

# Work and well-being

How accommodations can help employees — and employers — cope with mental health challenges

LINCOLN ABSENCE ADVISOR WHITE PAPER



# Addressing mental health needs along a full continuum

Mental health versus mental illness. Are they really two separate things? Or are they just two points along a continuum of mental wellness? Whether a mental issue is temporary and situational or chronic and serious, it can significantly affect a person's ability to function in all areas of their lives — including the workplace.

How can employers help? Mental illness often isn't as obvious or as easily defined as a physical illness. Employers need to understand the issues, educate their managers, and implement the accommodations that can make a real difference in helping employees return to work and stay at work.



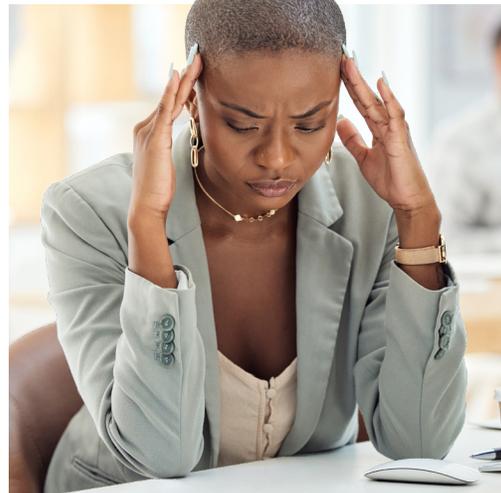
## Invisible, overlooked ... and common

**Nearly 4 in 10 American workers** suffer from mental health issues – anything from moderate mental distress to serious mental illness.<sup>1</sup>

**Approximately 1 in 5** deal with a mental health situation on a daily basis.<sup>2</sup>

And more than a third of those surveyed, including 49% of those in Gen Z, report feeling extremely or very stressed over the past six months.<sup>3</sup>

Millions of people in the workplace are affected by mental illness. The most common reason for absence among those with a mental health problem is stress, depression, or anxiety.<sup>4</sup> However, many mental health issues are not so easily defined and diagnosable. Often, caregiving, career, family, and financial issues can cause a level of stress that negatively affect an employee's well-being and performance.



<sup>1</sup> "39% of American Workers Are Suffering From Mental Health Issues," Business Wire, May 12, 2020, <https://www.businesswire.com/news/home/20200512005081/en/39-of-American-Workers-are-Suffering-from-Mental-Health-Issues>.

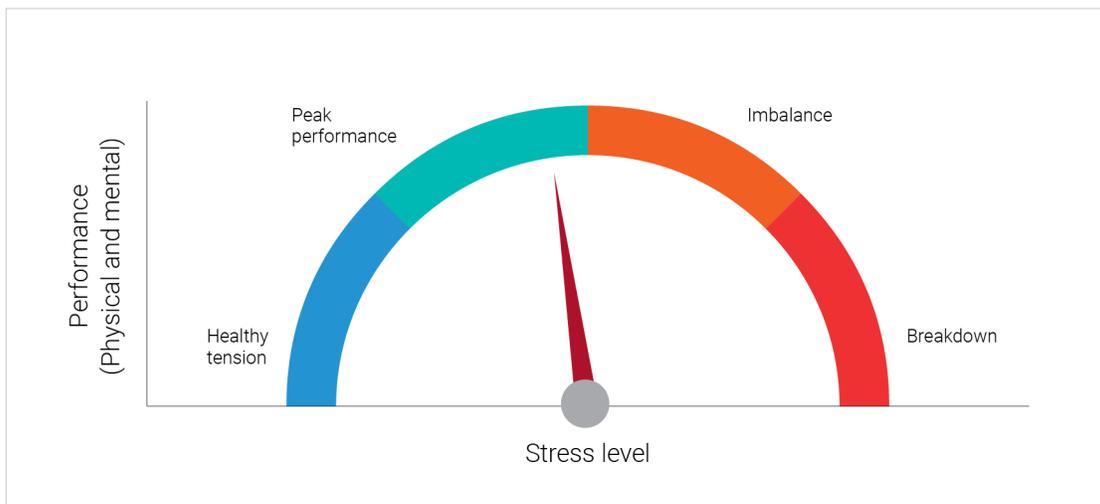
<sup>2</sup> "Mental Health in the Workplace," Disability Management Employer Coalition, 2016, <http://dmec.org/wp-content/uploads/Mental-Health-in-the-Work-Place.pdf>.

