



SMALL BUSINESS GUIDE TO WORKPLACE MENTAL HEALTH



IN COLLABORATION WITH



WITH ADDITIONAL SUPPORT FROM



AMERICAN
PSYCHOLOGICAL
ASSOCIATION



Smart Solutions for Small Business

For many small business owners, the responsibility of providing for their employees and staying afloat in an uncertain economy is compounded by challenges to their own mental health.

According to a recent **survey** by the business services provider Incfile:

- 65% of small business owners said they have struggled with anxiety.
- 52% said they've struggled with depression.
- And—just like most of the population—financial security is their biggest source of stress.

With a bit of empathy, small business owners may be able to understand the stress and mental health challenges their employees are bringing to work.

That may explain why 62% of small business owners (with 1 to 50 employees) provide some form of mental health support, and another 17% say they would if they could afford it.

The good news is, great gains don't have to come at great cost. According to a Mind Share Partners **survey**, the mental health resource employees wanted most was a “more open” mental health culture at work. In a separate **survey** by the American Psychological Association, “regularly recognizing employee contributions” was just as important to workers as additional mental health resources.

Being generous with praise won't by itself meet the mental needs of your employees, but it's an important start. As a small business owner, the trust and close relationships you foster with your team allow you to make a direct impact on their work environment. You're in a strong position to shape your workplace culture and reinforce positive mental health habits—or recognize troubling changes in behavior and respond accordingly.

And, as this guide will show you, there are free and affordable options for connecting your employees to the care they need.

This guide is designed to help you:

1. Communicate to reduce the stigma around mental health.
2. Build connections within your team and offer support.
3. Prioritize equity.
4. Explore options for affordable coverage and care.

Our Employer Resources

The Health Action Alliance—in collaboration with Ad Council, One Mind and Mental Health Action Day—has created a **digital resource hub** with free tools to help you lead conversations about mental health and build a culture of psychological well-being.

We also offer free training, events and coaching to help you build your workplace mental health strategy. **SIGN UP to receive our latest resources and event invitations, or reach out directly to schedule a consultation at hello@healthaction.org**

I: Communicate to Reduce the Stigma Around Mental Health

Mental health conditions are common and treatable. Yet, **eight in 10** workers say shame and stigma prevent them from seeking the treatment and care they need. That's because negative stereotypes about mental illness persist both in and out of the workplace.

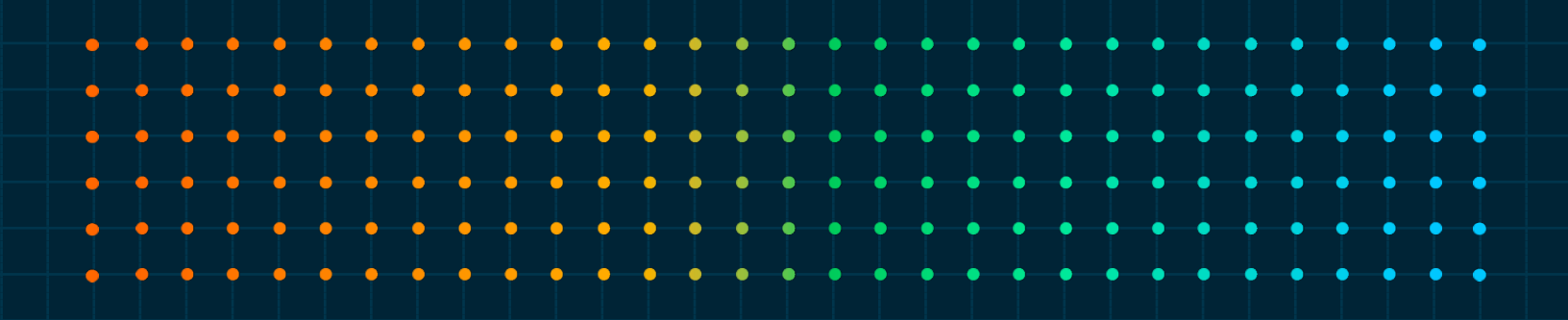
Many employees keep their conditions secret. They may be afraid that being open about them will hurt their reputation, compromise work relationships or even jeopardize their job. Stigma can prevent employees from seeking help and getting better.


