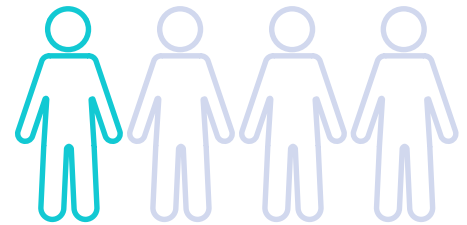
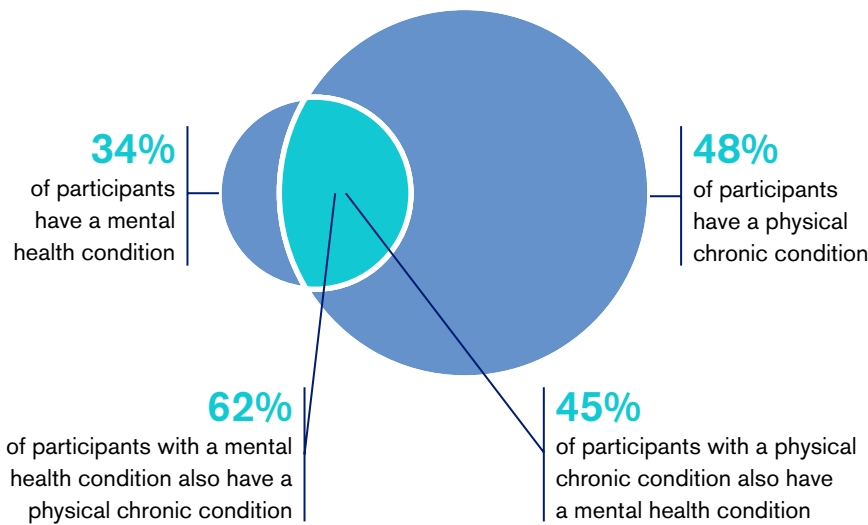


Make a Sound Investment in Supporting Mental Health



Although demand for mental health/substance use disorder (MH/SUD) services has decreased from the height of the COVID-19 pandemic, it is still considerable. Adequately addressing that need is important for improving participants' health *and* for managing your costs. A large majority of workers (93 percent) reported that it is very or somewhat important to them to work for an organization that values their emotional and psychological well-being and supports their mental health, according to a 2025 survey conducted by the American Psychological Association.

Mental health *and* medical conditions are complex and interrelated.



Nearly **one-quarter (23%)** of workers rated their mental health as "fair" or "poor."

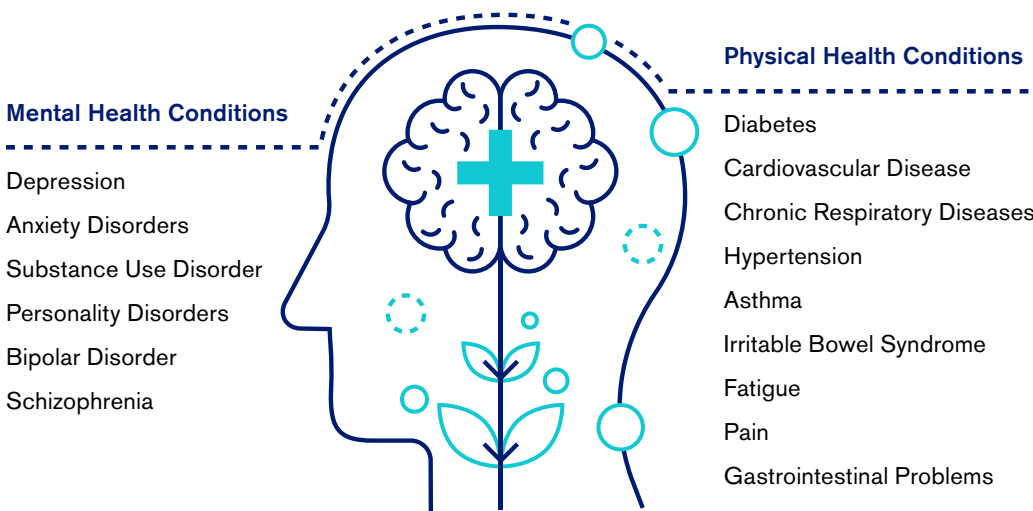
29.5% of U.S. adults report having been diagnosed with depression at some point in their lifetime.

