

Enactment of New Parity Law

Why A Strong EAP is Essential

By Kathleen Greer

The passage of the Mental Health Parity & Addiction Equity Act of 2008 (MHPAEA) has left some employers wondering how to comply with the law's intent to treat behavioral health and medical limits in the same way. On the one hand, the law is a step toward making mental health and substance abuse treatment more mainstream and less stigmatized. On the other hand, the lack of session and lifetime limits may drive costs up, right at a time when organizations are already struggling with rate increases. The impact of the new law will unfold, but it is crystal clear that a strong Employee Assistance Program (EAP) is more necessary than ever.

EAPs can play a vital role in cost containment -- from the perspective of health care claims savings, employee time-savings, and productivity improvement. A strong, workplace-centered EAP has, at the minimum, the following factors that promote improved health and productivity in any organization.

1. EAPs are the only benefit designed specifically to help reduce the impact of behavioral health issues on the workplace.
2. EAP services are popular among employees because they can be accessed prior to using health insurance. They are offered free of charge with no co-pays or co-insurance.
3. Contact with a high-touch, high-value EAP will always begin with a warm, caring person. No employee will face endless voice prompts and requests for identifying information.
4. Certified EAP counselors help employees navigate difficult situations by offering additional resources and calling ahead to check availability and confirm specialties of network providers.
5. The EAP has a broad reach because it includes household members, part-time workers. These are people who need services but are not always served through a company's health plan.
6. A strong EAP has direct relationships with Human Resources professionals and supervisors, supporting those who carry the brunt of workplace stress.
7. EAPs directly impact employee productivity and performance by interceding when workplaces are impacted by global crisis, violence, sudden death and illness.
8. An EAP can help with modifiable health risk change by offering wellness coaching to employees who are, for example, struggling with stress, trying to quit smoking or have weight management concerns.
9. Successful EAPs are highly visible in the workplace, making them the first place that employees call for help.
10. A strong EAP is continually publicized through HR and benefit publications, newsletters, posters, emails, and special promotions.
11. Employees learn that EAP information is strictly confidential, a place they can call about "almost anything."
12. When the EAP is integrated with work life services such as childcare, eldercare, financial and legal assistance, there is less stigma attached to using it when serious personal concerns arise.
13. These work life services improve productivity, prevent absenteeism, minimize presenteeism, and boost performance. They are not generally offered by health insurance programs or available in a public offering for individuals.
14. Because of universal access to the EAP, wellness programming most successfully starts with a strong EAP.

The Mental Health Parity Law is here to stay. A strong EAP can offset some of the increased financial risk that goes along with parity. It makes sense for employers to consider the effect of parity to assess the type of EAP they have purchased. If the features above don't ring true for your EAP, it is possible that you have drifted away from the true benefits of a workplace-centered EAP. It's never too late to turn back to the real thing.

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TEL 508.879.2093 FAX 508.875.5574 www.kgreer.com