<sup>3</sup> Wellness@Work, Lincoln Financial Group, March 2022.

<sup>4</sup> Bryan, Mark; Bryce, Andrew; and Roberts, Jennifer, "The Effect of Mental and Physical Health Problems on Sickness Absence," European Journal of Health Economics, October 9, 2021, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8501363/>.

## A mental health threshold?

Often what begins as a manageable level of stress escalates into something much bigger. The question is, where on the mental health continuum does moderate or manageable stress become a major problem with symptoms that interfere with a person’s coping skills and quality of life? Where is the threshold between “normal” stress and a significant mental health issue?



The answer is different for each person. “Preventive” and “Proactive” aren’t just concepts that apply to physical illness. When **managers** can recognize stressors and symptoms before an employee hits their threshold; a **company** has prioritized offering effective mental health programs, benefits, and accommodations; and **employees** don’t feel stigma talking about or seeking help for mental health issues, companies can help their workforce cope with mental health issues along the continuum.

### Sometimes a small proactive step makes a big difference

Almost half of the healthiest workplaces encourage paid time off (PTO) usage as a management expectation.



**Only 4%** of the least-healthy workplaces encourage this.<sup>1</sup>

<sup>1</sup> “2022 Mind the Workplace: Employer Responsibility to Employee Mental Health,” Mental Health America, <https://www.mhanational.org/mind-workplace>.

## Presenteeism: A mental health symptom?

Common symptoms associated with mental health conditions include fatigue, distractibility, anxiety, avoidant behavior (especially social avoidance), time management and prioritization issues, and difficulty with concentration, memory, motivation, problem-solving, and learning new tasks.

Sometimes the symptom that gets noticed first is often referred to as presenteeism, which can eventually lead to absenteeism. Whether we call it “quiet quitting,” the “Great Resignation,” or the “great shuffle,” we’re often talking about the same thing: not meeting expectations at work, disengagement, burnout, and a higher turnover rate.



## Helping employees’ health — and your company’s bottom line

Not surprisingly, your employees’ mental wellness and your company’s productivity directly links to profitability.



**Nearly 1 in 5 American workers rate their mental health as fair or poor,** with these workers reporting about four times more unplanned absences due to mental health than workers who rate their mental health as good or excellent.<sup>2</sup>



**This lost productivity** has been estimated to cost the U.S. economy over **\$47 billion each year.**<sup>2</sup>

Employees with a higher sense of workplace belonging take **75% fewer sick days.**<sup>3</sup>

<sup>2</sup> Witters, Dan, and Agrawal, Sangeeta, “The Economic Cost of Poor Employee Mental Health,” Gallup, December 13, 2022, <https://www.gallup.com/workplace/404174/economic-cost-poor-employee-mental-health.aspx>.

<sup>3</sup> Bhatt, Jay; Bordeaux, Colleen; and Fisher, Jen, “The Workforce Well-Being Imperative,” Deloitte, March 13, 2023, <https://www2.deloitte.com/us/en/insights/topics/talent/employee-wellbeing.html>.

# What employers can do to help: Increase awareness and lessen the stigma

Employers are in a powerful position to help their employees take care of their mental health needs. Certainly, they can offer the benefits and accommodations that can help their workforce stay at work and return to work. And indeed, employees expect employers to address holistic well-being, with 68% of survey respondents saying it's more important than ever that employers help employees with mental health and 41% saying they would turn down their dream job if it wasn't good for their mental health.<sup>1</sup>

But first, companies need to take a good look at the culture of their workplace when it comes to attitudes about mental health and illness and how well-informed employees, their managers, and Human Resources (HR) department are about mental health in the workplace. Questions to consider include:

- Are you creating an environment where employees can feel comfortable talking about mental health and asking for help? Are managers comfortable addressing those concerns?
- Do your managers know about signs and symptoms that suggest a mental health issue? And conversely, do they also realize that in many cases, it isn't obvious that an employee has a mental health concern?
- Do managers and HR understand that the Americans with Disabilities Act (ADA) covers mental as well as physical health? Do they understand the role accommodations can play for both remote and on-site employees?
- Are managers and HR familiar with the interactive process and know how to use it to gather information and explore, choose, implement, and monitor appropriate accommodations?

