



## Navigating the "3M's" of Disability

**Maternity Related Leave, Musculoskeletal Events,  
and Mental Health Conditions**

Melissa Behne, Lisa Carlisle and Jason Sadler

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## Introductions



**Melissa Behne**  
Corporate Vice President,  
Absence Strategy  
New York Life Group Benefit Solutions



**Lisa Carlisle**  
Manager – Integrated Disability  
Management, Corporate Benefits  
Henry Ford Health



**Jason Sadler**  
Corporate Vice President,  
Client Solutions  
New York Life Group Benefit Solutions

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## Agenda

- About Henry Ford Health
- The 3Ms of Disability
- The Greatest Good
- Takeaways
- Q&A



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## About Henry Ford Health

The health system has 250+ locations throughout Michigan including five acute care hospitals, two destination facilities for complex cancer and orthopedics and sports medicine care, three behavioral health facilities, primary care and urgent care centers.



**HENRY FORD HEALTH**

- 33,000+ team members
- 1,500 physicians
- 250+ locations



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## The 3M's of Disability



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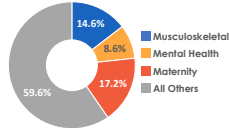
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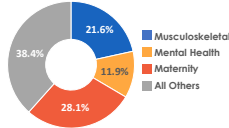
## Disability Claims for the 3M's

**All Industries<sup>1</sup>**




Category	Percentage
Musculoskeletal	14.6%
Mental Health	8.6%
Maternity	17.2%
All Others	59.6%

**Henry Ford Health<sup>2</sup>**



Category	Percentage
Musculoskeletal	21.6%
Mental Health	11.9%
Maternity	28.1%
All Others	38.4%

<sup>1</sup> IB Benchmarking Report, 2021, published May 2023  
<sup>2</sup> Henry Ford Health Internal Data, 2023



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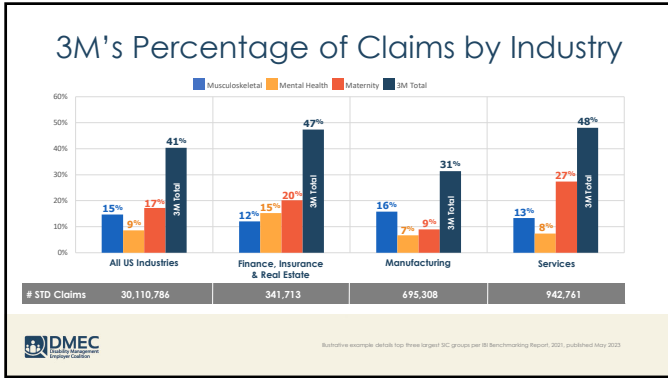
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### Poll Question

In considering disability and leave, what are you most focused on?

- The employee's experience
- The employer's experience
- Increased attendance/productivity

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**The Greatest Good**

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## Maternity Related Leave

- Complexity:
  - Changing Regulatory Environment
  - Bonding Leave
  - Various state PFL Programs
  - Company Parental Leaves




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## Henry Ford Health Experience

- Employee Resources:
  - Dedicated Intranet page for Maternity and Paternity Leaves
  - Family Forming Benefits: Partnership with Ovia Health and Carrot
  - Dedicated Lactation Support Team
- Paid Parental Leave




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## Leverage Solutions

- Leave Education Planning
- Company Leave Plans, Parental Plans + best practices
- Lump Sum Payments

**ADULTS PLANNING A PREGNANCY:**

**71%** say that disability would be easier with advance lump payment

**68%** would view their companies more favorably if they offered a lump sum payment for disability



Source: Center for Retirement Studies, 2022. Survey of 300 adults' experiences with medical insurance benefits and planning on having a child in the next 3 years. Margin of error +/- 3%.

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## Musculoskeletal Events

**Lost Calendar Days**

Category	Days
Musculoskeletal Diagnosis	77.4
Average of all Diagnosis	50.1

**Factors adding to complexity:**

- Aging workforce
- Sedentary lifestyles
- Covid and WAH Impact

© Benchmarking Report, 2021, published May 2023

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## Henry Ford Health Experience

- Transitional Work Program & Return-to-Work Program
- Internal Ergonomic Support
- Partner with NYL GBS
- Vocational coaching program
- MSK Patient Reported Outcome
- Pilot with Protera Health



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## Leverage Solutions

- Vocational Support
- Pre-Disability
- ADA Equipment and Diagnosis



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## Mental Health Conditions

- Factors adding to complexity:
  - Relationship issues
  - Economic situation
  - Excessive workload
  - Social media consumption

**48%** of people surveyed are caring for someone with a mental health condition<sup>1</sup>



<sup>1</sup> Morning Consult/Blue Cross Life Group Benefits Mental Health of Caregivers Survey, Dec. 2022. Sample: 100 employed adults who have had their mental health impact by caring for loved one with a long-term health condition. The study was weighted to represent a target sample of adults, based on gender, age, race, educational attainment, and region. The margin of error for the full sample is +/- 3 percentage points.



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## Henry Ford Health Experience

- Henry Ford ENHANCE Employee Assistance Program (EAP)
- Additional Interventions & resources:
  - Recover and Heal programming including TRUST,
  - Code Lavender
  - Peer Processing groups
- 24/7 immediate access to counselors via real-time helpline
- Mental Health First Aid®



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## Leverage Solutions

- Evaluate and inventory benefits + Access to Care
- Consider offering PTO & flexible work arrangement
- Ongoing awareness throughout the year
- Create training & education specific to mental health
- Create Mental Health Benefit advocates




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**Resources for you**

- 5 Ways to Build a Greater Culture of Support**  
Manager and Supervisor Support
- Navigating the "3M's" of Disability**  
Presentation



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**Q&A**  
Thank you for attending today!



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