



Global Mental Health Insights to Maximize HR Benefits Strategies

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MENTAL HEALTH AS A CATALYST FOR BUSINESS GROWTH

The relationship between health and economic productivity is one that has been extensively researched, and the evidence is clear – better health leads to higher levels of productivity and in turn, higher levels of economic growth. What may be less obvious is the correlation between mental well-being and economic development.

According to the World Health Organization, one in every eight people has a mental health condition. Anxiety and depression are two of the most common concerns, with 301 million people living with an anxiety condition and 280 million living with depression.¹As economic downturns and social polarization continue to unfold, the threat of rising mental health conditions is alarming.

The economic consequences of mental health conditions are equally enormous. Anxiety and depression contribute to a loss of productivity, costing the global economy an estimated US \$1 trillion yearly. By 2030, this will exceed \$6 trillion, an amount greater than that associated with any other non-communicable disease.²

Mental health is a complex issue that requires multisectoral services and interventions. To minimize business losses due to mental health conditions, organizations will need to apply a multifaceted approach to support and protect the mental well-being of their workforce.



CLOBAL MENTAL HEALTH AT A CLANCE: 85% of mental health conditions go untreated.³

\$450 Billion

High-income countries will lose \$450 billion over the next 20 years.²

The global expenditure on mental health is \$2 USD per year per capita across all countries and less than 25 cents in low-income countries.

The mounting need for mental health support is evident, and it can be overwhelming. For organizations, an excellent place to begin is by understanding how to provide equitable access to mental health benefits that meet their diverse employees' needs and drive business growth.

A DEEPER COMMITMENT TO EQUITABLE MENTAL HEALTH ACCESS

With 79% of employees likely to stay at a company that provides high-quality mental health resources, equitable access to mental health is now a business priority. But what does it mean to provide equitable access?

According to SAMHSA, mental health equity is the right to access quality health care for all populations regardless of the individual's race, ethnicity, gender, socioeconomic status, sexual orientation, or geographical location. This includes access to prevention, treatment, and recovery services for mental health and substance use disorders.⁴ In addition, cultural differences can also affect an individual's mental health needs and care preferences.

A more profound commitment to equitable mental health care begins with understanding how these nuances present themselves in the workplace. HR and benefits leaders will want to assess whether their benefits strategies include access to robust mental health services and verify that these services are accessible to all employees. This means ensuring that mental health providers and services are available in multiple languages, time zones, and regions for global organizations, and align or are consistent with cultural values.

Ensuring all employees have access to mental health care is the first step to strengthening a workforce. Another way organizations can support their employees is by fostering workplace connections.

Shifting Tides A Report on the Changing Attitudes About Mental Health Care and the Workplace

All Mandama Manda

Learn how employees and executive leaders perceive mental health benefits, and implement these insights into your mental health benefits strategy.

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FOSTERING WORKPLACE WELL-BEING THROUGH BELONGING

While we all have a different outlook on life that is influenced by our culture and values, we also share commonalities that unite us as humans. We all need food and shelter to survive, and no matter where we're from, we all have a basic psychological need to belong.⁵ Regarding workplace well-being, belonging empowers employees to show up authentically in the workplace, resulting in greater engagement, creativity, and productivity.⁶



THE NEED TO FEEL VALUED FOR OUR CONTRIBUTIONS

When asked what helps them thrive in the workplace, employees across all global regions stated "feeling valued for my contributions" or "having work that fulfills me" as their top responses.⁶



To foster belonging in the workplace, organizations must create a psychologically safe work environment so that employees feel accepted, welcomed, and supported. Organization leaders must prioritize employee well-being and promote an inclusive environment where individuals feel valued, respected, and that their experiences are validated. Leaders should implement evidence-based strategies to reduce mental health stigma and promote mental wellness from a diversity, equity, inclusion, and belonging (DEIB) lens.

Forecasting potential challenges before developing and rolling out a mental health benefits strategy are equally important for HR and benefits leaders. Continue reading to:

Learn to identify and mitigate organization challenges when creating a mental health benefits strategy Uncover global trends in mental health care and learn how employee preferences change

by region

Use these insights to identify potential gaps in your current benefits strategy and discover how to stay competitive in the marketplace

0

We'll start by reviewing five challenges HR & benefits leaders face when developing a mental health benefits strategy. We'll then share global insights from 50+ countries and best practices to help you benchmark your current benefits strategy, find existing gaps, and learn how to enhance your approach.

