



Health Plan EAP vs. Stand-alone EAP: An Analysis of Program Performance

With HR staffs doing more with less and attempting to simplify vendor management, organizations may consider an EAP model that is embedded in the health plan benefit. Many employers have been offered a “free” EAP from their health plan provider as incentive to renew or maintain their contract. However, a number of employers that have tried this model have been met with low EAP utilization, lack of management consultation support, employee dissatisfaction and a bare-bones service that may not align with organizational goals, such as increased employee effectiveness, risk management and appropriate use of costlier managed behavioral health benefits.

In a recent study by the Temkin Group, health plans were the lowest-ranked industry in terms of customer service, with all but one health plan receiving a “poor” or “very poor” customer service rating. As a result of the commonly low-performing EAPs embedded in the health plan, employers often return to a traditional, stand-alone EAP provider.

Case Study #1

A case in point is a large natural gas producer with 10,000 employees in more than 20 states. After experiencing a less than 1 percent annual utilization rate through an EAP offered through its health plan, the company made a renewed commitment to supporting employees and launched a new program through ComPsych.

The Program

- ComPsych worked with the employer to proactively promote services, with creative, company-branded campaigns. The themed campaigns included brochures, magnets, fact sheets, emails and intranet postings, and engaged employees on relevant topics such as work-life and relationship issues, which drove awareness and utilization.
- As part of launching the more robust program, the employer doubled its EAP sessions from three to six and added comprehensive work-life services, resulting in a program that was more valued by employees for resolving issues.
- Lunch n’ learn seminars were initiated on mental health and other topics, addressing everything from sleep deprivation and multigenerational caregiving duties to addiction and suicide prevention. Another means to drive awareness of the EAP, the seminars also reinforced the breadth of available services.

“We had changed from ComPsych to a program where the EAP was rolled into the medical plan, and then decided to come back to the experts at ComPsych, who have been responsive in their service and very thorough in their reporting.

“Our employees have used the services more every year since the program was implemented. This is due in part to the proactive communication to our employees—they enjoy getting the newsletters with practical information and it makes them feel more comfortable in using the services.”

- Jeff Steingart, Fire Chief
Countryside Fire Protection District

Stay Ahead of Performance, Productivity and Health Issues

- Depression screenings were incorporated into the standard health assessments of the employer's wellness program. Employees who gave consent and showed signs of anxiety, stress or depression received a confidential outreach call from ComPsych.
- Manager training sessions were held on how to appropriately refer employees to the EAP. Empowered with information, supervisors felt more confident in handling difficult employee situations and suggesting the EAP as a solution.
- Unlike the previous health plan/EAP provider, ComPsych answered every call 24/7 with a live, master's-level clinician, never an answering machine or automated system.

The Results

- With the previous vendor, the annual number of employee calls to the EAP totaled about 100 (less than 1 percent).
- After the ComPsych program was implemented, annual utilization jumped to 25 percent, with another 10 percent in online requests for services and information.
- These enhanced services produced a record numbers of calls to the EAP and online requests for information, as well as referrals for EAP counseling, dependent care, financial counseling and legal resources.
- The employer enjoyed 15 percent lower absenteeism rates and higher productivity, all without a significant increase in benefit costs.

Case Study #2

A nationwide network of addiction treatment centers with 5,300 employees was using a health plan model of EAP delivery, with disappointing utilization rates of less than 5 percent. After a couple of years with the health plan EAP, the company decided to offer EAP services through ComPsych.

The Program

- ComPsych collaborated with the client to design a program for their specific employee population's needs. The result was a robust six-session EAP, legal and financial guidance services, child and elder care referrals services, lunch n' learn seminars on topics relevant to employee challenges—such as how to address stress and how to manage personal finances—and critical incident stress management services, available anywhere employees worked or lived.
- ComPsych also initiated a full schedule of in-person promotions, with ComPsych representatives attending all eight of the client's annual health fairs to help launch and introduce the program. Employees were educated by ComPsych experts on the many ways the program can help with not only day-to-day issues but bigger crises, and printed materials were distributed at each health fair.
- Following the in-person promotions, ComPsych kicked off a dynamic, integrated communications campaign with customized materials (including brochures, emails, HelpSheetsSM, posters, FAQ flyers and wallet cards) that the client distributed electronically and in hard copy.

The Results

- The previous program, provided by the health plan vendor, had utilization rates of 4.5 percent.
- After the ComPsych program was implemented, annual utilization topped 15 percent.
- Employees used the program for a wide variety of personal issues, including getting information and support related to moving, relationship issues, financial matters and caregiving challenges, which helped them stay focused and productive on the job.

Critical Differences in Program Philosophy

A stand-alone EAP such as the ComPsych GuidanceResources program typically achieves utilization rates at multiple times that of health plan-embedded EAPs. This enables early intervention opportunities, resolving employee issues before they negatively impact productivity or become costly medical claims. All this is accomplished while still being able to integrate with the medical plan to ensure vendor integration strategies are met.

Below are key differences between a stand-alone EAP and a typical EAP embedded in the health plan.

Stand-Alone EAP Provider	Health Plan EAP
EAP is the vendor’s primary focus and area of expertise, resulting in a well-developed behavioral health network and strong service delivery	The medical network is the main focus, with EAP being an afterthought
Proactive, ongoing communication encourages utilization and supports employees	Services are reactive and typically not promoted and therefore underutilized
Employees trust the traditional EAP to be confidential, which increases utilization	Employees are concerned about information sharing between the health plan and the embedded EAP, which can negatively impact utilization
Organizational tools such as on-site crisis counseling, manager referrals and consultation, employee seminars and customized reporting are included	Often a simplistic program: Few if any management or organizational tools are included
Known for promoting non-medication therapies, the EAP reduces pharmacy costs and resolves more cases	The health plan model does not have incentive to resolve issues within the EAP, and may refer more cases to managed behavioral health
A well-utilized EAP results in cost savings and productivity enhancement through early resolution of employee problems	A “value-added” benefit, the embedded EAP is not a strategic tool to reduce costs or improve productivity

The bottom line: A stand-alone, comprehensive EAP that is well-promoted, such as that offered by ComPsych, results in significantly better utilization which increases productivity and reduces absenteeism and medical costs.

About ComPsych

ComPsych® Corporation is the world’s largest provider of employee assistance programs (EAP) and is the pioneer and worldwide leader of fully integrated EAP, behavioral health, wellness, work-life, HR, FMLA and absence management services under its GuidanceResources® brand. ComPsych provides services to more than 50,000 organizations covering more than 109 million individuals throughout the U.S. and 160 countries. By creating “Build-to-Suit” programs, ComPsych helps employers attract and retain employees, increase employee productivity and improve overall health and well-being.

CONTACT US
800.851.1714
info@compsych.com
www.compsych.com