

## CGP, EAPA Publish Global Report on EAP

Chestnut Global Partners (CGP) and the Employee Assistance Professionals Association (EAPA) recently announced completion of a global report on EAP titled, “EAPs Can and DO Achieve Positive Workplace Outcomes.”

Using CGP’s Workplace Outcome Suite, the report assessed 13,400 EAP users both before and after EAP use, and demonstrated that EAP intervention can be highly effective at improving these five workplace variables: absenteeism, presenteeism, work engagement, workplace distress and life satisfaction.

“The WOS is the most effective and accurate measure for evaluating work-related outcomes of services provided by EAPs, which is why

EAPA has been actively promoting its adoption as a standard EAP practice,” said Greg DeLapp, CEO of EAPA. “This is the only way as a field we will ever be able to truly compare and study outcomes across program models, industries, geographies, referral types, and other variables. We are pleased that our findings support the efficacy of EAP as it relates to workforce readiness and productivity.”

The WOS is now in use by over 600 EAP organizations and stands apart from other outcome measures as it is psychometrically tested, validated, workplace-focused, easy to administer, and available free of charge.

“The historical focus for measuring EAP success has been on utilization rates, client satisfaction,

and occasional surveys of symptom reduction or problem resolution – but none of these are actual workplace outcomes,” said Dr. Dave Sharar, a Research Scientist with CGP’s Commercial Science Division. “Companies, government agencies, and other organizations in today’s world are looking for objective data to validate and justify all expenditures. The WOS helps EA professionals do just that in a credible way.”

The complete report is available online at [http://www.eapassn.org/Portals/11/Docs/WOS/CGP-1267\\_WOS\\_AnnualReport\\_2016-06-06.pdf](http://www.eapassn.org/Portals/11/Docs/WOS/CGP-1267_WOS_AnnualReport_2016-06-06.pdf). *Journal of Employee Assistance (JEA)* and *Employee Assistance Report (EAR)* Editor Mike Jacquart contributed to this report. ■

## EAPA Seeks SBIRT Study Participants

ORCAS, a mobile health research and development company, with funding from the National Institute on Alcohol Abuse & Alcoholism, invites you to take part in a brand new, EAPA hosted online training program designed to help EA professionals increase their skill set and feel confident using Screening, Brief Intervention, Referral to Treatment (SBIRT) and

Motivational Interviewing (MI) techniques.

Study participants will receive 9 hours of in-depth training using state-of-the-art technology for FREE (a \$450 value) and earn 9 PDHs in Domain III, NAADAC, NASW (pending approval), NBCC (pending approval), CE contact hours.

Participants will learn how to routinely screen EAP clients for alcohol use, conduct a brief moti-

vational interview for those who screen positive, and facilitate referrals for additional care.

The recruitment period ends August 15 or once 350 professionals have qualified to participate.

The course can be completed at your convenience during specified weeks through October 2016.

Additional information is available at <http://eapassn.org/SBIRTstudy>. ■

# EMPLOYEE ASSISTANCE REPORT

supporting EAP professionals

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19 years of service!

## The Role of EAP in Employee Financial Well-being

By Reeta Wolfsohn



Two-thirds of American adults are stressed about their finances; almost half have trouble paying their monthly

bills; 40% are financially illiterate. These men and women are part of every company’s workforce. They have no savings, assets, emergency or retirement funds, and little hope of a better financial future. Their financial troubles sabotage their employers’ bottom lines.

How you say? Unstable financial circumstances jeopardize mental, physical, and financial well-being, which makes it difficult for employees with financial problems to manage their jobs, money or their lives.

*Regardless of differences across socioeconomic levels, employees’ financial problems inevitably become their employer’s problems.*



### Not Enough Money

Money issues are a primary stressor nationwide. This is not surprising in light of how increases in healthcare costs and cost of living continue to push the American Dream further out of reach for many in terms of upward mobility, college education, retirement, and home ownership.

But it is cash flow issues that top employees’ financial concerns. These worries often focus on not having enough emergency savings to address unexpected expenses, not being able to meet monthly expenses, and delayed retirement. These factors were highlighted in the *PWC 2014 Employee Financial Wellness* survey. Additionally, 20% of employees indicate they use credit cards to pay for monthly necessities they could not afford otherwise.

