Understanding Mental Health Benefits: What Workers Really Need

2026 Survey Reveals Primary Barriers to Using Mental Health Benefits

Segal

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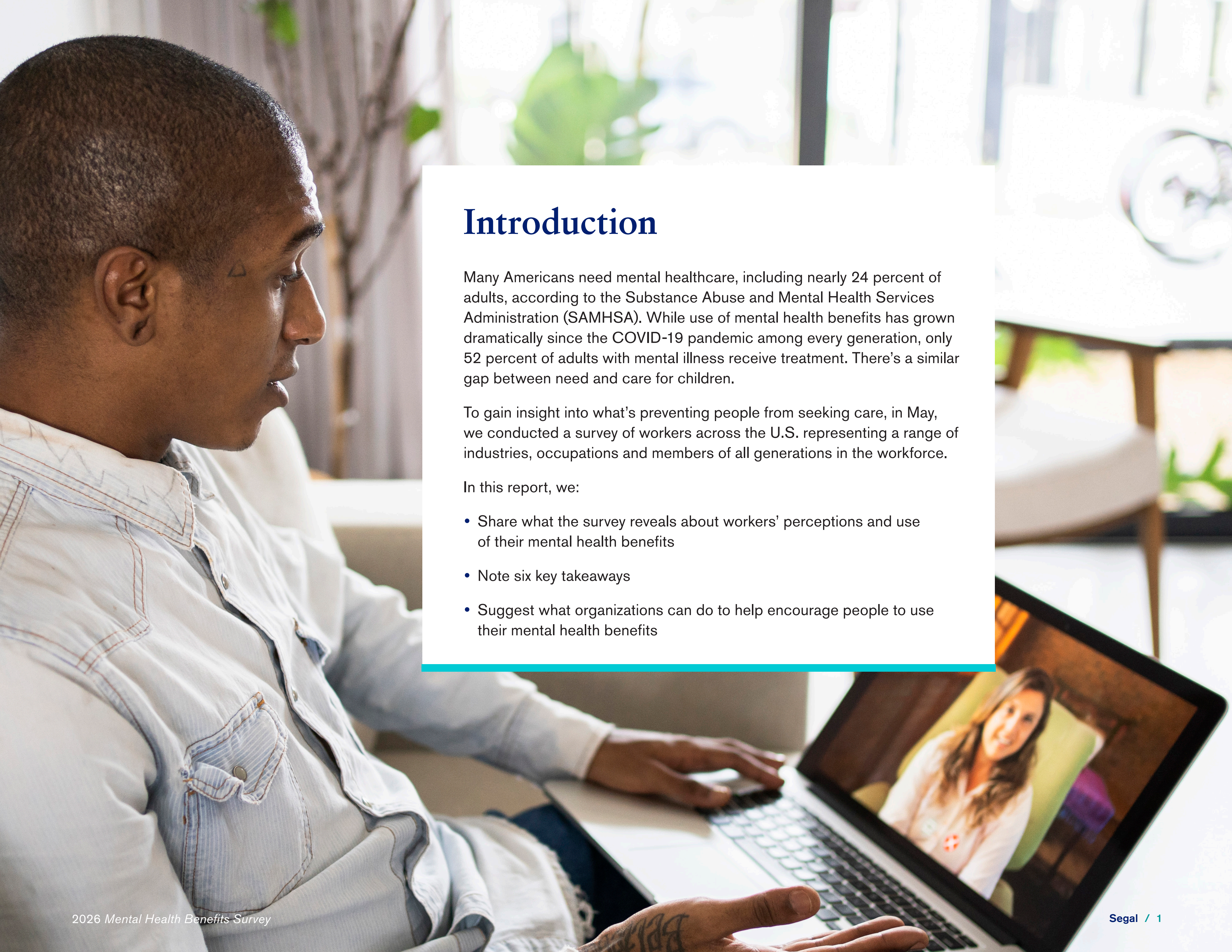


Introduction

Many Americans need mental healthcare, including nearly 24 percent of adults, according to the Substance Abuse and Mental Health Services Administration (SAMHSA). While use of mental health benefits has grown dramatically since the COVID-19 pandemic among every generation, only 52 percent of adults with mental illness receive treatment. There's a similar gap between need and care for children.

To gain insight into what's preventing people from seeking care, in May, we conducted a survey of workers across the U.S. representing a range of industries, occupations and members of all generations in the workforce.

In this report, we:

- Share what the survey reveals about workers' perceptions and use of their mental health benefits
- Note six key takeaways
- Suggest what organizations can do to help encourage people to use their mental health benefits

Six Takeaways from the Survey

What the survey reveals:

1. **Affordability and cost transparency are the dominant issues.** Cost is a greater barrier to utilization than privacy concerns. Most people want their mental health benefits explained simply and concretely — and say that clarity will build trust.
2. **Scheduling, rather than stigma, is preventing people from using their mental health benefits.** Lack of time is a major barrier.
3. **People want practical information.** People are familiar with the different types of benefits. They need help understanding what's covered, what it costs, how to start, who can use it and how to find a provider who fits their needs.
4. **Privacy matters, but practical privacy matters most.** People care about confidentiality but being able to use the benefits discreetly, including options for access to care virtually and outside work hours, is more important.
5. **Workplace culture is largely silent on mental health benefits.** Although people are aware of mental health benefits, the fact that they are not often discussed at the workplace may discourage engagement.
6. **Workers would like their workplaces to address causes of stress.** Relief from workload, staffing, schedule unpredictability and burnout would be the most helpful way to support mental health.

People know about their mental health benefits and many use them, but cost, complexity, time and fit determine whether those benefits are really working to improve well-being.

