Mind Health and Wellbeing

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Advice for organisations on how to manage the mind health and wellbeing of your employees.

AVIVA

Mind Health and Wellbeing

Introduction

The focus of risk management and claims defence activities has historically largely been around physical safety and the acute physical injuries that may result. Claims notifications from such accidents are normally seen relatively quickly (up to 3 years post-incident), however, this is only part of the picture.

Imagine a workplace where managers are equipped and empowered to look after their **employee's** mind health and safety in addition to their physical health and safety, which in turn has a positive impact on safety culture and future potential claims of the business.
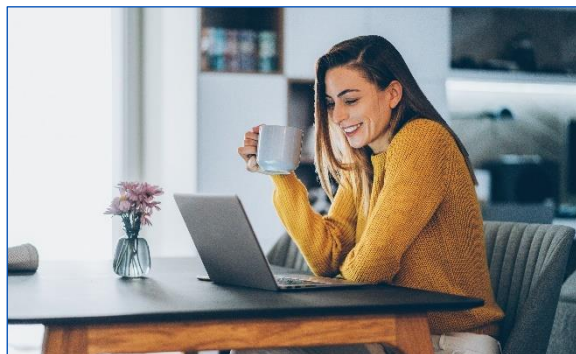
Occupational disease claims manifesting in both physical and psychological illness can take a significant period of time to materialise, sometimes up to 10, 20 or more years. Taking care of your employees psychological/emotional health and wellbeing should be of equal priority to their physical safety. It could even be argued that the wellbeing of employees should precede everything else, in the sense that if employees are not thriving at work, it makes it very difficult to ensure the organisation is functioning as effectively as it could be. This is particularly true with the increasing use of homeworking and remote working during the COVID-19 pandemic, where employees are more disconnected from their colleagues and may 'suffer in silence' rather than raise concerns.

The World Health Organization ([WHO](#)) defines health as 'a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity'. In 2011 the UK Government published its strategy 'No Health Without Mental Health" and NHS England has been working towards ensuring that mental health is recognised as equally important as physical health in the development, delivery and provision of health and social care services. Under UK health and safety legislation, employers have a duty to protect not only to the safety of their employees and other interested parties, but their health (psychological and physical) as well. The Health and Safety Executive (HSE) has run several campaigns around health to increase its profile and in 2017, the Stevenson/Farmer Review [Thriving at Work](#) was published, setting out a strategy for improving mental health and wellbeing at work.

This Loss Prevention Standard (LPS) explores how mind health and wellbeing risk management can be implemented in the workplace and the benefits that can be gained in terms of organisational safety culture, health (physical and mental) and organisational and personal resilience.

Definitions

The Chartered Institute of Personnel and Development ([CIPD](#)) definitions and sources are used for the purposes of this Aviva LPS:

- Good Work – The Taylor Review of Modern Working Practices (2017) is based on the ambition of 'all work in the UK economy should be fair and decent with realistic scope for development and fulfilment'. This report outlines the elements that make up 'good work'
- Presenteeism – continuing to work when people are unwell
- Leaveism – working when officially on holiday

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Strategy

According to the Institution of Occupational Safety and Health (IOSH) report The Healthy Profit, sickness absence due to mental ill health alone costs the UK economy more than £8bn per year. The UK workforce profile with demographic changes in the UK population, the evolving ways of working (increased remote working due to the COVID-19 pandemic for example), technological advancements and the desire to work more flexibly is forcing organisations to become more agile and adaptable. Understanding your workforce and developing early interventions through an effective Mind Health Strategy is an essential first step in supporting employees in this uncertain world.

In developing a strategy consider:

