

# Top 10 Costs

## PART 9: MENTAL HEALTH



### WHERE DOES OUR MONEY GO?

#### What Does It Include?

Mental and behavioral health have been a huge front-page issue since COVID. And coming out of the pandemic we are seeing a significant increase in a range of behavioral health issues – as well as claims costs. Mental health is primarily focused on your psychiatric state while behavioral health takes that into account but also considers your body, what you are putting into it and what you are doing with it. It also includes psychiatric care, eating disorders, family and marriage counseling and substance and addiction treatments.

Some of the people that help in this area are psychiatrists, psychologists, counselors, social workers, and specialists.

#### Why Is It Important?

- This is a very important benefit that addresses an immediate need for your workforce and their families. However, the costs can vary widely.

#### What Are We Doing About It?

Now that we know how costly it is in terms of money and time, the question is, “what are we doing about it?”

Let’s take a look at the options by comparing what happens in a status quo carrier-controlled plan vs. a company-controlled plan such as Hero.



## Status Quo

### Limited coverage

Your current plan is very limited from what we have seen, and rarely includes adequate coverage for behavioral health issues. Most plans ignore addictive disorders, and this leads to a much higher cost of care in the future.

### Wait list

People usually go to the first person they see in their Plan from their PPO card, but the wait list is often months to see a provider.

### Costly

Mental health can be very costly because they are episodic and happen over time – it’s not like a surgery that happens once.

## Hero

### 1 Total coverage

Stress, anxiety and depression in the workplace are more prevalent than ever. More than 50% of your workforce says they are feeling very anxious. That is something that can be addressed via \$0 out-of-pocket telehealth and behavioral health support. Adding peer support for addictive behaviors is the key.

### 2 On demand

We recommend only the best providers and have on-demand options available via telehealth.

### 3 \$0 Out of Pocket

There are no barriers to access with a \$0 out-of-pocket cost. Remember, this is evolving, we don’t have all the answers but are using data to see what is working and what is not to deliver the right treatment at the right time.

To free yourself from your Carrier-controlled Plan, visit [herohealthplans.com](https://herohealthplans.com)