



Mental Health: From individual stigma to societal issue

Europe edition

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Introduction

Europe as a whole enjoys very high levels of human development, strong health systems, and is mostly free of violent conflict. Health is considered a human right in most countries and is generally publically funded. However, mental health remains an aspect of life that has not yet caught up to physical health in public perception or accessibility. The COVID-19 pandemic has brought mental health much greater awareness in public discourse.

There is a clear need for mental health care in Europe, and accessing treatment is not a given. 4 in every 100 people in the European Union have been diagnosed with depression. In the UK, 19.7% of citizens suffered from anxiety and depression in 2014, the latest year for which statistics were available, which are likely to have increased given the widespread consensus that the mental health conditions in the UK have worsened since the COVID-19 pandemic¹. While treatment options may be available, they are not always accessed – a 2017 European commission report found that approximately 56% of patients with major depression receive no treatment at all.² Especially troubling are severe mental health issues for young people – suicide is the leading cause of death for adolescents in low and middle income countries in Europe and the second leading cause of death in high-income countries.³

Psychologist visits are generally covered by public health schemes, with France, Bulgaria, and Latvia standing out as exceptions. However even when psychologist visits are covered, the cost may be prohibitive. In Austria for instance, a psychologist visit may cost 4 hours of work at a minimum wage. Furthermore, waiting times may be prohibitive- In Germany, one of the countries with the highest ratios of health care workers to population, patients may wait up to 6 months to see a psychologist.⁴

However, perhaps the biggest obstacle to receiving care is stigma around mental health and lack of awareness. In France for example, discrimination can extend not only to people receiving psychiatric care, but also to their social entourage and to psychiatric institutions and workers, which makes people less likely to access care.⁵ This stigma is further reflected in laws allowing coercive treatment of mentally ill people in some European countries, a major human rights issue being addressed by the Council of Europe.⁶

Mental health is a major issue in Europe. Both a change in attitude and improvements in healthcare access are needed to help combat it. In the wake of the COVID-19 pandemic, mental health has been raised to the level of a social issue in many countries, with major awareness campaigns by public health organizations. We can hope that in the coming years, mental health needs will receive the care and consideration they deserve.

¹ <https://www.mentalhealth.org.uk/statistics/mental-health-statistics-depression>

² <https://www.dw.com/en/pay-up-or-put-it-off-europe-fails-to-treat-mental-health/a-56812344>

³ <https://www.euro.who.int/en/health-topics/noncommunicable-diseases/mental-health/areas-of-work/suicide>

⁴ <https://www.dw.com/en/pay-up-or-put-it-off-europe-fails-to-treat-mental-health/a-56812344>

⁵ <https://www.psycom.org/comprendre/la-stigmatisation-et-les-discriminations/>

⁶ <https://www.coe.int/en/web/commissioner/-/reform-of-mental-health-services-an-urgent-need-and-a-human-rights-imperative>

France: Recognizing the importance of teletherapy- insights from employers

By Aurore Sitbon
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Following the COVID-19 pandemic, the prevalence of mental health issues is on the rise. Fortunately, awareness of these issues is increasing as well. AXA has been tracking these trends and is working closely with employers in France to build solutions.

Since the COVID-19 began, **3 times more Europeans** reported poor mental states than prior to the onset of the pandemic.⁷ A steep increase in mental health issues has been observed in all areas of life. The workplace has in particular been strongly impacted, and **63% European reported a rise in work-related stress.**⁸

AXA believes that employers have a key role to play to support their employees' mental wellbeing. A report found out that on average, employers generate a **return of €5 for every €1 spent in mental health interventions** for their employees.⁹ As mental health becomes a health priority for AXA's corporate clients, AXA decided to explore how it could better equip companies with mental health solutions beyond their usual health insurance coverage.

To better understand these needs during the first semester of 2021, **AXA Next** coordinated a study together with AXA France & AXA Partners that interviewed more than 200 French decision makers were interviewed. To get the full picture of employer mental health needs, human resources directors, managers, and CEOs from various sizes of companies and sectors were interviewed.

We had **2 main objectives**:

- To better understand what employers key concerns & needs were regarding mental health
- To determine if there was a market for a digital therapy solution available 24/7 for employees

What did we learn?

We found out that mental health was a **priority topic for 63% of employers**. It might be explained by the fact that **73% of them considered that mental health has worsened** considerably among their employees since the pandemic.

