MENTALLY HEALTHIER IN SG

ENHANCING WORKPLACE MENTAL HEALTH

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10 OCTOBER 2023

FULLERTON
HEALTH

About Fullerton Health

At Fullerton Health, we are dedicated to enhancing healthcare in the Asian region. As a premier vertically integrated healthcare platform, we have been at the forefront of transforming the healthcare landscape since our establishment in Singapore in 2010.

Our extensive network of healthcare facilities spans across 9 markets in Asia, enabling us to provide comprehensive and seamless care to individuals and communities. We pride ourselves on partnering with esteemed healthcare providers in the region, further strengthening our ability to deliver exceptional services.

Our mission is to make quality healthcare affordable and accessible to all in Asia. Through strategic collaborations with local and international companies, we have expanded our reach and deepened our understanding of diverse client needs in different regions and localities. This allows us to share knowledge, exchange best practices, and continuously improve the delivery of services and care.

With a deep sense of responsibility, we strive to empower individuals and communities with the resources they need to lead healthier lives. We are committed to fostering innovation, embracing technology, and staying ahead of emerging healthcare trends to ensure that our services are always at the forefront of medical advancements.

At Fullerton Health, we believe that by working, we can achieve a healthier and brighter future for all in Asia. Join us on this transformative journey as we continue to improve and revolutionise healthcare across the region.together

About Connections MindHealth

Connections MindHealth is a mental health clinic dedicated to guiding individuals and families on the path to mental wellness. Founded by a psychiatrist with years of experience, the clinic provides empathetic, tailored care to meet the unique needs of each patient. With a family-oriented approach, we offer dedicated services that promote understanding and foster harmony at home. We are committed to building a healthier tomorrow through strong connections and evidence-based treatments.

About The Author

Dr Jared Ng
Medical Director, Psychiatrist,
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Dr Jared Ng is a compassionate and experienced psychiatrist dedicated to improving access to mental health services and providing exceptional patient care. He completed his medical studies at the National University of Singapore and obtained his Masters of Medicine in Psychiatry, as well as a Master of Public Health (MPH) from Harvard University. Jared has served as a military psychiatrist for the Singapore Armed Forces and been involved in humanitarian missions, including a deployment to Afghanistan where he provided medical care and mental health training.

Jared was the founding Chief of the Department of Emergency and Crisis Care at the Institute of Mental Health. He has served as the consultant-in-charge of the child & adolescent Inpatient Service at the Institute of Mental Health, Singapore, and has been appointed as directors for community mental health and crisis response programs in Singapore. Apart from his MPH, Jared was also attached to Boston Children's Hospital as part of his MOH HMDP scholarship, focusing on inpatient service and consultation liaison. His thesis during his MPH focused on school-based mental health programs in Boston public schools. Jared is a passionate educator--he was an adjunct teaching staff at all three medical colleges in Singapore, as well as the School of Social Sciences at Nanyang Technological University. Jared has delivered numerous public talks on various aspects of mental health, emphasising the need to enhance mental health literacy.

In addition to his professional work, Dr. Ng volunteers at organisations like the IJ Schools Board of Management, Samaritans of Singapore (SOS), Infant Jesus Homes and Children's Centres (IJHCC), and the Singapore International Foundation (SIF). Dr. Ng is also a committee member with the Committee on Fostering, Ministry of Social and Family Development. His clinic is located at 10 Marina Blvd #01-03, Marina Bay Financial Centre Tower 2, Singapore 018983.

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Dr Walter brings over two decades of extensive experience in the Singapore and Asia-Pacific healthcare markets. Currently serving as the Country Managing Director for Fullerton Health Singapore, he holds responsibility for Fullerton's Managed Care and Clinical Services Divisions within the Singapore market. He has successfully led multiple COVID-19 response projects in partnership with the Ministry of Health and Ministry of Manpower. Notably, he has spearheaded the integration of wellness, health screening, and primary care services, to establish Fullerton Health Singapore's Primary & Preventive Care Division. Under his guidance, Fullerton Health Singapore successfully launched its Telemedicine services.

In the earlier stages of his career, Dr Walter served as an investment professional within a corporate venture capital fund associated with Singapore's Economic Development Board and played a key role in the establishment of Singapore's national Electronic Health Record. Dr Walter has first-hand experience as a practicing physician at institutions such as Singapore General Hospital and various SingHealth group institutions.