What We Wanted to Know

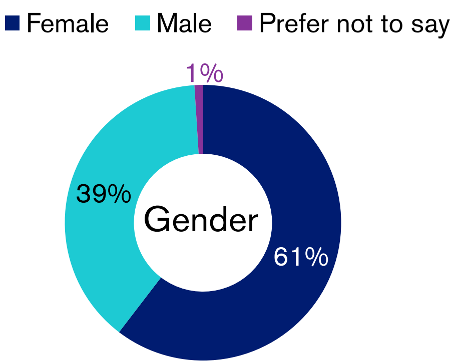
About the Survey

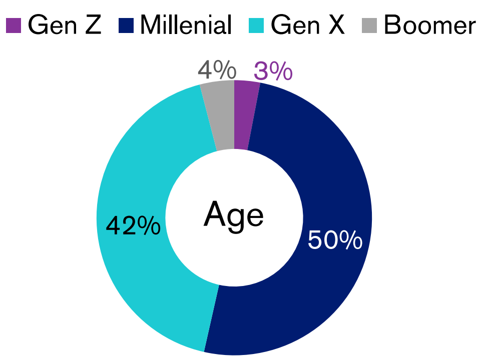
To better understand workers' perceptions and use of their mental health benefits, we conducted a study using the Remesh platform between May 7 and May 12, 2026.

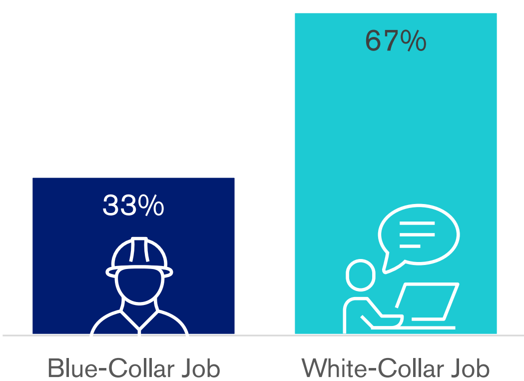
We surveyed 208 people working in various industries in the U.S.

Survey questions included a mix of multiple choice and open-ended questions.

Survey Respondents







10% of participants are members of a labor union

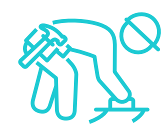
Where They Work

Healthcare and Social Assistance (16%)

Professional Services (10%)

Educational Services (6%)

Retail (10%)



Construction and Specialty Trades (6%)

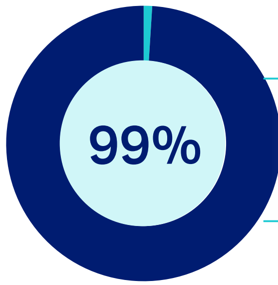
Accommodation and Food Services (8%)

Finance and Insurance (7%)

Results

What the survey reveals about workers' perceptions and use of their mental health benefits

Overwhelmingly, the survey participants are familiar with their mental health benefits, and they trust the information they get about them.



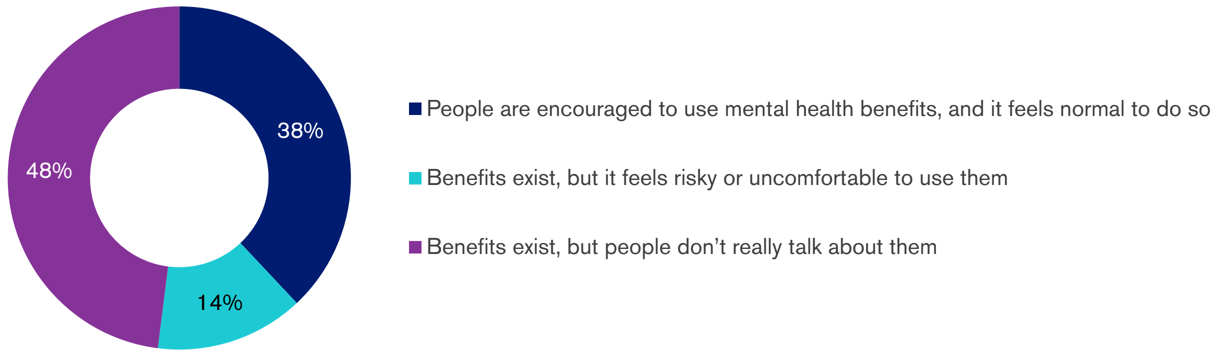
Are aware of their mental benefits **and** trust the information their employer or benefits plan provides about those benefits (a lot: 41%), (a moderate amount 47%) or (a little: 11%).

Most participants are also familiar with a range of mental and behavioral health benefits, with therapy, crisis support and informational apps being especially well known. At least three-quarters of participants said they're familiar with all of these benefits except coaching:

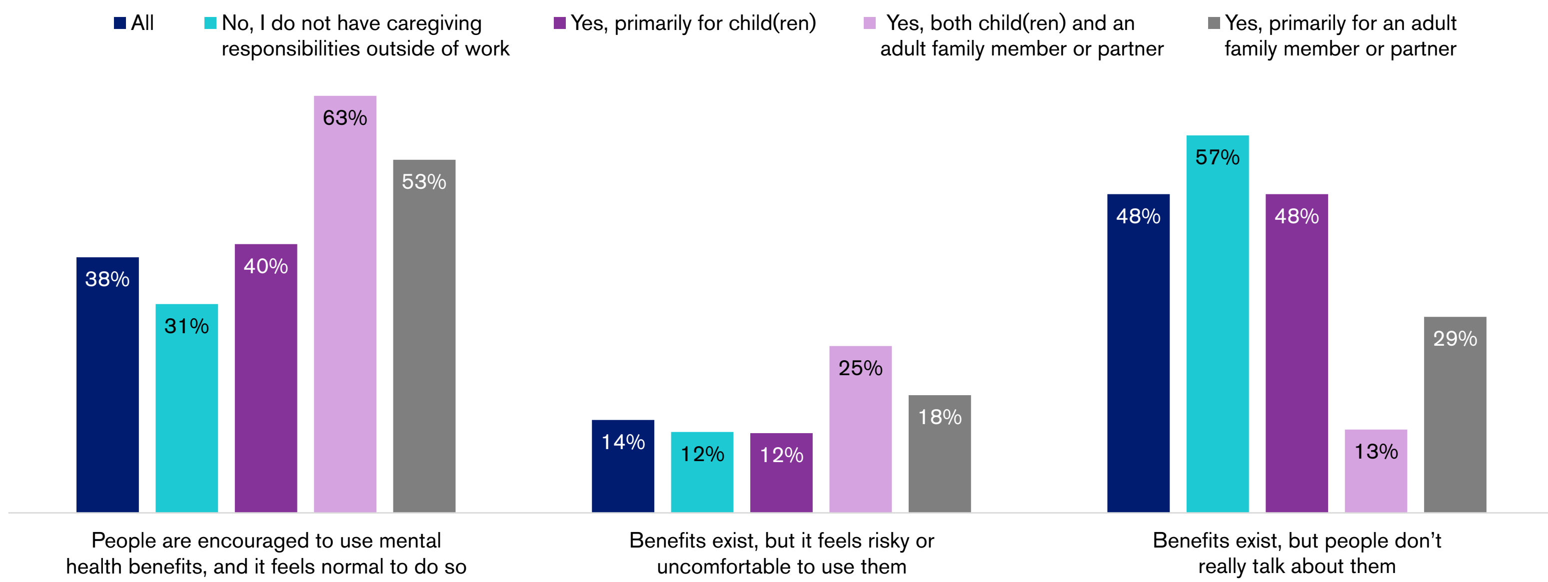
- **91%** Virtual therapy/ counseling
- **90%** In-person therapy/ counseling
- **86%** Crisis support (e.g., 24/7 crisis line or urgent mental health support)
- **79%** Apps with content like meditations, podcasts or articles
- **77%** Employee Assistance Program (EAP) or Member Assistance Program (MAP)
- **76%** Substance use support
- **75%** Psychiatry/medication management
- **73%** Coaching

