SUPPORTING DISABILITY CLAIMANTS WITH SELF-GUIDED MENTAL WELLNESS TOOLS & RESOURCES

19% of Prudential Claimants Found to Have Previously Unidentified Mental Wellness Needs

Primary Objective

Support claimants who have both physical and mental wellness needs with self-guided resources and assistance to help them return to work in a smooth and timely manner.

Overview

Nearly 1 in 5 people with chronic physical conditions develop mental health issues like depression and anxiety.[1] Of people with severe mental health conditions, 37% also have long term physical health conditions.[2] It was these trends and Prudential's experience with its own book of disability claimants—employees who were out of work for physical health reasons who also experienced symptoms of mental health conditions—that led Prudential to enhance its disability claims management process in 2021. Prudential's claims management process is now designed to address this common co-occurrence to help claimants return to work successfully.

It was challenging for Prudential to find a way—at scale—to proactively identify claimants with mental wellness needs and provide them with resources to improve their overall wellness, helping them return to work smoothly and quickly. To help deliver a solution with efficiency and scale, in 2021 Prudential engaged with NeuroFlow, a mental health technology platform that provides claimants with self-guided mental wellness tools and resources via their app. Through the app, claimants can complete assessments that help identify symptoms of depression, anxiety, trauma, substance use disorder, and more. Based on the results of assessments, NeuroFlow delivers access to targeted resources to claimants in need.

The technology also helps Prudential's clinical disability case managers to identify claimants with more severe mental wellness needs by feeding that data into Prudential's claims management platform and delivering timely alerts when claimants' wellness declines. This level of insight helps Prudential connect claimants with its expert clinical resources in a timely manner so that claimants at risk for trauma or self-harm can access the support they need.

Key Stats

19%

of claimants with a physical disability who used NeuroFlow had previously unidentified mental wellness needs.

45%

of the 19% cohort who experienced clinical levels of depression reported significant reduction in depression symptoms, in 4-8 months.

53%

of the 19% cohort who experienced clinical levels of anxiety reported significant reduction in anxiety symptoms, in 4-8 months.

Source: *Eligible Prudential Disability Claimants*

NEUROFLOW®

Prudential

The Solution

NeuroFlow enhances the short- and long-term disability experience and Prudential's claims management process through three high-tech and high-touch components.

1. The first is a claimant-facing digital experience that delivers remote clinical assessments to claimants as well as relevant self-guided resources based on those assessments, helping them manage their mental wellness.
2. The second component is a data feedback loop that collects key insights about claimant wellness from the digital experience and feeds that into Prudential's claims management platform. These timely updates help Prudential's clinical case managers prioritize and allocate resources more efficiently with the ultimate goal of helping claimants return to work.
3. Finally, NeuroFlow, with the support of its Response Services team, enhances Prudential's ability to engage high-risk claimants who may be at risk for self-harm or suicide and provides those insights to Prudential's disability clinical case managers. The Response Services team contacts individuals promptly after they trigger an urgent alert, referring them to suicide prevention resources.

Supporting Claimants with Self-Care Resources and Screening

NeuroFlow provides claimants with educational resources on a variety of mental wellness topics including healthy living, work burnout, and loneliness. Claimants also receive validated assessments for depression and anxiety, including the Patient Health Questionnaire-9 (PHQ-9) and Generalized Anxiety Disorder-7 (GAD-7), at a regular cadence, allowing Prudential disability clinical case managers to identify who may be struggling with mental wellness.

Assigning Claimant Severity to Improve Benefit Navigation

Prudential leverages NeuroFlow's proprietary severity score—a combination of assessment scores and other user-reported data that generates a unique risk baseline for individuals—to deliver appropriate resources and support to their claimants. Establishing a severity score for each claimant, which seamlessly connects with Prudential's claims management platform, allows Prudential to understand population-wide trends. Identifying not only the need for mental wellness support but also individual claimant severity is key to enabling more intentional and efficient disability case management. Clinical disability case managers can better prioritize claimant outreach and help claimants navigate relevant wellness resources or benefits to successfully return to work.

Timely Outreach for Claimants at High-Risk

While not a crisis intervention service, NeuroFlow's Response Services team complements Prudential's team by contacting claimants whose engagement with NeuroFlow indicates potential high-risk for suicide or self-harm. Response Coordinators reach out to claimants and, when needed, administer the Columbia Suicide Severity Rating Scale, which screens for suicidal ideation. If necessary, Response Coordinators refer claimants to further resources, such as their employer's EAP, community resources, or behavioral health professionals to meet the needs found during outreach.

> *"NeuroFlow is helping us identify and support claimants with mental wellness needs that may not have been identified as promptly otherwise"*
>
> **- Meghan Pistritto**
> Vice President, Disability, State Paid Leave & Well-being Product Lead at Prudential Group Insurance