23.4% of U.S. adults experienced mental illness in 2023.

= 60 million+

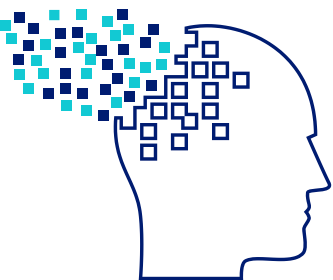
Healthcare costs are 64% higher for people with chronic conditions who also have a mental illness compared to those who do not have a mental illness

These conditions are often present simultaneously:

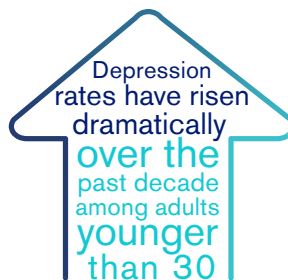


Mental health conditions related to physical conditions, such as depression related to fatigue, often go undiagnosed or untreated. This is also true of substance use disorders that deteriorate health and impede effective treatment.

The statistics in the Venn diagram are from SHAPE, Segal's health data warehouse. Citations for other statistics featured and statements made are available upon request.



In 2025, **25%** of adults with a **mental illness** reported an unmet need for mental health treatment in the past year and **77%** of adults with a **substance use disorder** did not receive treatment.



Only **54%** of employees feel their company makes **mental health a priority**.

What's at stake when mental health conditions aren't managed?



Higher healthcare costs associated with increased utilization and poor medication adherence



Diminished productivity



Lost earnings



Higher costs associated with premature death and disability

Addressing mental health may reduce risks related to medical conditions

Here are some reasons why:

- People whose MH/SUD conditions are unaddressed are less likely to receive and benefit from preventive services. These services can include immunizations, smoking cessation programs, cancer screening and other early detection of health risks. This is a lost opportunity because early detection and intervention are associated with positive outcomes.
- Drug overdoses are one of the leading causes of injury and/or death in the adults.
- Higher severity of depressive symptoms is associated with higher healthcare expenses.
- Substance dependence significantly increases the financial burden of already costly medical conditions.
- Depression is a risk factor for diabetes and many other chronic conditions.
- An estimated 33–50 percent of heart attack survivors may experience some form of psychological distress, including depression, anxiety, psychosocial stress or post-traumatic stress disorder, which can affect physical recovery and long-term health.
- Medication adherence for individuals with chronic mental health conditions, diabetes or both reduces ER visits and hospitalizations.

The workforce and culture are evolving to increase awareness of and demand for benefits and practices that support mental health. Every \$100 invested in an employer-sponsored behavioral health program with fast access to psychotherapy and medication management was associated with a reduction in medical claims costs by \$190.

Segal can help

Segal can work with you to build an effective MH/SUD strategy that:

- Includes educational and training resources to help leaders of your organization prepare to manage individuals with MH/SUD conditions
- Designs benefit programs to maximize efficiency while containing costs, including targeting prevention of and early interventions for MH/SUD issues
- Incorporates a “total health” focus that coordinates vendors by including behavioral health in other health-related programs, such as wellness and work/life programs and in communications
- Follows best practices for communicating MH/SUD benefits to promote utilization
- Provides toolkits for dependents in college to help them understand how to get help with MH/SUD conditions
- Increases access to providers, including by implementing telehealth services
- Ensures legal compliance with the state and federal requirements applicable to the provision of mental health benefits, including the Mental Health Parity and Addiction Equity Act

Our approach encompasses plan design that targets prevention and early intervention.

To discuss how your plan can better manage its mental health benefits, contact [Sarah Gunderson](#), MSHI, RN, NI-BC, Vice President, Clinical Consulting, at 512.202.1618.