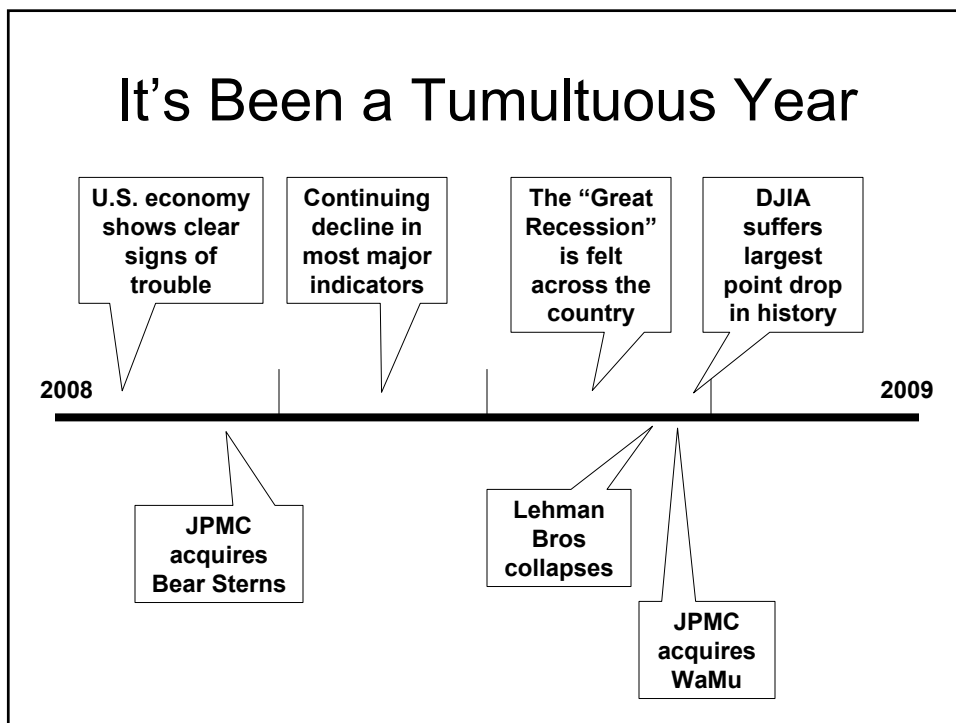


A Tumultuous Year: It's Impact of Workplace Behavioral Health

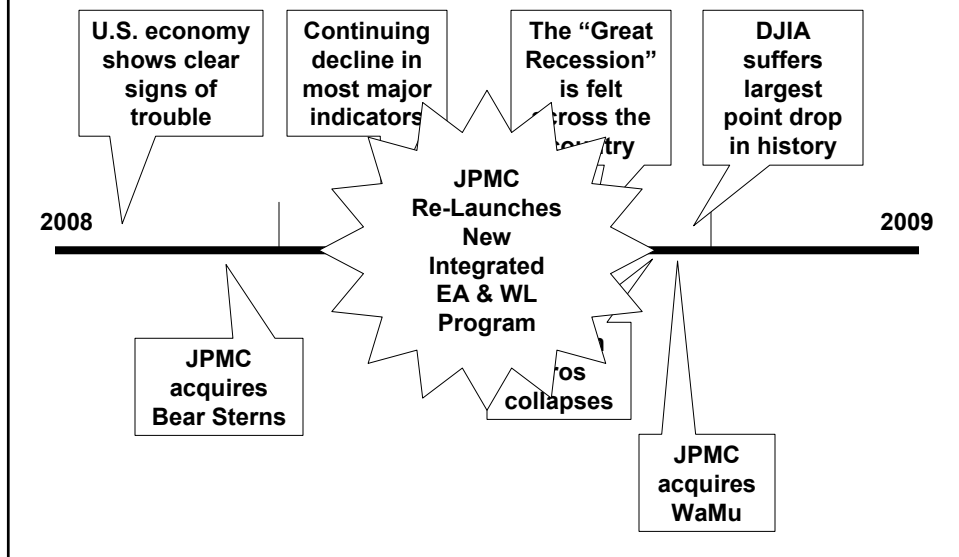
Daniel J. Conti, PhD
Managing Director, EAP&WL
JPMORGAN CHASE & CO.