At most participants' workplaces, use of mental health benefits isn't encouraged — and people rarely discuss these benefits

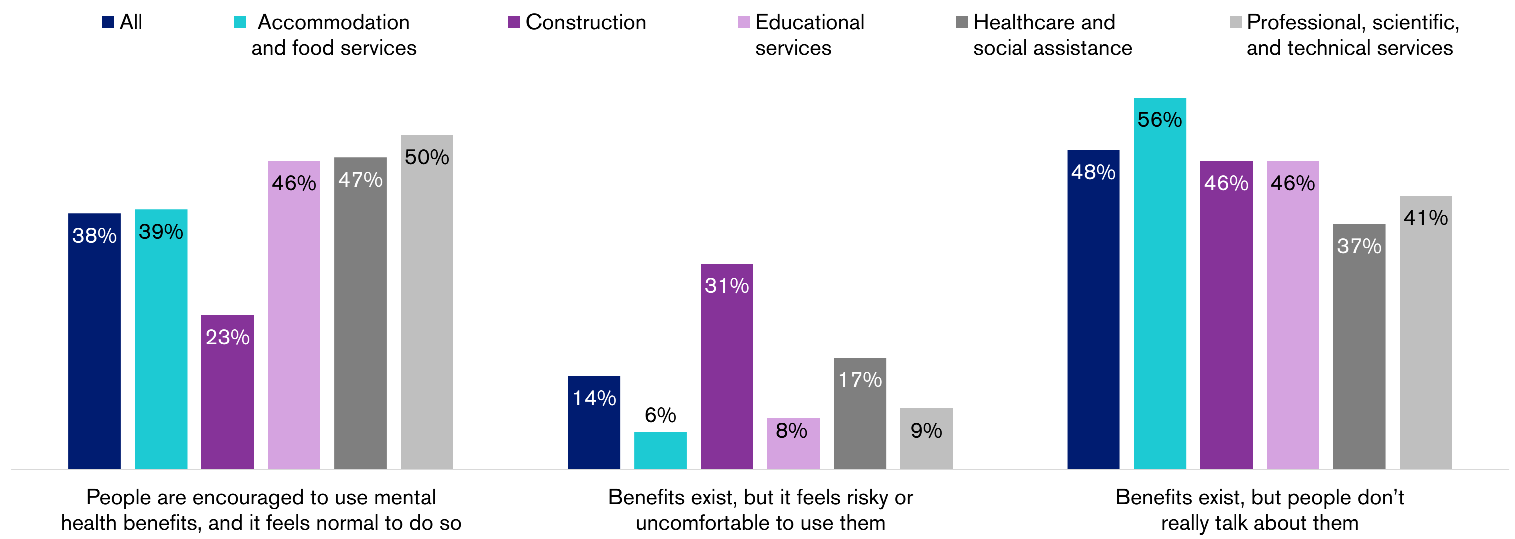
Here's a breakdown of responses to a question about which statement is closest to the survey participants' work experience:



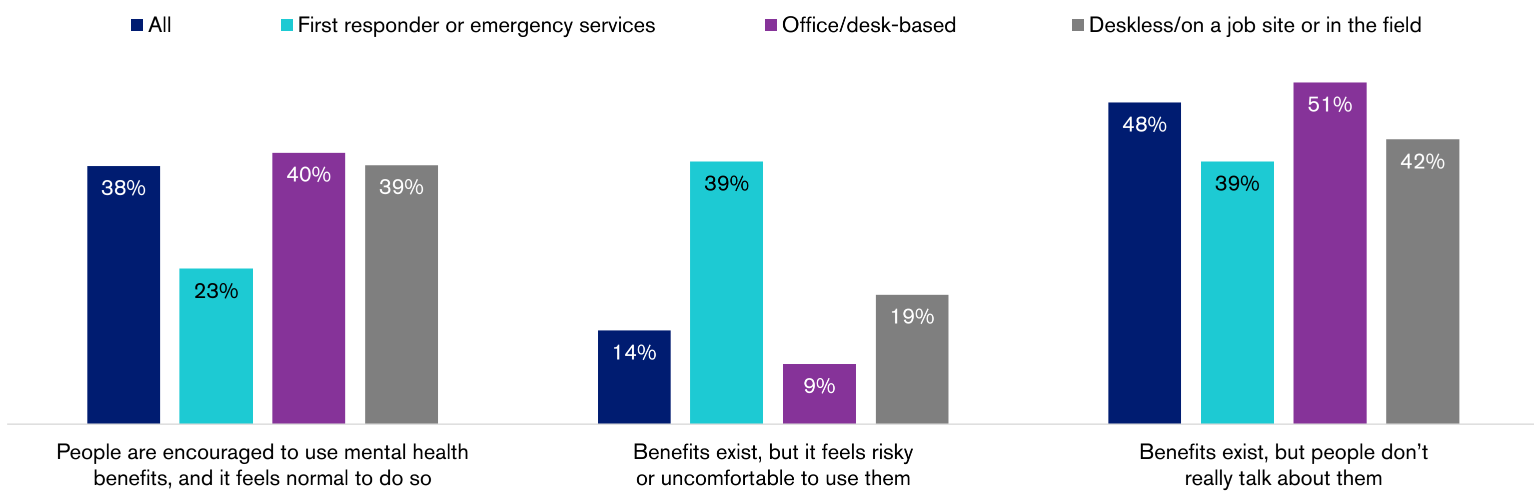
Caregivers are more likely than non-caregivers to say people at work are encouraged to use mental health benefits; they are less likely to indicate that people do not talk about mental health benefits.



