

# BUSINESS INSURANCE.

## Mental health key to improving workplace safety: Panelists

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Employers can make their workplaces safer by addressing the mental health issues of their workforce.

That was the key takeaway from a session Friday at the virtual 2021 National Safety Council Safety Congress & Expo outlining strategies for handling the “looming” mental health crisis in the workplace.

“One of the things that’s really concerned me lately is mental health and the relationship between incidents and accidents in the workplace,” said Laurence Pearlman, Raleigh, North Carolina-based senior vice president at Marsh Risk Consulting.

When employers see worker distraction or other signs of mental issues or unhealthy behaviors, they often do not have the resources to address the problem or the skills to manage it, he said.

Mr. Pearlman noted that studies have found that 3% of workers account for about 22% of workplace accidents, and those accident-prone workers are 50% more likely to suffer from a serious accident than other employees. However, while employers may consider just terminating such workers, studies have shown that being accident prone is typically a temporary condition, usually lasting only six to 12 months and caused by serious problems at work or home, he said.

These issues may include physical or emotional conditions, a social or financial crisis, or distractions caused by pressures such as the pandemic, he said.

“We need to recognize the stresses our employees are under and how we’re going to manage it,” he said. “Having a mental health strategy is critical. There are a lot of ... mental health conditions that are driving some outcomes at work that aren’t good for the employee, and not good for the company either.”

Making the business case for addressing mental health concerns, such as by showing how disengagement can lead to lower productivity, is “a good starting point,” said Sandra Kuhn, Chicago-based partner and national leader of the behavioral health consulting group at Mercer LLC.

“We have to create an environment that supports mental health, full stop,” Mr. Pearlman said. This includes “really understanding what the impact of mental health is on productivity, absenteeism and obviously incidents.”

An employee assistance program is a good place to start in addressing the mental health needs of the workforce, Ms. Kuhn said, adding that employers need to ensure that these programs are easily accessed and that people are using them.

Mr. Pearlman said employers need to take a holistic approach to mental health challenges.

“You can’t just say, ‘We have an EAP, we’re done,’” he said. “We really have to have a holistic view. What we’re seeing is access to mental health providers exploding through (online) conferencing, which is wonderful



that we have those options right now.”

*More insurance and workers compensation news on the coronavirus crisis [here](#).*

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