

# Combat Substance Use Disorder in the Workplace:

## Review Benefits & Strategies around Mental Health

To help more employers address the issue, we polled benefits and loss control experts for their insights. Here's a list of some of the steps they suggest to help lower the costs of substance use disorder (SUD) in the workplace.

### MAXIMIZE BENEFIT OFFERINGS FOR SUBSTANCE USE DISORDER (SUD)



#### Understand the connection between mental health and SUD

According to the [National Institute of Mental Health \(NIMH\)](#), SUD is indeed a mental disorder. Not only can it affect a person's brain and behavior, but it can also lead to an inability to control the use of substances, such as: alcohol, marijuana, or prescription meds.



#### Make sure that health insurance plans address both physical and mental health

Today, we know that good physical health is connected to sound mental health. But with so many stressors impacting workers, particularly since the pandemic, mental health and wellbeing benefits have become acutely relevant – and highly valued. Now more than ever, evaluate existing benefits plans to make sure mental health support is included or consider new options that help employees take care of their mental wellness.

Since 2020, 67% of Americans have experienced more stress.



#### Review Employee Assistance Programs (EAP)

When someone is afflicted with SUD (or has a loved one suffering from it), it can affect their ability to focus on work and keep their job, generate money problems, and increase the chance of exacerbating anxiety, depression, or other medical problems.

Review current offerings to ensure they offer a robust suite of services that employees need, like easy access to professional, high-quality care, and specific SUD resources for employees and/or their family members.

Then, on a regular basis, not just during open enrollment, communicate information about SUD services, (e.g., one-on-one counseling, assessment, referrals to treatment programs, personal coaching, and recovery support.) Not only can these services be critical for getting employees the help they need, but they can also help limit the hidden costs of SUD, like presenteeism, absenteeism, and lost productivity.

**75%**

of employers say substance use is prevalent among their employees

**Only 17%**

feel extremely well-prepared to address the issue



## Leverage telehealth

With more employees now working remotely, broader telehealth services can be key for screening, diagnosing, counseling, treatment, and getting support for SUD and other mental health needs. **Among the benefits employees can access via telehealth:**

- faster access to professional care
- greater privacy and convenience from at-home treatment and online therapy
- virtual consults for medicine
- digital tech that can provide instant support to augment treatment

According to the U.S. Health Resources and Services Administration, “When used in combination with other treatment methods, telebehavioral health interventions can be part of an integrated approach to treating substance use disorders.”

## FOCUS ON LIMITING LOSSES, CLAIMS, & LAWSUITS FROM SUD



### Advocate for a culture around safety & compassion

Focus on:

- preventing accidents from occurring in the first place
- mitigating damages, if an accident or injury occurs
- addressing issues, like SUD, and getting back to normal as soon as possible

Also:

- communicate and enforce safety policies and procedures, including drug-free and drug-testing policies
- report and investigate accidents or injuries on a timely basis
- show compassion for injured or addicted workers and make sure they get the treatment they need
- establish return-to-work programs that get employees back to meaningful work as soon as medically possible



### Document policies and procedures

SUD policies should not only be part of safety programs and procedures, but they should also be fair, firm, and consistent for all. Make them easily accessible, for instance, in your employee handbook. This way employees know what is, and is not, appropriate on-the-job-behavior. **Work with legal and HR teams to correctly document:**

- expectations particularly around the use/misuse of drugs, alcohol, and prescription meds
- consequences for not adhering to substance-free policies
- proof that employees received the policy, understand it, and verify they will follow the rules



### Understand leave laws around SUD treatment and recovery

As more states legalize marijuana, you'll want to consult with HR and legal teams to make sure any SUD policies and practices at the workplace fully comply with both new and existing laws that protect employees. For example:

**Family Medical Leave Act (FMLA)** – allow employees who meet certain requirements to take an unpaid, job-protected leave to take care of a health condition, including SUD.

**Americans with Disabilities Act (ADA)** – make it illegal for employers to discriminate against recovering alcoholics and drug users who have a history of SUD or who are in treatment.



### Communicate with employees

No matter what programs you offer around SUD prevention, support and recovery, make sure all employees know the breadth and depth of services that are available and how to access them. Building greater awareness for the problem and how to stop it is an important step in preventing claims and ensuring a safe working environment for all.

## BOTTOM LINE?

Of course, there are many other factors employers may want to consider as they seek to lower the costs associated with substance use disorder among employees. Working with an experienced and trusted advisor can help you navigate and select the best options for your organization.

*Contact us today to find out how we can help  
you manage costs from SUD.*

[Contact Us](#)