JPMORGAN CHASE & CO.

- A Leading Global Financial Services Firm
 - Component of the Dow Jones Industrial Average
 - Over 5,000 banking centers
 - Largest credit card issuer in U.S.
 - 220,000 employees
 - 180,000 U.S.
 - Six major lines of business



It's Been a Tumultuous Year



It's Been a Tumultuous Year

- 7/1/2008: JPMC re-launches a newly-integrated EA & WL program
 - A different organization of services
 - New services
 - A major marketing campaign

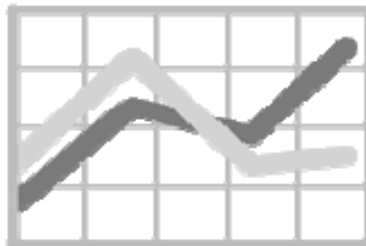


Impact of Tumultuous Year

- Impact difficult to measure due to confounds
 - Roll-out of EA&WL program
 - Changes in HR organization
- Examining period 1 yr prior – 1 yr post EAPWL re-launch (7/1/07 – 7/1/09)
 - Indicators suggest significantly increased EA & WL activity
 - Utilization
 - Management consultation
 - Indicators suggest increased critical stress

Looking to Other Measures

- Other measures that provide both a measure of the impact of behavioral health on the corporation as well as the impact of EAP...



M.H. & Medical Plan Costs

- After significant study in the 1980's & 1990's, now almost impossible to track by employers
 - Most larger companies have employees enrolled in a variety of plans with different benefits
 - The near exclusivity of MH carve-outs to MCOs

M.H. & Medical Plan Costs

- Mercer/Foster Higgins Survey (1997)
 - MH & SA costs had dropped to 3% of employers' total medical plan outlays in 1997, compared to 10% in 1988.
- The Segal Company (2009)
 - MH&SA costs make up about 5% of total medical plan costs

Pharmacy Plan Costs

■ Antidepressants

- Finish 2nd or 3rd
 - Number of Rx's written
 - Number of member claims
 - Total net cost



Psychiatric Disability Costs Rising...

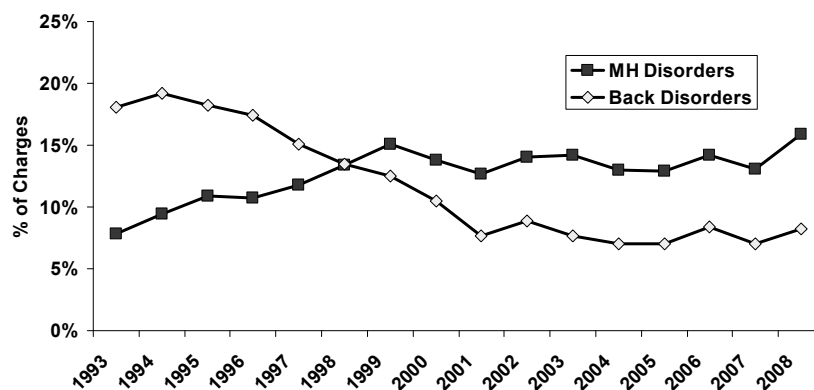
- Early 90's – Psych Disability Rates Double
 - UNUM life Insurance Corp. (1996)
 - Health Insurance Association of America (1995)
- *Global Burden of Disease* (1996)
 - 1990: Depression is 4th leading cause of worldwide disability
 - By 2020: Depression will rank 2nd

Psychiatric Disability Costs Rising...

- Social Security Advisory Board (2003)
 - Mental impairment has become the 2nd largest single reason for SSDI awards
 - Grew from 11% in 1980 to 25% in 2003
 - Musculoskeletal (largely back pain) – 26% in 2003
 - State agency administrators & examiners report more than half or more of the cases they process involve issues relating to mental impairment

Related: ADA Charges for M.H.

