



# A Modern, Personalized Approach to Mental Health

Using the virtual medium to empower people

## Authors:

Mary Mulcare, MD, FACEP  
*Chief Medical Officer, Summus*

Sarah Baker, MPH  
*Vice President of Product Marketing, Summus*



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Mary Mulcare, MD, FACEP  
Chief Medical Officer,  
Summus



Sarah Baker, MPH  
Vice President of Product  
Marketing, Summus

Everyone faces challenges that are overwhelming and stressful as they navigate the intricacies of modern life, from balancing work and caregiving responsibilities to social and economic pressures. Many of these challenges were exacerbated during the COVID-19 pandemic and continue to have residual impact. These challenges have spurred important and necessary conversations—conversations about the importance of mental health. Openly discussing mental health and prioritizing it has helped reduce stigma and prompted more people to seek resources, services, and treatment.



*Mental health is a state of wellbeing in which an individual realizes their own abilities, can cope with the normal stresses of life, can work productively and is able to make a contribution to their community.<sup>1</sup>*

The scarcity of mental health professionals has exacerbated the challenge of accessing necessary resources in a timely fashion. Employees and plan members struggle to navigate the complexities of the healthcare system to access a mental health professional suited to their specific needs. Employers and health plans are at a pivotal point, searching for comprehensive, innovative benefits that can effectively navigate the more than 200 different types of mental health disorders.<sup>2</sup>

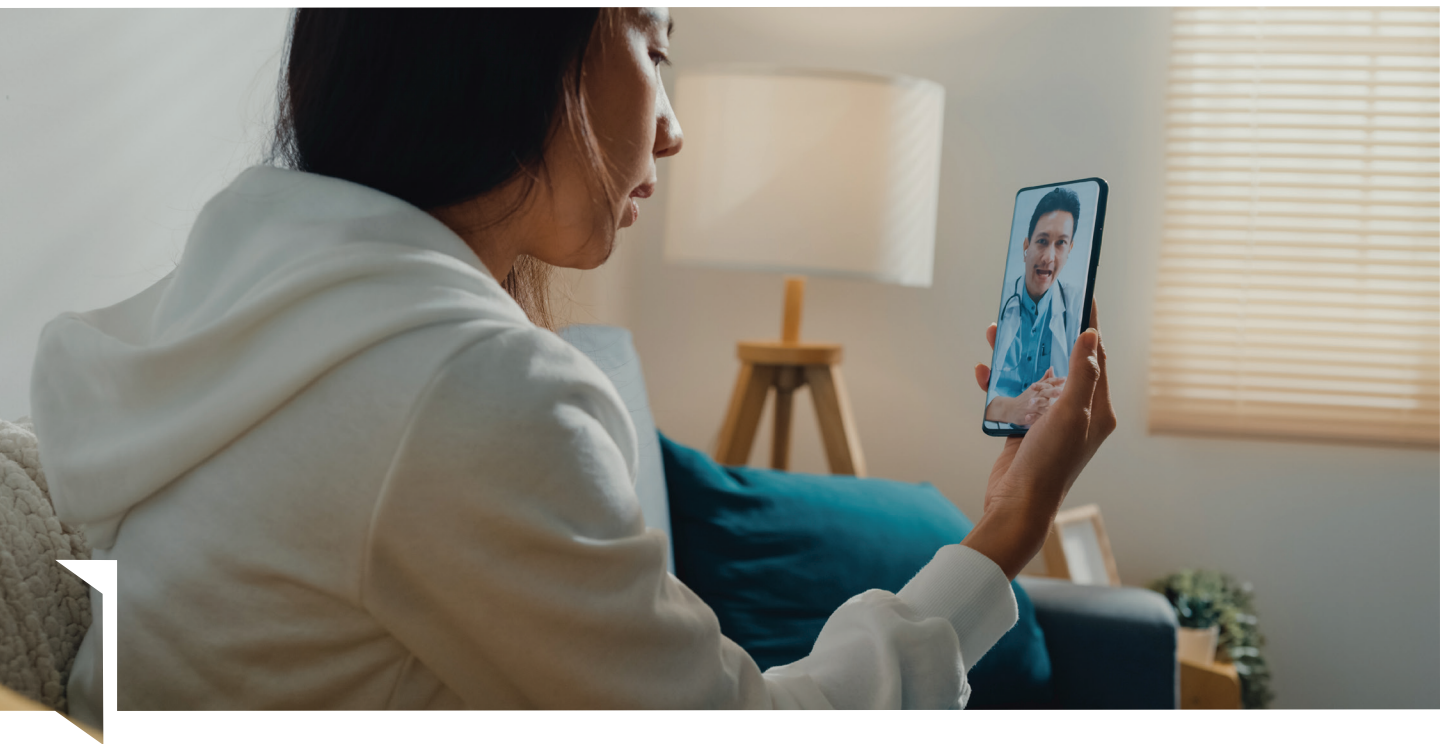
<sup>1</sup> [Mental health \(who.int\)](https://www.who.int/mentalhealth/prevention)

