



From pilot to launch:

closing the gaps around access to
mental health care

Life's brighter under the sun



Foreword



Every year, millions of Canadians trust Sun Life with their personal health needs. Our purpose is to help Canadians achieve lifetime financial security and live healthier lives. The work we do directly touches what matters most to Canadians. I speak for my colleagues and myself when I say that being part of this is both humbling and inspiring.

This work is perhaps more important than ever. COVID-19 has changed our lives. Mental health is a concern affecting many of us. We know that employers and employees are adjusting to difficult changes. We want to make it easier.

That's why I'm excited about the results of our recently completed pilots of two innovative solutions. This Bright Paper explores our pharmacogenomics and online cognitive behavioural therapy (CBT) pilots. These are two very important innovations to help support people struggling with mental health issues.

We learned many important things from these pilots. Providing early access before the onset of disability is one important example of an insight we are taking action on.

I'm pleased to announce that both pharmacogenomics and online CBT are available in our extended health care plans. Making these treatments available to plan members early – while they are still at work – has the potential to greatly reduce their symptoms, increase their quality of life and reduce their need to go on disability leave.

We're on this journey together and are excited to share what we're learning. I invite you to join us. Read on to learn about the potential of these innovations to support the health of your plan members.

Marie-Chantal Côté

Vice President, Market Development, Group Benefits,
Sun Life



From pilot to launch:

closing the gaps around access to mental health care

Sun Life recently completed pilots of two innovative solutions to support plan member mental health. The pilots were industry firsts and conducted in partnership with leaders in the field of mental health:



Pharmacogenomics. Sun Life partnered with the *Centre for Addiction and Mental Health (CAMH)*. This pilot used multiple interacting genes (combinatorial) pharmacogenomics testing as part of our disability management process for mental health claims.



Online cognitive behavioural therapy (CBT). Sun Life partnered with *MindBeacon Health* for two pilots. The first applied online CBT to our disability claims management process. The second pilot made online CBT available to plan members through their extended health care (EHC) plans.

These pilots offer great insights into the potential of these solutions to support plan member mental health. This includes how to best apply them to claims management and plan design. One key insight was that early intervention was linked to greater symptom improvement and earlier return to work outcomes.

These insights are guiding our path forward. We're excited to announce that these solutions are now part of our EHC plans. Pharmacogenomic testing is now an optional benefit. Online CBT, when overseen by a qualified practitioner, is a standard eligible expense. This means that plan members can access these solutions earlier and then take action to improve their mental health before it severely affects their ability to work.

Key insights on pharmacogenomics

Pharmacogenomic testing analyzes a person’s genetic makeup to learn how they will respond to a given drug. It’s a simple test – done through a quick cheek swab.

How people respond to a drug can vary quite a bit based on their genetic makeup. Finding the right drug can be a trial-and-error process. Research shows that only about one-third of individuals suffering from depression respond when first prescribed an antidepressant medication. Many patients must try several different drugs before finding one that produces positive results.¹

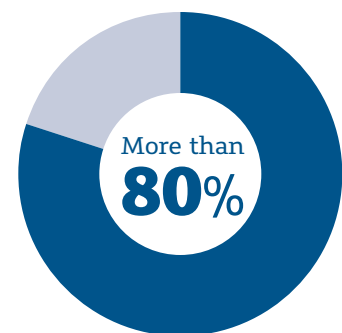
Pharmacogenomics can reduce trial and error by helping to find the right drug treatment faster. For plan members on disability, this means the potential for a faster recovery and quicker return to work. For those at work who need support, it can potentially prevent them from needing to go on disability leave.

Our pilot, in partnership with CAMH, provided combinatorial pharmacogenomic testing (GeneSight Psychotropic®, Myriad Neuroscience) to plan members on disability leave and taking medication to treat their symptoms. The testing helped their treating physician to determine effective drug treatments and doses based on the person’s genetic makeup.

High acceptance

Plan member engagement in the pilot was high – more than 80 percent of those approached agreed to participate.

This is an important finding. No matter how effective a tool is, it is not an effective solution if people don’t use it. The pilot results indicate that, if available, many plan members would use pharmacogenomic testing to support their recovery and faster return to work.



“...more than **80 percent** of those approached **agreed to participate.**”

Reduced symptom severity

Pharmacogenomic testing was associated with significant improvement in mental health. On average, participants had a 20-percent decrease in their depression symptoms at an eight-week follow-up. This represents a clinically significant improvement.



Finding an effective medication quickly can have a significant impact. This includes reducing symptoms, speeding recovery and helping plan members return to work faster.