Employers can reduce stigma by creating a supportive workplace culture. That includes normalizing discussions about mental health struggles, leading caring conversations and letting employees know they'll be recognized, not penalized, for taking care of themselves.

Options for Small Businesses

- **Share your own story in order to make it okay for others to do the same.** There's no way people on the front line will feel vulnerable if you act like you're invincible. Our **Leadership Storytelling Guide** will help you share your own experience in a way that's empowering and inclusive.
- **Normalize mental health in everyday conversations.** Check in with your team about their mental health and well-being during team meetings or one-on-ones.
- **Create space for group discussions** about mental health and support options. Invite people to participate if and when they feel comfortable doing so.



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- **Have an open-door policy.** Let your team know they can come to you. It will help them feel supported and let you know if there is a way you can assist them directly or direct them to professional care.
 - **Understand, practice and model self-care.** Self-care is a valuable, protective factor that you should be prepared to encourage for others and demonstrate yourself.
 - **Treat time off for mental health reasons the same way** you do for other sick leave. Make it a policy and make sure your teams know about it.

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- **Practice supportive conversations.** Our **Conversation Guide for Managers** offers tips to prepare, conversation starters, language do's and don'ts and ways to keep the dialogue going.
 - **Get to know the mental health needs of your team.** Set up one-on-one meetings or anonymous surveys to ask about sources of stress in the workplace and challenges accessing treatment. You can adapt this **tool**, developed by One Mind at Work¹ and Quantum Workplace, for questions to ask your employees. You can also complete the **Mental Health at Work Index** to receive an objective assessment of the maturity of your organization's programs, and where to prioritize your efforts going forward.
 - **Designate a wellness space in your workplace.** Regular breaks help people build resilience and perform at their best. A calm room where employees can go, lock the door if possible (and hang a sign saying the room is use) can help them recharge.

¹ One Mind at Work is a corporate sponsor of the Health Action Alliance and provided financial support for the development of this Guide. In accordance with **HAA's Corporate Sponsor Policy**, HAA has maintained complete editorial control over this resource and has independently elected to include information about this external link for the benefit of HAA members and their workers.

II: Build Connection and Offer Support

You don't have to maintain a supportive workplace culture all on your own. Team members who engage with one another in open dialogue about mental health will reduce stigma and foster a healthy workplace culture.

Both you and members of your team should be equipped to offer support in conversation and also recognize when a co-worker needs additional support, such as professional care.



Options for Small Businesses

- **Encourage team members to check in with each other.** In the same way that you check in regularly on your workers' mental health, encourage team members to do the same.
- **Involve your team in building a supportive culture.** Involve them in making check-ins a recurring feature of your workplace, identifying causes of workplace stress and solutions to address them, how to build team dynamics and what changes they'd like to see. Where possible, make those suggestions a reality.
- **Encourage team-building to foster connection.** Team lunches, coffee meet-ups (in person or virtual) and group self-care activities create ways for people to connect personally, open up to each other about their challenges and feel a stronger attachment to their job.
- **Look out for warning signs.** You and your teams should learn to recognize early signs of burnout, as well as more urgent signs of emotional distress like a troubling change in appearance, behavior and mood. These might show up at work as a drop in performance, being chronically late, social withdrawal, irritability, or difficulty concentrating. A conversation could be the first step to getting that person the help they need.

- **Offer mental health first aid.** Much like CPR for physical emergencies, **low-cost training** is available to instruct you or your team to recognize a mental health crisis and assist until professional help can be accessed.
- **Cultivate mental health allies.** See if there is someone on your team willing to be an ally to their co-workers if they don't feel comfortable sharing their needs with you.
- **Share workplace resources.** If you offer mental health benefits and employee assistance program (EAP) resources, promote them to your employees and make sure they know how to access care.
- **Share outside resources.** Post and share national hotlines for 24/7 support, including the 988 Suicide & Crisis Lifeline, which offers 24-hour, toll-free, confidential support for people in distress.