- Your vision and objectives - Align with company goals and core values
- Clear leadership – Look to increase senior management transparency and visibility. Encourage inspirational leadership as part of the strategy
- What is your 'human capital', how much do your people mean to you? - According to the Organisation for Economic Co-operation and Development (OECD Insights), human capital is 'the knowledge, skills, competencies and other attributes embodied in individuals or groups of individuals acquired during their life and used to produce goods, services or ideas in market circumstances'
- Smarter investment strategy - In further research carried out by Deloitte, it was estimated that the total cost to employers of mental ill health is between £33 billion and £42 billion a year. The report also calculated that the return on investment of workplace mind health interventions is worthwhile. For every £1 spent, an average return of £4.20 could be gained. Agree a budget and the resources needed at the earliest possible opportunity
- Identify those involved and set clear expectations – To be a success many people will be involved in the development and ongoing implementation. Identify who will be involved and develop clear roles and responsibilities
- Make it personal, **don't just restrict it to the workplace, think about employees lives outside of work** - Be mindful that mental health conditions may be impacted by family/personal circumstances such as bereavement and financial difficulties. At the end of the day, we bring our whole selves to work every day
- Develop the strategy to be preventative rather than reactive, i.e. respond once a person is ill - Tools such as the HSE Safety Climate Tool or employee engagement surveys may prove useful in this respect
- Measuring success - Use of leading and lagging indicators. The CIPD produces an annual report (Health and Well-Being at Work) which identifies that whilst absence rates are down, 'presenteeism' (working when unwell) is becoming more common. Examples of ways to measure success could include:
    o Staff absence rates (in 2020 this was 5.8 days per employee according to the CIPD annual report)
    o Staff uptake support available, e.g. Employee Assistance Programme (EAP), health initiatives
    o Occupational disease prevention measures and health screening/surveillance results
    o Staff turnover rates
    o Organisational resilience/wellbeing reviews
    o Breakdown results by department, job role, location to identify any trends or 'hot spots'
    o Productivity and returns on investment
- Gain buy-in - It is important that the senior leaders and board level directors are committed to the strategy. Aligning the strategy to business goals, aims and aspirations and priorities is important. Understand what makes your senior leadership team tick, what is important to them? Build a strong evidence base as to why it should be implemented – financial, legal, and moral and always tailor your pitch to your target audience, e.g. Finance Director, HR Director
- Engage with others – Trade unions, employee representatives, trade associations, Aviva Specialist Partners and Risk Consultants and Regulators could provide help with the development of a successful strategy

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- Communication of the strategy and programme – To make the strategy a success think about how to promote the launch and ongoing communications
- Reward and recognition of success – Internally and externally. Consider including in the company's annual reports, awards such as Mind's [Workplace Wellbeing Index](#)

When developing your strategy, think about what can be controlled, what can be influenced and also things that you can do nothing about, i.e. is outside your organisation's sphere of control/influence and how these can be incorporated into the strategy. Examples include:

- Control – shift patterns, breaks, Personal Protective Equipment (PPE) provided, reward and recognition schemes
- Influence – the working environment, employee behaviour, management approach, culture
- Cannot change – the weather, Government policies, a global pandemic

A useful tool to support the development of a strategy is The Model of Dynamic Adaption (Clarke, 2004).
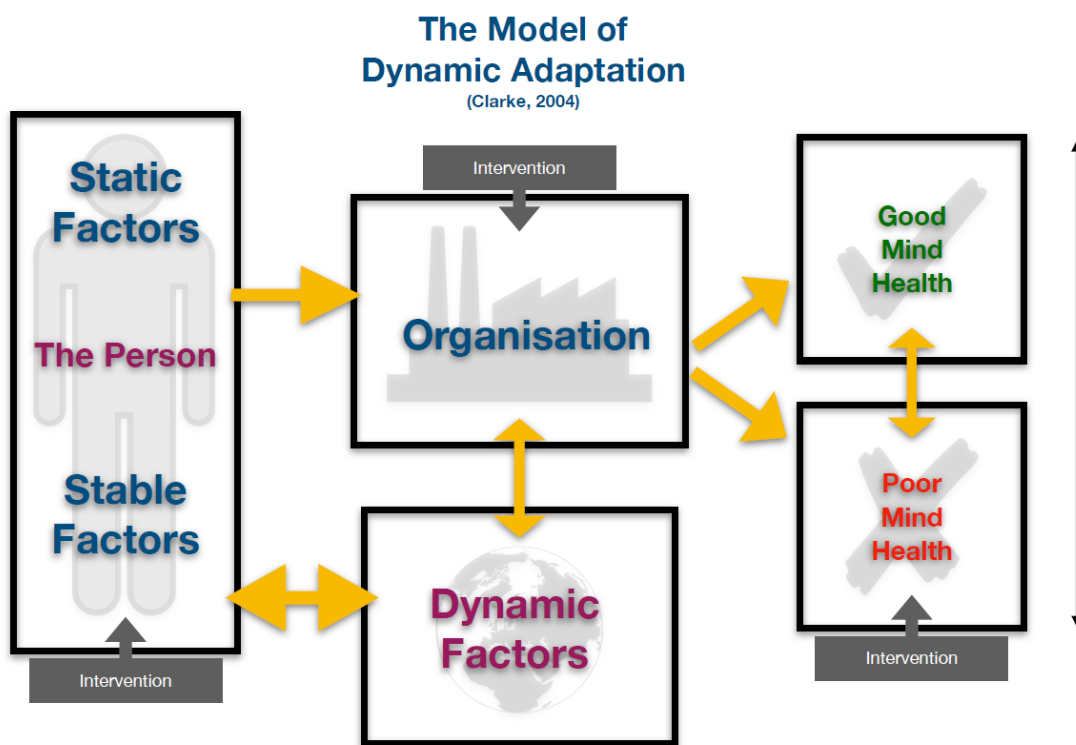

