

Prevention & Fiscal Wisdom: Psychology Access in Benefit Plans

PAA is the voice of, & for, psychology in Alberta. Our mission is to advance the science-based profession of psychology & to promote the well-being & potential of all Albertans. The incidence & prevalence of mental health conditions & psychological disorders is compelling taking a significant toll taken on individuals, families, communities, & the workplace. Psychological services are largely provided in the private sector where they are not covered by public health insurance. Private health insurance plans offered by employers often place caps on service too low to afford a clinically meaningful amount of treatment.

Actionable Recommendations / Solutions

Psychology has proven effectiveness for depression, anxiety, chronic health problems, heart disease, & chronic pain to name a few. Improved access to psychological treatment means cost savings, lower relapse rates, better functioning, improved medical treatment compliance, and reduced healthcare utilization overall.

1. Remove need for medical referral to access the benefit. This is an unnecessary burden on the public health system – as regulated health practitioners, psychologists are autonomously regulated health practitioners and can accept self-referrals.
2. Make session & plan caps meaningful. Efficacy & effectiveness research suggests psychological courses of treatment are 15 to 20 sessions.
3. Employee-directed plans. Assign a dollar amount to a basket of services (extended health services) & let the employee decide how he or she wants to direct coverage annually

Scope of the Problem

- 1/5 Canadians (4.5 million people) will experience a mental health problem in each year. The most common of these are depression & anxiety.
- Fastest growing category of disability cost is depression
- Annual cost of mental illness to the Canadian economy is 51 billion dollars
- In 2010, mental health conditions were responsible for 47% of all approved disability claims in federal civil service, almost double the percentage of twenty years earlier
- Weekly, at least 500 000 employed Canadians are unable to work due to their mental health
- Alberta has the second highest suicide rate in Canada, with approximately 90% of people who take their own lives having a diagnosable mental disorder
- 48% of Albertans reported access to mental health services as an unmet need

Meaningful Caps

A cap that would afford a meaningful amount of service would be approximately \$ 3 000.⁰⁰ October 2016 Starbucks announced \$ 5 000.⁰⁰ annual psychological coverage for their employees; in October 2014 the Government of Canada increased theirs to \$ 2 000.⁰⁰

What is your coverage?