MITIGATING CHALLENGES WITH EMPLOYEE MENTAL HEALTH BENEFITS

In the introduction, we explored the prevalence of mental health conditions and the global economic impact. Now, we'll share five complicating factors that make it difficult to create an effective mental health benefits strategy. By identifying these challenges, HR and benefits leaders can foresee potential roadblocks and mitigate their impact when developing a benefits strategy for their employees.





Download our eBook and learn how mental health benefits can help you boost engagement and retain talent.

DOWNLOAD NOW

Disparities in public spending

Low and middle-income countries spend less than US \$1 per capita on mental health. In contrast, higherincome countries spend an estimated \$80 per capita.⁷ Yet the majority of spending in both low and highincome countries goes towards inpatient mental health facilities. While helpful, these facilities are intended to support those with significant mental health concerns but do little for those with lower acuity needs. Additionally, the investment in mental health facilities does not help with the broader prevention of mental health conditions.

Research shows that socioeconomic factors also create barriers to access, impacting up to 80% of mental health outcomes.⁸ As a result, organizations often take on the indirect impact and costs of insufficient public spending on mental health support. Thus, it's imperative that organizations support their workforce through resources and benefits that foster a culture of mental well-being, prevention, and belonging.

Only 30% of people seeking mental health treatment can get support.⁹

A shortage of mental health providers

The shortage of mental health care providers remains challenging to individuals, organizations, and governments. According to the WHO, there are only 13 mental health care workers per 100,000 individuals across the globe.¹⁰

There are also severe disparities between providers available in high-income and lower-income countries. Those in the former group benefit from 40x more mental health workers than those in low-income countries. This presents challenges for organizations with an increasingly remote workforce as providing equitable care across multiple countries or regions can become more complex.¹¹

3 The cultural stigma around mental health

Cultural influences play a significant role in mental health stigma in many regions where people do not feel comfortable talking about mental health or asking for help even if they have a high acuity need. Some societies even punish individuals for bringing up mental health-related subjects such as suicide, perpetuating stigma, and creating very real barriers to seeking and accessing mental healthcare.

These stigmas can affect how an employee engages with a mental health benefit. If they fear negative work or social consequences, employees might not feel comfortable utilizing mental health support. Organizations that want to provide culturally-centered care might benefit from understanding the level of stigma in the countries represented by their workforce so they can navigate it accordingly.

Lack of culturally-centered care

Many companies support the mental health needs of their workforce through traditional medical benefit plans or Employee Assistance Programs (EAPs). Yet many of their employees may not be taking advantage of these programs. Average utilization rates for EAPs, for example, remain below 5%.¹² This can pose further challenges for organizations when utilization rates can be even lower in regions where employees don't feel fully understood or supported because of their unique cultural backgrounds.

Providers trained in cultural humility may help employees feel more safe and open to discussing mental health with providers similar to them. This can be particularly helpful for individuals who identify as Black, Hispanic, Asian, or Native Americans as studies have shown these individuals may receive poorer standards of care due to biased beliefs or attitudes held by health professionals.¹³ "In the US, for example, without a way for organizations to ensure that EAP providers are culturally trained, miscommunications can occur and potentially lead to low employee utilization and engagement outcomes.





The cost of insufficient mental health awareness

Organization leaders that don't fully understand the importance of mental health can often overlook mental health as a business priority. As a result, these leaders will likely miss critical opportunities to support employee well-being, create a sense of belonging, and develop psychological safety in the workplace. This can significantly impact retention and further complicate other areas of the organization.

Another challenge contributing to this lack of awareness is that organizations can struggle to generate sufficient data about employee needs. Although HR surveys and managerial one-on-ones can help, in-depth research is often needed to identify how to provide the best employee experience.

To help organizations navigate these challenges, the following pages will share mental health trends from 50+ countries. HR and benefits leaders can use these insights to make informed decisions about their workforce and discover ways to enhance their current mental health benefits strategy.



Offer mental health benefits that your employees will use.

Reach out to one of our mental health experts to learn how we can support the diverse needs of your employees.

CONTACT AN EXPERT



KEY GLOBAL INSIGHTS FROM 50+ COUNTRIES

Before diving into the data, it's important to understand the clinical methodology for generating the insights we will discuss. Using clinically-validated WHO-5 member assessments obtained during member onboarding, our clinical experts analyzed utilization from over 100,000 members to reveal how employee needs and care preferences vary by country and region. The assessments were readministered throughout the member care journey to incorporate final clinical outcomes into the final results. As of June 2022, these insights are up-to-date.

1 in 4 employees eligible for Modern Health live outside of the US

Clinical team with **130+ years** of collective psychology experience We share these insights to help you understand the clinical and non-clinical needs, care preferences, and utilization trends of individuals from diverse regions and countries.