### The Effect on Productivity

As stated, financial stress takes a toll on employees’ productivity. Nearly one in four (24%) employees report being distracted by personal finances at work and 39% admit to spending three hours or more per week at work thinking or dealing with their personal finances. The financial stressors overwhelming employees directly impacts an employer’s bottom line when they:

- Increase healthcare costs, as financial stress often manifests itself in ...
- Physical and emotional difficulties, which leads to ...
- Absenteeism, presenteeism, increases in work-related mistakes, missed deadlines, work conflicts, and less job satisfaction.

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## Grasping Vital Financial Concepts

### Financial well-being:

- Is determined by a person's relationships with money and with him or herself;
- Depends on a person's thoughts, feelings and attitudes about money;
- Is an outcome of financial behavior: how an individual earns, spends, saves/invests and shares;
- Is based on the "money lens" through which people view their lives;
- Is more difficult to achieve when someone feels hopeless about their financial circumstances. Hopelessness closes the door to change – HOPE opens the door to change. There is always HOPE.
- Is challenged by the "Money Disconnect" (not touching, seeing or interacting directly with money; using credit and debit cards, phones, etc. as payment). The "Money Disconnect" nurtures denial and avoidance of all things financial;
- Necessitates rethinking money truths (deeply held financial beliefs that most people are unaware of);
- Results when people have a clearer understanding of how they benefit from taking control of their money;
- Recognizes that money is very personal and emotional;
- Requires much more than meeting with the company's 401(k) or 403(b) representative; and
- Employee financial well-being needs to be addressed by professionals trained to help employees address their workplace problems from an unbiased perspective.

### Financial wellness:

- Involves having a comprehensive understanding of your current financial circumstances.
- Means having the skills and motivation to manage your money in a matter that consistently improves your present financial situation and contributes to a financially stable and secure future. (Editor's note: These terms are also described in this month's *Brown Bagger* insert.) ■

— Reeta Wolfsohn

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### Coping with the Problem

Employer financial wellness programs are a growing workplace trend that is emerging in an effort to help employees with their financial problems. Currently, these programs are primarily provided by HR departments, employee benefit plan sponsors and service providers. Their offerings are most often accessible online, in-person and by phone, and provided by financial professionals.

While such programs may include helpful financial content, *the actual dollars and cents of employees' financial problems aren't the only factors affecting their job performance.* It's the personal, emotional, and psychological concerns contributing to and resulting from their financial problems that create disruption in the workplace.

And workplace problems, of course, are the specialty of the EAP. The stress that accompanies financial problems makes it difficult for some employees to even

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consider participating in an employer's financial training. Those who do participate are likely to find it challenging to sustain any long-term benefits. It is worth stating again: Unstable financial circumstances create unstable personal, physical, emotional, and psychological circumstances.

This very circular pattern is the outcome of deeply entrenched thoughts, feelings, and attitudes that form the beliefs upon which everyone

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## In the News

# AMA Endorses Policies to 'Improve Health of Nation'

The American Medical Association (AMA) is calling on OSHA to require health care employers to implement programs intended to prevent workplace violence.

"As violent incidents continue to plague hospitals, emergency departments, residential care settings and treatment centers, we must do everything we can to protect the health and well-being of our health care workers," AMA Board Member Jesse M. Ehrenfeld said in a press release.

The policy also urges doctors to partake in training on preventing and reacting to threats of workplace violence, reporting incidents, and helping to cultivate a culture of safety.

OSHA does not require employers to follow the agency's guidelines for preventing workplace violence in health care, AMA notes, citing Bureau of Labor Statistics data that shows about 70% of reported workplace assaults from 2011 to 2013 occurred in the health care and social services sector.

The policy was one of several newly adopted AMA policies "aimed at improving the health of the nation." Another policy, also approved on June 14, acknowledges the benefits of paid sick leave and other elective time off.

