

The coronavirus (COVID-19) pandemic has emerged as a global public health emergency. Subsequent measures to control the contagion of the virus have involved an extraordinary curtailment of liberties, and extensive changes in working practices.

How the COVID-19 pandemic is affecting our mental health

Quarantine measures are known to have a major impact upon psychological wellbeing, including post-traumatic stress symptoms, confusion, and anger.¹ A survey within the general public in China looked at the immediate effect of the COVID-19 outbreak on psychological wellbeing: over half (53.8%) of



respondents rated the psychological impact as moderate or severe, while 8.1% said their stress levels were moderate to severe. Furthermore, 16.5% reported depressive symptoms and 28.8% reported anxiety.² Long-term, it is likely that there will be an increase in the number and severity of mental health problems. There may also be an upsurge in unhealthy coping mechanisms such as increased drinking, substance abuse, and gambling.³

Individual factors increasing stress include longer quarantine duration, infection fears, financial loss, frustration, boredom, inadequate supplies and information, and stigma. The new 2020 Cigna COVID-19 Global Impact Study — around people's

health and wellness — found that there was an increase in concern around finances and social networks, directly in relation to the COVID-19 pandemic.⁴

Why employers should act to reduce stress

The World Economic Forum have suggested that employers should act now to support a workforce that has undergone a period of pandemicrelated stress to avoid an increase in absenteeism and burnout later in the year.5 Where there is an identified economic loss, subsequently an opportunity is presented. If stress can be prevented or lowered, its damaging consequences - and resulting costs — can also be reduced. A positive workplace has the power not just to maintain, but also to improve employee psychological health, by increasing self-confidence and satisfaction.6 The World Health Organization (WHO) estimates that for every US\$ 1 invested into scaled up treatment for common mental disorders, there is a return of US\$ 4 in improved health and productivity.7

The causes of work stress

The return to work following the pandemic heralds a return to normal, but also poses a potentially stressful situation. A recent study in China found that over 10% of respondents suffered from post-traumatic stress after returning to

work following lockdown.8 Internationally, work-related stress was already a pressing issue before the pandemic. For Central Asia, and Asia-Pacific regions, along with Europe and the Americas, the greatest concerns were; workload, in particular tight deadlines, and too much pressure or responsibility. Other concerns include lack of support from management, conflict with colleagues, dealing with organisational change, unsatisfactory work-life balance, and uncertainty around job roles. ^{6,9,10}

Up to 19% of health expenditure is attributable to stress-related illnesses. 12

The true cost of stress

Stress factors at work have a proven effect on mental health and can cause depressive symptoms.¹¹ They also increase the likelihood of serious physical conditions such as heart disease and high blood pressure.¹⁰ Remarkably,



Cigna's analysis of data show that the majority of stress-related claims are actually due to physical, rather than mental illnesses. The leading physical manifestations of stress are chest pain, circulatory problems, gastrointestinal issues, musculoskeletal pain, and women's health issues.¹²

Therefore stress does not only have a detrimental impact on individuals; it poses a financial burden to organisations, and to healthcare and society at large. A 2017 systematic review looked at studies from several high income economic countries, including Australia. The total estimated cost of work-related stress was considerable, and ranged substantially from US\$ 221.13 million to US\$ 187 billion. Most of the losses, between 70-90%, are related to productivity, with medical costs making up the remaining 10-30%. Cigna's

own research across several markets suggests that up to 19% of health expenditure is attributable to stress-related illnesses.¹² At any time, this impact of stress places an added burden; and even more so during pandemics such as COVID-19, where healthcare systems are already under strain.

The impact of chronic stress in the workplace

Unmanaged long-term stress impairs the ability to work, and can result in "burnout". Recognised as an occupational phenomenon by the World Health Organization, burnout is characterised by the following three aspects¹⁴:

- Feelings of energy depletion or exhaustion
- · Increased mental distance, or feelings of negativism or cynicism related to one's job
- · Reduced professional efficacy

The relationship between stress, and absenteeism and presenteeism

Stress also has a substantial negative impact on both absenteeism and presenteeism. Absenteeism is an employee's intentional or habitual absence from work; presenteeism occurs when an employee is present at work but is not fully

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functional, as they are unwell, or working long hours to appear as important to their employer.^{15,16}

Published Cigna analysis of anonymised health risk assessment results looked at absenteeism and presenteeism in employees working for multinational companies in developed and developing countries. They found that the biggest predictors of presenteeism in descending order were: region of residency, stress, perception of general health, job satisfaction, pain, mood, sleep, working hours, anxiety and/or depression and lastly age. While for absenteeism, the biggest predictors in descending order were: pain, age, perception of general health, stress, gender, sleep, greater body mass index (BMI), having dependents, and lastly, mood.¹⁶