While we highlight data from each section, we encourage you to review regional and country-specific details in the context of your workforce. This will empower you with insights to allocate your resources towards mental health benefits in a way that aligns with your organizational needs and goals.

You'll find the regional data broken out by four main global regions. Here's an explanation of each regional abbreviation:

US & Canada – United States and Canada APAC – Asia and the Pacific Ocean region EMEA – Europe, Middle East, and Africa LATAM – Latin America **Important to keep in mind:** Consider that there are many differences and nuances in employee values, goals, and needs within each region (and also on a country level). Certain demographic factors (such as gender or socioeconomic status) within each region or country may also significantly affect the needs and desires of the workforce in these areas.

This overview is not meant to be conclusive but rather as a summary or starting point for researching and benchmarking trends within your organization.



GLOBAL BURNOUT TRENDS

Our data shows that employees across the globe are struggling with burnout which leaves them feeling anxious, stressed, and mentally exhausted. As a result, organizations experience a loss in productivity, engagement, retention - and revenue.



Figure 1:

\$ >>>

Burnout Levels By Country

The chart shows the percentage of members whose response to "I feel burned out from my work"

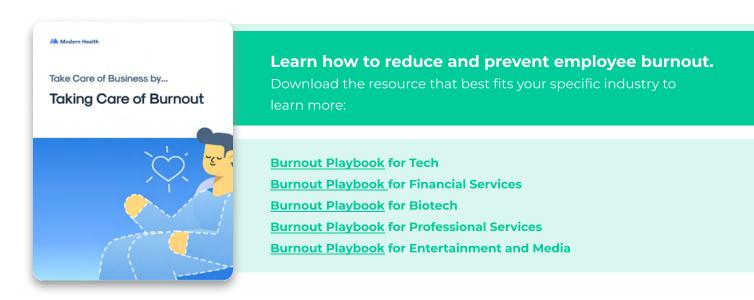
was every day or a few times per week.





As you assess how to best support your workforce, consider whether your mental health solution gives employees tools to reduce and prevent burnout. Leveraging tools like self-guided educational courses or meditation apps could boost workforce well-being while lowering business costs, particularly for those without high acuity needs.

If you'd like to learn more about reducing and preventing employee burnout, here is an additional resource that we've created for HR and benefits leaders.



A PRIMER ON WHO-5 ASSESSMENTS

To help you understand the reported levels of clinical need, let's start by looking at how psychological well-being is defined.

Developed by the World Health Organization, the WHO-5 is a 5-item questionnaire that gauges the subjective wellness of respondents.¹⁵ The WHO-5 has been used in clinical research studies worldwide since 1998 and can help organizations better understand their workforce's needs.



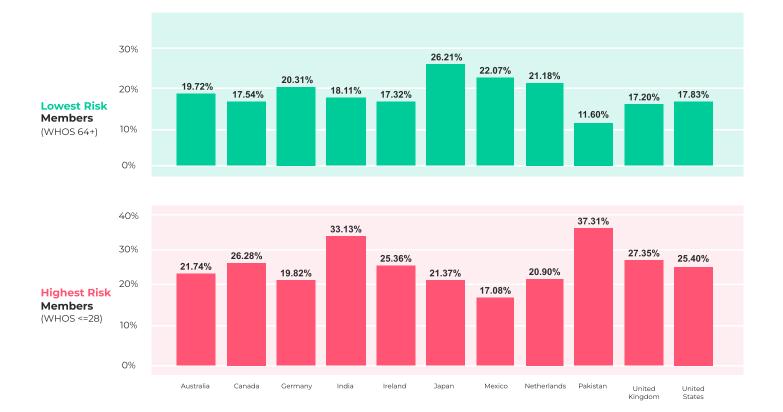
SELF-REPORTED LEVELS OF MENTAL WELL-BEING

The WHO-5 index ranks how individuals score in terms of highest and lowest risk regarding mental health. Scores above 64 represent the lowest risk and thus greater levels of mental well-being. Scores below 28 represent the highest risk categories, indicating a potential need for higher levels of care.

Figure 2:

Self-Reported Well-being Levels By Country

The chart below shows what percentage of members were in the lowest and highest risk categories during onboarding. Japan, Mexico, and the Netherlands have the highest levels of self-reported mental well-being while the UK and Pakistan have the lowest.



WELL-BEING LEVELS BY GENDER

Breaking down the self-reported data even further, there is a visible difference between the mental well-being of men and women that can be seen across every country.