Recent studies have determined that workers without paid sick leave are more likely to work while ill and postpone medical care, the AMA states, adding that

the United States is "the only industrialized nation without a federal family-leave law that guarantees workers may receive pay while taking time to care for themselves or their family."

AMA also reiterated its current policy that supports voluntary leave policies that maintain job security and health benefits during leave.

"With both dual-earner and single-parent households on the rise in the United States, it is increasingly challenging for workers to juggle family and work," former AMA Board Chair Barbara L. McAneny said in a press release.

An AMA spokesperson said both policies will be posted to the association's website. ■

## In the News

# OSHA to Publish Revised Injury, Illness Reports

The U.S. Occupational Safety and Health Administration (OSHA) will soon require roughly 750,000 employers to submit detailed annual reports of workplace injuries and illnesses for publication online. The rule takes effect **Aug. 10**, with initial reports due to be filed electronically in 2017, according to the Society for Human Resource Management (SHRM).

Critics have said the publication of injury and illness reports would lead to public shaming of businesses

for incidents that in some cases are outside of their control. This is information that employers already collect and is typically revealed to OSHA only during inspections or surveys. OSHA said it will cleanse the data of personal identification before posting it on the Internet.

Firms that are covered by OSHA's recordkeeping regulations and that have more than 250 employees —and businesses with at least 20 employees in certain high-risk industries — will be

required to file the reports. States with their own occupational safety and health laws must adopt "substantially identical" provisions within six months, OSHA said.

The rule includes a somewhat unexpected provision adding penalties for employers that take actions deemed as retaliation against employees who report accidents. To learn more, visit <https://www.shrm.org/legalissues/federalresources/pages/osha-will-publish-injury-reports.aspx>. ■

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## Mental Health Disorders Often Missed

A new study finds that mental health concerns are often overlooked among military veterans because they do not fit the criteria for post-traumatic stress disorder. Yale University researchers believe at least one in five military veterans who experienced trauma are at a heightened risk for depression, suicide or substance abuse.

The research, published in the *World Psychiatry* journal and reported by PsychCentral, examined sub-threshold post-traumatic stress disorder (PTSD), which occurs when someone experiences trauma-related symptoms that

aren't severe or long-lasting enough to warrant a PTSD diagnosis.

The study, which included 1,484 veterans nationwide, found that 8% were diagnosed with PTSD but more than 22% met criteria for sub-threshold PTSD. Also, in addition to 4.5% of veterans diagnosed with PTSD within the last month, 13% had sub-threshold symptoms, the study reported.

"The results were striking," Robert Pietrzak, senior study author and Yale clinical psychologist, said in a statement. "We found three, four, five times higher rates of some disorders in veterans with sub-threshold PTSD," he said.

Jerome Brodli, head of the psychology department at Greenwich Hospital, said it is important to distinguish between those with PTSD and those with less severe symptoms.

Only 15% of people who experience trauma develop PTSD, which brings with it long-term disability, according to Brodli.

Pietrzak said the study's findings show that clinicians should be vigilant in monitoring and potentially treating sub-threshold PTSD symptoms in those that have experienced any form of trauma, whether they are veterans or civilians. ■

### Quick Ideas

## Critical Mistakes Made by Supervisors

The following are eight critical mistakes made by supervisors when dealing with employees in trouble at work:

- Failing to set clear expectations or to regularly enforce them;
- Letting problems you're aware of worsen before addressing them;
- Failing to communicate with people about their problems;
- Taking an issue, whatever it is, personally;
- Playing "gotcha" with troublesome or difficult people;
- Waiting too long to get professional help – such as from an EAP;
- Failing to recognize the importance of due process; and
- Unwillingness to see a problem through to resolution. ■

Sources: Bob Gilson, a retired government labor and employee relations director; FedSmith ([www.fedsmith.com](http://www.fedsmith.com)).

## Resources

☞ **Bud to Boss** workshop. Learn how to resolve conflict, engage and lead a team, improve communication, delegate and more. Check out <http://www.budtoboss.com/the-workshop/agenda/>.