- Do employees know about all the programs and benefits (supplemental health, wellness coverage, Employee Assistance Programs, etc.) your company offers?
- Do managers know to avoid assumptions about mental health issues and challenge misconceptions when they hear them?
- Do employees use respectful language to talk about mental health conditions and respect others' personal space and individual differences

## Leading the way

Managers and HR play a crucial role; managerial support strongly correlates with employee empowerment and positive employee mental health outcomes.<sup>2</sup>

Sometimes, support can be as simple as a manager's communication style and empathy toward an employee's situation. Is their tone understanding or defensive? Are they willing to listen or are they brusque and dismissive?



Listen to our [“First Point of Contact, First Point of Support”](#) podcast to find out more about how managers can offer support and assistance.



<sup>1</sup> Lincoln Retirement Power® Study, 2021.

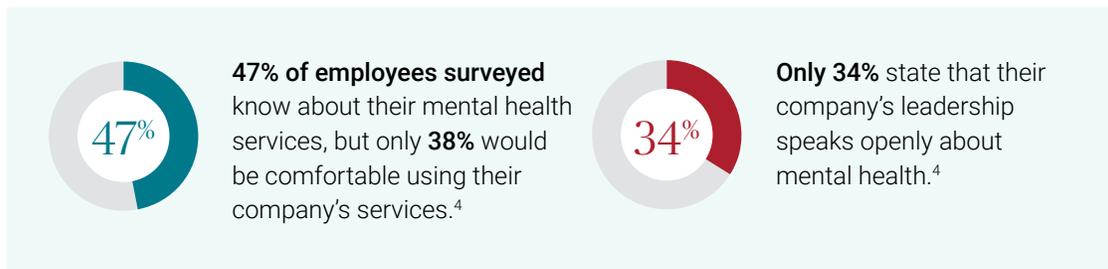
<sup>2</sup> “2022 Mind the Workplace: Employer Responsibility to Employee Mental Health,” Mental Health America, <https://www.mhanational.org/mind-workplace>.

# Barriers to care

The stigma surrounding mental health is a main barrier to care but not the only one. Another significant problem is the lack of access to providers. Combine a reluctance to get help with the difficulty of finding a qualified provider nearby or anytime reasonably soon and you end up with many people not getting the help they need.

- 56% of adults with mental health conditions receive no treatment.<sup>3</sup>
- 24.7% tried to get treatment and couldn't access it.<sup>4</sup>

Inadequate mental health coverage under a company's main health insurance plan, including lower quality care, high deductibles, and high co-pays, is one barrier. Other issues can be how willing a company or manager is when asked to allow schedule flexibility for appointments and how aware and engaged employees are about their current available benefits.



<sup>3</sup>"Quick Facts and Statistics About Mental Health," Mental Health America, 2023, <https://www.mhanational.org/mentalhealthfacts>.

<sup>4</sup>"2022 Mind the Workplace: Employer Responsibility to Employee Mental Health," Mental Health America, <https://www.mhanational.org/mind-workplace>.

# Benefits beyond health insurance

In addition to health insurance, many other benefits can make a difference in your employees' mental wellness:



**Disability insurance and other paid leave plans** help employees cover their expenses if they have to miss work due to a mental health issue.



**Supplemental health plans** help employees cover both medical and everyday expenses. These plans may also include health advocate coverage, which helps employees navigate the healthcare system and find the treatment and providers they need.