The data reveals that men self-report higher levels of well-being and are thus more likely to be flagged as lower risk. This could be attributed to the fact that women may be more likely to self-report their emotional distress than men. It's also important to consider that there may be a disproportionate level of external stressors for women due to factors like gender-based violence, socioeconomic disadvantage, or social expectations to take care of their loved ones while also being a part of the workforce.¹⁶

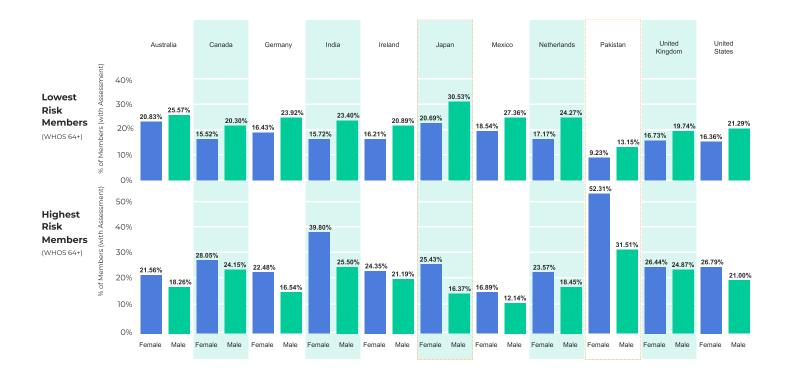
Amongst **men**, Japan and Mexico reveal the highest levels of well-being. On the other hand, the UK and Pakistan report lower levels of well-being, thus making them most likely to be at risk.

The contrast in well-being by gender is most significant in India and Pakistan.

Figure 3

Well-Being Distribution by Gender

Using WHO-5 as a general measure of well-being, the chart shows how women and men gauged their levels of well-being during onboarding.



WHERE EMPLOYEES WANT THE MOST SUPPORT

Depression is a more significant concern for members in Pakistan, India, and Canada and less of a concern in Germany, Ireland, and the Netherlands.

Canada, the UK, and the US have a stronger desire for **burnout** support, while India, Ireland, and Pakistan have the least.

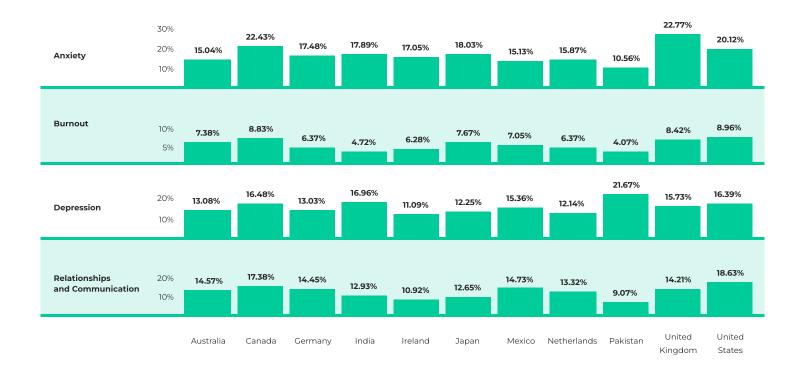
Area of Focus	Highest Need	Lowest Need
Anxiety	Canada, UK, US	Mexico, Netherlands, Pakistan
Burnout	Canada, UK, US	India, Ireland, Pakistan
Depression	Pakistan, Canada, India	Germany, Ireland, Netherlands
Improving Relationships & Communication	Canada, Mexico, US	Ireland, Netherlands, Pakistan

Figure 4:

Desired Areas of Support by Country

The chart below shows in which areas members would

like to receive the most support.



REGISTRATION & ENGAGEMENT TRENDS

The data shows that the following factors influence whether employees will utilize a mental health benefit when it's offered to them:

- Mental health stigma
- · Awareness of care options
- · Ability to easily access and use their benefits

Through proper leadership resources, improvements in workplace culture, and ongoing employee support, HR and benefits leaders can minimize how these factors impact engagement and utilization.



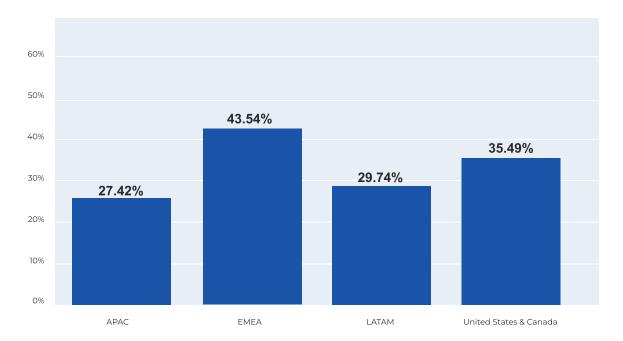
REGISTRATION RATES OVER TIME

Below are member registration rates across APAC, EMEA, LATAM, the United States, and Canada regions. Registration rates are for members who have been eligible for less than or equal to 180 days.