☞ According to SAMHSA's *National Survey on Drug Use and Health*, marijuana continues to rank first among the most used illicit drugs in the United States. To find out more go to <http://store.samhsa.gov/product/Motivational-Enhancement-Therapy-and-Cognitive-Behavioral-Therapy-Supplement-7-Sessions-of-Cognitive-Behavioral-Therapy-for-Adolescent-Cannabis-Users/SMA15-3954>.

☞ Employee assistance professionals may be very interested in the *Fortune* article, **Employers Are Cutting Back on Some Wellness Programs**. Check out <http://fortune.com/2016/06/20/shrm-employer-health-benefits/>. ■

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builds his or her relationship with money and with self. These two critical relationships provide the foundation for all financial behavior – how an individual:

- Earns money;
- Spends money;
- Saves and invests money; and even
- Shares money.

*In other words, financial behavior determines financial circumstances.*

While employees struggling to cope with financial problems would benefit from creating and using a budget, focusing on the "B" word (for budget) is unlikely to engage anyone in the process of creating sustainable, long-term financial behavioral change. Until and unless the individual's *financial behavior* changes, nothing changes.

### Why EAP and Financial Wellness?

EA professionals are intended to help employees reach their maximum workplace effectiveness, and deal with personal problems that might adversely impact job performance, health, and well-being. EAP practitioners also understand:

- That financial well-being is a balancing act;
- How to grow emotional support networks;
- That the dimensions of health and wellness include emotional, physical, social and cultural, and financial.

### How EAP can Assist

According to the 2016 AON (risk management) report on "Hot Topics in Retirement and Financial Well-Being," there are three key shifts, which provide the opportunity for EAPs to provide greater assistance to their employees while improving their organizations bottom line.



### Editor's Notebook

I was attending Reeta Wolfsohn's session, "EAP Taking the Lead in Financial

Wellness" at EAPA's 2015 World EAP Conference, when an EA professional told the audience that personal finances has become a big problem in her practice – enough that she estimated she encounters roughly three employees EACH MONTH who are coping with being evicted from their homes! Can you imagine trying to focus on work with something like that going on in your life? I can't!

That's when it dawned on me that while personal finances might not seem like an area that EA professionals should get involved in, the fact is there are few things that strike a chord with us like money. But who *doesn't* have a financial concern from time to time you might ask? Probably none of us, but the truth is, money is a BIG problem for *many* of us. As Reeta states in this month's cover story:

"Two-thirds of American adults are stressed about their finances ..."

What about just referring the employee client to a financial professional, wouldn't that suffice? Maybe. The thing about money, Reeta stresses, is that the issue goes much deeper than getting someone help in managing his or her finances, such as coming up with a monthly budget.

"It's the personal, emotional, and psychological concerns contributing to and resulting from their financial problems that create disruption in the workplace," Reeta says. "And workplace problems, of course, are the specialty of the EAP."

Financial well-being really is a bigger workplace issue than you might think and a service to consider for *your* EAP. Until next time.

*Mike Jacquart*

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- Employers are offering workers more tools and services to improve their financial wellness.
- Employers are providing more assistance to near-retirees to help them navigate the retirement process.
- Employers are focusing on other ways to help workers save money for retirement.

Companies benefit when they provide employees with money management tools and skills. They and their employees could benefit even more by offering financial wellness programs to address the root of money problems rather than only the dollars and cents of money problems. *This outcome*

*would best be achieved through programs offered by EAP.*

Broadening the scope of financial wellness programs would increase loyalty, engagement, job satisfaction, productivity and decrease turnover costs and accidents. It would create a healthier, more supportive workforce better prepared and capable of performing their jobs. ■

*Reeta Wolfsohn, CMSW, is the founder of the Financial Social Work discipline ([www.financialsocialwork.com](http://www.financialsocialwork.com)) and the Financial Therapy Network ([www.financialtherapynetwork.com](http://www.financialtherapynetwork.com)). Financial Social Work certifies social workers and non-social workers in the U.S. and other countries. The Financial Therapy Network offers "MY MONEY MYSELF" an employee/consumer online self-help program.*

## Employers Predict Big Changes to Health Plans

Nearly four in five employers (78%) predict moderate to significant changes in their health plans and vendor strategies over the next four years, according to Willis Towers Watson's 2016 Emerging Trends in Health Care Survey. The changes are designed to manage health care costs and improve the overall value of plans.

