

Interacting with the health system: Mental health

How to make the most of your mental health benefits

If you feel you need help, you're not alone. In recent years, more people than ever have struggled with poor mental health. In fact, 22% of people Fidelity surveyed said they were in fair or poor mental health.¹ In addition, our research has found that mental health influences many parts of our lives, such as physical health, financial health, and overall well-being.²

But when we surveyed Americans with employer-sponsored insurance, we found more than 16% reported a mental health care need but did not try to find a mental health service.⁴ Why does this happen? Some people said they didn't know where to begin, while others thought it would cost too much. But there's good news: If you are struggling with your mental health, your employer may offer benefits that can help you.

We know that mental health needs vary. Whether you have a diagnosed condition, such as depression or substance use disorder, or are experiencing anxiety or stress, better understanding your health-related benefit options is important so you can get the help you need. In this guide, we will look at the types of mental health benefits that may be available to you and benefits that you might not have considered that could help alleviate stress.



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If you are suicidal or experiencing another mental health or substance use crisis, you can call or text 988, the 988 Suicide & Crisis Lifeline provided by the U.S. Department of Health & Human Services, for immediate assistance.³

Employee assistance programs

Most employers offer an employee assistance program (EAP), and it's a great place to start. EAPs can help provide mental health services and then refer employees to longer term, more intensive care as needed. You typically get a limited number of counseling sessions at no cost, and if need be, you can get a referral for further treatment. Contrary to popular belief, any information that you provide is anonymous and will not get back to your employer.

How to start: Your employer's benefit site or app will typically have a contact number, chat, or email address for you to start the process. The EAP may be described as well-being support, emotional support, or counseling, and some employers want the EAP to be your first stop.

Health insurance

Most health plans cover mental health services like therapy, but the reality is that it can be tricky to find providers in some areas. A recent study found that only 62% of psychiatrists were accepting new privately insured patients.⁵ Your health insurance company is a good place to start to find providers who can help.

How to start: Your insurance card will have a contact number to connect you with a representative who can help you find mental health professionals, such as psychiatrists. Your insurance company should be able to tell you which doctors are in-network versus out-of-network and what the cost differences could be. Be sure to find out how your plan covers therapy visits.

Paying for mental health care

Once you've identified a mental health provider, determine how you'll pay for care. Your health plan may offer some free visits, after which you can pay out of pocket or use your health savings account (HSA) or flexible spending account (FSA). Remember that it's best to find in-network providers when possible.

Stand-alone mental health benefits may also offer free visits with a provider, but be aware: The provider you see through the service may not be in-network under your health plan if you wish to continue with care past your free sessions.



Your primary care provider

One-third of people responding to our survey said they had sought mental health treatment from their primary care doctor first.⁶ Keeping them in the loop will help your doctor treat your overall well-being, and they may have further ideas for treatment or give you a referral.

Often, primary care providers (PCPs) have good relationships with mental health providers and can help you find an appointment more quickly. Because of the shortage of mental health providers, you may have to wait to meet with a therapist or seek an alternative such as a virtual visit. Your PCP may be able to treat you while you wait to meet with a therapist. Keep in mind that some mental health conditions may require both therapy and medication.

How to start: If you have a PCP, let them know about your mental health experiences. Because mental health issues are increasing, some primary care physicians are being proactive and will ask you about issues such as anxiety, sleep, and stress. This is a great opportunity to help your doctor better understand your whole health needs.

Stand-alone mental health benefits

Your employer may offer a separate benefit just for your mental health. These benefits may help you find a licensed provider more easily than going through your health insurance or PCP. They can often be accessed through your health insurance, your EAP, or a stand-alone benefit company like Lyra Health, Ginger, or Happify Health™.

You may also be offered a range of virtual mental health benefits, including virtual therapy, meditation apps, digital therapeutics (learn more about these below), and hybrid digital and in-person solutions. There is no one-size-fits-all solution for mental health, so these personalized options can be a great choice to help you determine the course of action that's right for you.

How to start: If your employer offers a stand-alone benefit, it may be listed in your work benefits site with a contact number or link. Many of the stand-alone mental health benefits have their own app where you can interact through chat, telehealth, or video calls. The app may also include educational materials and exercises that you can use on your own.



Digital therapeutics and apps

Digital therapeutics and apps are software and devices that can help manage a variety of conditions, such as anxiety, depression, and substance use, from your smart device or phone. These apps are easy to access and allow you to pursue treatment on your own schedule. Programs may include telehealth or video visits, online support communities, meditation apps, and even FDA-approved digital therapeutics (prescription treatments). Sometimes these services are low- or no-cost and may be included as part of a stand-alone mental health benefit.