● ● **Call or Text: 988**

● ● **Spanish: 1-888-628-9454**

● ● **TTY: 711, then 988**

● ● **988lifeline.org**



III: Prioritize Equity

Workers representing certain communities may have unique mental health challenges. These may be the product of cultural stigmas, discrimination, harmful experiences when accessing medical care or larger, systemic inequities in the conditions that shape our mental health. No matter the size of your workforce, your mental health strategy should prioritize equity.

Options for Small Businesses

- **Provide equitable pay.** **Low wages** are the top cause of work-related stress. Financial anxiety is widespread, yet the burden of financial difficulties falls unevenly: racial and ethnic **pay gaps** are well established. Identify any disparities in opportunity, experience and pay, then act to close these gaps.
- **Familiarize yourself with communities' unique challenges.** You can learn a lot, quickly, from **fact sheets** by the American Psychiatric Association, then tailor your approach accordingly.
- **Lead with kindness,** curiosity and understanding for conditions you may have no experience with personally.
- **Support neurodiversity.** About one in six Americans are neurodivergent, but half of those people aren't aware of it, so it's important to **educate yourself** and your employees, and to invite conversations around accommodations in the workplace (see below for details).
- **Use inclusive language.** **Four in five managers** say they worry about using the wrong words when addressing issues like mental health. Over 90% of workplace leaders want access to tools on **inclusive language** that will draw people together by making them feel safe, respected and welcomed.
- **Prevent and correct discrimination in the workplace.** Discrimination at work is a major source of stress. Educate your team to recognize, prevent and correct **microaggressions** and bias.
- **Invite trusted messengers** who can speak personally to the unique concerns and culturally specific experiences of your staff.
- **Embrace authenticity.** When employees do not feel accepted for their identities in the workplace, they may feel pressured to "code-switch"—or consciously monitor and adjust their style of speech, appearance or behavior. This can take a toll on mental health. Invite people to share whether this is part of their daily work lives and make changes to support them. Authenticity has been identified as the **most important value** for Gen Z (workers born roughly between 1997 and 2012).

Understanding Accommodations for Mental Health Conditions

Under the **Americans with Disabilities Act** (ADA) and other nondiscrimination laws, employers with 15 or more employees must provide reasonable accommodations to qualified employees with mental health conditions. Some states may have additional laws that apply to even smaller businesses.

Reasonable accommodations are adjustments to a work setting that make it possible for qualified employees with disabilities to perform the essential functions of their jobs. Most accommodations can be made for minimal, if any, cost—and they're good for business. Accommodations help employees return to work more quickly after disability or medical leave, optimize an employee's performance, and help retain qualified employees.

Not all employees with mental health conditions need accommodations to perform their jobs. For those who do, you want to be sure employees feel welcome to come forward with their needs—making clear that anyone can request accommodations at any time will help remove the stigma that many employees feel in asking for them. Remember, the process of developing and implementing accommodations is individualized and should begin with the employee. Accommodations vary, just as people's strengths, work environments and job duties vary.

You can find examples of effective accommodations for mental health conditions from the **U.S. Department of Labor**.

IV: Explore Options for Affordable Coverage and Care

While there is much you can do to encourage a psychologically healthy workplace, your team's mental health is influenced by many factors outside of your control—or even theirs. These factors include genetics, brain chemistry, personal history, as well as our relationships, circumstances and the places where we live.

You are not a therapist, and you are not responsible for diagnosing individual conditions or providing psychological care. What you are responsible for is creating a psychologically healthy work environment, reducing workplace stressors, fostering supportive relationships and helping employees access treatment.

The good news is that mental health treatment works. **Eighty percent of employees** who pursue treatment report an improvement in symptoms, workplace satisfaction and productivity. Unfortunately, many employees are unable to access the care they need without some form of mental health coverage or benefits. As a small business owner, there are a number of affordable options you can explore to connect your teams to care.