Therefore, while stress is an independent factor in the causes of both absenteeism and presenteeism, the evidence shows that it can also worsen some of the other contributing factors; notably pain, sleep, greater BMI, mood, and depression.^{11,17-21} Broader physiological changes may be partially due to the body's reaction to stress, particularly chronic, resulting in hormonal dysfunction, including increased levels of cortisol, the stress hormone.¹⁷⁻²⁰

Reducing stressors in the workplace

To lessen the harmful psychological effects of the pandemic and workplace stress, a company can take action to reduce risk factors and improve available resources. This would include identifying areas to improve within their work practices, culture and environment.¹²



One of the key factors is to endorse a healthy work-life balance through initiatives such as flexitime, job-shares, and the ability to work from home. Where beneficial, some of the policies put in place to limit the spread of COVID-19 could continue post-pandemic. Globally, organisations made a huge transition to enable their employees to work from home, and findings from the recent 2020 Cigna COVID-19 Global Impact Study found that most people value this arrangement. Over three quarters (76%) said their work day was more flexible, rising to 93% in the United States and 91% in Thailand. They also felt they were better able to support their partners and their children working from home, and spend more quality time with them.⁴

Maintaining communication is essential to employee wellbeing. Regular "checkin" meetings with managers allow employees to raise any issues concerning them, and mutual support and check-ins among employees themselves can foster better mental health and community. Organisations could also consider providing mental health first-aid courses for employees, to help them identify who may need extra help within the workforce. Other methods to empower employees is to involve them in decision making as much as possible, as having greater control at work is proven to help prevent harmful stress levels. It is also

beneficial to invest in programs for career development, and recognise and reward the contribution of employees.²³

Building resilience

Stress cannot be eliminated however — and it is not always a bad thing. Some balanced pressure at work is required to create feelings of motivation, impetus, and resulting job satisfaction.⁶ As we enter the new reality of living with anxiety around further outbreaks, we need to bolster our ability to cope with uncertainty. Therefore it is beneficial for companies to promote resilience — the ability to bounce back and better handle stress — as a resource among their employees. It has been found that workers with higher resilience fare better in difficult work environments.²⁴ Fortunately, resilience is a skill that can be learnt by employees, and digital training has been shown to be an effective approach.^{24,25}

Aspects or skills that can improve resilience include²⁴⁻²⁶:

- Developing positive, problem-solving coping strategies
- · Forming supportive social connections
- · Building self-efficacy, the confidence in ability to achieve a given task
- · Developing perseverance
- Taking a different perspective to understand the viewpoints of others
- · Practicing mindfulness

A holistic approach

Evidence shows that stress can affect pain, sleep, and maintaining a healthy weight, and it is important to recognise that the relationship is two-way. Sleeping and eating better, and being more active can all benefit psychological wellbeing by reducing stress or the risk of depression.^{18,27-29}

Therefore any workplace solution to reduce stress, and its possible consequences on health, should be multifactorial — looking at wellness as a whole.

The ubiquitous role of the internet in our daily lives has been capitalised recently by companies to promote healthy working practices remotely, while their employees are at home during lockdown. Employer-endorsed digital health solutions have a proven

Digital solutions have been proven to bring improvements in workers' health.³⁰

role in improving a range of outcomes, such as mental health, sleep, sedentary behaviours, and physical activity levels, which could have a beneficial effect for workplace stress.³⁰ There is now an opportunity for employers to use the current momentum of interest in mental health to facilitate conversations around previously taboo subjects, such as stress and depression, and to prioritise wellbeing within the workforce.

How Cigna can help

The COVID-19 pandemic has placed unavoidable stress upon the workforce. However employers can take steps to create a workplace culture that minimises the harmful effects to protect employees, resulting in reduced costs and happier, healthier staff. Ideally support should take a holistic approach to building resilience and effectively combating stress and its far-reaching effects. The solutions below offer remote support and services, of which there has been an increase in use during the COVID-19 crisis. Virtual health appointments have risen dramatically — Cigna has experienced a nine-fold increase in telehealth — during the pandemic, opening up an accelerated demand for this service going forward. Cigna can help clients with a range of wellbeing services that help support employees to navigate the "new normal" following the pandemic:



Employee Assistance Program (EAP): Counselling and support are available on a wide range of topics; such as legal and financial issues, emotional health including relationships and family life, and substance misuse.

Global Telehealth: Convenient access to quality health care. Consultations with a licensed doctor via a secure video or phone conversation to discuss health issues.

Digital Wellbeing Solutions: A range of personalised programs to help make successful and long-lasting lifestyle changes. Accessible anytime, solutions include health assessments and targeted health improvement programs not only to build resilience, but to encourage activity, healthy eating and better sleep.



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Together, all the way."