EEOC: ADA Charges by Impairments 1997 - 2008



Source: The U.S. Equal Employment Opportunity Commission

Psych STD: Primary Diagnostic Categories

■ 1989

- 7th leading cause of an STD event
- 4th in total STD days

■ 1997

- 3rd leading cause of an STD event
- 2nd in total STD days

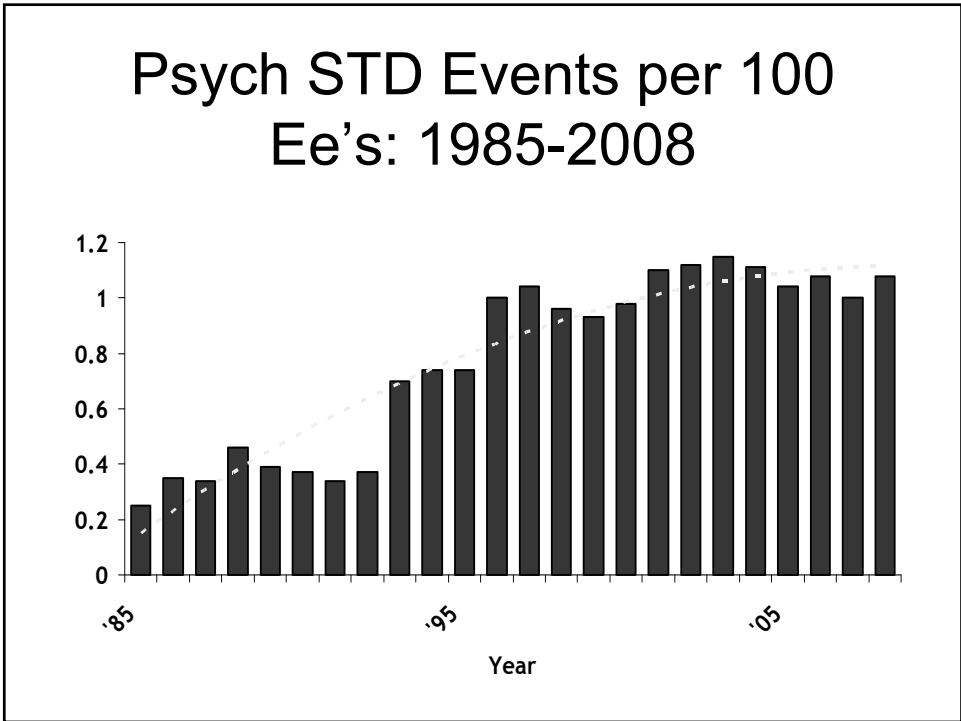
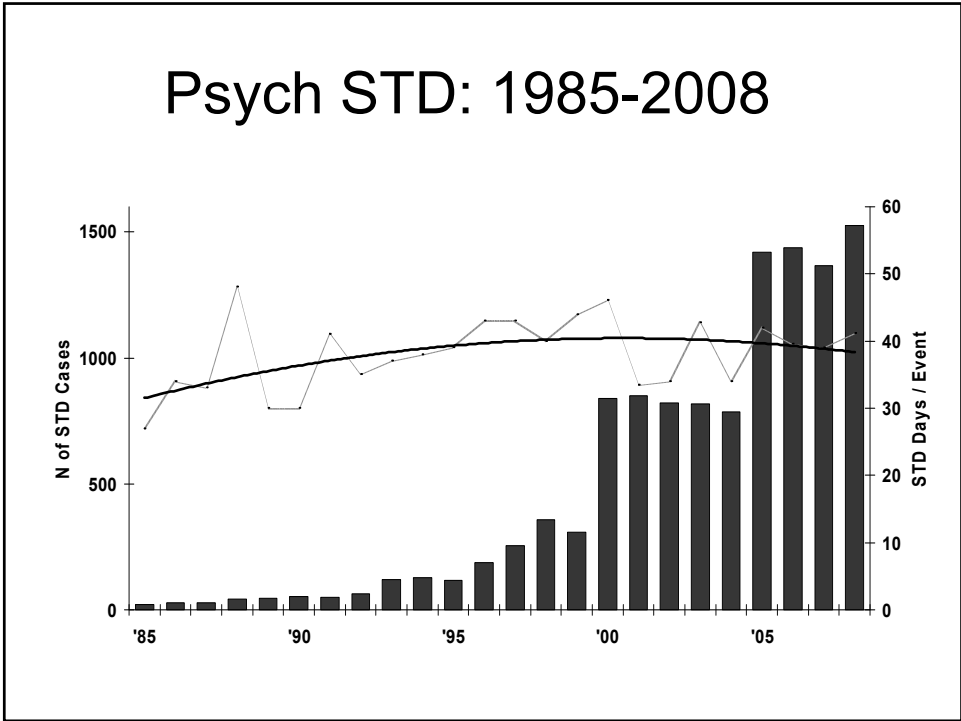
Psych STD: Primary Diagnostic Categories