Figure 5:

Member Registration Rates

Registration rates for members who have been eligible for >=180 days





ENGAGEMENT RATES OVER TIME

The EMEA region has the highest engagement rates while APAC has the lowest.

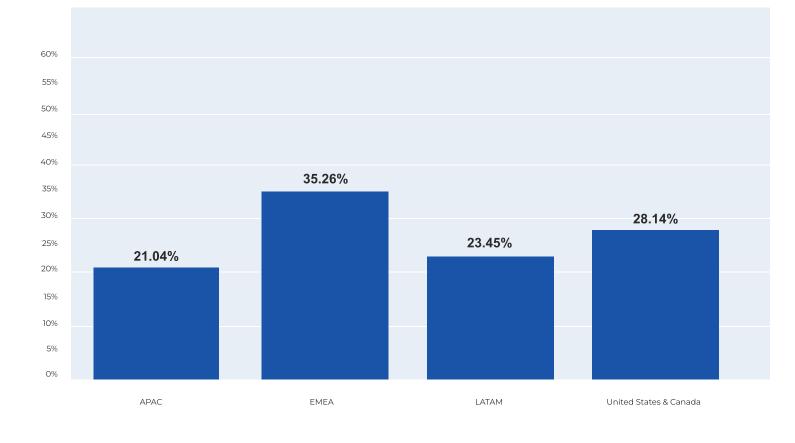
Figure 6:

Member Engagement Rates

Percentage of member engagement across all global regions.

For our research, engagement is defined by the number of individuals who have either performed a clinical assessment, used digital meditations and programs, attended group sessions, or participated in a one-on-one coaching or therapy session.

As an additional benchmark when evaluating engagement in your mental health solution, most EAP programs have less than 5% engagement.¹⁷





EMPLOYEE UTILIZATION & PREFERENCES IN CARE

PREFERRED CARE MODALITIES

When members first onboard with Modern Health, they select their preferred type of care by selecting one of the following three options:



One-on-one sessions with a coach or therapist



Self-guided digital tools like meditations and online courses



Group sessions that offer education and support for distinct life needs (Circles)

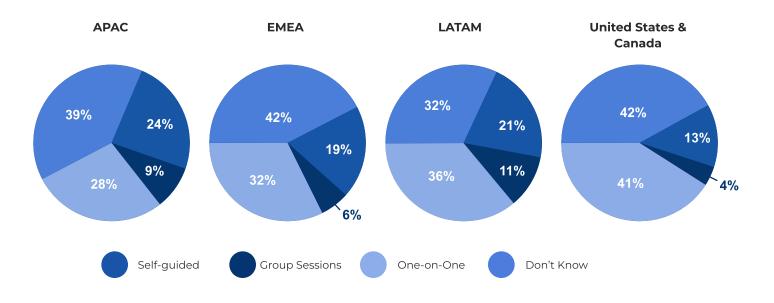
The US & Canada have the highest preference for one-on-one support while the APAC region has the highest preference for self-guided tools.

Members in the LATAM region have the highest preference for group sessions while members in the EMEA the US & Canada are least likely to choose small groups.

Figure 7:

Care Preferences By Region

The chart shows a distribution of care preferences across regions.



UTILIZATION TRENDS

LATAM has the highest utilization of self-guided digital tools and group Circle sessions.

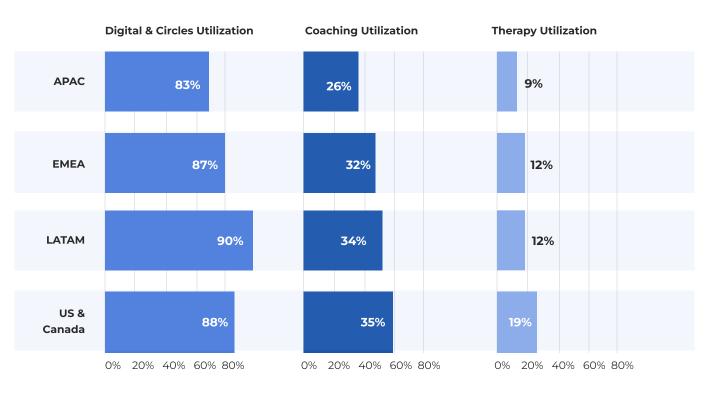
The US & Canada have the highest utilization of coaching and therapy.