A teletherapy solution was considered as an interesting offer for **70% of the interviewees**. **1 employer out of 4** was ready to invest in such a teletherapy solution which was perceived in bringing the following benefits:

1. Improving teleworking experience, quality of work life, well-being at work and employer brand (90% of interviewees)
2. Meeting regulatory requirements for psychosocial risks (82%)
3. Increasing productivity & reduce absenteeism (76%)

One key question around making this kind of solution sustainable was to understand the willingness to pay. According to survey respondents, the most acceptable business model was considered as a **100% financing by the employer** for its employees. However, a **lack of financial means** on the part of employers may be a major challenge, with 40% of decapitated to be the first one (for 40% of decision-makers). 63% of respondents viewed AXA in its role as

⁷ Source: AXA, a Report on Mental Health& Well-Being in Europe

⁸ Source: AXA, a Report on Mental Health& Well-Being in Europe

⁹ Source: Deloitte, Mental Health and employers, January 2020

a comprehensive health partner as the most legitimate provider for teletherapy solutions.

The results of this study of French employers show that more than ever companies are **open to innovative solutions to improve the mental wellbeing** of their employees. Teletherapy solutions are perceived as means of prevention which enable employees to access care anytime and anywhere with no additional cost. They

can be also a great help **to lower stigmas and barriers** in accessing a therapist.

Though this study was focused only on the French market, we believe many of the insights are possibly relevant to **many other AXA geographies**. Going forward, AXA Next is planning to collaborate with other AXA entities interested to develop new services in this exciting space.

France: Mental health during the COVID-19 pandemic

By Dr. Philippe Presles

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As in all countries of the world, the Covid epidemic has a significant impact on the mental health of the French population. Both the covid virus itself and the stresses related to the pandemic, especially confinement, have played a significant role in deteriorating mental health.

Since April 2020, a CoviPrev survey (initiated by Santé Publique France, France's public health agency) has been conducted every month on a representative sample of 2000 people. In July 2021, 9.1% of the people surveyed had suicidal ideation, 12.9% had anxiety (ADH score >10), 19.4% had depression (ADH score >10). This proportion has been constant since the beginning of the epidemic in France, with peaks during periods of confinement. For instance, during the 3rd confinement period in spring of 2021, anxiety rose to 22%, depression to 22.3% and suicidal thoughts to 9.4%.

It remains a delicate question to distinguish between the psychological impact of the confinement and the impact of the virus itself

on mental health. A study conducted in the US sheds some light to help understand these risk factors. Looking at a group of 236,379 patients aged 10 years and older who were infected with the SARS-CoV-2 virus after January 20, 2020 and who were still alive on December 13, 2020, strong negative mental health impacts were observed. Anxiety disorders (occurring in 17% of patients), mood disorders (14%), substance use disorders (7%), and insomnia (5%). This study therefore confirms that Covid19 infection has a direct impact on psychological health. The risk of neurological and mental diagnoses was overall 44% higher after COVID-19 than after influenza (compared with a group of 105,579 influenza patients who were COVID19 negative). We can assume that similar impacts would occur in the French population.

To help face the mental health impacts of the pandemic, Sante Public France launched a mental health awareness campaign, with a particular focus on 18-24 year olds who have been particularly affected. Lack of awareness and stigma are major obstacles. Sante Public France has commented "Although the issue of mental health has emerged in recent months due to the health crisis, this subject remains unknown and taboo for many French people."¹⁰

¹⁰ <https://www.rfi.fr/en/international/20210407-covid-survivors-at-greater-risk-of-mental-health-disorders-study-suggests-lancet-france>

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Switzerland: Mental health in the workplace

View from AXA Switzerland

By Claudia Bienentreu
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There is still a large stigma around the topic of mental health – both in private as well as in business life. AXA Switzerland wants to raise awareness to the topic and offer support for private persons as well as for companies, especially SMEs, that want to take care of their employees – setting a focus on prevention services. We realize that our mental well-being is essential. At AXA we take a holistic approach to help people live a better life, and mental health is crucial to be successful, happy, confident, to reach life goals, maintain financial stability, and to believe in oneself.

Many people suffer from mental health issues: an increasing number of claims payments in daily sickness benefits insurance and pension funds are due to mental illness. More than 29% of employees in Switzerland feel stressed at work (Job Stress Index 2020). According to our partner Pro Mente Sana, a Swiss foundation who advocates for mentally impaired people, 9 out of 10 people in Switzerland know someone who has mental issues – but don't know how to help.

A critical issue for employers

Psychological difficulties and crises are also impacting the working world. One in two employees will show signs of mental illness at some point in their working lives. When our mental health suffers, work performance soon suffers as well, leading to absenteeism or even job loss. The Swiss economy lost around CHF 7.6 billion in productivity in 2020 because of mental illness.