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I: INTRODUCTION

Mentally Healthier in SG
Enhancing Workplace Mental Health

Mental health issues impact not just individuals but their families, co-workers, and society at large. Working adults, particularly parents, are the core of the Singaporean family and constitute a significant demographic dealing with these challenges in Singapore. Their mental well-being is crucial to societal stability and economic productivity.

This piece aims to explore the mental health landscape of working adults in Singapore and highlight key enablers that require our attention to promote mental well-being and resilience within and outside of the workplace.

II: THE CURRENT LANDSCAPE

The mental health of working adults in Singapore is influenced by a complex array of factors, significantly magnified by the COVID-19 pandemic.

Challenges faced by individuals may include one or more of the following:

A.   **Work-Life Balance:** The abrupt transition to remote work and back again has blurred the lines between personal and professional life, increasing stress levels.

B.   **Financial Insecurity:** Concerns about job security, income stability, and the rising cost of living are significant sources of anxiety

C.   **Caregiving Responsibilities (Sandwiched Generation):** Many working adults bear the responsibility of caring for elderly parents as well as their own children. The

demands of caregiving, such as handling emergencies, and addressing the emotional needs of parents and children, can significantly impact a person's mental well-being.

D.   **Transitions and Adjustments (Young Working Adults):** Those transitioning from university into the working world face the stress of establishing their careers in a precarious economic climate.

These challenges are compounded by structural issues at a system level, which may reduce the likelihood of an individual coming forward to seek support. These issues affect accessibility, affordability, and compliance to mental health care.

E.   **Awareness & Acceptance at the Workplace:** The SMHS 2016 found that those who were unemployed were significantly more likely to seek help compared to those who were employed[1]. This suggests that employment creates barriers to access mental health care, possibly due to concerns about workplace stigma or repercussions on their career. This underscores the need for greater awareness and acceptance of mental health issues within the workplace to facilitate easier access to care.

F.   **System Capacity:** The overall system capacity in institutions and particularly in the community is still moving to catch up with overall need. As of 2021, there are close to 300 registered psychiatrists and 600 psychologists in Singapore – approximating 4.6 psychiatrists and 9.7 psychologists per 100,000 population. This is in stark contrast to other developed countries with more than twice the rate of psychiatrists per 100,000 population. For example, Canada, Sweden and Japan have 14.7, 20.8, and 11.9 psychiatrists per 100,000 population respectively[2].

While we grow our number of mental health professionals over time, there is a need to augment this pool with other trained resources in the community, including primary care physicians, trained counsellors, and other para-medical staff.

G.   **Healthcare Financing:** There are critical gaps in the overall healthcare financing framework for mental health. While government subsidies are available at public institutions, polyclinics, and under the CHAS program – financing for care in the private sector via private insurance or employer-funded healthcare is lacking. An exception being International Private Medical Insurance schemes which apply to a

minority of the working population (largely expatriate working adults). Employees often make out-of-pocket for expenses when seeking care with private psychiatrists and psychologists. This leads to a system-level imbalance where the public sector capacity is unable to decant or load-balance with the capacity in the private sector.

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III: ECONOMIC IMPACT OF MENTAL HEALTH AMONGST WORKING ADULTS

According to the OECD, mental ill-health can account for up to 4% of GDP[3]. The economic burden of mental ill-health is projected to rise nearly $1 trillion globally, with an estimated 12 billion workdays lost actively due to depression or anxiety[4].

A recent study published in the journal BMC Psychiatry estimated that the total economic burden of lost productivity due to anxiety and depression in Singapore amounts to S$15.7 billion annually[5].

There are several major categories of economic impact arising from poor mental health:

A. **Productivity:** Mental health issues, if unsupported, can potentially lead to decreased productivity and performance at work, resulting in lower output and efficiency. Mental health problems can contribute to increased absenteeism (missing work) and presenteeism (being present at work but not fully functioning).

B.   **Employee Turnover:** Employees experiencing mental health issues without adequate support may be more likely to leave their jobs due to stress, burnout, or other related factors. High turnover rates can be costly for organisations in terms of recruitment, training, and lost expertise.