Diagram 1: The Model of Dynamic Adaptation™ (Clarke, 2004)

Once the strategy is clear and buy-in at senior management level has been achieved, a work plan should be developed that outlines a clear 'roadmap' detailing the steps to achieving the strategy's goals including target dates for completion of each step. Incorporate regular reviews of the workplan to identify progress made, including barriers that may need to be overcome to achieving the goals and so on.

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Mental Health Awareness Among Employees

Raising awareness and improving line manager/supervisor skills and confidence in supporting employees when they are struggling is a key part of any mind health and wellbeing strategy. There are numerous options for mental health awareness and line manager training. Choose carefully by thinking what it is you wish to achieve by undertaking the training. Is it to:

- Educate and increase awareness amongst the workforce?
- Provide practical skills and tools to enable employees to 'thrive'?
- Train management to spot the early signs of 'struggling'?
- Enable staff to signpost mental health support available in the company and externally?

Encourage a More Open Workplace Culture

Giving employees a voice in the workplace and encouraging better workforce relations is to be supported. This will facilitate more timely feedback on business practices at all levels of the organisation, the discussion of common issues and concerns and offer a safe place for such discussions to occur.

Good Work: The Taylor Review of Modern Working Practices discusses the importance of a sense of stability and being able to have a say in the workplace and that employees are treated fairly at work.

Employee consultation is nothing new and is enshrined within the Safety Representatives and Safety Committees Regulations 1977, the Health and Safety (Consultation with Employees) Regulations 1996 and the Information and Consultation of Employees Regulations 2004. Employee forums should already exist whereby the topic of mind health and wellbeing can be introduced on a more regular basis.

The provision of mental health support for when employees are struggling – EAP programmes and signposting relevant support is also reflective of an organisation that is more open to better mind health and wellbeing amongst its workforce.

ACAS (Advisory, Conciliation and Arbitration Service) has a guide for managers on how to approach a sensitive conversation regarding mental ill health, giving hints and tips on what to think about.

Provide a Good Working Environment

The nature of work is changing, and the pace is accelerating. As the workplace changes, the risk profile will shift with some becoming less and other activities riskier. Analysis of the impact of such changes should be undertaken at regular intervals to keep abreast of best practice developments and new technologies.

So, what does 'good work' look like?

- Fair pay
- Job security
- Work-life balance including working hours, flexible working
- Absence of bullying and harassment
- Health and safety standards continuous improvement
- Education and training delivery, assessment and evaluation of best practice evolution, e.g. innovative refresher training approach
- Autonomy and empowerment – employee engagement

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People Management

'Presenteeism' – defined as 'showing up for work when one is ill' is an increasing problem. Long-hours cultures, job insecurity and where operational demands and productivity take precedence over employee wellbeing, can all contribute to this. More information around this is available in the latest CIPD report Health-and-well-being at Work 2020.

Career progression – there is still a stigma around promoting those with mental health conditions. 35% of people think they are less likely to be promoted if they had depression - Deloitte – Mental Health and Employers: Refreshing the Case for Investment – January 2020.

Look out for your people:

1. Really get to know your people
   Getting to know your team is essential. What are their concerns and challenges and most importantly what is most important for them right now?
2. Address fears and concerns
   Encourage the team to concentrate on what they can influence, no matter how small. This will give team members a focus and will stimulate empowerment over the things they can change
3. Check-in/be there
   Check-in regularly with employees through the use of 1:1 discussion, team meetings, informal chats. When you do check-in, you need to sharpen your listening skills to try and read between the lines. Make it clear how and where to get help if they need it
4. Ask twice
   When asking 'how are you?', the response is often 'fine', almost as a greeting rather than saying how you actually feel. So, ask again – try a 'no, really, how are you feeling, is everything OK, is there anything you want to share?'. If someone does open up to you, depending on their issues you may have a number of tools that you can recommend to them, such as: Employee Wellbeing Programme or Wellbeing Apps
5. Role model behaviours
   Make sure you are role modelling the behaviours you want to see from your team, e.g. taking a lunch break, taking time for your mental wellbeing and being open about how you feel. Be approachable and encourage your team to ask questions
6. Be open
   Develop an open mindset; encourage feedback, look at things from everyone's point of view and help them learn how to respond to input from others

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Monitoring and Measuring Employee Mind Health and Wellbeing

At the outset it is important to agree measurable actions and how the success of the strategy upon implementation shall be measured. An additional benefit of doing this is to encourage greater transparency and accountability throughout the organisation, enabling discussions on how further improvements could be made.