■ 2000 - 2005

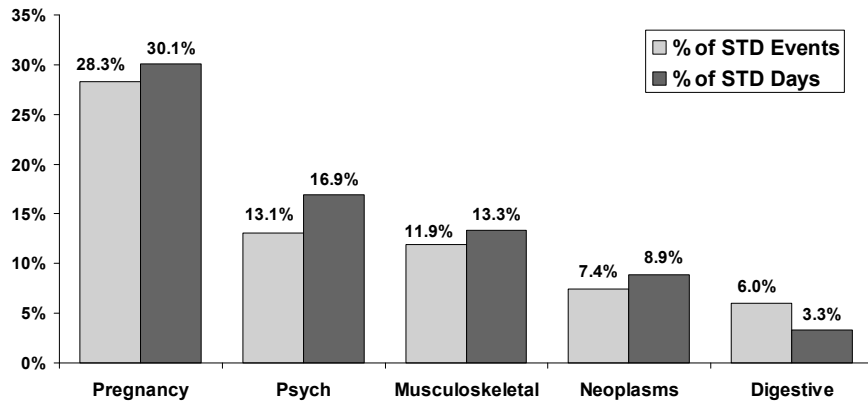
- 2nd or 3rd leading cause of an STD event
- 2nd in total STD days
- Longest average duration

■ 2008

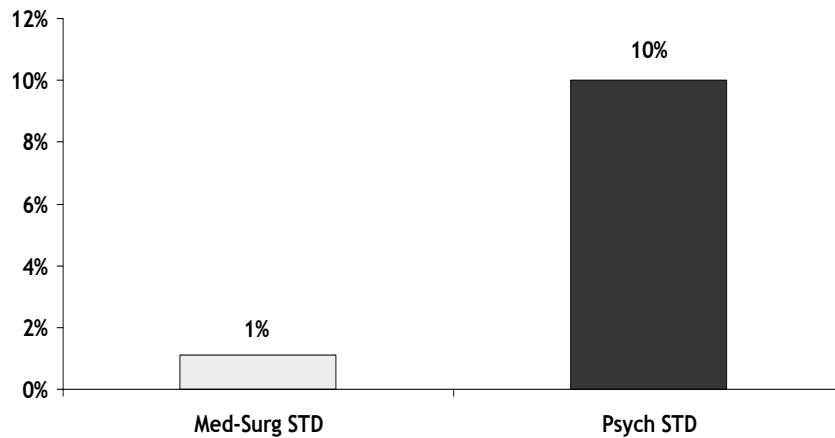
- 2nd leading cause of an STD event
- 2nd in total STD days
- Longest average duration