C.   **Indirect Impact on Healthcare Costs:** Mental health conditions can have an indirect impact on compliance with concomitant medical conditions. According to the National Institute of Mental Health (NIMH), people with depression and another medical illness tend to have more severe symptoms of both illnesses. This compounding effect can lead to higher medical costs[6].

The reverse of this holds true – it is important to note that studies suggest that individuals with mental health challenges that are adequately supported and managed can perform just as well with equal productivity in the workplace as their other colleagues[7].

SIGNS OF LOW PRODUCTIVITY
Absenteeism
Presenteeism
Rapid Turnover
Poor Staff Harmony
Lower Return on Investment (ROI)

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IV: TOWARDS A MENTAL HEALTH FRAMEWORK FOR WORKING ADULTS : KEY ENABLERS FOR SUSTAINABILITY AND ACCESSIBILITY

Fullerton would like to propose a broad framework to support mental health amongst working adults, focusing on key enablers to strengthen sustainability and access to care. The objectives of such a framework would be to create an ecosystem that supports the mental well-being of working adults at the workplace. The components of the framework include:

A.   **Tiered Care Model for Mental Health:** A tiered care model to expand overall system capacity – grounded on strong foundations of mental health education and awareness building, resources at the workplace and in the community, with access to specialty care and specialised resources for crisis/incident management and return-to-work support.

B.   **Sustainable Health Financing for Mental Health at the Workplace:** Enhancing existing employer funded healthcare schemes to allow for appropriate access to outpatient mental health care, in both public and private settings, whilst minimising out of pocket expenses - thereby increasing chances of early detection and intervention. There is a need to explore longer term funding strategies to support employee chronic mental health care in both public and private settings.

C.   **Helping Employers Understand Workplace Mental Health Maturity:** Employer organisations play a key role supporting the health of their employees. Low cost, self-administered assessment tools for Employer Organisations at different levels of maturity in workplace mental health can help them gauge their baseline situation and provide a structured path forward for continuous improvement.

D.   **Integrating Technology & Innovation:** Available technologies such as telemedicine, mobile applications and self-care tools should be integrated into existing employee platforms and channels to allow ease of access, and position mental health as an additional facet of a comprehensive employee program.

Innovative practice models to facilitate GP-Psychiatrist collaboration and co-consultation will further support accessibility in the community.

Key Enablers – A. Tiered Care Model for Mental Health
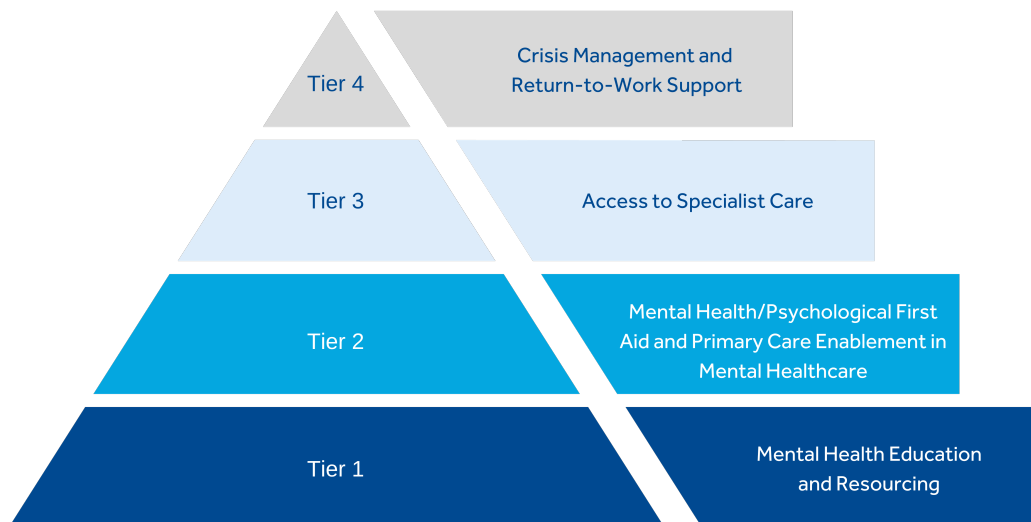
A multilevel approach can address mental health concerns more effectively, a sentiment echoed in the recently released National Mental Health and Well-Being Strategy for 2023[8]. The strategy outlines a tiered-care model, which allows for a more efficient allocation of resources based on patient needs. This model is particularly beneficial for those with differing levels of mental health needs, offering them more comprehensive care. This approach aligns well with our proposed multilevel framework, which also emphasises the importance of resource allocation and targeted care based on individual needs.