Normalized use of mental health benefits differs by industry, from a high of 50 percent of workers at professional services firms to a low of 23 percent of workers in construction.

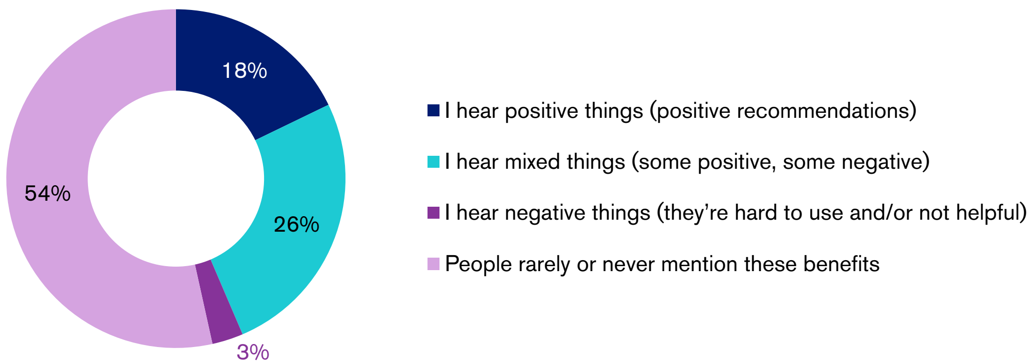


First responders are more likely than office-based workers to say using benefits feels risky or uncomfortable (39 percent vs. 9 percent).



At the survey participants' organizations, workplace culture about mental health benefits is more silent than negative.

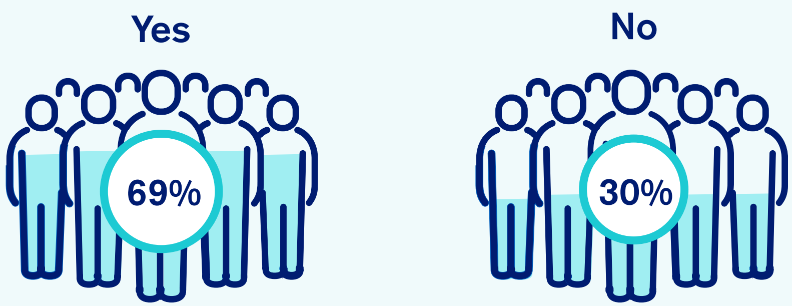
We asked the survey participants what they typically hear at work about mental health benefits. More than half said those benefits are rarely discussed.*

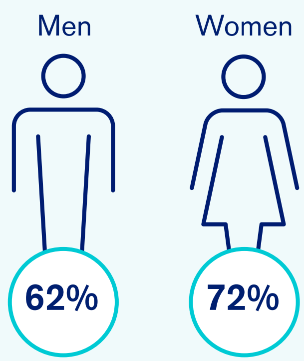


* Totals may not equal 100% due to rounding.

Many people have used their mental health benefits, but nearly one-third have not

A large majority of the survey participants indicated that either they or a family member has used their mental health benefits.

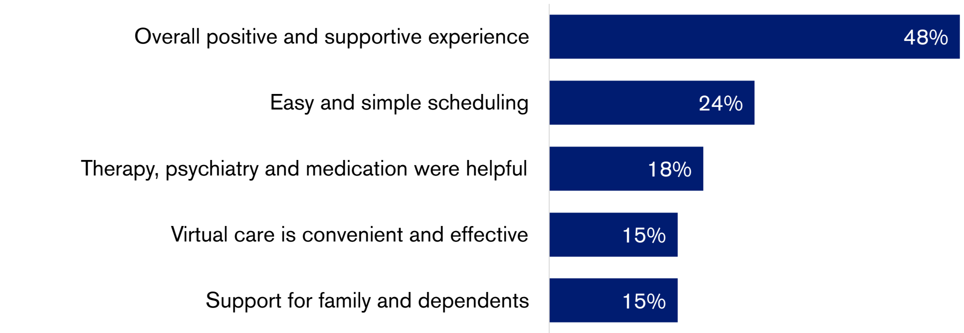




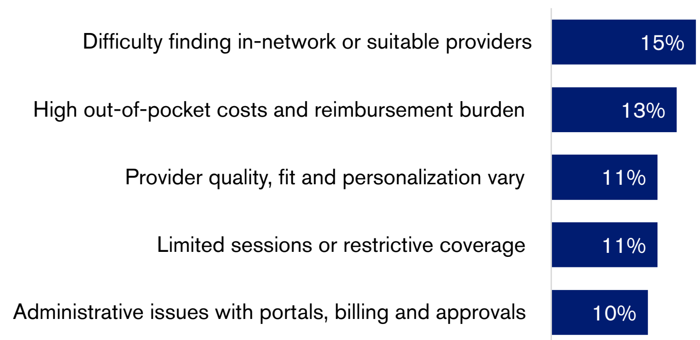
...say they or a family member has used their mental health benefits.