APAC has the lowest utilization of therapy and coaching.

Figure 8:

Care Utilization by Region

Percentage of member utilization of digital programs, coaching, and therapy.



% of Members

A Buyer's Guide To Mental Health Benefits:





What questions should HR & Benefits leaders be asking when evaluating a mental health solution? Find out by downloading our buyer's guide.

GET ACCESS

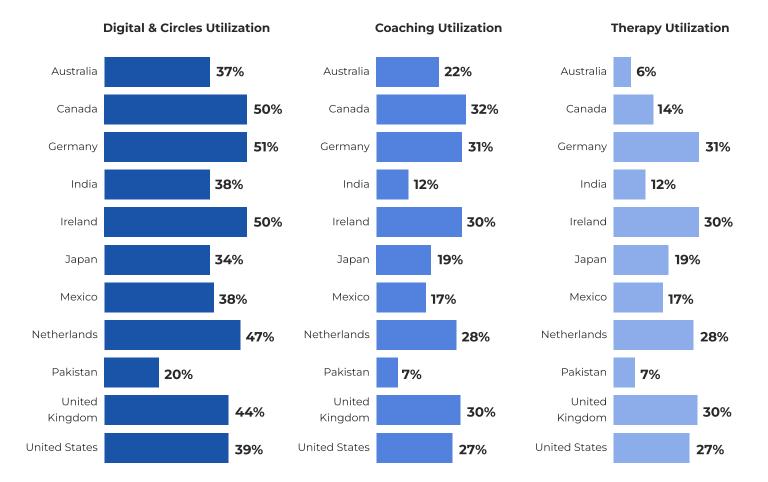




- Members in Canada, Germany, Ireland, and the Netherlands have high utilization of self-guided digital tools and Circle sessions.
- Members in Canada, Germany, Ireland, and the UK have the highest coaching utilization.
- Members in the Germany, Ireland, and the UK have the highest therapy utilization, while Australia, Pakistan and India utilize therapy less than any other country.

Figure 9: Care utilization by Country

Percentage of member utilization by country.



KEY FINDINGS FOR GLOBAL EMPLOYERS



LATAM

(LATIN AMERICA)

One-on-One Services

Members living in Canada and the US have the highest preference for one-on-one services like therapy and coaching. If you have a large percentage of employees in this region, it may be helpful to highlight the quality of the providers that are offered in your mental health solution. Showcase the attention your solution pays to cultural differences so that members feel even more comfortable engaging with these one-on-one services. Let employees know about the wide range of support that both therapy and coaching could provide in their personal and professional lives from burnout at work, to stress at home, to personal development andcareer advancement.

Focus on Burnout and Anxiety

Out of all the regions, Canada, the UK, and the US report the highest desire to focus on burnout and anxiety to improve their mental health. This underscores the importance of having a mental health solution that addresses not only mental health when it reaches high acuity needs but also facilitates preventative care through tools like self-guided courses, meditations, and coaching.

Members Prefer One-on-One But Many Are Also Unsure

Although 36% of members in the LATAM region prefer to receive care in one-on-one services, 32% don't know what type of care they prefer. If most of your workforce is from or resides in these regions, consider whether your mental health solution offers a range care options to ensure you provide employees with various ways to receive support.

Highest Digital and Circles Utilization Rates

Since Latin American members show high utilization of digital programs and Circles, they may be more likely to sign up and use their digital resources than members from other regions. Employees from these regions may be great advocates for digital mental health support if there are other employees who are unsure what type of care they prefer. APAC (ASIA-PACIFIC)

Prefer Self-Guided Care

83% of members in the APAC region utilize self-guided solutions while only 9% utilize therapy and coaching. Thus it may be helpful to ensure that the mental health benefits you provide to members in these regions offer a wide range of self-guided support and that they are personalized for members in this region.

Lowest Engagement Rates

Compared to members from other regions, members from the APAC have the lowest engagement rate with mental health solutions (21.04%). Research shows that amongst other racial and ethnic groups, individuals from the APAC region are most likely to feel shame and stigma around mental health.¹⁸ They are least likely to be open to receiving mental health treatment because of confidentiality concerns or fear of others' negative opinions. If you have a large percentage of workers in this region, it may be helpful to provide employees with educational resources that both acknowledge and help reduce mental health stigma.