<sup>2</sup> [Mental Health Disorders: Types, Diagnosis & Treatment Options \(clevelandclinic.org\)](https://my.clevelandclinic.org/health/diseases/17187-mental-health-disorders)

Undoubtedly, good mental health is fundamental to the ability to enjoy and lead a fulfilling life, and an essential component of overall health.



*Mental wellbeing is a broader term that captures the sense of self and the ability to live the life a person wants, by helping them think, feel, connect, and function, which leads to the ability to build resilience, grow, and flourish.*



## The State of Mental Health in the US

With greater conversation and attention paid to mental health, one might say that the country is at a crossroads—at worst, in crisis. Today, one in five adults in the US experiences a mental health disorder, like depression or anxiety,<sup>3</sup> while 16% of youth report suffering from at least one major depressive episode in the past year.<sup>4</sup> These staggering statistics prompted a new law establishing the 988 hotline, which addresses immediate mental health crises, and includes special lines for Veterans, Spanish speakers, and LGBTQIA+ callers.<sup>5</sup>

<sup>3</sup> [Mental Health in Lifestyle Medicine: A Call to Action | Am J Lifestyle Med](#)

<sup>4</sup> [smha23 cover \(mhanational.org\)](#)

<sup>5</sup> [988 Suicide & Crisis Lifeline | SAMHSA](#)

Mental health in the US has worsened due to:

- ▶ **The COVID-19 pandemic.** Social isolation is noted as a top factor for poorer mental health during the pandemic.<sup>6</sup> Other stressors resulting from the pandemic included: death of a loved one, fear of infection, financial worries, and food and housing security.
- ▶ **The use of social media.** Approximately 72% of people use social media<sup>7</sup> and while networking platforms have helped many stay connected with friends and family, there are numerous drawbacks that have been linked to worsening mental health outcomes, including anxiety and depression.<sup>8</sup> Cyberbullying, heightened focus on comparing oneself to others, misinformation, and sleep disruption are just a few ways the use of social media negatively impacts mental health.
- ▶ **Loneliness from isolation.** With less sense of community, due in part to social media use and increased options for digital entertainment, many struggle with mental health from feelings of loneliness. Immigrants, BIPOC,<sup>9</sup> and LGBTQIA+<sup>10</sup> communities are at greater risk for experiencing loneliness.
- ▶ **Lack of access to appropriate care.** Accessing a mental healthcare provider is vital to help improve mental wellbeing, yet nearly half (47%) of people live in an area where there is a shortage of mental health workers.<sup>11</sup> Today, there are 350 people for every one health provider<sup>12</sup> and the shortage of mental health professionals is projected to grow, impacting those living in more rural areas.<sup>13</sup>

Many of these factors continue to disrupt peoples' lives and mental health, and are not limited to the confines of one's home or social outlets. Mental health intricately weaves its influence through the fabric of every facet of our existence, notably impacting the workplace.