2008 STD: Primary Dx Categories

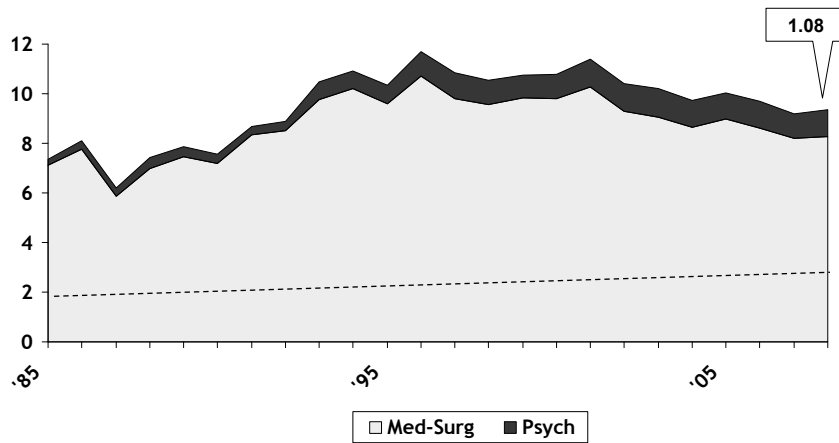


Avg. Growth Rates of STD Events: 1985-2008

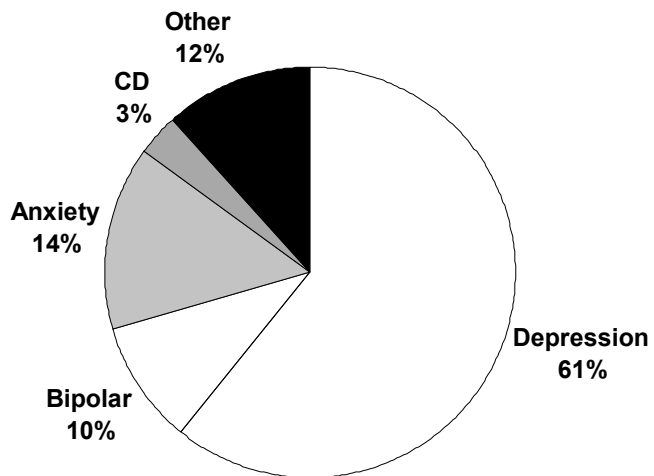


Combined: Med-Surg STD Events & Psych STD Events

STD Events per 100 Ee's, 1985-2008

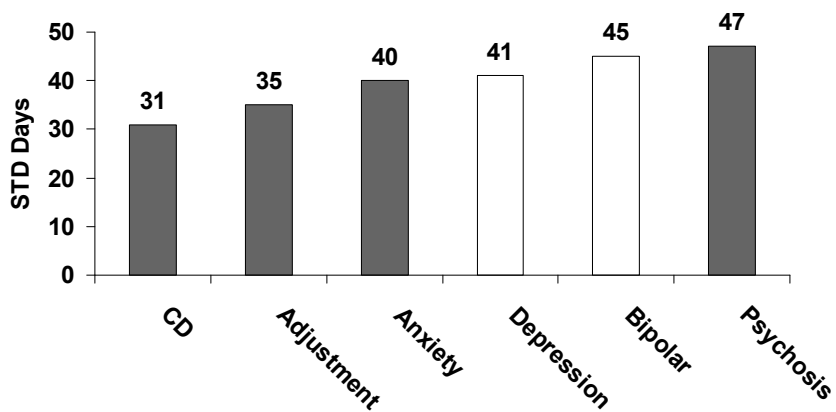


Psych STD 2008

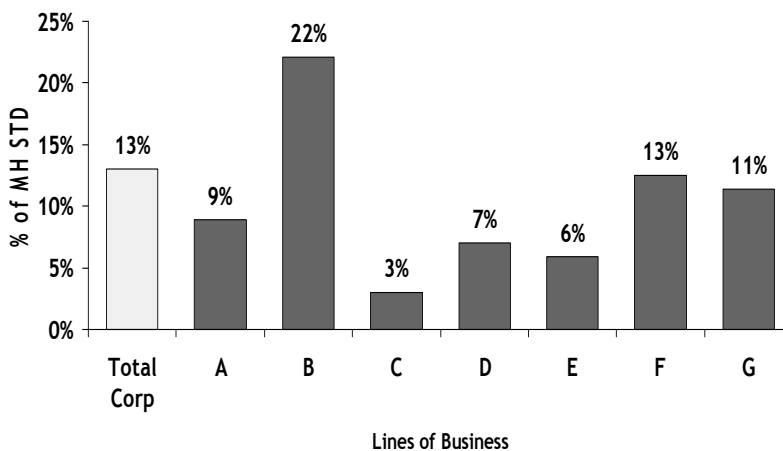


Psych STD 2008

Avg. Duration of Psych STD Episode



MH Disability Varies Across Different Businesses



Call Center Study

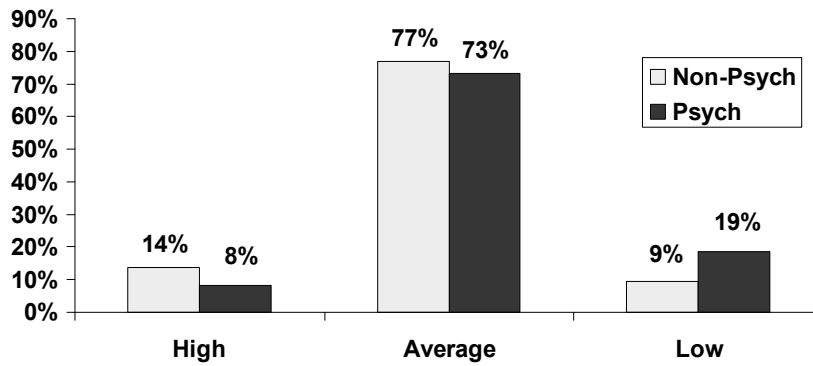
- Observed:
 - Higher prevalence of STD events
 - Longer avg durations
 - Much higher proportion of MH events
- Many variables examined to isolate difference

Call Center Study

- Many variables examined to isolate difference
 - Gender: Women disproportionately represented in overall rates and particularly in MH rates