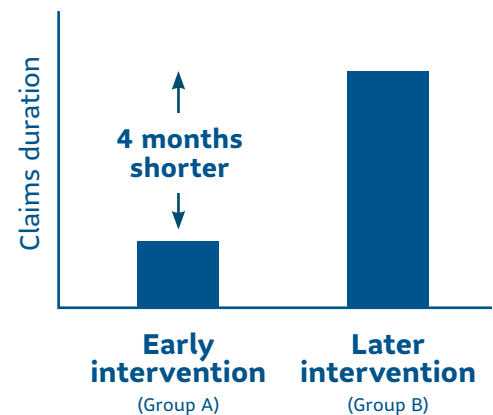
Importance of early intervention

In our pilot, providing pharmacogenomic testing early in a claim was associated with returning to work much faster. For example, we compared participants who were on disability for less than 12 months (Group A) and participants who were on disability for over 12 months (Group B). What we found was that Group A had claims that were four months shorter than Group B.

Our pilot results are consistent with a growing body of peer-reviewed scientific research. This research supports pharmacogenomic testing as an effective new tool to help treat depression and anxiety.

The longer depression goes untreated, or lacks effective treatment, the more likely it will become severe and disabling.² Thus, early intervention like this has the potential to improve health outcomes. It can also reduce employer costs and minimize disruption. Shortening claim duration by four months can add up to significant savings. The costs associated with replacing employee income alone are high. The average monthly benefit received by a plan member on long-term disability was \$3120 in 2019.³

“On average, participants had a **20-percent decrease** in their depression symptoms at an **eight-week follow-up.**”



These insights have guided our practices in two significant ways:

- 1. Earlier intervention in disability claims management.** We're taking steps to embed pharmacogenomic testing in our disability claims management toolkit. We're applying it earlier in a claim when possible. This is where our pilot showed the most potential for improving outcomes.
- 2. Supporting those at work and at risk of going on disability.** Pharmacogenomic testing is now an optional benefit. Plan sponsors can elect to include it as a covered expense under their EHC plan. This gives plan members access to better treatment sooner and offers the potential for faster recovery and prevention of work absences.

Pharmacogenomics – expanded use beyond mental health treatments

We focused our pharmacogenomics pilot on mental health and disability. But pharmacogenomic testing can apply to other health conditions. This includes common chronic conditions such as diabetes, cancer, and arthritis.

When added to a Sun Life plan, plan members can claim pharmacogenomic testing costs when it supports their diagnosis. This has the potential to lead to a faster and more effective treatment path – and reduced absence from work.



Key insights on online CBT

CBT is a standard, effective treatment for a wide range of mental health concerns, including anxiety and depression. It helps patients manage feelings of distress by learning to change the way they think and behave.

While therapists have traditionally provided CBT in-person, there is a growing awareness – and use – of online CBT. With online CBT, the patient completes their therapy online through self-paced modules. The therapist does an initial online assessment to tailor care successfully to the individual. In addition, the therapist monitors and consults with the patient throughout treatment to continuously adjust care.

Research has shown that online CBT can be just as effective as in-person therapy in many cases. It's most effective for mild to moderate anxiety and depression,⁴ but can also offer significant benefits for those with more severe symptoms.⁵ It can be significantly less expensive too. This is because the therapist can use their time more efficiently. Additionally, online CBT can help overcome the challenge of accessing a qualified therapist for those living in underserved communities. And it can help those who are hesitant to see a therapist in person due to mental health stigmas.

To pilot online CBT, we partnered with MindBeacon Health, a Canadian leader in the delivery and measurement of *internet-based mental health therapy*. We conducted two pilots with BEACON, the provider's online CBT service. The first involved plan members on disability leave due to mental health issues. The second involved plan members at work who were experiencing mental health issues.

Disability Pilot

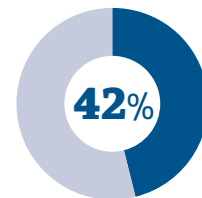
Reduced symptom severity

Of plan members on disability who completed the online CBT program, 42 percent saw a clinically significant reduction in symptoms. Mild to moderate cases were more likely to resolve. However, we also saw improvement for many who began therapy with moderate to severe and severe symptoms.

Strong benefits of early intervention

Similar to our pharmacogenomics pilot, the earlier the intervention, the better the results. We compared participants who started online CBT within 90 days of their disability leave with those who started later. Participants who started the program within 90 days of their disability were 50 percent more likely to return to work than those who started later.

We're currently assessing the most effective way to incorporate online CBT into our disability claims management tool kit. Like pharmacogenomics, our pilot results are guiding this process. We're looking closely at how it can support plan members earlier in their claim.



"... **42 percent** saw a **clinically significant reduction in symptoms.**"



"Participants who started the program within **90 days** of their disability were **50% more likely to return to work ...**"

Pilot for those at work and at risk of going on disability

High engagement and satisfaction

Program completion was high for plan members at work with anxiety or depression. The vast majority (84 percent) completed the program. Satisfaction with the program was also high. Three-quarters of participants (73 percent) were satisfied with their experience.