Mental health is a huge challenge for employers, especially for small and medium-sized businesses or organisations: Mental illnesses and the prevention of such are much more difficult to tackle for employers than physical illnesses. Adding to that, the prevention offer in the Swiss market is still rather focused on physical health rather than mental health.

Knowledge on how to act preventively as well as on how to deal with employees who are mentally distressed or ill is often lacking, even more so in smaller organisations. Employers are overstrained; responsible persons want to do something but do not know what. Stigma is still prevailing. Raising awareness to mental health issues and offering low-threshold intervention is therefore of high importance.

Taking action to help: Mental Health First Aid in the workplace

Since 2019, Pro Mente Sana has been offering the so called ensa Mental Health First Aid Course, which is the Swiss version of the evidence based Australian Mental Health First Aid Program. With both financial and know-how support from AXA Switzerland, a specific training for managers has been developed and successfully tested in 2021. The new course enables managers to know the importance on mental health for their team and react to mental difficulties with supporting talks. The sooner a conversation is sought with those affected, the sooner help can be provided. Doing the right thing helps avoid human suffering and high follow-up costs.

First aid talks in the work context are challenging situations for managers. In this course, they will learn about the important role of mental health at the workplace, to recognize the signs of mental illness at an early stage and practice conducting first-aid talks with employees in role plays and discussions.

The content is focused on:

- Mental health in the workplace
- Measuring and evaluating mental health in the company
- Recognizing and perceiving mental health in the team
- Mental health of employees – how to handle the first aid conversation.

UK: Making mental health accessible

View from Andres Fonseca, CEO of Thrive Global UK

I have been a doctor since 1996, starting as a GP, where my interest in mental health developed. Back then I felt that people with poor mental health had quite a difficult journey. Taking the time to explore what was going on, there were often mental health concerns that had a major impact on what they came to see me about. Sometimes the primary issue was a mental health one even though they had not mentioned it. I initially felt this was a combination of reluctance to accept the mental health issue and worrying that I wouldn't listen if they started with that. Having more time to explore these issues in particular is what encouraged me to move into psychiatry.

Barriers to accessing mental health: stigma and resource scarcity

Internal and societal stigmatisation has been a constant barrier throughout my clinical practice. Throughout my time as a doctor, I have seen a dramatic change, particularly over the last five years. Today there's greater understanding of mental health, which has translated into more people seeking help. This has led to more clinicians outside the mental health space having a greater understanding, being more receptive and having greater knowledge of it, largely thanks to dedicated advocacy and activism. The issue has not disappeared and there is still quite a way to go, but it has improved tremendously.

The biggest challenge in the UK is resources. The healthcare budget expanded in 2021 but this has been rightly devoted to directly fighting the pandemic. However, if you consider the extra costs associated with the pandemic, the increased budget does not quite pay for them, leading to a cut in other services. Social care and mental health were not prioritised in the Spring 2021 budget even though the lockdown led to increased demand on mental health services. This is not seen as part of the pandemic, even though it is a consequence of it. This will lead to longer waiting times and those who are disadvantaged having greater problems accessing services.

At-risk groups face greater access challenges

Low-income families, minority groups and the LGBTQ+ community are at greater risk and face additional challenges. For example, low-income families tend to live in more deprived areas, with more demand on already scarce services. In minority groups there are cultural barriers from both inside the community, which might not understand mental health as fully as other groups, but also in providing care in a way that is acceptable. I believe that in the UK there is greater understanding and

acceptance compared to other countries, but the fact that belonging to a marginalised community remains a risk factor indicates we still have a way to go.

Men are a vulnerable group for mental health risk

There is a group that we may not think of as vulnerable, but when considering mental health, is a group of great concern. This is men—particularly middle-aged men. In the UK the rate of male suicide has grown over the past few years, whereas for women it has remained flat. The greatest growth has been in men aged 45-49. A lot of work remains to be done with this group as, despite some positive changes, it remains badly affected. Of course, all vulnerabilities can affect one another: A gay, Caribbean 47-year-old old man from a low-income background would be singularly vulnerable. Would our services do a good job of engaging him?

Building accessible solutions: beyond a mental health app

For me, solutions that can be accessed privately, are personalised, ethnically sensitive, non-judgemental, free at the point of access and don't require a gatekeeper are the most promising. These solutions need to be accessible, scalable and affordable, which means using technology. However, a mental health app is not all that is needed. Technology should enable people to practice self-care, which vulnerable groups seem to prefer. It should also enable access to the right clinician, at the right time, without barriers. At Thrive we take this vision seriously and provide a digital service that includes prevention, screening, self-management, and access to our psychological therapists. We work with employers, insurers, the NHS, charities, and other partners to ensure that the services we provide remain free at the point of access.