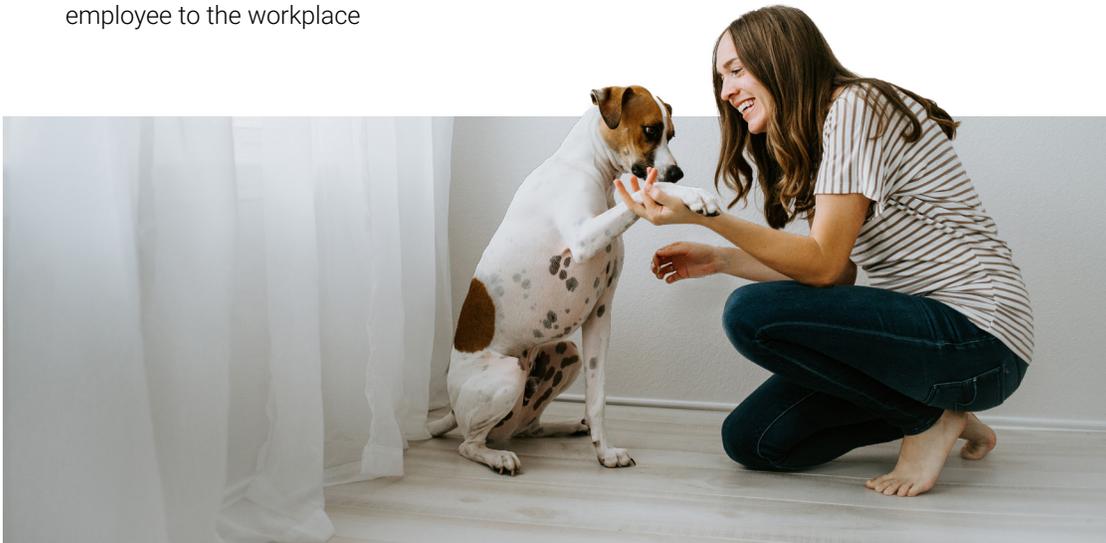
**Financial wellness tools** help employees set goals, track their progress, manage debt, and feel more in control of an aspect of life that can certainly contribute to stress.



# Accommodations help employees stay at work and return to work

Whether an employee has a mental health diagnosis or even if they're coping with stressful life events but don't have a specific diagnosis, accommodations can help employees come back to work after a leave of absence and stay productive and engaged while at work. Accommodations can focus on:

- **Plans, instructions, and training**
  - Verbal cues
  - A plan of action
  - Task checklist
  - Color-coded systems and manual
  - Training modifications and refreshers
- **Workspace**
  - Modified workspace design
  - Private space or rest area
  - Lighting modifications
  - Cubicle wall extenders and additional partitions
- **Schedule**
  - Extra time
  - Flexible schedule
  - Reduced schedule to gradually reintroduce employee to the workplace
- **Job structure**
  - Supervisory methods
  - Job restructuring or reassignment
  - Working from home
- **Other options**
  - Emotional support animal
  - Trigger-reducing options
- **Assistive devices**
  - Apps to help with concentration
  - Electronic organizers
  - Wearables
  - Noise-cancelling headsets
  - Voice and memo recorders



## At home versus at work accommodations

Not every accommodation is appropriate for every work environment. Accommodations that make a difference in the office (a modified workspace, privacy, trigger-reducing options) may not be necessary at home. However, many accommodations can be especially helpful when an employee works in their home, such as:

