poor employee mental health is costly for employers (Bobonya et al., 2017).
- Mental health benefits in employee group benefit plans (EGBPs) and employee and family assistance programs (EFAPs) are an important pathway to mental healthcare in Ontario because of long waitlists for publicly funded services.
- EGBPs and EFAPs are especially important for creating access to mental health services in Northwestern Ontario where low-cost or no-cost mental healthcare is particularly scarce.
- Not much is known about EGBPs and EFAPs in Ontario overall, nor in Ontario's Northwest.
- We begin to address this gap by describing the EGBPs and/or EFAPs of 21 large employers in Northwestern Ontario.

Objectives

- Understand the current landscape of employee mental health benefits provided by large employers in Northwestern Ontario; and
- Identify gaps between the services covered by EGBPs and EFAPs and recommendations for employee mental health benefits coverage from professional organizations (e.g., Canadian Psychological Association) and research.

Methods

- From April 2023 to April 2024, we attempted to collect EGBP or EFAP information from the largest Northwestern Ontario employers through numerous streams, including study advertisements, contacting employer human resources and union representatives, and attending job fairs.
 - Reached out to companies and unions: >80
 - Established conversation: 70
 - Unanswered or declined: 48
 - Received information on EGBP or EFAP: 22
- Data was provided in various formats (e.g., employee welcome packages, benefit plan booklets, collective agreements).
- Two researchers extracted and coded the mental health coverage in EGBPs and/or EFAPs of employers in Northwestern Ontario.
- Upon resolving discrepancies in coding, results were then organized according to EGBP mental health coverage amounts, mental health practitioners covered by EGBP, EFAP intervention types, qualifications of EFAP practitioners (if relevant), and EFAP mental health care modalities (e.g., CBT, mindfulness).

Results

Industry of Employers

- Natural Resources and Mining: 5
- Education: 3
- Healthcare: 2
- Municipal Government: 2
- Other (listed in Figure 1): 10

Employee Group Benefit Plans

- We received 28 EGBPs from 21 employers.
- Psychological services coverage ranged from \$200 to \$5,000 per year (see Figure 1).
- The average psychological services coverage was \$1,304.
- Some packages had per-session limits of \$20-\$100.
- The types of mental health practitioners covered by these packages varied:
 - Psychologist - 100%
 - Social Worker - 82%
 - Counsellor - 55%
 - Psychotherapist - 50%
- 34% of EGBPs covered smoking cessation medication.
- 10.7% of EGBPs covered residential treatment for other addictions (i.e., alcohol or other substances).
 - These plans were only from two of the 21 employers.

