Potential Research Questions

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What is the most effective mental/behavioral health model for employer-sponsored benefits

Role of Behavioral Economics

| Employee Assistance Plans | Mental Behavioral Health Benefits | Tele-Mental Behavioral Health | Digital Programs | Artificial Intelligence Digital Interventions |

Traditional

New Breed

Results

Improved Health PsyCap → Increase in Human Capital Value
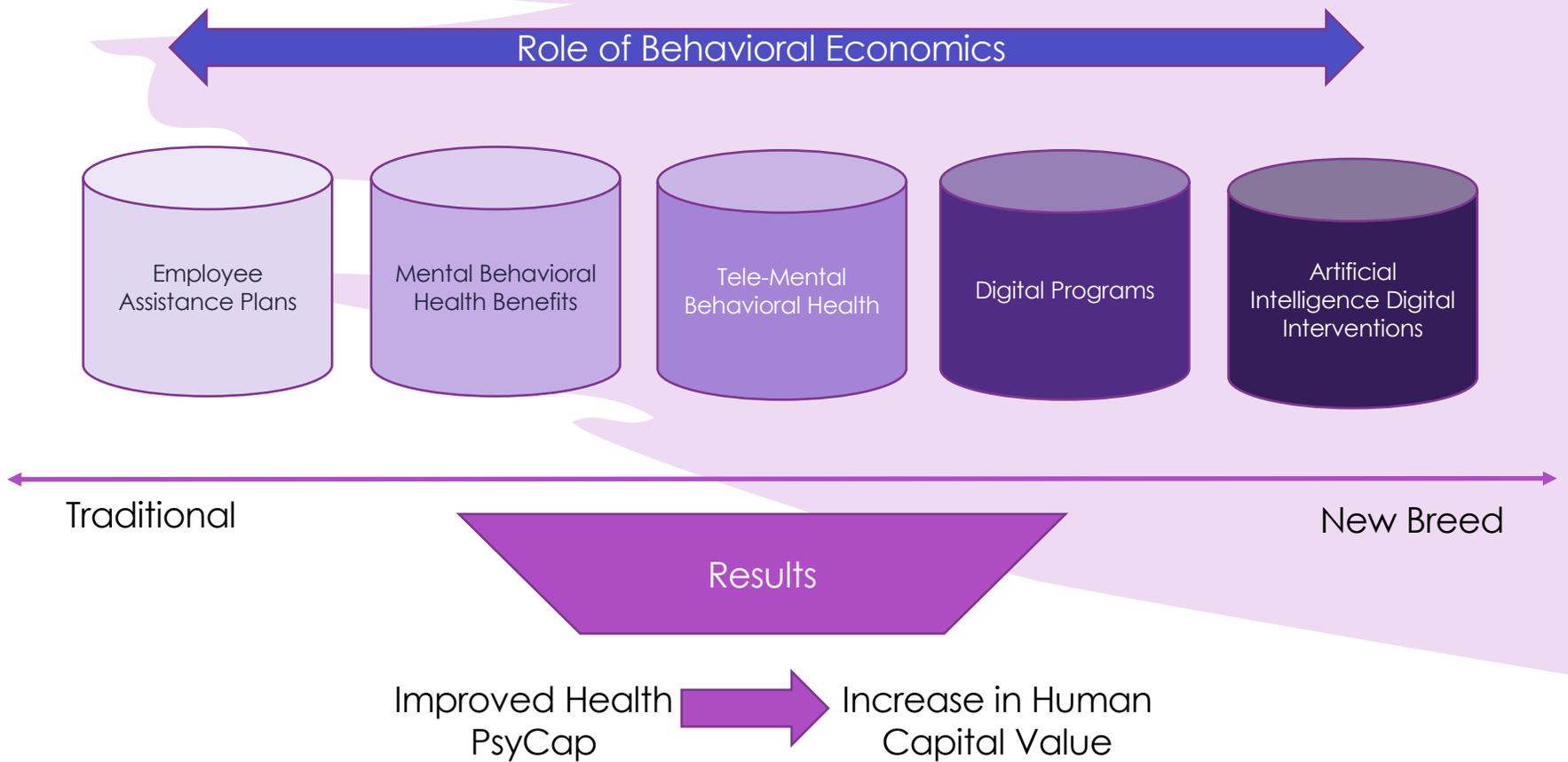
Research Questions

- Can robots improve the mental health of a North American workforce?

- A review of mental and behavioral employer benefits for ranging from old-school employee assistance plans (EAPs) to new-breed digital behavioral health platforms with artificial intelligence (bots).

- This research includes a review of how the use of behavioral economics tools can improve the effectiveness of employer-sponsored mental and behavioral health strategies

- The results are expected to increase the psychological capital (PsyCap) and the value of human capital

Range of Research Questions Considered

- Why do employees not use the EAP or other mental and behavioral health benefits?

- Can behavioral economics tools increase the participation and effectiveness of EAPs and/or behavioral health benefits

- What type of mental and behavioral health employee benefit offering is more effective, traditional EAPs, new breed digital tools with AI or a mixed model?

- Does improved employee PsyCap contribute to higher levels of Human Capital value?

Example Problem Statement

Employers are experiencing high benefit costs, lost time at work and reduced productivity of their workforce due in part to personal and work stress and mental and behavioral health concerns. Currently, over 90% large employers (those with 1,000 or more employees) offer mental and behavioral health benefits, including traditional employee assistance plans (EAP's), which have been offered since the 1940's, to new digital platforms with tele-behavioral health visits, self-serve digital programs with artificial intelligence and face-to-face counseling services covered by the health plan. These benefits provide counseling sessions and other mental health care resources at low or no cost. However, less than 10% of employees take advantage of these services even though at least 20% of American workers suffer from at least one mental health condition at any given time. Many of these programs are demonstrated to improve work and home functioning, lower levels of reported stress lower rates of absenteeism and presenteeism. This problem impacts both the employer and employee because of lost production and failure to thrive, respectively. There are many possible factors contributing to this problem, among which are lack of awareness of the benefits and services provided, stigma associated with mental health, perceived lack of effectiveness of the benefits, perceived unaffordable cost and/or the view of the mental and behavioral health benefits as a punishment or rehabilitation measure used by employers. This study will contribute to the body of knowledge needed to address this problem by determining the primary reasons why few employees use the mental and behavioral health benefit and the most effective structure of benefit plans from traditional top new breed to a mixed model. Finally, the study explores whether principles of behavioral economics can improve utilization and outcomes. The result is expected to be pragmatic strategies that employers can deploy to increase levels of well-being for employees with subsequent benefits of lower benefit cost and improved productivity, improved psychological and health PsyCap and a higher value of human capital.