Significant improvement in symptom severity

Participants saw significant improvements in their mental health. For those who completed the program, 68 percent experienced a clinically significant improvement in their symptoms.

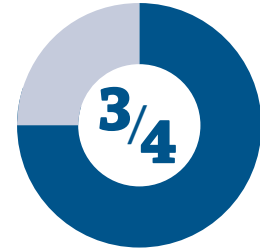
Our pilot showed that online CBT can be effective in supporting plan members at work who are struggling with mental health issues. There is great potential for it to improve the health outcomes of these at-risk employees and reduce their chance of disability.

Online CBT – now part of extended health coverage

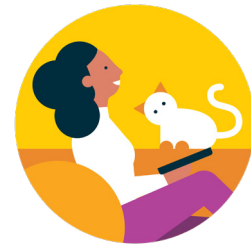
We're acting quickly on these positive results. We have added online CBT as a reimbursable expense under EHC plans when a qualified therapist oversees the treatments.

Partnering to increase access to online CBT

Sun Life has partnered with MindBeacon Health to offer Sun Life plan members online CBT at a discounted price. The discount helps ensure that the cost of therapy remains at or below the coverage maximums of most plans. This reduces the barrier of out-of-pocket expenses for plan members seeking mental health care.



“Three-quarters of participants (73 percent) were satisfied with their experience.”



“... 68 percent experienced a clinically significant improvement in their symptoms.”





Innovating to improve health outcomes

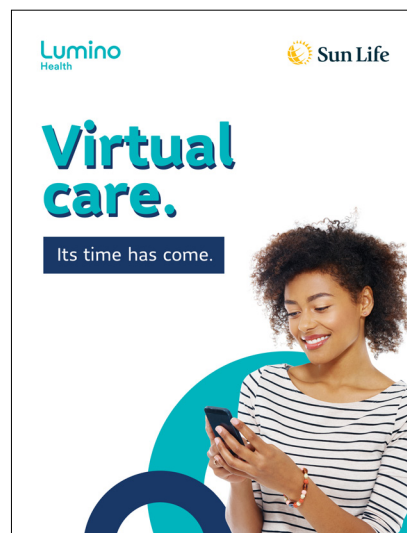
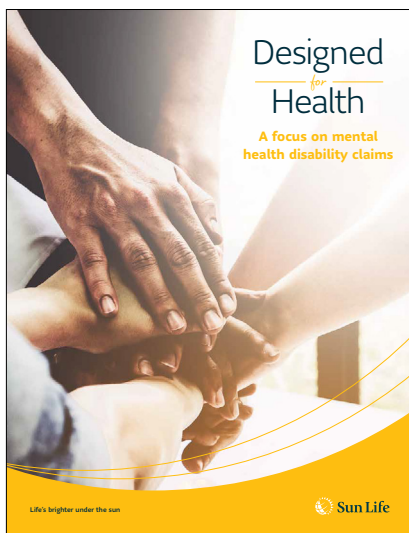
Pharmacogenomics and online CBT have emerged as two important innovations in support of mental health. Our pilots showed that these solutions have great potential to help support the health of plan members. Importantly, we gained insights into how and when these solutions are most effective. A key finding was that early intervention with these solutions was associated with significantly better outcomes.

These insights are guiding our actions in exciting ways. Among these are including online CBT as an eligible expense and pharmacogenomics as an optional benefit in our plans. These actions will help plan members get the support they need earlier – while still at work. Initiatives like these are part of our focus on early intervention. We are working hard to improve plan member health outcomes and decrease their risk of going on disability leave.

Contact your advisor or Sun Life Group Benefits representative to learn more.

Bright Papers

Sun Life's Bright Papers combine careful research and thoughtful analysis to help plan sponsors gain a deeper understanding of employee attitudes and behaviour. We believe that understanding what plan members want and expect is integral to helping them stay healthy, allowing employers to reap the rewards of a healthier workforce.



For more insight and thought leadership visit sunlife.ca/workplacementalhealth.

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- ¹ Why is it so hard to find an antidepressant that works? Sunnybrook.ca, YourHealthMatters (<http://health.sunnybrook.ca/navigator/finding-right-antidepressant/>)
- ² Ghio L, Gotelli S, Cervetti A, et al. Duration of untreated depression influences clinical outcomes and disability. *J Affect Disord.* 2015;175:224–228. doi:10.1016/j.jad.2015.01.014
- ³ Based on Sun Life's block of business. Average monthly gross benefit for LTD claim with approval date in 2019
- ⁴ Hadjistavropoulos HD et al. Transdiagnostic Internet-delivered cognitive behaviour therapy in Canada: An open trial comparing results of a specialized online clinic and nonspecialized community clinics, *J Anxiety Disord.* 2016;42:19–29.
- ⁵ MindBeacon Health: Mental health symptom improvement by starting severity level, December 31, 2019, data on file

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