People's experiences accessing and using mental health benefits is generally (but not overwhelmingly) positive; however, some people reported various issues

Here's what the participants told us worked well:*



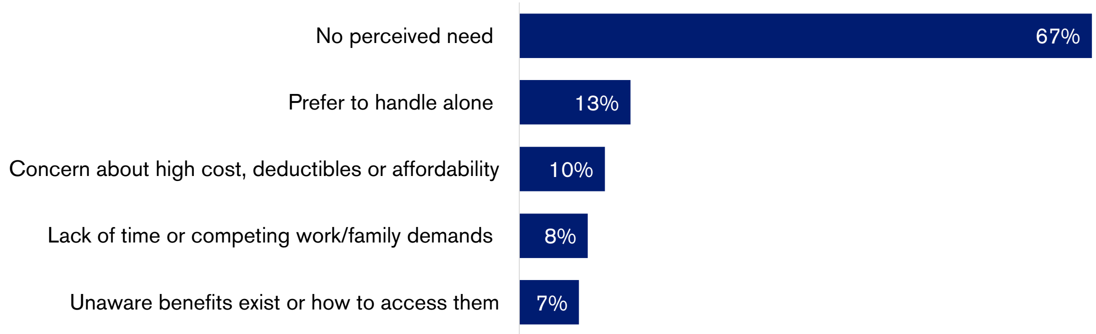
Relatively few participants reported these issues with using their mental health benefits:



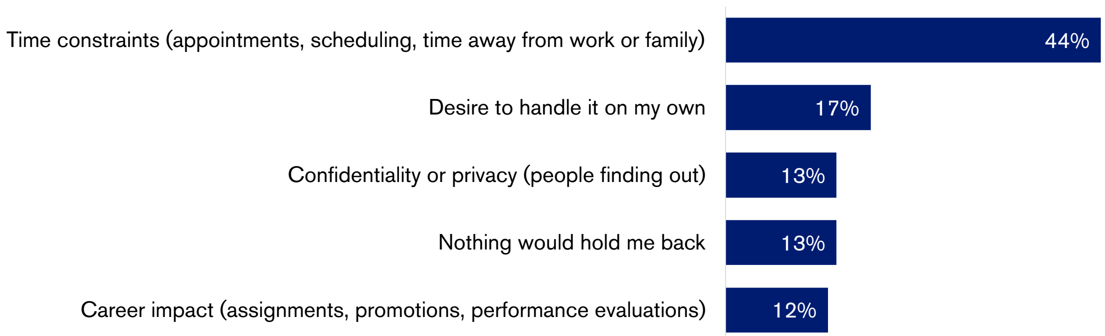
* The total exceeds 100% because participants could select multiple options.

Why people aren't using mental health benefits

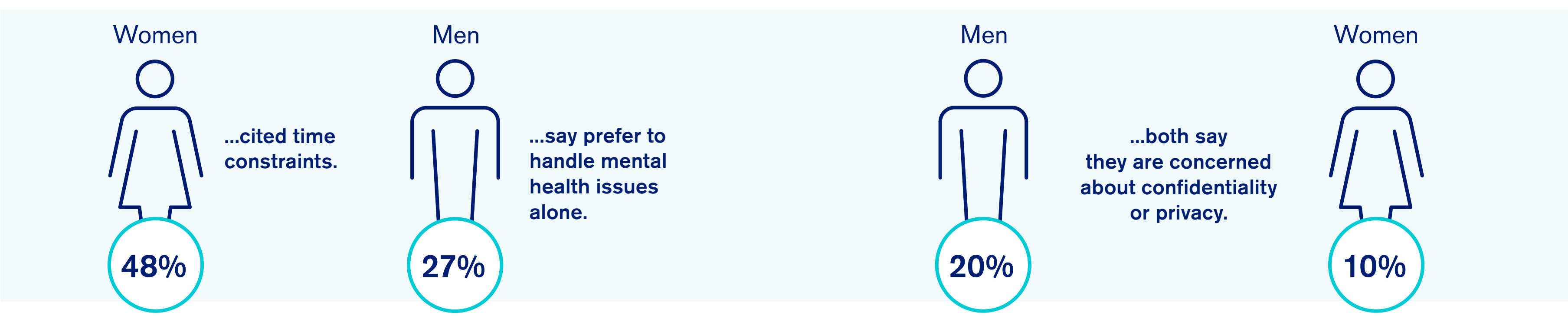
Most of those who haven't used mental health benefits don't feel they need them.*



We asked participants: What concern might hold you back from using your mental health benefits? The largest number identified time constraints as a barrier to seeking care.*

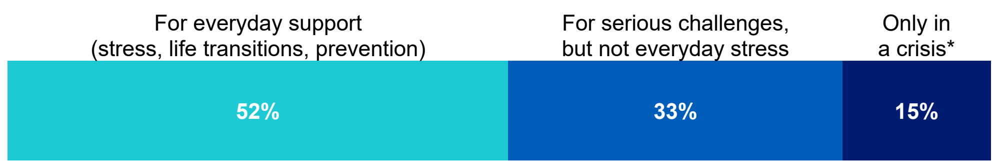


* Totals do not equal 100% due to rounding.

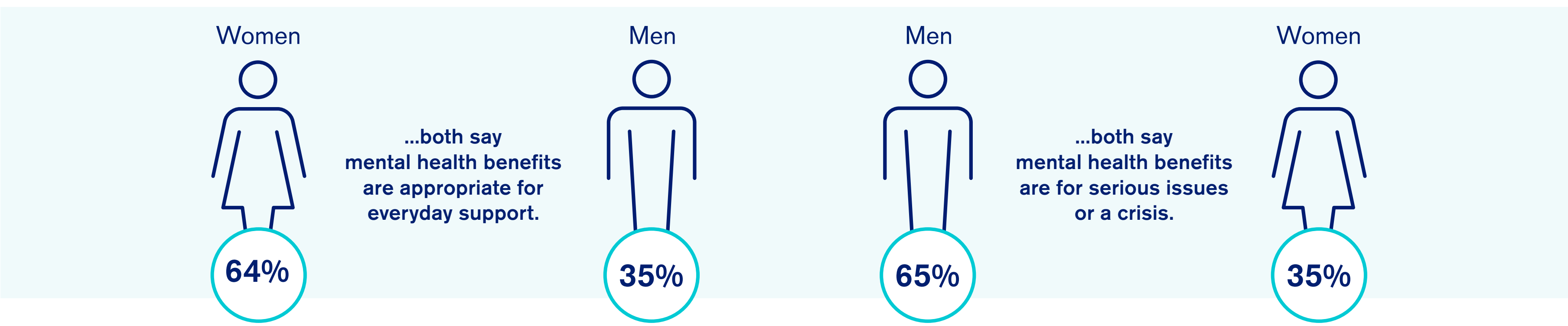


There's no consensus on when to use mental health benefits

Participants were close to being evenly divided on whether mental health benefits are appropriate for everyday support or just for serious challenges or a crisis.