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<sup>6</sup> [The effects of social isolation on well-being and life satisfaction during pandemic | Humanities and Social Sciences Communications \(nature.com\)](#)

<sup>7</sup> [Demographics of Social Media Users and Adoption in the United States | Pew Research Center](#)

<sup>8</sup> [Association Between Social Media Use and Self-reported Symptoms of Depression in US Adults | JAMA Network](#)

<sup>9</sup> [How Communities Can Address BIPOC Mental Health Needs | Psychology Today](#)

<sup>10</sup> [Loneliness, mental health, and social health indicators in LGBTQIA+ Australians | AM J Orthopsychiatry](#)

<sup>11</sup> [Shortage Areas \(hrsa.gov\)](#)

<sup>12</sup> [smha23 cover \(mhanational.org\)](#)

<sup>13</sup> [Behavioral-Health-Workforce-Brief-2023.pdf \(hrsa.gov\)](#)



## Mental Health, Employees, and the Workplace

Mental health affects people in diverse settings—at work, in school, and other social environments. Mental health is not bound by physical boundaries, and recognizing the interplay between home life and external factors is vital to addressing this pervasive health issue.

Seventy-six percent of US workers reported experiencing at least one mental health symptom (e.g., burnout 56%, depression 46%, and anxiety 40%), and 84% indicated that a workplace factor negatively impacted their mental health. Mental health challenges are increasingly the norm.<sup>14</sup> Addressing mental health in the workplace is essential to a productive workforce, especially with most people spending a significant portion of their lifetime working.

<sup>14</sup> [2021 Mental Health at Work Report](#)

*“A healthy workforce is the foundation for thriving organizations and healthier communities ... we have an opportunity and the power to make workplaces engines for mental health and well-being.”*

—U.S. Surgeon General, Vivek Murthy, MD<sup>15</sup>

Employers are acutely aware that the workplace is a source of mental health challenges, and not solely where they manifest. Increasing mental health concerns is influencing benefits strategy for 39% of employers.<sup>16</sup> Mental health challenges can arise in the workplace for a number of reasons, including:

- ▶ excessive workloads or pace
- ▶ staffing shortages
- ▶ company culture
- ▶ unsafe working conditions
- ▶ harassment or bullying
- ▶ discrimination or exclusion
- ▶ job insecurity
- ▶ inadequate pay
- ▶ limited or no career development opportunities<sup>17</sup>

## Mental health is a leading cost driver for employers

Mental health is noted as one of top four trends driving costs for employers in 2024. The National Safety Council and National Opinion Research Center (NORC) report that organizations spend an average of \$15,000 per employee who experiences a mental health issue.<sup>18</sup> According to a recent Business Group on Health survey, employers will continue to spend a significant amount of money on mental health. Recent research shows that when organizations intervene and provide support for mental health they can see a \$4 return for every dollar invested.<sup>19</sup>

<sup>15</sup> [U.S. Surgeon General Releases New Framework for Mental Health & Well-Being in the Workplace](#)

<sup>16</sup> [Survey: Competition for Talent Is the Top Factor Influencing Employers' Benefits Strategy — MedCity News](#)

<sup>17</sup> [Mental health at work | WHO](#)

<sup>18</sup> [New Mental Health Cost Calculator Shows Why Investing in Mental Health is Good for Business — National Safety Council \(nsc.org\)](#)