Tier 1 – Education and Awareness

Mental Health Education and Awareness: Systematic education campaigns at the community and organisational levels should be implemented to promote mental health awareness in Singapore workplaces.

Increasing mental health literacy without a corresponding increase in accessible treatment resources can lead to significant challenges and exacerbate existing issues,

including inequity in access and availability. It is crucial to ensure that mental health literacy is accompanied by the availability of resources for diagnosis and management of mental health issues.

Tier 2 – Community and Primary Care

Mental Health/Psychological first aid: Mental health first aid training in the workforce can create an environment that can identify early signs of distress and provide initial support. This training needs to be widespread and easily accessible, enabling employees to respond effectively during a crisis. Resources and funding need to be allocated appropriately to manage individuals detected through such efforts.

Primary Care Enablement in Mental Healthcare: Primary care providers are valuable mental health resources in the community, as a first line of defence. Therefore, equipping them with the necessary knowledge, skills, and resources to identify, treat, and manage common mental health problems is crucial. This is not merely about education, but also about supporting them with easy accessibility to specialists for advice, as well as regular supervision. This requires a significant investment of time and resources, such as financial incentives, to ensure that primary care providers are supported in this expanded role. For employers with the benefit of onsite clinics – there can be significant ROI in enabling workplace doctors in this regard, as working adults will often present to their company clinic as the first point of contact.

Tier 3 – Specialist Care

Access to Specialist Care: For those with more serious mental health needs and concerns, it is vital to ensure efficient pathways to access psychologists and psychiatry services. This goes beyond simply having specialists available; it also means ensuring that these services are affordable and easily accessible to those who need them. This would involve increasing the number of trained specialists, improving referral systems, and exploring digital alternatives.

Tier 4 – Recovery

Crisis Management and Return-to-Work Support: After a mental health incident or crisis, individuals often need support in their recovery and reintegration into the workplace. This involves creating a supportive work environment, providing accommodations as necessary, and ensuring access to ongoing mental health care.

To effectively implement this tiered model, adequate funding and resources must be allocated at every level. By doing so, we can ensure that individuals receive timely care, thus promoting better mental health outcomes for working adults in Singapore.

Key Enablers – B. Financing Mental Health at the Workplace

A. **Enhancing Employer-Funded Healthcare Schemes**: Employers can contribute to financing mental health by sponsoring mental health programs in the workplace or providing health benefits that include mental health coverage for outpatient care such as psychiatric consultation & treatment, psychological counselling & therapy.

B. **Insurance Coverage**: The majority of group outpatient insurance schemes in Singapore have typically listed psychiatric conditions as part of general exclusions to policy coverage. This is changing over time with employers working with insurance brokers and insurers to enhance their policies to include mental health.

C. **Mental Health in Primary Care**: Aside from system capacity issues, integrating mental health care into primary care settings can be a cost-effective and sustainable approach as it enables early detection and treatment of mental health conditions, potentially reducing the need for more costly specialist or emergency care.

D. **Transparency and Data Availability**: Consultation rates should be transparent and readily available for individuals and organisations to effectively budget and plan for their expenses. The lack of local historical claims data in relation to mental health visits poses a challenge for cost estimates and insurance premium pricing. This can be addressed initially by a progressive approach to introduce capped mental health benefits. This challenge will gradually resolve as the industry accrues more claims experience in this area.

E. **Public Funding**: Public funding continues to play a vital role in the financing of mental health care by supporting basic and essential care. There is potential to strengthen public schemes in additional areas including: funding of ancillary care in the community i.e. psychological counselling and therapy as an adjunct to primary care, funding for long-term mental health conditions.

By addressing these aspects of financing, we can work towards a mental health care system that is not only effective but also financially sustainable and accessible to all. The mental health of working adults and their families is not only a health issue but also a social and economic one, and it requires a comprehensive and multi-faceted approach to address.

Key Enablers – C. Helping Employers Understand Workplace Mental Health Maturity

Employers and workplaces play a critical role in promoting mental health. Given the significant proportion of time adults spend at work, the workplace environment can profoundly impact an individual's mental health.

