



Doing more for mental health



Improving mental health access and affordability while managing total cost of care

One in five U.S. adults is experiencing a mental health condition (Substance Abuse and Mental Health Services Administration, 2024). At the same time, employers are seeing growing demand for mental health and substance use services, adding pressure to improve access, support employee well-being and manage rising health care costs.

Business Group on Health (2026) reported that seventy-three percent of employers reported an increase in the use of mental health and substance use services between June and July 2025, with 17 percent anticipating a future increase.

For employers, the challenge is no longer whether mental health support is needed, but how to deliver timely, effective care while managing total cost of care. Addressing that challenge requires a mix of access expansion, broader care options and more integrated models of support.

Meeting the needs of a diverse workforce

Employers are now managing multigenerational expectations. Millennials remain the largest share of the U.S. labor force and Gen Z continues to grow, increasing the demand for accessible, personalized and flexible benefits (U.S. Department of Labor, 2024).



When it comes to mental health, many think of anxiety, depression and bipolar disorder. Yes, but mental health concerns can also look like:

- Emotional well-being
- Thinking and attention
- Behavior and habits
- Consistent functioning at work or home

Overcoming barriers to care



Improve access

Expanding access to licensed mental health providers — both in person and virtually — can help address appointment delays and improve care availability.



Expand solutions across the continuum

Employers increasingly need solutions that support employees across the full continuum of behavioral health needs, from everyday stress and resilience to higher-acuity clinical care.



Measure and manage

Measuring quality, utilization and outcomes is essential to understanding which mental health strategies improve access while supporting affordability.

Responding to the growing demand

Wellmark Blue Cross and Blue Shield recognized the need to broaden our mental health solutions and health services capabilities to allow for a whole-person approach to health care and have made significant investments to meet the growing needs of employers and employees:

- Added a behavioral health senior medical director
- Created a dedicated team of behavioral health case management nurses and social workers
- Expanding in-network virtual care providers to address conditions across the mental health continuum and give employees more choice in how and where they receive care
- Added two mental health screenings that allow employees to self-refer into case management services, if needed

Workforce mental health starts with timely access

Even when employees are ready to seek care, availability and appointment delays can be major barriers.

A national study of outpatient psychiatry found that only 18.5 percent of psychiatrists sampled were available to see new patients and the median wait time for an in-person appointment was 67 days (Sun et al., 2023).

The growing shortage of mental health care providers is particularly evident in rural areas, with over 65 percent of rural counties lacking a psychiatrist (Winton, 2022). But access gaps aren't limited to a few counties. As of late 2025, 40 percent of the U.S. population (about 137 million people) lived in a mental health professional shortage area (Health Resources and Services Administration, Bureau of Health Workforce, 2025).

67 days

is the average wait time for an in-person visit with a psychiatrist (Sun et al., 2023).

65%

of rural counties lack a single psychiatrist (Winton, 2022).



Virtual care helps fill the gap

Despite provider shortages, employees increasingly expect easier, faster ways to get support.

Virtual care has become an important mechanism for improving access to mental health support, particularly when provider shortages and long wait times limit in-person availability.

Virtual mental health care is one of the most direct ways to support employees while minimizing time away from work and managing costs. Virtual care can intercept low-acuity issues before they escalate to ER visits or inpatient services.

Meaningful outcomes for employees and employers

Investing in employee mental health support is driving real workplace value for employers.

76%

of people who engaged in mental health services showed reduced workplace absence (Integrated Benefits Institute, 2026).

47%

showed reduced impairment at work (Integrated Benefits Institute, 2026).

81%

of people say that employer support for mental health is an important consideration when looking for work (American Psychological Association, 2022).

Whole person approach

While virtual care can improve access, it is only one component of an effective mental health strategy. Predictive analytics can help identify individuals who may be at higher risk and support earlier connections to appropriate levels of care. A whole-person approach is especially important in complex and specialty areas, where physical and behavioral health needs often overlap. Fully integrated care means better whole-person health.

How we're connecting care

Wellmark is finding opportunities to integrate mental health into our well-being efforts, like chronic disease management programs for diabetes and chronic pain, which have high rates of comorbidity with depression and other mental health conditions.

We are working hard to foster a collaborative relationship between primary care providers and behavioral health providers. When providers collaborate, a whole picture of health comes into focus.

Why integration matters

Medical costs for people with chronic medical conditions and comorbid mental health/substance use conditions are about two to three times higher, on average, than for those without behavioral comorbidities (Milliman, Inc., 2018; American Psychiatric Association, n.d.).

Integrated care models can help reduce avoidable utilization and cost growth. One analysis estimated that effective integration could save around 9 to 17 percent of the added costs tied to behavioral/medical comorbidity (Agency for Healthcare Research and Quality, n.d.; Milliman, Inc., n.d.).

Wellmark offers one point of contact and engages with at-risk members to make integrated care happen across vendors, providers and care pathways.

Doing more today for tomorrow

Improving mental health access and affordability requires more than a few isolated benefits. Wellmark offers solutions and approaches that expand access, support earlier intervention, coordinate care across physical and mental health needs and measure impact over time. As demand grows, Wellmark is positioned to respond by treating mental health as a core part of our group health strategy and total cost of care management.



Learn more at [Wellmark.com/employer/mental-health](https://www.wellmark.com/employer/mental-health).

Integrated mental health solutions

Our range of solutions holistically identify and address employers’ greatest risks and measure resulting outcomes for your organization — all while managing the total cost of care. **Have employees with specific needs?** Talk to your account representative about the customizable solutions available for purchase.

MEMBER NEED	CURRENT SOLUTIONS					
	WebMD® Telephonic stress specialist coaching	meQuilibrium™	Virtual or in-person therapy/ psychiatric support	Wellmark Case Management support	Doctor On Demand® behavioral health coaching	Wellmark Connect powered by WebMD®
Everyday mental well-being — Support for stress and emotional well-being, healthy eating and sleeping habits and self-care.	✓	✓	✓		✓	✓
Resiliency — Build skills to support self-awareness, mindfulness, positive relationships and purpose.	✓	✓	✓	✓	✓	✓
Mild depression/anxiety/coaching — Manage emotions, stress and provide preventive measures for serious mental health conditions. May be measured and identified through screenings such as PHQ-9 or GAD-7 scores.			✓	✓	✓	✓
Severe mental illness — Support and treatment for moderate-to-severe mood, anxiety and psychotic disorders.	✓	✓	✓	✓	✓	
Chronic condition support — Address impacts of diagnosis and management of chronic conditions.			✓	✓	✓	✓
Specialized services Management and support for: • Substance abuse and chemical dependency • Eating disorders • Autism spectrum disorder			✓	✓		

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