 - Tenure: No sig differences
 - Limited Demographics (e.g., age, proxy for parental status): No sig differences
 - Employee survey data: Minor differences
 - Performance rating: Associated with duration but not likelihood of event

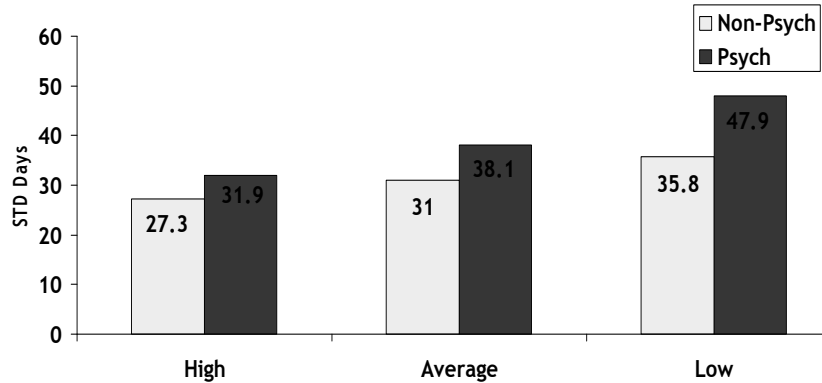
Job Performance Issues & Psych STD

Performance Ratings and STD Type



Job Performance Issues & MH STD

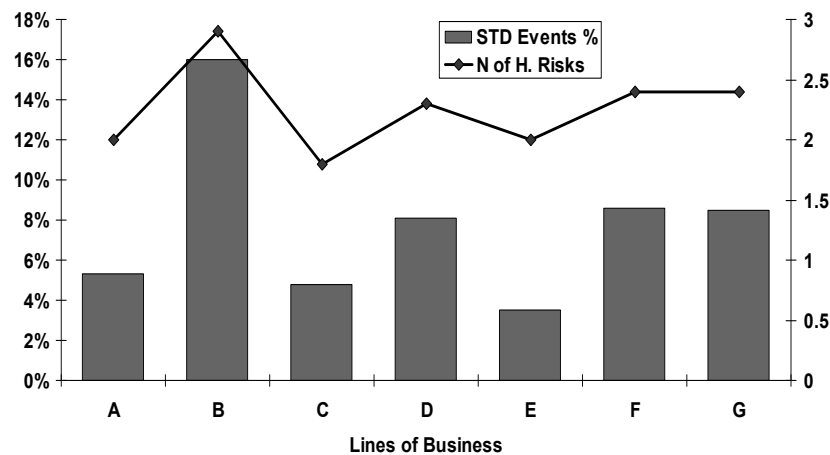
Performance Rating and STD Avg. Duration



Call Center Study

- Many variables examined to isolate difference
 - Gender: Women disproportionately represented in overall rates and particularly in MH rates
 - Tenure: No sig differences
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 - Employee survey data: Minor differences
 - Performance rating
 - Health Risks