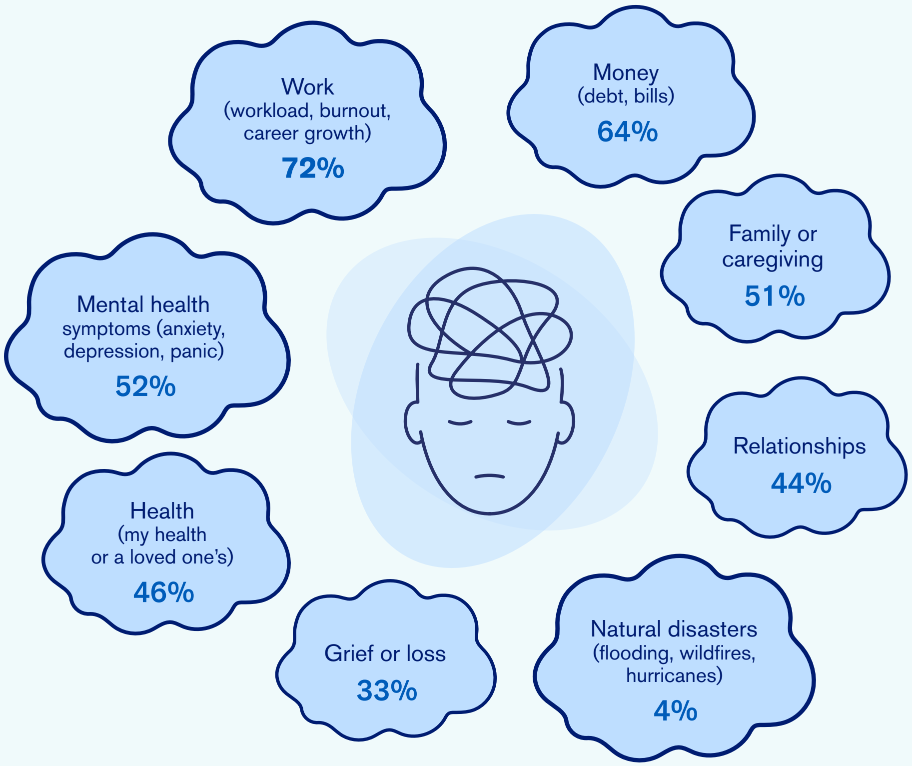


* For example, "I can't function," "I'm having panic attacks," "I can't sleep" or "I'm close to breaking down."

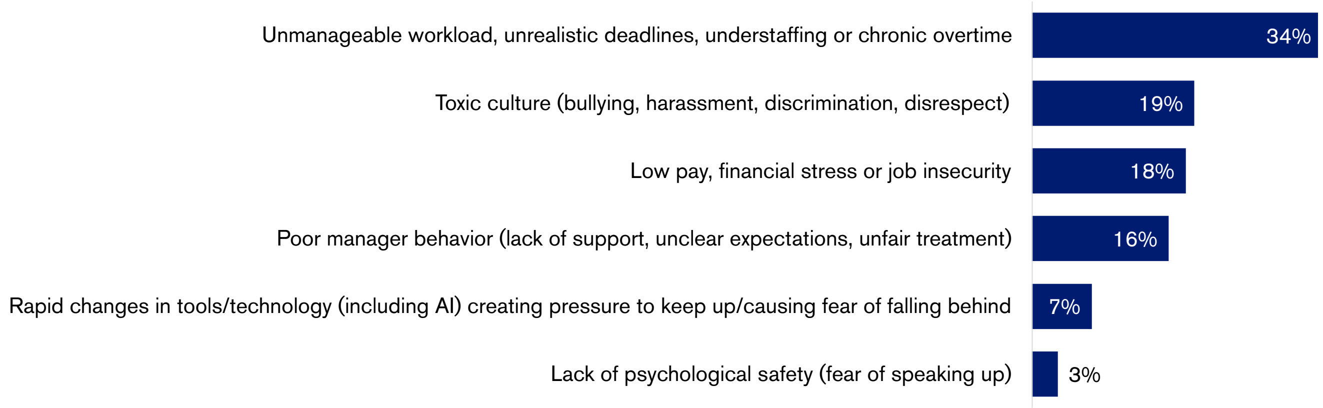


Stress is an issue for workers and has multiple sources

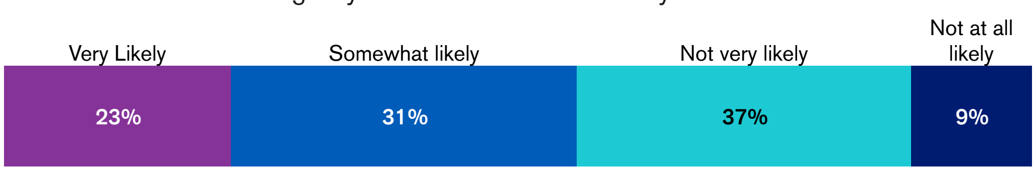
At least half of participants said they had a high degree of stress in the last year related to work, money, mental health symptoms or family/caregiving.