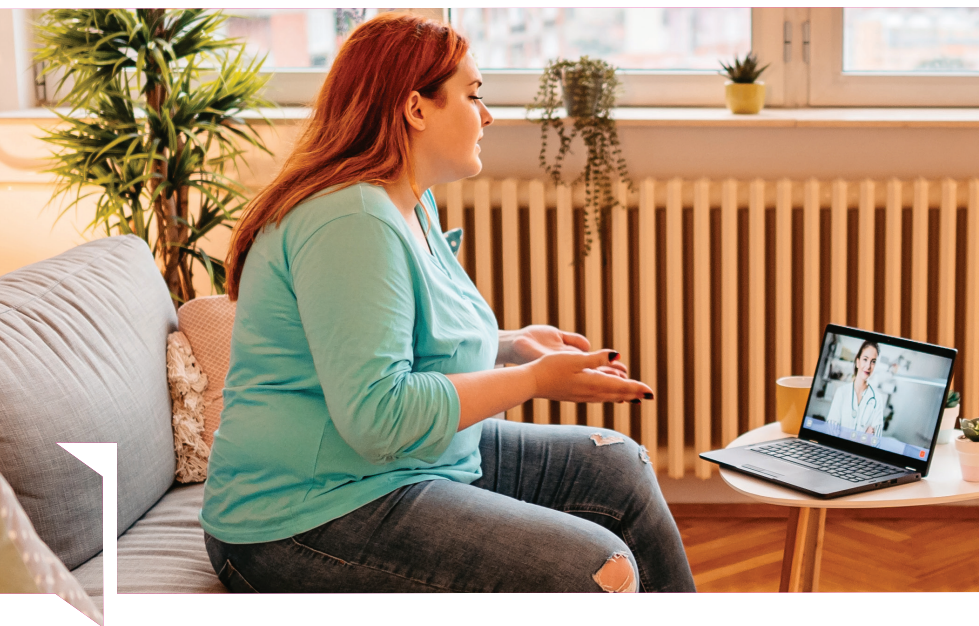
<sup>19</sup> [Ibid.](#)

Many employers are searching for virtual and digital mental health solutions that:

- ▶ foster a culture of inclusion and connection
- ▶ improve access to the appropriate mental health provider and care
- ▶ address overall wellbeing and navigate the broad range of more than 200 different types of mental health challenges—from postpartum depression and pediatric neurodevelopmental concerns to bipolar disorder and substance use disorder
- ▶ deliver demonstrable return on investment and even more importantly, return on value
- ▶ seamlessly integrate into their existing benefits ecosystem

## The rise of technology to support employee mental health

Nearly half (40%) of virtual visits in the US are for mental health or a substance use disorder.<sup>20</sup> Use of the virtual medium for mental health-related concerns has remained high post-pandemic and



with the return to in person appointments. The undeniable increased accessibility, convenience, and timely support delivered via virtual health has cemented its place in supporting mental health needs, and 81% of employees have come to expect mental health benefits as part of their employment.<sup>21</sup>

<sup>20</sup> [Telehealth Has Played an Outsized Role Meeting Mental Health Needs During the COVID-19 Pandemic | KFF](#)  
<sup>21</sup> [Workers appreciate and seek mental health support in the workplace \(apa.org\)](#)



There are a myriad of virtual health and digital solutions that extend beyond the traditional therapist or clinician and include: cognitive-behavioral therapy, self-guided mobile apps, chatbots, gamified exercises, and digital therapeutics.<sup>22</sup> These digital solutions can augment clinician-based virtual care, especially for those whose mental health needs are less complex. Today’s employers are increasingly looking to incorporate digital or virtual health solutions as part of their benefits offering.



*Digital health (also known as digital solutions) is a broad term that encompasses any technology, from wearables to online platforms, that enables people to get insights to manage their health and can span a wide range of uses, from general wellbeing to medical products, like devices.<sup>23</sup>*

*Virtual health is “continuous, connected care delivered via digital and telecommunication technologies.” Virtual health includes video and phone consultations and healthcare provider-facing solutions.<sup>24</sup>*

## Embracing virtual health for employee mental health

Over the past few years, there has been a surge in the proliferation of digital mental health solutions, each aimed at a different facet of mental health, from meditation mobile apps to those focused on stress management. These solutions are often offered in addition to traditional employer-provided health insurance and Employee Assistance Programs (EAPs) that provide access to therapists.