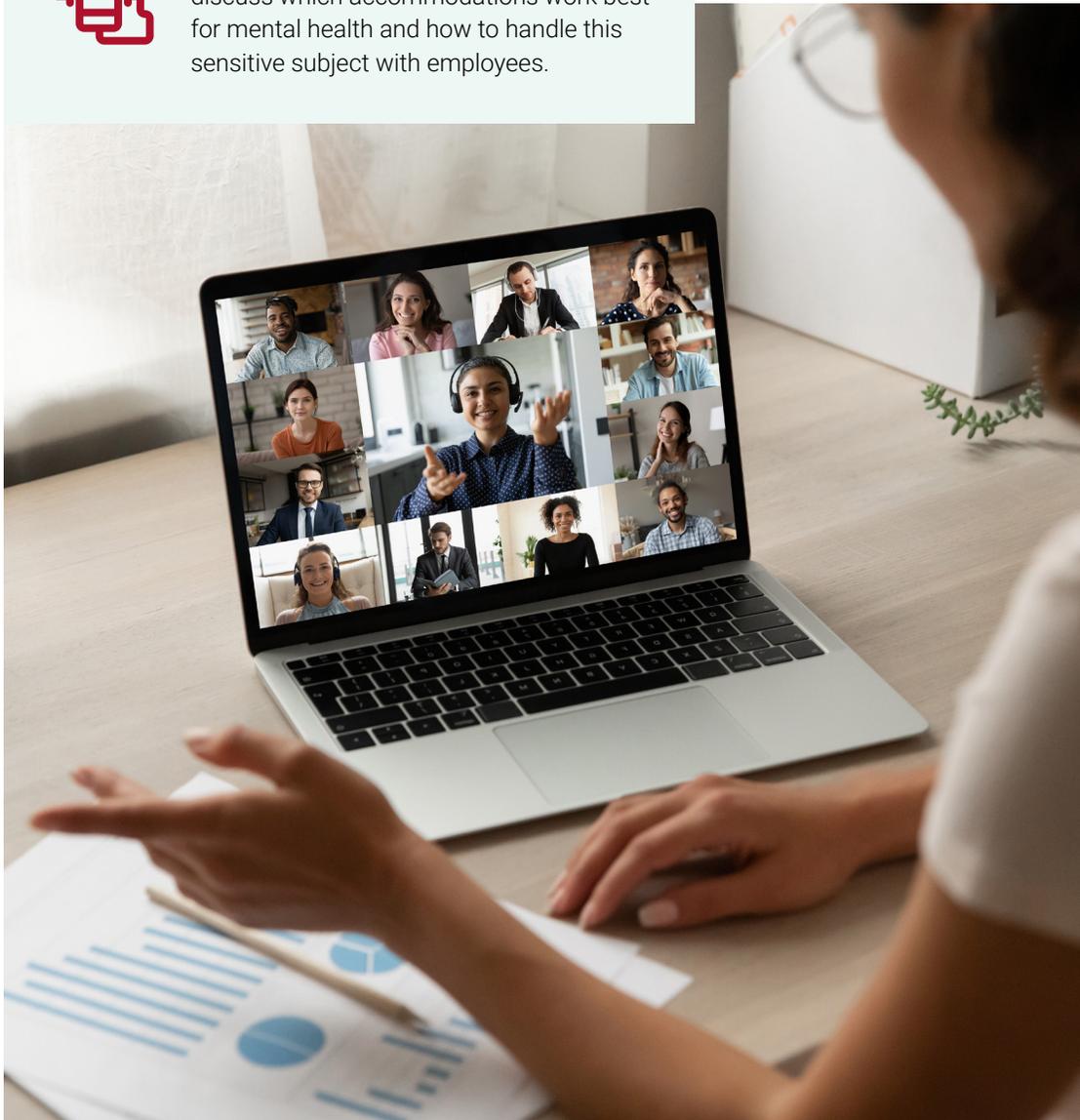
- Having supervisors touch base more often with remote employees to reduce feelings of isolation
- Encouraging formal and informal collaboration with remote collaboration tools and scheduled meetups, which promote interaction

Check out the [Job Accommodation Network](#) for more expert and confidential guidance on mental health accommodations.



### Accommodating mental health

Listen as Lincoln benefit professionals discuss which accommodations work best for mental health and how to handle this sensitive subject with employees.



