



Case Study: Group Health and Disability Insurance Provider

Mental health claims, costs, and complexities are on the rise. Employers expect insurance providers to keep the costs of claims as low as possible while also getting employees back to work as soon as possible.

For one of Canada's largest insurance plans within the education community, disability leaders were interested in a solution case managers refer to without inflating claim costs. With educators becoming more stressed and anxious due to limited and shrinking classroom resources, the insurance provider onboarded a digital therapy solution proven to differentiate their offerings. It also better served their members' mental and emotional health through the power of digital cognitive behavioral therapy (CBT) that's available 24/7, immediately, and requires zero wait times.



82%
effective

FACT

Digital CBT has been proven to be as effective as face-to-face, if not more¹. Over a decade of research found treatment adherence for online CBT to be effective for 82% of people.

Problem

- > Escalating disability claim costs
- > Reluctance from case managers to add therapy/teletherapy to file
- > Needed therapy tailored to the unique stressors of teachers
- > Previous digital CBT vendor lacked responsiveness and flexibility

Solution

- > Needed a solution that case managers can put on file without inflating their claim costs or compromising quality of care
- > Needed a solution with the service and disability management expertise to deliver results

Results

- 66%** of members experienced an improvement in anxiety
- 75%** of members experienced an improvement in depression
- 10.9x** Cost Savings = 10.9x ROI

Challenges

Gail Enever, VP of Group Life and Disability, was facing escalating disability claim costs. Based on her research and findings, case managers were reluctant to include face-to-face therapy/teletherapy on a claimant's treatment plan due to fear of inflating claim costs. As a result, claimants often did not receive adequate access to mental health treatment under their insurance plan, leading to longer claim durations and risk of long-term disability. To make matters worse, their previous digital CBT solution before Starling wasn't being responsive to their needs leading to a further breakdown in delivering the right treatment plan for claimants.

- > Case managers were dealing with escalating disability claim costs and needed a mental health solution specifically tailored to the unique stressors of teachers
- > Case managers had another digital CBT solution, but often found their services lacking and their requests and concerns weren't being accommodated
- > Unless someone needs or wants face-to-face treatment, their case managers couldn't refer them to that particular CBT solution as it was costly due to the therapy/teletherapy component



Solution

With Starling's Return-to-Health program and trusted advisory services, the insurance provider was able to help their case managers refer a proven, evidence-based solution on a claimant's file without escalating costs traditionally reserved for face-to-face/teletherapy options. With Starling's advisory and disability management services, our solution also helped alleviate the pain points brought on by their previous digital CBT solution by adapting our solution to their needs.

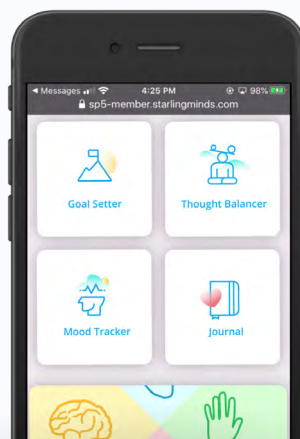
- ✓ Needed a solution that case managers can put on file without inflating their claim costs, while having the service and disability management expertise to deliver results
- ✓ Needed a return to work solution with a digital delivery component to scale up access without inflating cost or compromising quality of support

”This session helped normalize mental health issues. They can happen to anyone if they experience enough stress.”

- Starling Member

Key Features

Starling Minds helps remove the critical barriers preventing employees from seeking mental health support. This means delivering a solution that is:



- ⌚ Available 24/7, with unlimited and immediate access for members
- ✓ Rooted in deep CBT principles and developed by renowned CBT clinical psychologists
- +👤 Offered trusted disability management expertise to help case managers increase referral acceptance and treatment adherence
- 🧩 Full-spectrum solution for many cases, whether they are struggling at work, on sick leave, or on STD

Benefits

The insurance provider removed critical barriers preventing case managers from adding mental health support to the file and employees from getting the help they need. The benefits include:

- Lowers wait times compared to face-to-face/teletherapy treatment
- Reduces costs of traditional face-to-face therapy with high-quality digital CBT solution
- Moves file through disability funnel and shortens STD/LTD duration
- Provides case managers advisement on scenarios to ensure fit with member's condition

“The clarity and matter-of-factness of the videos is different from the way so many doctors have talked.”

- Starling Member

Results

66%

Members experienced improvement in anxiety scores

75%

Members experienced improvement in depression scores

10.9X

Return on Investment

“The Starling Minds program is a very effective tool for people who find themselves in need of support for their mental health. Our members tell us that the program is accessible, easy to navigate and, for some, a game changer in their mental health treatment plan. The team at Starling Minds is dedicated to making sure we have the tools we need to support our members as they navigate through a difficult time in their life. The team is responsive, prompt in responding to inquiries and overall the process for referrals is seamless.”

- Aimee Badali, Manager, Early Intervention Program, OTIP

“I have found that most of the information so far is exactly what my GP and psychologist have told me.”

- Starling Member

[Learn More about Starling Minds](#)