Taken together, mental health point solutions, health insurance, and any other existing programs have helped employers provide a robust offering. However, the patchwork of multiple solutions has contributed to navigation challenges, creating confusion for employees about what benefit to use, and when to use the benefit. When they do use a benefit there is a tendency to abandon use prematurely. For example, 20% of people leave therapy early.<sup>25</sup>

<sup>22</sup> [Digital Tools Are Revolutionizing Mental Health Care in the U.S. \(hbr.org\)](#)

<sup>23</sup> [What is Digital Health? | US Food & Drug](#)

<sup>24</sup> [The future of virtual health | Deloitte](#)

<sup>25</sup> [Are your clients leaving too soon? | APA](#)

Likewise, a constellation of narrowly-focused mental health solutions dilutes a holistic approach to mental health care.

Employers are pivoting, looking for comprehensive solutions that address the interplay between the various aspects of mental health, providing a holistic benefit that also alleviates navigation challenges to the most appropriate resource. To do this entails a hybrid approach of virtual and in-person care.

Virtual care and/or digital solutions alone will not resolve the mental health concerns of employees. Employees may also need in-person care. Employers who provide benefits that integrate virtual care and in-person care create a comprehensive mental health support system that caters to the diverse needs and preferences of their workforce. Such a support system ultimately contributes to healthier, happier, and more productive employees.

## Mental Health and Health Plans

Health plans have traditionally been a critical access point to mental health services. Most health plans, including commercial employer-sponsored plans, Affordable Care Act (ACA) plans and Medicare plans, cover mental and behavioral health services including therapy or counseling, pharmacy, as well as in-patient or partial hospitalizations. Health plans finance payment for services and contract with providers to create networks. Additionally, many health insurers offer EAPs that include support and coverage for mental health services such as therapy.

### Health plans and digital mental health

As the market for digital solutions has ballooned, health plans have added dozens of digital mental health solutions. Applications cover a broad array of needs: from mindfulness and resilience to substance use disorders and app-based therapy. Typically these are accessed through the health plan website—and members are on their own to scroll through and try to find a relevant or useful program. Customer service agents are often as lost as members, as they try to keep up with new offerings whose availability varies by plan sponsor.

## Health plan challenges drive the need for effective mental health solutions

Traditional health plan operations have struggled to create a simple, coherent experience for their membership looking for mental health support. The challenges faced by health plans come from both external obstacles as well as internal health plan issues.

- ▶ **The supply-demand problem is real.** Health plans struggle with the shortage of mental care providers. For more severe cases, beds at inpatient facilities are limited and there are simply not enough professionals for the demand for therapy. This drives ‘ghost networks’ as provider directories appear to have lengthy lists of providers, none of whom are accepting new patients. Patients make dozens of phone calls to find a therapist and must settle for the first available—who may not be the right match for their needs.



- ▶ **Siloed business operations create fragmented experiences.** Mental and behavioral health are often separate businesses from medical. Pharmacy likewise operates very differently. Whether by design over privacy concerns or by poor planning, data about members exists in different data warehouses and applications, and often are unable to be unified to create a single view of the member. This leads to disjointed user experiences and increased navigation challenges. Members grow frustrated as they are passed from one call center to another and given varied answers as they seek to learn about their coverage, locate providers, or fill a script. Different lines of business with independent budgets may have different goals and KPIs, leading to competing, or redundant, initiatives.
- ▶ **Digital tools are underutilized.** The digital mental health solutions offered by health plans are typically poorly utilized. Given that different areas in the plan may sponsor different programs, similar resources may be located on different parts of the member website. Additionally, many programs are web-based and do not have an app version, or members have difficulty logging into various apps. Communications about available resources tend to be untargeted and ineffective at reaching members in their moment of need.
- ▶ **Regulations hinder innovation and better experience.** Health plans and providers must adhere to state and federal regulations. While these regulations were created to prevent abuse, they can hinder innovation and simplification of the member experience.