Options for Small Businesses

- **Offer health insurance.** Along with group insurance and self-insurance plans, for small businesses with fewer than 50 employees, the **Small Business Health Options Program** (SHOP) can help you offer health insurance to your employees—affordably, flexibly, and conveniently. Enrolling in SHOP insurance also allows employers to take advantage of the **Small Business Health Care Tax Credit**.
- **Review the insurance you offer.** If your business does offer insurance, work with your insurance broker to assess the quality of your mental health coverage. Working with a professional employer organization (PEO) to administer your human resources functions may allow you to access better benefits, as the PEO can negotiate rates in the same way as large providers.
- **Offer a health reimbursement arrangement.** Small businesses with fewer than 50 employees and no health plan or SHOP insurance can assist employees with maintaining their own coverage by offering a **tax-free reimbursement** of qualifying healthcare expenses.
- **Help your workers access mental health services through other plans.** The Affordable Care Act requires that plans offered through health insurance exchanges cover services for mental health and substance-use disorders. If your small business doesn't offer a health plan, **help your workers** sign up for coverage through the exchange. Most state Medicaid programs also cover mental health services.



- **Direct employees to community-, state-funded or federally-funded mental health centers with free or low-cost services.** [FindTreatment.gov](#) offers a confidential and anonymous source of information for persons seeking treatment facilities in the United States for substance use, addiction and/or mental health problems.
- **Display posters and other materials about crisis hotline numbers**, such as the 988 Suicide & Crisis Lifeline, which offers 24-hour, toll-free, confidential support
- **Search for online or local support groups.** Someone in recovery or a trained therapist often leads these groups. You may find an in-person group at a church or community center in your area. [Mental Health America](#) and [The National Alliance on Mental Illness](#) have published lists of online support groups.
- **Make use of free mindfulness apps** you can share with employees. Note that many apps have never been studied or evaluated in clinical trials, and the Food & Drug Administration doesn't regulate these services. So you may want to use the [One Mind Psyber Guide²](#) to select an app that's right for your organization.

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Additional Tools and Resources

A Message From One Mind At Work

Supporting Employees in Crisis

The **988 Suicide & Crisis Lifeline** offers 24-hour, toll-free, confidential support for people in distress.

Call or Text: 988

Spanish: 1-888-628-9454 | TTY: 711, then 988 |

988lifeline.org

The **SAMHSA National Helpline** is a free, confidential, 24/7, 365-day-a-year treatment referral and information service (in English and Spanish) for individuals and families facing mental and/or substance use disorders.

Call 1-800-662-HELP (4357) | TTY: 1-800-487-4889 | **Online Treatment Locator**

Crisis Hotlines for Specific Communities

- **National Domestic Violence Hotline** | Call 1-800-799-SAFE (7233) or text START to 88788
- **National Sexual Assault Hotline** | Call 1-800-656-HOPE (4673)
- **The Steve Fund** (Supporting Young People of Color) | Text STEVE to 741714
- **The Trevor Project** (LGBTQ+ Crisis Hotline) | Call 1-866-488-7386 or text START to 678678
- **Veteran Crisis Line** | 1-800-273-TALK | Press 1

Additional Workplace Mental Health Resources

Additional resources and special topics in workplace mental health—including resources on the Americans with Disabilities Act, climate change and mental health, disordered eating, domestic violence, harassment and discrimination, substance abuse, suicide and workplace violence—can be accessed **here**

DISCLAIMER: Public health guidance on workplace mental health is evolving. Health Action Alliance is committed to regularly updating our materials once we've engaged public health, business and communications experts about the implications of new guidance from the mental health community and effective business strategies that align with public health goals.

This Guide provides an overview of workplace mental health issues, and is not intended to be, and should not be construed as, legal, business, medical, scientific or any other advice for any particular situation. The content included herein is provided for informational purposes only and may not reflect the most current developments as the subject matter is extremely fluid.

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The global workforce is struggling.

Employees are expecting more, and leaders want to take action. Where do they start?

The Mental Health at Work Index gives business leaders a practical framework with clear priorities to build a sustainable workplace mental health strategy.

The Index provides:

- A self-assessment that measures the maturity of workplace mental health programs and services
- Organizational benchmarking powered by strategic data collection
- An Algorithm-driven advice library that provides targeted resources to guide improvements and enhancements, enabling real-time feedback at scale

Learn more at www.mentalhealthindex.org

Developed by