Highest Engagement Rates

EMEA (EUROPE, MIDDLE EAST, AFRICA) Compared to the other regions, members in the EMEA seem to have a higher engagement with mental health benefits. Over 35% of members engage with some form of support whether it is coaching, therapy or digital programs and Circles. For this group, it may be helpful to offer more resources to help them sustain engagement to help them improve their mental well-being long-term.

Most Unsure About Care Preferences

Like members in LATAM, the US, & Canada, members in the EMEA region are most unsure about which types of care they prefer. A mental health solution that offers a wide range of care options can be helpful for supporting these members and keeping them engaged.

BENCHMARKING CONSIDERATIONS FOR WORKFORCE MENTAL HEALTH BENEFITS

Here are some ways that HR & benefits leaders can take action on these insights to enhance their benefits strategy, reduce costs, and stay competitive in the marketplace.

Provide a Full Spectrum of Care

Using the WHO-5 well-being data from Figures 2-4, determine the level of care needs of your workforce. Consider whether your current mental health benefits offer care for employees across the entire spectrum of mental health, including those who may have lower acuity needs. Offering benefits such as coaching or digital tools can ensure you're providing the right support for each employee and help prevent overspending on high-cost benefits that may not be utilized.

If a large percentage of your workforce is located in countries where greater proportions of people are at high risk of poor well-being, pay special attention to the quality and culturally centered training of the mental health providers your current benefits offer.



Offer Care That Matches Employee Goals

One of the best ways to drive engagement and utilization is by offering benefits that specifically match what employees say they need. Use the charts in Figure 4 to determine what type of mental health support your organization should provide to your employees. Then check to see whether your current mental health benefit offers support in these categories and regional areas.

If you identify a gap in your current benefit offerings, benchmark this as an area to improve during open enrollment season. We recommend finding a mental health solution that can compliment or replace your employee benefits with personalized employee support.

Modern Belonging Pt. II: Addressing Mental Health Stigma in the Workplace

strategies that promote employee well-being, inclusion, and



Reduce mental health stigma in the workplace

Learn how to promote inclusion, mental well-being, and a sense of employee belonging by downloading the Modern Belonging Playbook.

DOWNLOAD NOW



Be Mindful of the Language Used to Promote Mental Health

Terms like "therapy" and "counseling" are perceived differently across cultures. In the US, for example, individuals may use these terms interchangeably. But in Asia and the Middle Eastern countries, the usage of these terms may vary by level of cultural awareness or social acceptance. This could impact how individuals from these countries perceive therapy because of the associated stigma. Phrasing support in ways other than "therapy" and offering additional care through "counselors" or coaches could help individuals feel more comfortable utilizing their benefits and engaging with a mental health provider.

As you asses your current mental health benefits, consider asking for feedback from several team members in each country/region to see which terms they prefer to use for different types of mental health support. This can also help to normalize conversation about mental health support.

4

Drive Clinical Outcomes With Multiple Care Modalities

Modern Health <u>studies</u> indicate that an increased number of modalities can support improved employee outcomes. A stepped model of care tailors support based on clinical assessments, making it more effective for preventing and improving mental health concerns, and more cost-effective as a result.

To support the financial needs of your organization and the needs of your workforce, assess whether your current mental health benefits offer multiple modalities and levels of employee support. If clinical outcomes are low or employees do not have access to multiple modalities of care, it may be time to enhance your benefits strategy.

Offer Care Through Digital and Small Groups

Data from Figure 9 shows that utilization of self-guided digital tools and small group circles is very high in all regions – even if members don't choose these as their primary way to receive care. With over 70% of global members using self-guided tools and small circles as solutions, not offering them may cost employers the opportunity to help members who otherwise wouldn't engage with a mental health care solution at all. Plus, as outlined in tip #4 above, pairing multiple care modalities with one-on-one solutions may enhance clinical outcomes.

As you evaluate your benefits, consider partnering with a mental health solution that provides robust digital tools and small groups created with your members' needs in mind. Your mental health solution should also provide resources to educate members on how to utilize their range of benefits.

Foster an Open and Inclusive Culture

A company's culture and DEIB efforts are closely linked to mental health. When assessing your current benefits, evaluate whether they help to create a safe environment in which employees trust that team members will not judge them negatively for offering an opinion, proposing an idea, or expressing their individuality.

Promoting greater awareness and understanding of mental health can help reduce stigma associated with seeking mental health support and can foster a more open and inclusive environment for employees. Assess whether the benefits your organization currently offers help to support an inclusive workplace.