# Mental health, the workplace, and the law

Employers are usually aware of the types of accommodations they should provide for employees with a physical illness, injury, or condition. But some may not realize that when the ADA says most employers must provide “reasonable accommodations” to qualified employees with disabilities, that includes mental health conditions.<sup>1</sup>

## Doing what’s required versus doing what’s right

The ADA and ADA Amendments Act of 2018 (ADAAA) define disability as a physical or mental impairment that substantially limits one or more major life activities and prohibits discrimination against those who either have a history of a psychiatric disability or who the employer believes might have such a history. But to a company learning how to respond effectively to their employees’ mental health needs and issues, it isn’t just a matter of doing what’s required for legal compliance. It’s also a matter of doing what’s right for your employees and your company.

Most accommodations can be made for minimal and sometimes no cost and a small amount of time and planning. And in return, a company keeps valuable employees, maintains productivity, and increases morale — not just

among those who need an accommodation, but also throughout their workforce, who see their colleagues being treated with respect and consideration.

Using the interactive process, the foundation of compliance with the ADA, encourages open communication, respect for an employee’s privacy, and teamwork that results in accommodations that work for both the employee and employer.



### [Exploring the interactive process](#)

Listen as Lincoln’s product and return to work teams show how the interactive process can result in less liability and more cost-effective accommodations.

Other federal, state, and local laws also protect the rights of employees with mental health conditions, including:

- The Family and Medical Leave Act (FMLA), which provides job-protected unpaid leave to address mental health conditions
- Many emerging state family leave programs that provide paid benefits for critical events that may include an employee’s or family member’s mental health
- The Occupational Safety and Health Act’s (OSHA’s) specific guidelines for improving and protecting employee mental health

<sup>1</sup>“Accommodations for Employees with Mental Health Conditions,” Department of Labor, <https://www.dol.gov/agencies/odep/program-areas/mental-health/maximizing-productivity-accommodations-for-employees-with-psychiatric-disabilities>.

# What happens when companies don't follow the ADA and other regulations?

Besides the loss of productivity and morale, employers can face a legal claim — and in fact, of all ADA claims noted by the Equal Employment Opportunity Commission's (EEOC's) 2021 report, 30% alleged discrimination based on mental health conditions. In particular, anxiety claims have more than doubled from 5.3% in 2011 to 11.6% of all ADA claims in 2021.<sup>1</sup> Here are just a few examples of possible legal results:

## **Firing an employee with severe depression**

- A provider of fabrication, coating, and assembly products paid \$250,000 to settle an ADA lawsuit and also agreed to implement an ADA policy and train its executives, managers, and employees on ADA obligations.
- The employee had requested and was granted time off to recuperate, per his doctor's recommendation.
- When the employee tried to return to work with a doctor's release, he was fired and was told he couldn't be trusted to perform his job.

## **Fired because of a need for future intermittent leave**

- Two labor sourcing companies agreed to pay \$125,000 to settle an ADA lawsuit and

also agreed to implement an ADA policy, engage in the interactive process to consider requests for medical leave as a reasonable accommodation, provide ADA compliance training, and submit periodic reports to the EEOC.

- The employee was diagnosed with a psychiatric disability, hospitalized, and then medical cleared to return to work.
- Even though he returned to work, he was fired because of his need for future intermittent leave for outpatient medical appointments.

## **Harassed a veteran with PTSD**

- A manufacturing company agreed to pay \$75,000 to settle this ADA lawsuit and also was required to train its employees, create and implement EEOC policies, and provide a letter of apology and letter of recommendation for the employee.
- The employee, a veteran with PTSD, was harassed by his supervisor, who referred to the employee as a "psycho" to his co-workers and would call the day he had to attend therapy sessions as "Psycho Thursday."
- The employee was forced to quit to avoid further abuse.



## Accommodations and being accommodating

Traditional accommodations can help those in the workplace with mental health conditions. So can the simple act of being accommodating. Being open to communication, respecting privacy, and showing a willingness to work with employees to help them access the resources they need are essential actions that contribute toward retaining valuable employees and keeping them as productive and engaged members of your workforce.

<sup>1</sup> Rosen, Miriam, "New DOL Fact Sheet Takes on Rising Workplace Mental Health Issues," McDonald Hopkins, June 13, 2022, <https://mcdonaldhopkins.com/insights/June-2022/DOL-fact-sheet-mental-health-issues>.

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