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UK: Mind - the Gap

The need for a fresh approach in mental health at work

By Dr Chris Tomkins,
Dr Josh Harwood

The challenge

We are encouraged to service our cars to keep them running, as children we were told to brush our teeth to avoid tooth decay and as adults many of us keep an eye on our diet while keeping physically active. Yet, we are often given the message that feelings of stress and anxiety are a sign of weakness, that we should ignore our worries and be productive, despite our concerns. One in four of us in a year are likely to experience poor mental health and this has become such a concern that 62% of boards see it as their biggest wellbeing issue. Despite progress being made, the stigma surrounding mental health is still debilitating.

But what is mental health? Is the medical terminology of “mental illness” outdated? Is it correct to be comparing mental health to physical health? This is a complex question and has many points of view. Putting mental health on an even playing field with physical health is very important. Currently mental health services receive a tiny fraction of healthcare funding compared with physical health services, despite depression being a leading cause of disability worldwide (WHO), with 264 million people affected, and suicide being the fourth leading cause of death among 15–29-year-olds globally (WHO).

Whilst parity of esteem between mental and physical health is vital, treatment will need to be different. Helping someone with anxiety and depression is not the same as treating a broken leg. Mental health treatment requires a collaborative approach that considers factors

within the individual including their biology, their thought processes and their behaviours, but also their context, their environment, their childhood and their relationships. Ignoring any of these will make the treatment less effective. The idea of a doctor being able to “fix” the mind of someone with mental health is not a complete picture.

We also know that mental health tends to get worse if it is not treated as early as possible. 75% of adult mental health difficulties first presented in the teenage years, with the vast majority of people not receiving the help they needed when the difficulties first presented. At AXA Health we are looking to act earlier in the journey, addressing the factors that can lead to poor mental health and making receiving help as easy as possible. We want to make sure that difficulties are addressed before the burden becomes too great.

For an analogy, think of heart health. Many years ago, people had heart disease as a natural consequence of poor lifestyle. Now we understand the leading indicators such as cholesterol and blood pressure, so we can help people change to healthier behaviours and avoid future ill health. Can we do the same for the mind? At AXA Health that is our intention. We have been studying the science base, especially in the field of positive psychology, and there is plenty of evidence for us to build models that can really help people understand their state of mental wellbeing and take action to improve it.

Neurodiversity

An estimated 15% of people have neurodiverse traits such as dyslexia and autism. This is very much a wellbeing challenge with real value for employers if they understand and harness it. Society as a whole expects people to behave and interact in a particular way. Neurodiverse people often do not fit that mould, and this can create tension that causes anxiety and real psychological harm. However, all forms of neurological development are equally valid and equally valuable. It is not for the 15% to change and fit in with the majority, but for the 85% to realise the huge benefits that come

from diversity in thinking, skills and strengths. Some extremely notable people are thought to have had neurodiverse brains, which their environments allowed to flourish: Alan Turing, Albert Einstein, Henry Ford, Richard Branson, Bill Gates, to name a few.

The role of the employer

Most employers have grasped that poor mental health is a major detractor in the workplace. It creates a negative culture and, although it is not an infectious ‘disease’, it can be spread around through how people behave to each other. The productivity impact of poor mental health on a single individual is in excess of \$1000 and the return on investment for acting early is estimated at 8:1 (Deloitte). To build an energised, progressive business, employers need to work with expert providers to put in place solutions that tackle the sources of poor mental health as well as support those experiencing problems. This takes us beyond traditional EAP to sophisticated multi-disciplinary approaches. To look at the problem in isolation makes it impossible to solve. For example, someone with type 2 diabetes is 2-3 times more likely to experience depression. While they can be assisted with their psychological health, helping them manage their physical condition is likely to have a greater impact.

We invest time, energy and money with the aspiration that our people bring the best version of themselves to work. Some may bring personal problems, and some may bring personalities at odds with their social environment - this will always be the case. The cultural and commercial benefits fully justify employers being proactive in providing services that helps individual understand and resolve their individual needs and the needs of colleagues.



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governed by French law, with a share capital of 487 725 073,50 euros
which the registered office is at 313 Terrasses de l’Arche, 92 727 Nanterre Cedex, France,
registered under the number 310 499 959 R.C.S. Nanterre