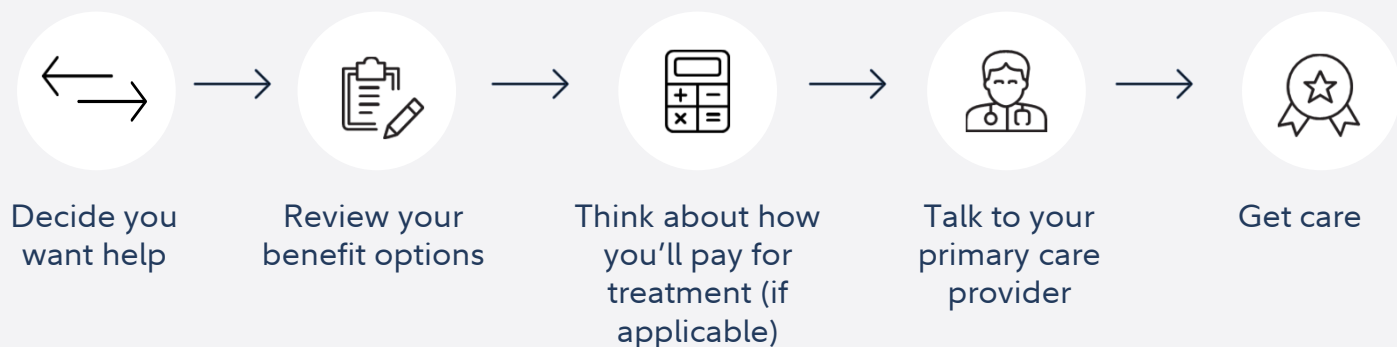
How to start: Check with your employer to see if you have access to mental health apps. Once you've downloaded them, you can often choose your own pathway to manage stress and anxiety or focus on concentration and relaxation. Some digital therapeutics are FDA-approved and can be prescribed by your primary care doctor or mental health professional.

Supplemental benefits

Your employer may offer you benefits that you don't think of as "health care" but can be very helpful during times of health needs. Benefits, such as financial counseling, backup dependent care, and even concierge services, can help ease stress by handling scheduling, arranging services like grocery delivery, finding caregiving resources, and more. Benefits can also complement one another. For example, you may use your mental health benefit from your health insurance plan while using your backup dependent care to help reduce stress when regular caregivers are not available.

How to start: This is a good time to go through all your benefits, not just the ones labeled "health." Supplemental benefits may be found in categories such as wellness, life, and financial. Think about how to use these additional benefits to free up time to address your mental health needs and to reduce stress and anxiety.

Here's how the process will look once you've decided to reach out to a mental health provider:





Conclusion

Neglecting your mental health needs can have detrimental effects that can impact all aspects of your life. It is important to pay attention to your mental health and reach out for help when needed. As you continue with your care, make sure you're keeping your primary care doctor in the loop so that they can best manage your overall health and well-being. And remember, if you have a mental health crisis, substance use emergency, or suicide risk, dial 988 to reach a crisis counselor immediately.

- ¹ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q4. How would you rate the following aspects of your well-being? Mental Health. Sample included 1,552 US consumers with employer-sponsored insurance.
- ² Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q8. Mental health - How strongly do you agree with this statement. My diagnosis or diagnoses have negatively impacted my: Sample included 1,552 U.S. consumers with employer-sponsored insurance.
- ³ U.S. Department of Health & Human Services, Substance Abuse and Mental Health Services Administration, "988 Frequently Asked Questions," accessed October 27, 2022, <https://www.samhsa.gov/find-help/988/faqs>.
- ⁴ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q50: What prevented you from trying to find mental health care services? Please select all that apply. Sample included 1,552 U.S. consumers with employer-sponsored insurance.
- ⁵ Holgash, Kayla, and Martha Heberlein. "Physician Acceptance of New Medicaid Patients." MACPAC, January 24, 2019. <https://www.macpac.gov/wp-content/uploads/2019/01/Physician-Acceptance-of-New-Medicaid-Patients.pdf>.
- ⁶ Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q51: Please tell us all the places you went to look for mental health care. If you looked in more than one place, please tell us where you went first, second, third and so on. Sample included 1,552 U.S. consumers with employer-sponsored insurance.

This information is intended to be educational and is not tailored to the needs of any specific individual.

Fidelity Workplace Services LLC, 245 Summer Street, Boston, MA, 02210

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