Once they are in place, employers anticipate cost increases in 2016 to be around 4% (for the second consecutive year), the smallest increase in 15 years but still more than twice the Consumer Price Index.

The survey also found that 70% of employers said the two-year delay in the implementation of the Affordable Care Act's excise tax on high-value health plans will have a small or negligible impact on their health care strategies for 2017.

The survey, as reported by *Plan Sponsor*, also notes that employers are adopting many new options to improve employee engagement such as telemedicine and onsite health centers. Today, 67% of employers offer telemedicine, a number that is predicted to increase to 90% by 2018. Specialized medical providers are also becoming more popular — 31% of employers are using them today, and by 2018 that number could be as high as 73%. ■

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An electronic subscription to *EAR* offers the same great benefits of our printed newsletter – but at a fraction of the cost – a \$130 savings annually! Each month, links to the newsletter and its inserts are emailed directly to your inbox. Going electronic helps the environment, too!

The *JEA* – published quarterly by the Employee Assistance Professionals Association – is a core benefit of EAPA members. Every three months, the *JEA* features a broad range of important EAP topics – including international, legal, and technological issues.

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## Why we're all so Busy

By Tony Crabbe

In today's Information Age the simple fact is that "too much" is here to stay, and will worsen each year. Year after year you will receive more electronic communication, be exposed to more information and be expected to be on top of more stuff. But busyness is *not* essential. Yes, there is a lot to do, but believing you are always busy because you have so much to do is both false and unhelpful. THIS is why you are busy:

❖ **Busy is easier.** Busy is the easy option. We are busy because we don't make the tough choices. We allow the world and our inbox to set our agenda, rather than think for ourselves. It's easier to simply react; to choose to try to do everything, rather than make

the difficult decisions and "un-choose" things; it takes more courage to do less.

❖ **Busy is avoidance.** In the heat of the moment, when we have to choose between easy work and hard work, between skimming through email or grappling with that complex project, we more often than not choose the easy, busy, activity. We throw ourselves into frenetic activity and give ourselves the perfect excuse for not doing the big-thinking stuff. In being busy we get to feel productive while procrastinating!

❖ **Busy is an addiction.** Do you reach for your first fix of email, before your first fix of caffeine each day? Which of us hasn't fought with the temptation to whip our phones out for a quick hit of social media or text, even when

we know we shouldn't (on average every 6.5 minutes)?

❖ **Busy is about time.** We feel harried and overwhelmed. So what strategy do we do about it? For most of us, it is time management. We believe that if we could manage our time more effectively, we'd be more in control of our life and more effective. Actually, the more we try to manage time, the more we feel we can cram into already hectic schedules. If we want to achieve calmer, more effective and happier lives, time management is not the solution. In fact, it's making things worse.

### Summary

We don't need to be more productive; we need to do less, better. ■

*Tony Crabbe is a business psychologist and author of [Busy: how to thrive in a world of too much](#) (Piatkus Publishing).*

## Stop Saying You're 'Busy'

By Megan Wycklendt

We would all be happier if we stopped using "busy" to describe ourselves and our lives. Here are three things that being "busy" does.

❖ **It keeps you from being present.** Being busy implies that you are preoccupied. As soon as the word "busy" comes out of your mouth, life instantly becomes more hectic! Instead of enjoying

the present moment and your surroundings, the only thing you are doing is running through a to-do list in your head.

❖ **It disconnects you from other people.** "I'm too busy." Even saying the word makes me feel stressed and disconnected. Saying you're too busy is like telling the other person they have too much time. It can be demeaning and come off self-centered, even if you are in fact "busy."

❖ **It doesn't accurately portray your life.** Summing up your life as "busy" doesn't acknowledge all the good things you are doing. If you really need to sum your life up in one word, try using the words "active," "eventful" or "involved." These words have more positive connotations and many times it's what you mean anyway. ■

*Megan Wycklendt is the author of the *Washington Post* article, "Six reasons you'd be happier if you stopped saying 'busy'."*