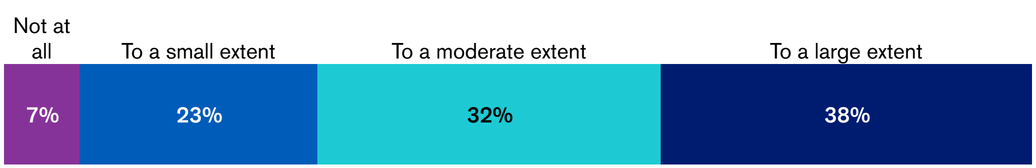
Almost all respondents identified a workplace factor that harms mental health in their workplace most. Here's the breakdown:*



We asked participants whose source of stress is mostly financial or practical (e.g., money, bills, caregiving and/or housing), how likely they are to think of mental health benefits as something they could use. Here's what they told us:



More than half of participants worry to a moderate or large extent about the cost of receiving mental healthcare if they needed it.



* Three percent of survey respondents chose "not applicable" for this question.

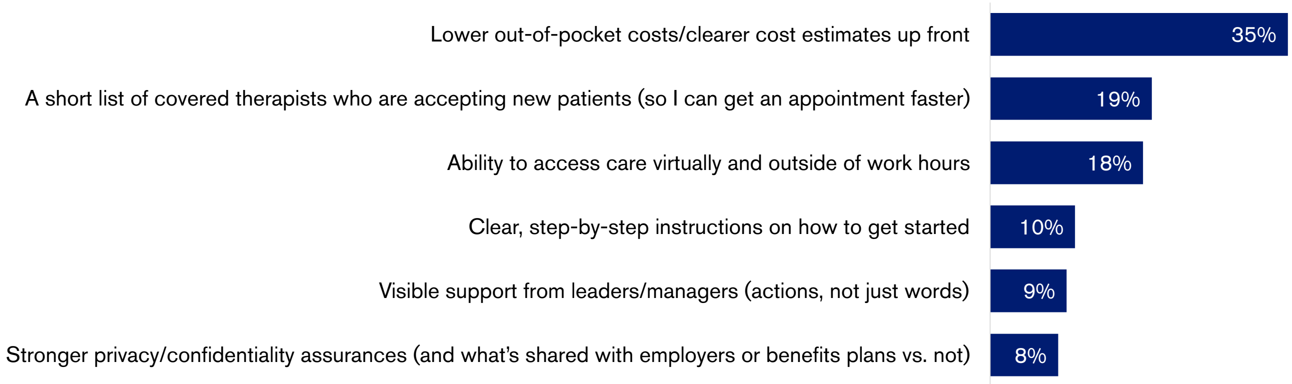
What Organizations Can Do to Minimize Barriers to Using Mental Health Benefits

How can organizations and plan sponsors help people access care faster?

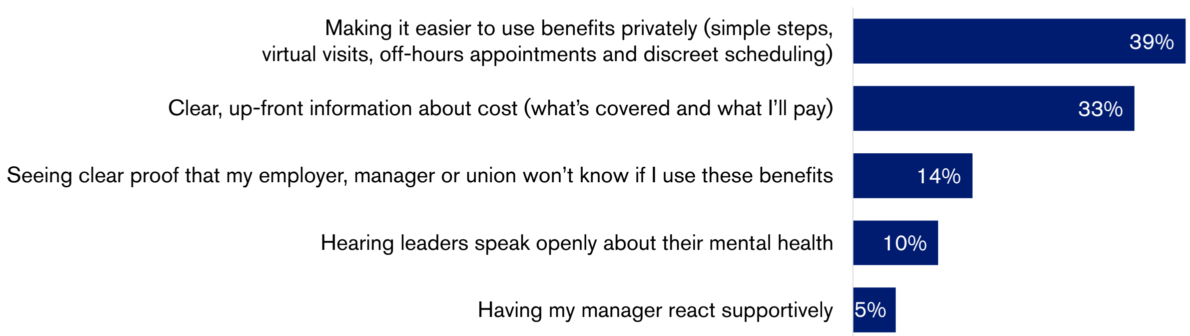
What can leaders and managers do to help encourage people to use their mental health benefits?

Better information — about cost, providers and how to access care — might encourage use of mental health benefits

Although the majority of survey participants didn't agree on the one change that would most increase their likelihood of using mental health benefits if they needed care, the greatest percentage of participants identified lower costs and greater cost clarity.*

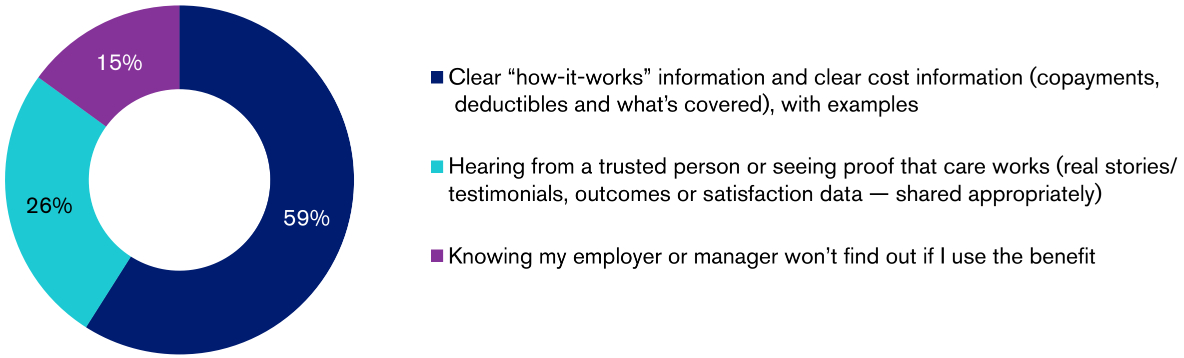


We also asked the survey participants to select one item that would make them feel most safe about using mental health benefits. The two options selected by the greatest number of participants address concerns about privacy and costs.*