Provide Culturally Centered Care

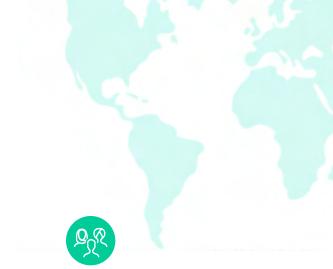
Beliefs and values influence how we think, speak, behave, and interact. We experience different cultures based on our identities at the individual, team, organization, and societal levels. These shape how we interpret and experience others including how we receive care.

Evaluate whether your current mental health benefits cultivate an environment where people feel included, and whether they provide culturally-centered support that incorporates different employee perspectives, languages, and cultural backgrounds.

GAIN A COMPETITIVE ADVANTAGE WITH MODERN HEALTH

Through Modern Health, organizations have access to a global network of high-quality providers and adaptable employee care that's designed to boost engagement and improve clinical outcomes.

We provide organization leaders with realtime dashboards, reporting and ongoing support to ensure your employees and your business succeeds.





Supporting employees across the globe

55+ countries with Modern Health providers





Culturally centered care in global languages

50+ languages spoken by Modern health providers

50+

programs & meditations now available across all app-supported languages



App translated into 13 languages

English, French, French Canadian, German, Hindi, Italian, Japanese, Korean, Malay, Mandarin, Polish, Portuguese, and Spanish.

Extensive provider network built for quality and scale Licensed therapists and certified coaches who use evidence-based techniques that are culturally centered Rigorously vetted providers who receive ongoing training and support to ensure continuity and success of outcomes



Figure 10:

High provider ratings across all regions

Member feedback for one-on-one sessions is consistently positive across regions with a rating of at least 4.8 out of 5 in all regions.

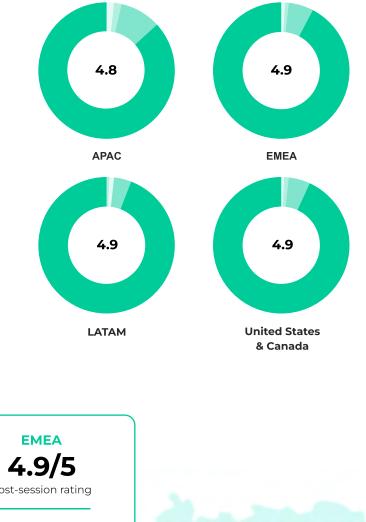
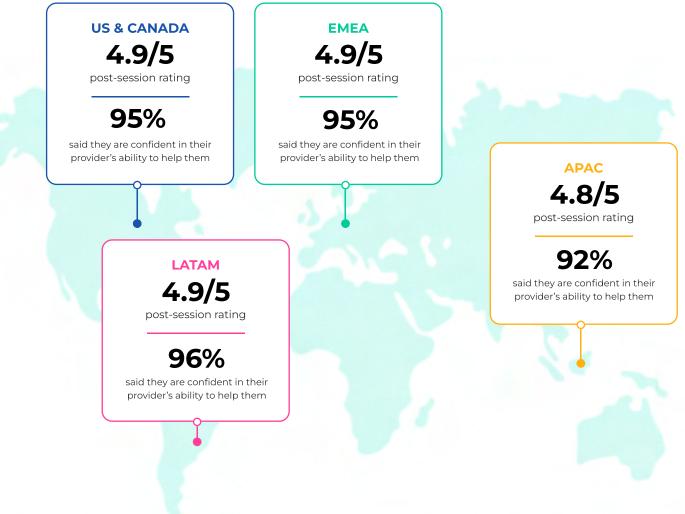


Figure 11:

Employee Satisfaction by Region

Confidence in providers is high across all regions.



Strong clinical outcomes for improvement, recovery, and prevention



Across our global population, **83%** of members improved or maintained their well-being



Clinical team with **130+ years** of collective psychology experience



over 75% of members maintain their overall well-being

We believe in equipping leaders with tools to drive broader organizational change and impact. Our Global Inclusion Provider Council is made of up providers located across North America, LATAM, EMEA, and APAC. These providers are dedicated to providing insights that make culturally centered care accessible across the globe. As a result of partnering with these professionals, Modern Health is able to deliver even higher levels of care centered in diversity, equity and inclusion for every individual across the globe.

Global Inclusion Provider Council

The Global Inclusion Provider Council focuses on helping our members:





Foster inclusivity

Identify unquestioned assumptions that impact inclusivity in the workplace



Simplify Localization

Offer guidance on localized content and needs for specific communities

Provide your workforce with the best mental health benefits.

Reach out to one of our mental health experts to learn how we can support the diverse needs of your employees.

LEARN MORE TODAY

SOURCES

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