



# Monthly Health Watch

## News with a Monthly Health Theme

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May 2010

### Mental Health Month theme, *Live Your Life Well*, reminds us of the importance of reducing stress and improving overall well-being

By Hyong Un, M.D., chief medical officer for Aetna Behavioral Health

During May, Mental Health America celebrates Mental Health Month to raise awareness of mental health issues and educate people in communities across the country. This year's theme, *Live Your Life Well*, encourages everyone to find ways to reduce stress and improve their overall health.



Hyong Un, M.D.

#### Also in this issue:

- **Mental Health Parity law and Aetna Members:** A discussion with Louise Murphy, head of Aetna Behavioral Health
- **Product Corner:** Life Insurance

Mental Health America offers [10 tips](#) for people who may be feeling stressed. The tips encourage people to connect with others, stay positive, increase physical activity, volunteer or help others, get adequate rest and eat a healthy diet. As part of these tips, Mental Health America also recommends seeking professional help if problems with stress or other issues get in the way of functioning well or feeling good.

One resource aimed at helping people balance the demands of work and life and available through many employers is an Employee Assistance Program (EAP). In these difficult financial times, calls to EAP help lines have skyrocketed.

EAPs offer access to professional counselors who provide confidential assessment and short-term counseling to employees and their families. Counselors help employees deal with various issues, including marriage and family problems, stress-related problems, financial and legal difficulties, and psychological and workplace conflict.

For those looking for ways to reduce stress, here are three services an EAP counselor can provide to help improve your quality of life.

1) **Family and personal resources** – Many people are caring for their aging parents and their own children, and the combined stress can often be overwhelming. EAP counselors are available to help people who are looking for quality child care or elder care resources – such as day care centers or assisted living facilities. Counselors can also recommend complementary or alternative medicine practitioners, such as yoga instructors and nutrition counselors, as well as information on fitness center discounts.

2) **Substance abuse help** – For the nearly 20 percent of American adults who struggle with substance abuse,

#### Did You Know?

- An estimated 26.2 percent of Americans aged 18 and older — about one in four adults — suffer from a diagnosable mental disorder in a given year, according to the National Institute of Mental Health.
- According to the National Mental Health Association, the estimated economic burden of depression is \$43.7 billion: \$31.3 billion for indirect costs such as decreased productivity and lost work days, and \$12.4 billion in direct costs such as medication and physician time in a given year.
- For every dollar that an employer invests in an EAP, they can generally save anywhere from \$5 to \$16, according to the U.S. Department of Labor.

EAPs offer an extensive network of health care professionals who are trained to help them with their addiction. Aetna's EAP, for example, also offers a seamless transition to behavioral health benefits if resources beyond the EAP are needed.

In fact, Aetna's Alcohol Disease Management program, available to Aetna members with Aetna Behavioral Health benefits, provides the coaching and guidance needed to help people find appropriate care for their needs. Recently, Aetna began piloting a texting-based alcohol risk assessment to determine a member's risk for problem drinking. This assessment is available to callers to Aetna's EAP and Alcohol Disease Management program. If a member is at risk for problem drinking, he or she will be given the opportunity to connect with an Aetna counselor. A key aspect of the program is an automated 30-day follow-up with members, ensuring a touch point with those who may need additional support.

**3) Financial advice** - In these difficult financial times, many people have questions about refinancing their home, getting out of debt or planning for retirement. EAP counselors can provide financial planning advice and referrals to resources that can help.

*For more information about Mental Health Month, visit: <http://www.nmha.org/>*

## **A discussion with Louise Murphy, head of Aetna Behavioral Health, about the impact of the Mental Health Parity law on Aetna's members**

### **1.) What is Mental Health Parity?**

The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), which went into effect in October 2009, requires health plans to ensure that financial requirements (such as copays or deductibles) and treatment limitations (such as day and visit limits) applied to mental health or substance use benefits are no more restrictive than benefits available for a medical/surgical condition.

### **2.) How does it impact me?**

Mental health parity promotes equitable care for mental health illnesses, which is an essential component of improving the quality of overall health care. For people suffering from mental health conditions, the law will ensure that their treatment is on an equal level to treatments they would receive for a physical health condition. Importantly, this law helps address the unfortunate stigma associated with mental health disorders which often discourages people from getting the care they need.

### **3.) Why does Aetna think it is important? How will it affect Aetna?**

We are proud to have been longtime supporters of this legislation, and we are excited about the positive impact that it will have on the mental and overall health of our members. We have long understood the important relationship between good mental health and good physical health, which is why we have invested so heavily in the integration of our medical and behavioral health programs. By providing benefits that work together, we can help our members address their health issues holistically and improve their quality of life.

#### **Online Resources Are Available**

Aetna offers a variety of online resources aimed at helping people better manage their mental health issues. Resources include:

- [The Reawakening Center](#). This site offers resources to encourage and assist people at risk for depression.
- [Aetna IntelliHealth](#). Aetna's consumer health information website, reviewed by Harvard Medical School physicians, offers information to help people manage stress.
- A relationship with OneRecovery.com to make its social networking program available through a pilot program to certain Aetna members recovering from drug or alcohol addiction. To learn more about the OneRecovery program, visit: <https://onerecovery.com/>.

*For more information about mental health parity, visit:*

<http://www.aetna.com/plans-services-health-insurance/detail/behavioral-health-insurance/mental-health-parity.html>

## ***Product Corner: Spotlight on Aetna's Life Insurance***

Purchasing life insurance is a way to help protect loved ones from a financial pitfall when you pass away. It can be used to cover funeral expenses, pay off a mortgage, fund a child's education, pay taxes or supplement your family's income.

Aetna Group Life Insurance also provides access to numerous resources and tools that covered members can use throughout their lives. Aetna's Group Life Insurance<sup>SM</sup> offerings come with a value-added service called Aetna Life Essentials. Aetna Life Essentials provides access to legal support, estate planning, financial advice, end-of-life counseling, and bereavement counseling for Aetna Group Life Insurance members and their families. To learn more visit: <http://www.aetna.com/plans-services-health-insurance/overview/life-insurance/services.html>

As part of Aetna's group life insurance offerings, Aetna now offers families with young children suffering from the loss of a loved one *The Healing Book: Facing the Death – and Celebrating the Life of Someone You Love*. This interactive book, published by the Watering Can Press, helps children and families express their feelings, ask questions, and explore their memories about a loved one who has passed away. To learn more about this book visit the [Watering Can Press](#)