Tips on setting measurable outcomes:

- Agree the set of baseline mind health key indicators when formulating the strategy and implementation programme. This will enable progress and the organisation's journey to be measured along the way
- Indicators should be objective and quantitative wherever possible, e.g. employee absence rates, EAP referrals, productivity, staff retention rates, employee engagement surveys, accident/incident rates, safety climate surveys
- Review at regular intervals, e.g. monthly, quarterly – remember mind health is dynamic where individual's move on a continuum and at any point could be 'thriving', 'struggling' or 'ill and possibly off work'

Other means of measuring success could include:

- Gaining recognition via award schemes such as the This Can Happen Awards
- The Mind Workplace Wellbeing Index, a benchmark of best policy and practice

Use of Digital Tools

There are a variety of digital mind health and wellbeing tools available that can act as an enabler for change amongst the workforce at relatively low cost. Petros have undertaken a mental health website review 2021 and this can be found on their The Good Stuff Blogs. Be mindful of fully assessing the technology first to ensure that it is backed by evidence-based research. Run a pilot before a full roll-out to all employees to gauge how well received it would be and whether it truly represents value for money and is appropriate to your employees.

Role of Occupational Health

Whether occupational health services are provided in-house or via a third party, it's important to understand the value they add to your strategy:

Ask yourself:

- What services do they currently provide? – traditionally this has largely been focussed on legally required medical surveillance and absence management
- How much of the work they undertake is considered proactive, encouraging better workforce health and wellbeing?

Organisations need to look much deeper than sickness absence levels to understand employees' health risks and the factors driving people's behaviour, attendance and wellbeing and explore how occupational health specialists may be able to provide support.

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Checklist

A generic Mind Health and Wellbeing Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

Aviva Risk Management Solutions – Specialist Partners

Sources and Useful Links

- Samaritans – is a registered charity aimed at providing emotional support to anyone in emotional distress, struggling to cope, or at risk of suicide throughout the United Kingdom and Ireland, often through a telephone helpline
- World Health Organization
- Wellbeing at Work - CIPD
- Measuring the link between employee health and company performance - Worktech Academy –
- Health and Wellbeing Framework - NHS Employers
- Mind
- The Taylor Review of Modern Working Practices
- The Stevenson/Farmer Review
- Petros

Additional Information

Relevant Aviva Loss Prevention Standards include:

- Homeworking

To find out more, please visit Aviva Risk Management Solutions or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666*

*Calls may be recorded and/or monitored for our joint protection.

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Appendix 1 – Mind Health and Wellbeing Checklist

Location	
Date	
Completed by (name and signature)	

	Mind Health and Wellbeing Checklist	Y/N	Comments
1.	Is there a mind health and wellbeing strategy in place?		
2.	Is there a mind health and wellbeing policy in place?		
3.	Has the mind health and wellbeing policy, guidance and tools been communicated to employees?		
4.	Have you provided employees with support and guidance on: • General health and wellbeing? • Occupational health and surveillance programmes? • Mental wellbeing? • EAP assistance? • How to get support if needed? • Campaigns and education on wellbeing topics?		
5.	Have risk assessments incorporated mind health and wellbeing aspects?		
6.	Have managers been provided with guidance/information on: • Leading with health and wellbeing in mind? • **Access to a manager's support network?** • Signs of stress to look out for within their employees? • Guidance on coaching techniques and engaging their teams? • Leading virtual meetings? • Supporting flexibility to enable employees to balance work and home demands?		
7.	Has the employee wellbeing/EAP contact details been issued to employees?		

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	Mind Health and Wellbeing Checklist Contd.	Y/N	Comments
8.	Has a programme of training been undertaken for managers, supervisors and employees around mind health and wellbeing?		
9.	Are regular communications being provided to employees about: • Changes in the organisation? • Mind health and wellbeing tips? • Importance of a work/life balance? • Implementation of the mind health and wellbeing strategy? • Support that is available to employees?		
10.	Have performance metrics been established to monitor the success of the mind health and wellbeing strategy?		
11.	What recognition and rewards are in place to celebrate success?		
12.	Additional comments:		

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