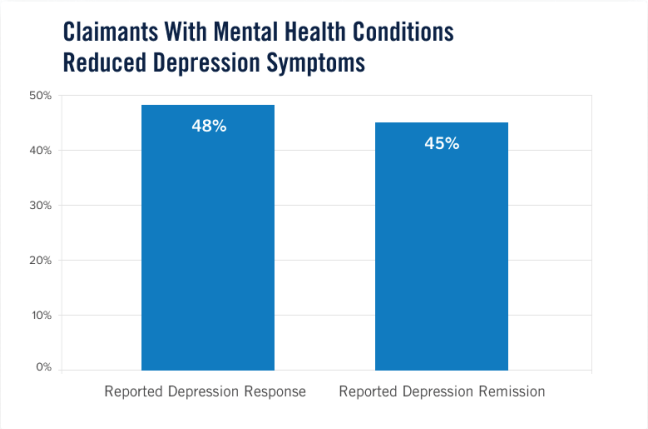
The Results

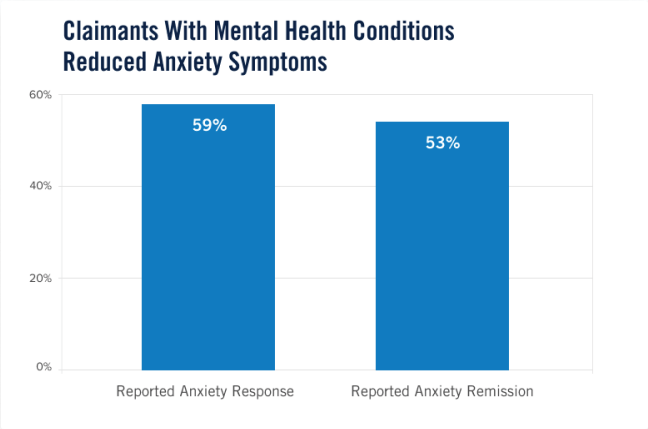
NeuroFlow uncovered that 19% of Prudential's claimants on long- and short-term disability had unidentified mental wellness needs (determined by a clinical score of ≥10 on a PHQ-9 or GAD-7). Critically, 87% of these claimants were identified within one week of joining NeuroFlow. This prompt recognition of mental wellness needs allowed NeuroFlow to target appropriate self-help resources to claimants within the platform and empowered Prudential clinical disability case managers to prioritize outreach and support based on claimant severity. NeuroFlow's Response Services team further supported clinical disability case managers by contacting high-risk claimants who needed immediate support.

Improvement in Anxiety and Depression Symptoms*

The combination of access to self-care resources, case manager support, and treatment claimants may have received from their providers may have contributed to an improvement in anxiety and depression symptoms among the 19% claimant cohort, as reflected in their PHQ-9 and GAD-7 scores. Among those 19% of claimants

who completed more than one validated assessment, 48% reported clinically significant improvement in their depression symptoms—also known as depression response—within four to eight months. 45% reported enough of a reduction in their depression symptoms within four to eight months that their depression may be considered resolved. 59% of this same cohort experienced anxiety response, and 53% experienced enough of a reduction in their anxiety symptoms that their anxiety may be considered resolved within four to eight months.





Claimants indicated a lower risk for self-harm as measured by NeuroFlow's severity score which measures risk on a scale of 0-5, with 5 being the greatest level of severity. 69% of the 19% of claimants identified with co-occurring mental wellness needs had a significantly lower final severity score than their first score. On average, these claimants lowered their severity score from 3.3 to 1.75 during their time on the NeuroFlow platform—a 53% decline—which is a statistically significant improvement in well-being.

Higher Engagement Reduced Risk for Self-Harm*

NeuroFlow analysts measured the engagement level of this group during their time of disability leave. The individuals who completed on average 89 activities in the NeuroFlow app—69% of the 19% cohort—reported the greatest improvement in severity scores. Less engaged claimants, averaging just 25 activities during their disability leave, reported the lowest improvement. Claimants who used NeuroFlow more frequently reported a lower severity. A lower severity may reduce the likelihood of a repeat or extended disability claim due to poor mental wellness.

"NeuroFlow is helping us identify and support claimants with mental wellness needs that may not have been identified as promptly otherwise," says Meghan Pistritto, Vice President, Disability, State Paid Leave & Well-being Product Lead at Prudential Group Insurance. "That is helping us improve our claims management process and smooth claimants' transition back to work. We believe being able to proactively surface claimants' mental wellness needs and help them access relevant benefits has made a meaningful difference."

1. Barnett K, Mercer SW, Norbury M, Watt G, Wyke S, Guthrie B. "Epidemiology of multimorbidity and implications for health care, research, and medical education: a cross-sectional study." Lancet. 2012; 380 (9836). 37-43. https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(12)60240-2/fulltext

2. Rai D, Stansfeld S, Weich S, Stewart R, McBride O, Brugha T, Hassiotis A, Bebbington P, McManus S, Papp M. (2016) 'Chapter 13: Comorbidity in mental and physical illness' in McManus S, Bebbington P, Jenkins R, Brugha T. (eds.) Mental health and wellbeing in England: Adult Psychiatric Morbidity Survey 2014. Leeds: NHS Digital. https://core.ac.uk/download/pdf/287022207.pdf

Appendix

Response: In order to reach response, claimants must have submitted a clinical-level PHQ-9 or GAD-7 (scoring ≥ 10) and reported a 50% reduction in symptoms within 4-8 months.

Remission: In order to reach remission, claimants must have submitted a clinical-level PHQ-9 or GAD-7 (scoring ≥ 10) and reported a subsequent score of under 5, meaning minimal or no anxiety or depression symptoms within 4-8 months.

* Prudential and NeuroFlow are not suggesting there is a causal relationship between access to NeuroFlow and claimants' improvement in depression and anxiety symptoms. Any reported improvement could be a reflection of one or all interactions with providers or any other resources including NeuroFlow. These results are based on claimants' self-reported symptoms and do not attribute any improvement to any particular resource.

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