## The Virtual Approach

Virtual health is a critical tool in supporting employee and plan member mental health accessibility, convenience, and scalability across large, diverse audiences. When developed correctly and applied with user-centric design principles, virtual health technology delivers a number of benefits, including:

- ▶ bridging the shortage of mental health professionals with its fast, convenient access to mental health services from anywhere in the world
- ▶ helping people seek and receive treatment from the privacy and safety of a location of their choosing, alleviating the stigma of being seen entering a mental health facility
- ▶ removing the barriers of brick-and-mortar clinics, expanding hours of access and reducing logistical challenges, like transportation and dependent care



At Summus we deliver a modern, personalized approach to mental health through: proactive education from best-in-class experts, lifestyle-focused support, tailored mental health navigation, and personalized referrals for long-term treatment. We do this by offering:

- **Masterclasses with leading specialists** covering important and timely mental health topics that foster a culture prioritizing wellbeing.

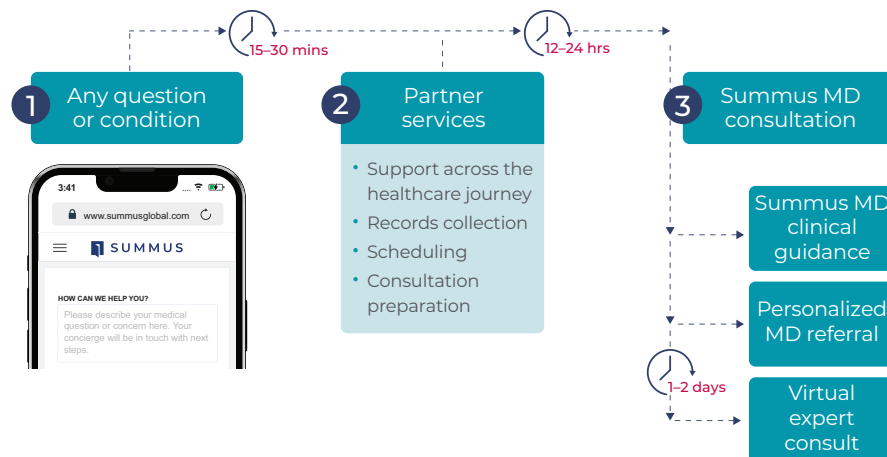
stress management	sleep
imposter syndrome	burnout
teen anxiety & social media	reducing risky behaviors

- **Lifestyle changes focused on self-care** from clinicians trained and certified in Lifestyle Medicine. Our physicians help employees make small changes across six areas of health that have lasting impact, resulting in improved mental and physical health.

The Six Pillars of Lifestyle Medicine



- **Clinician-led mental health navigation support** takes the stress out of finding the right type of mental health professional.



- ▶ **Personalized provider referrals** that are in-network and culturally aligned with an employee or plan member's preferences.

## Personalized referrals: Navigating grief



### Health concern

Mike's father Joe passed away unexpectedly, and he and his mother were overwhelmed with grief trying to process what happened. Mike reached out to Summus hoping to find a therapist for him and his mother, so that they could address their grief in a healthy way. He also wanted to make sure his mother had long-term bereavement support, especially since her parents had passed away when she was very young.

### Member impact

Summus quickly connected Mike with Melissa Furdyn, Summus Clinical Advisor and Social Worker at Weill Cornell/New York-Presbyterian Hospital. Mike explained that he wanted to find therapists for himself and his mother, for in-person visits. Melissa listened to the family's needs and in just a few days provided two lists of providers who were in-network and accounted for their individual preferences.