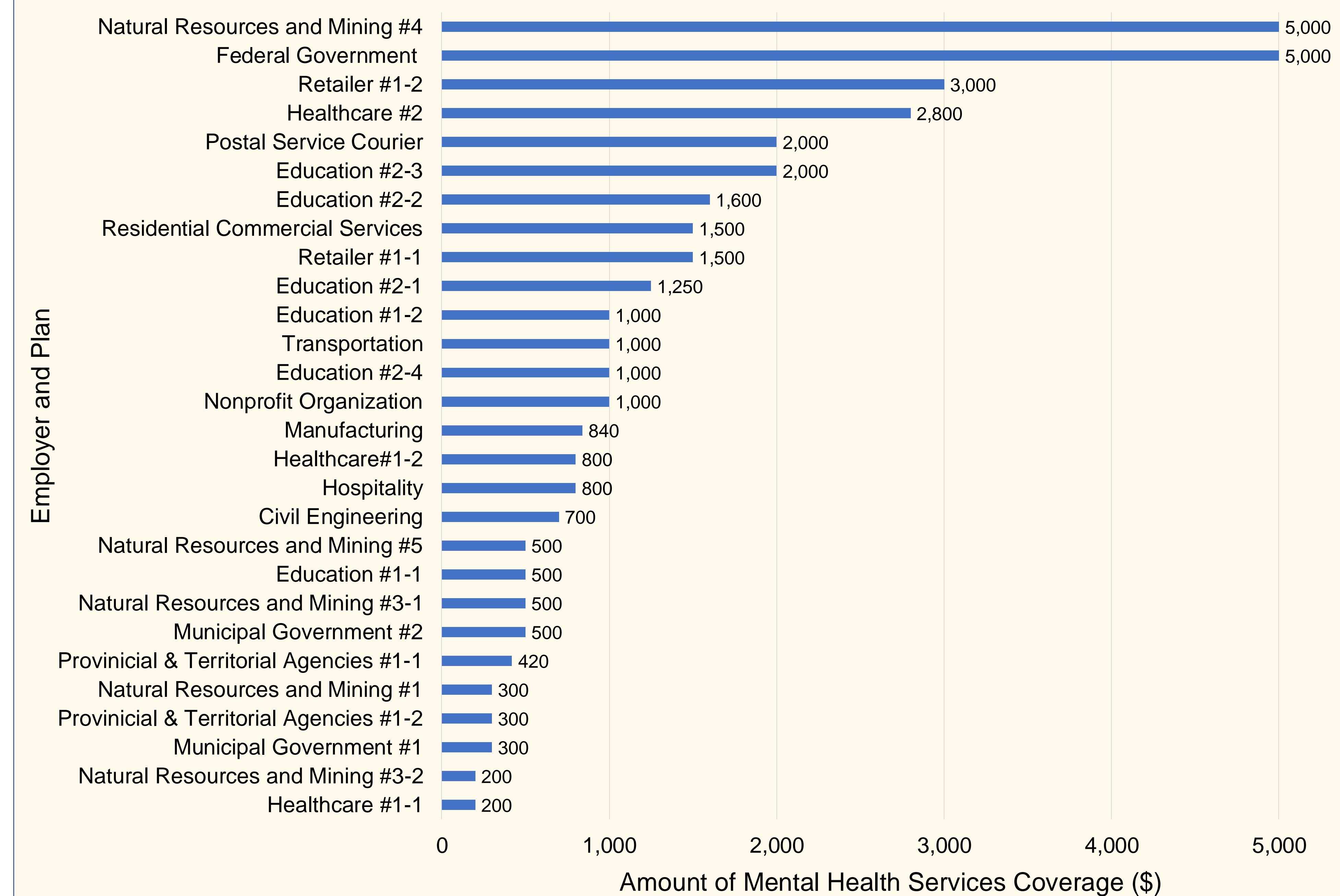
Employee and Family Assistance Plan

- We received EFAP information from 19 companies.
- There were 9 distinct EFAPs.

Name	# of Employers in Study Using	Length	Modality	Service Provider Qualifications
EFAP 1	1	Short-term therapy	?	Minimum Master's degree in psychology, social work, and counselling with 5+ years of experience
EFAP 2	3	Short-term counselling	?	? "professionally trained," "specialist and expert of the field," "therapists"
EFAP 3	6	Short-term counselling	?	"Counsellors"
EFAP 4	1	Crisis counselling	?	"Trained and qualified counsellors"
EFAP 5	1	8 sessions 4-6 hours/ issues	CBT	?
EFAP 6	1	5 hours/year	?	Licensed Master-level Counsellors, Social Workers, Psychotherapists, and Psychologists
EFAP 7	1	?	?	"Counsellors and acclaimed experts"
EFAP 8	3	4-8 sessions	CBT, EMDR, ACT, CPT	Masters in clinical psychology, social work, and psychotherapy
EFAP 9	2	Unlimited	?	"Qualified counsellor"

Results (Continued)

Figure 1. Mental Health Benefits by Employer and Plan



Discussion

- All plans had some mental health coverage; however, coverage was often insufficient.
- Only two (7%) EGBPs had psychological services coverage that met the Canadian Psychological Association (2023) recommended amount of \$3,500-\$5,000.
 - While all EGBPs covered psychologists, only 21.4% (6 of 28) covered 8 sessions with a psychologist, according to the Ontario Psychological Association (2015) recommended hourly rate of \$225.
 - Per session maximums restrained this more (i.e., caps of \$25 to \$50/session coverage).
- The average psychological service coverage was \$1,304, which is lower than the 2023 national average of \$1,864 (Benefits Canada, 2023).
- While EFAPs may appear to fill this gap, there were many limitations to the EFAP plans including unclear session limits, unclear treatment modalities and unclear qualifications of staff.
- Inadequate mental health support can result in higher employer costs (e.g., lost productivity).

Conclusions and Next Steps

- EGBPs and EFAPs are a potential pathway to timely and accessible psychological services.
- Our findings suggest that most (but not all) Northwestern Ontario employer benefits likely fall short of employees' needs.
- Pathways toward addressing this issue may focus on:
 - Motivate employers to improve psychological service coverage in EGBPs and EFAPs with research demonstrating the high costs to employers when employee mental health is not well-managed; and
 - Increase public access to timely and accessible psychological services by emphasizing the impacts of poor mental health on the workforce, families and communities.