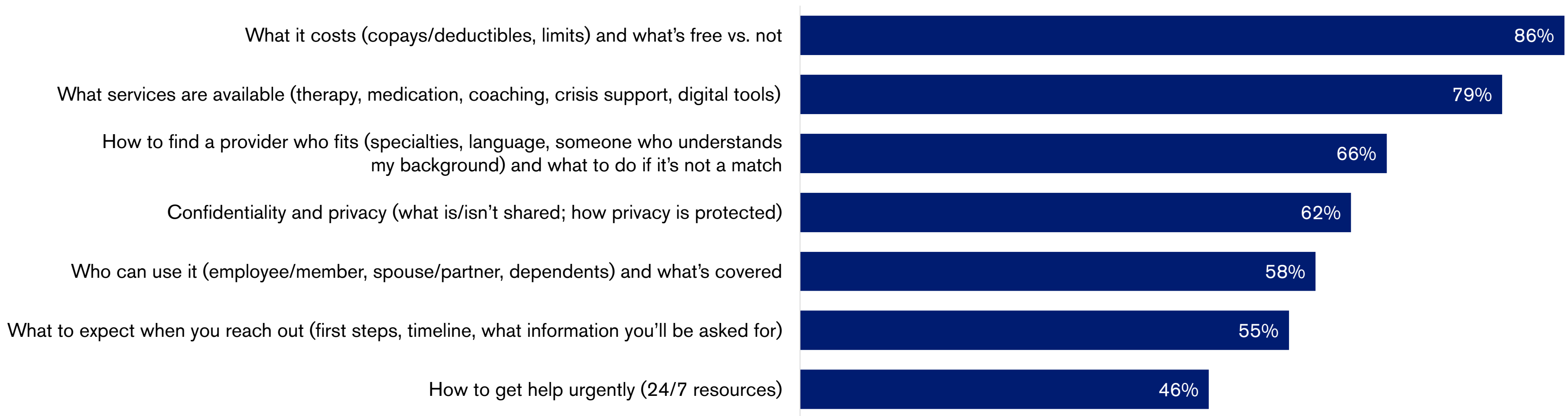


* The total does not equal 100% due to rounding.

The majority of participants also said clear information is what would increase their trust in their mental health benefits the most.



This is what survey participants told us clear information about mental health benefits should include:



More than three-quarters of survey participants indicated that, if they were struggling, they would involve their managers, with most identifying listening without judgement and respect for privacy as the desired response.*

* The total exceeds 100% due to rounding.

What Organizations Can Do to Encourage Use of Mental Health Benefits

Removing barriers to seeking care is the most impactful action organizations can take:

- **Understand your people's perceptions.** Learn about their willingness to use their mental health benefits and map out a plan that will help address their barriers to engagement.
- **Communicate clearly and completely.** People want practical information about their mental health benefits to help them understand what's covered, what it costs, how to start, who can use it and how to find providers. Consider tailoring messages to segments of your population.
- **Ensure benefits can be accessed at times that work best for your people.** Scheduling flexibility helps.
- **Provide privacy assurances.** Although there is less stigma associated with mental benefits than there was not so long ago, people are still sensitive about using them.
- **Normalize mental health benefits at your workplace(s).** Talk about mental healthcare and benefits regularly. Educate managers and supervisors about how best to support your people when they are struggling.
- **Address workplace stressors.** Operational changes may reduce day-to-day stress.

Helping your people recognize when they may need professional assistance and encouraging them to use their mental health benefits are important to ensuring the well-being of your population.

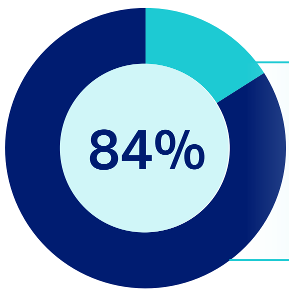
Moving Beyond Benefits to Address Workplace Stress

Mental health benefits, EAPs and well-being resources remain important because they help workers cope with stress.

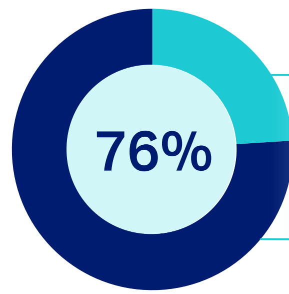
However, organizations also have an opportunity to reduce unnecessary stress by addressing workplace conditions that contribute to it.

Why this matters

According to the U.S. Surgeon General's Framework for Workplace Mental Health & Well-Being:



of workers reported that at least one workplace factor negatively impacted their mental health.



reported experiencing at least one symptom of a mental health condition.

Understanding what is driving stress

Organizations should start by listening to people and examining workforce data to identify where stress is occurring and what is contributing to it.

Sources of insight include:

- Engagement and wellbeing surveys
- Focus groups and listening sessions
- Stay and exit interviews
- Turnover and absence trends
- Manager and leader feedback

Questions to explore:

- Where are people experiencing the most stress or frustration?
- Which group of workers is reporting the highest levels of concern?
- What workplace conditions are contributing to those concerns?
- What changes would have the greatest impact on workers' day-to-day experience?

Author Contact Information

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Segal's Health Benefits Consulting Services

Today's benefits environment demands a comprehensive approach to formulating health plan design strategies that leverage innovative approaches as well as the power of data analysis, modeling and benchmarking.

Our professionals can help your organization plan, design and strategize by providing:

- **Plan design and analysis**
- **Service provider and insurer competitive bidding**
- **Strategies for improving workforce wellness and well-being**
- **Data mining and analysis**
- **Cost and utilization modeling**
- **Benchmarking**
- **Financial monitoring**
- **Benefit audits**

Our communications consultants work closely with our health consultants to develop communications campaigns that capture the attention of participants and their families to support desired behaviors.

About Segal

Segal is an independent consulting firm founded in 1939 and headquartered in New York City. Currently, we have more than 1,100 employees, located in more than 20 cities throughout the U.S. and Canada.

We provide a full range of retirement and health actuarial, employee benefits, insurance brokerage and human resources consulting to meet the critical needs of employees and employers as well as sponsors of public sector and multiemployer plans and their participants.

Segal is an employee-owned firm known for providing unbiased consulting based on the integrity, expertise and trusted advice of our people. Our consulting philosophy and overall approach are underscored by our commitment to our clients. Our longstanding mission is to provide "trusted advice that improves lives."

We pride ourselves on providing personalized advice and help. We'll deliver your solution — not just any solution.

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