STD Events and Health Risks



Call Centers

- High demand, low control
- Higher %-age of female employees
- More health risks (in the studied population)
- More isolated worksites

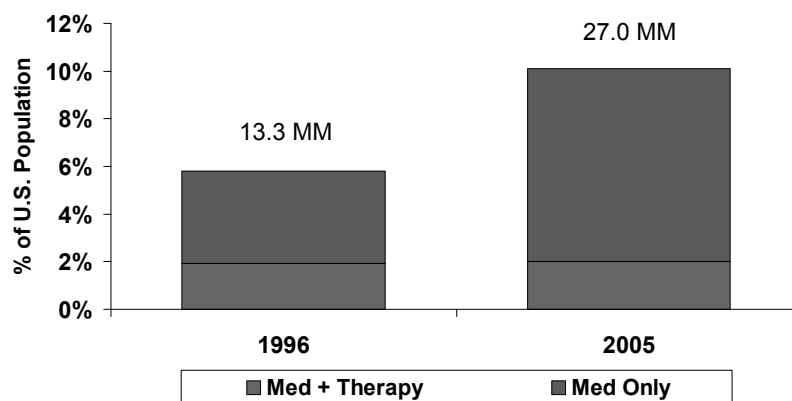
Call Center Study Response

- EAP
 - New marketing/communication campaign of EAPWL and Health & Wellness resources
 - Managerial training
 - Employee seminars on handling difficult customer calls
 - Meetings with community providers

Multiple Factors Influence Increase in Psych Disability...

- Increased physician awareness & diagnoses as a result of physician-ed. Programs
- Public awareness campaigns (e.g., D/ART, MHA, DBSA) increase self-referrals

National Trends in the Outpatient Tx of Depression

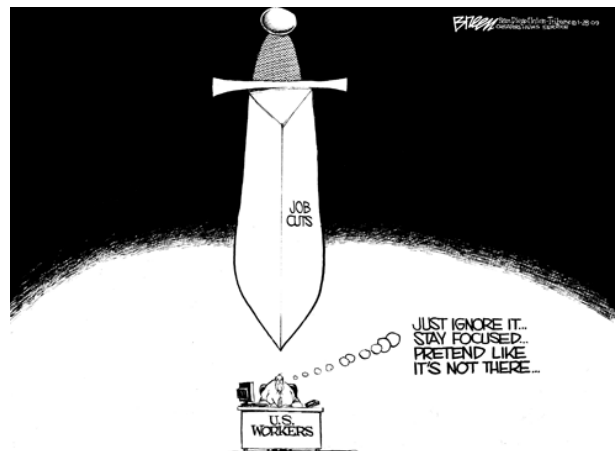


Olfson, et al., *Arch Gen Psychiatry*. 2009;66(8):848-856

...Multiple Factors Influence Increase in Psych Disability

- Improved disability management programs
- Demographics: increased role of women in workforce
- Organization of work factors
- Current corporate climate

Current Corporate Climate Fuels Psych Disability Increase



Current Corporate Climate Fuels Psych Disability Increase

- UNUM & Johns Hopkins (preliminary study, 1997)
 - Companies with recent mergers that led to layoffs reported 33% higher M&N claims incidence
- AMA & Cigna (1996)
 - Companies that eliminated jobs experienced largest increase in M&N and CD claims
 - Survivors particularly show effect

...Multiple Factors Influence Increase in Psych Disability

- Improved disability management programs
- Demographics: increased role of women in workforce
- Organization of work factors
- Current corporate climate
- Intersection of work competencies & illness effects

EAPs & STD

- MH disability a major contributor to STD
 - Particularly in non-manufacturing jobs
- EAPs can play role in response
 - Providing service to any STD case
 - Consulting/counseling on workplace factors involved in case
 - Providing follow-up support to reduce return to STD

Measuring the Impact of a Tumultuous Year

- (Hard Science) Jury is still out
 - But little doubt we've seen a profound year of demand on EAP&WL
 - Some of our indicators are lagging
 - It's not over yet
- When estimating EAP&WL response
 - Need multiple measures