*Melissa was incredibly helpful explaining the process and listening to my needs and concerns as it pertained to finding a therapist to help me during a very emotional and challenging time.*



## Considerations When Selecting Mental Health Benefits

With the proliferation of mental health solutions, it is more important than ever to identify and select those solutions and technologies that are best for your workforce or plan. When selecting a benefit, consider whether solutions deliver:

- ▶ **Awareness and education for a modern approach to mental health**

Mental health encompasses a variety of complex emotions and situations. Many of these are not diagnosable conditions, but challenges employees and plan members are facing as they live, work, parent, and serve as caregivers in today's society. This includes BIPOC and LGBTQIA+ employees who experience higher rates of mental illness. Prioritizing education for employees and members is critical to creating a corporate culture where employees feel seen, heard, valued, and supported.



### ► **A focus on self-care that improves mental health and overall wellbeing**

It is not enough to offer a benefit that addresses symptoms. Recent research shows that traditional wellness programs lack results that improve wellbeing and mental health.<sup>26</sup> Understanding the root cause of symptoms is vital for overall health and wellbeing—both physical and mental. Benefits and solutions that use Lifestyle Medicine are more effective. Lifestyle Medicine is focused on the prevention of illness through lifestyle changes and self-care, which is shown to prevent the onset and reduce the symptoms of mental health disorders including anxiety, depression, and substance use disorder.<sup>27</sup> Using an evidence-based curriculum, Lifestyle Medicine addresses six focus areas that are the underpinnings for health and wellbeing: nutrition, physical activity, restorative sleep, stress management, avoidance of risky behaviors, and social connectedness.<sup>28</sup>

### ► **A clear path to care with navigation support**

Employees and plan members facing an acute issue, whether a child with behavioral issues, a spouse with a substance use disorder, or feelings of depression or anxiety, often feel lost navigating an unfamiliar and confusing system of benefits, providers, and treatment options. They often don't know where to start or who to turn to for advice. Navigation from trained and credible professionals is key. With dedicated clinical navigation support, employees and plan members get the appropriate care from the very start, avoiding multiple visits, repeated tests, and worsening health.

### ► **Personalized provider referrals for the right care**

For employees and members that need to establish a relationship with a therapist for ongoing treatment or those needing inpatient support, benefits that curate personalized

<sup>26</sup> [Workplace Well-Being Programs Didn't Improve Employee Mental Health Study Says | Forbes](#)

<sup>27</sup> [Mental Health in Lifestyle Medicine: A Call to Action — PMC \(nih.gov\)](#)

<sup>28</sup> [Home — American College of Lifestyle Medicine](#)

provider referrals ensure that employees are guided to who they need while accounting for their care preferences. Personalized provider referrals should account for insurance coverage, provider availability, subspecialization and experience, and concordant care.

► **Offers comprehensive solutions for the entire family**

Benefits should support more than just the individual employee or plan member. Often, mental health concerns are not isolated, rather they are exacerbated by other medical concerns. Benefits that address the continuum of care and health journeys for dependents (e.g., children and aging adult parents) and caregivers are vital to a holistic approach to health and wellbeing—both mental and physical.

► **Ease of use and integration with existing benefits**

To support employee and member use, engagement, and improved health, it is critical that benefits are easy for employees and members to efficiently navigate and use fully. Further, for HR and benefits leaders it is important that any new benefit or solution integrates seamlessly within the existing ecosystem to further support use and sustained engagement.

## Timely Navigation Across the Continuum of Mental Health

To help employees and plan members access care for their unique mental health needs, employers and plans can support them through the clutter of their benefits offerings. Virtual health, when done right, guides employees and plan members to the right, high quality care in just hours or days. Timely support ensures that no matter the mental health concern, employees and plan members have a clear path forward for their care.





## About Summus

Summus is the leading virtual health company, founded with a mission to restore human connection in healthcare. Our proprietary marketplace model empowers patients, families, caregivers, and physicians to share and access high quality specialty expertise—across all health questions, at any point in the journey. With a curated network of more than 5,100 renowned specialists from top academic medical centers, and more than 2.1 million members around the world, Summus serves as the clinical front door to access trusted, high quality, healthcare expertise, and to support people in the moments that matter most.

Better access. Better decisions. Better outcomes.

Across the continuum of care.