There is a need for assessment tools to help employers understand their starting point for workplace mental health maturity and how they may take next steps over time as an organization. Such tools should be low cost and accessible, and will provide a structured means for organisations to self-assess different dimensions of mental health at the workplace:

A. **Presence of Supportive Environment:** Employers can foster a culture of understanding and support around mental health. This includes implementing policies that promote work-life balance and ensuring a supportive and non-discriminatory environment for employees dealing with mental health issues.

B. **Level of Mental Health Literacy:** Workplaces can serve as platforms for mental health education, helping employees recognise signs of mental distress in themselves or others. This training can be integrated into regular professional development or offered as standalone workshops.

C. **Availability of Mental Health Resources:** Employers should provide accessible resources for employees facing mental health challenges. This could include Employee Assistance Programs (EAPs) offering confidential counselling,

or partnerships with mental health professionals for consultations or interventions.

D. **Leadership Training:** HR professionals, managers and leaders should receive training on mental health to understand their role in supporting their colleagues. They should be equipped with skills to recognise signs of distress, manage sensitive conversations, and understand the processes for seeking help.

E. **Allowing Flexibility and Accommodations:** For employees dealing with mental health issues, certain accommodations might be necessary. These could include flexible working hours, the option to work remotely, or additional mental health days. Employers should be prepared to have these conversations and make reasonable accommodations where necessary.

By taking proactive steps, employers can create workplaces that recognise and support mental health. While assessing workplace mental health maturity requires effort and resources, the benefits can be significant with improved employee well-being, productivity, and retention.

Excerpt from Workplace Mental Health Maturity Assessment Tool

Module 2: Workplace Culture in Relation to Mental Health
Score Card

- Carefully read and discuss the Module 2 Discussion Questions, which contains questions and scoring descriptions for each item listed on this Score Card.
- Circle the most appropriate score for each item.
- After all questions have been scored, calculate the overall Module Score.

Discussion Questions	3	2	1	0
WC.1 Is there a clear definition and understanding of mental wellness within the workplace culture?	3	2	1	0
WC.2 Are there existing policies or practices that explicitly promote a positive mental wellness culture?	3	2	1	0
WC.3 Has the organization identified challenges or barriers to transforming the workplace culture for mental wellness?	3	2	1	0
WC.4 Are there specific strategies in place to foster a culture that prioritizes mental wellness?	3	2	1	0
WC.5 Is leadership actively engaged in promoting and supporting mental wellness transformation?	3	2	1	0
WC.6 Is there a system for measuring and evaluating the success of the culture transformation regarding mental wellness?	3	2	1	0

Key Enablers – D. Innovative Practices and Technological Applications

In the face of these challenges, innovation and technology offer promising avenues for improving mental health care. However, it is crucial that these solutions are evidence-based and adapted to fit the specific cultural and societal context of Singapore.

A.   **Telemedicine and Mobile Apps:** Digital platforms hold the promise of transforming mental health care by enhancing accessibility and offering self-help resources to individuals. The providers behind them must be certified and have relevant clinical experience to ensure that the therapy and support provided are not only effective but also safe.

The current generation of digital tools primarily focuses on initial engagement and generalised "first-line care", without any coordination for subsequent follow up care which may be required. Enhancing current digital offerings will require collaboration with offline care providers and providing clinically validated tools tailored for specific segments to provide a comprehensive mental health care strategy.

B.   **Co-Consultation between Primary and Specialist Care:** This is a collaborative care model where primary care providers and mental health specialists work together to treat a patient. Through this model, primary care providers can consult with specialists, including via tele-collaboration, to make decisions about patient care. This model has been successfully implemented at selected polyclinics in Singapore as part of the Assessment and Shared Care Teams (ASCATs). It remains to be seen whether this can be utilised in the private primary care sector.

By integrating these innovative practices and technologies into our mental health care model, we can create a more responsive and effective system.

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V: INCORPORATING MENTAL HEALTH INTO THE *HEALTHIER SG* FRAMEWORK

The transformational HealthierSG framework represents a significant shift in Singapore's healthcare approach from reactive care to proactive prevention. This focus on prevention aligns closely with the need for improved mental health care and represents an opportunity to integrate mental health into the broader healthcare agenda. The principles and strategies of HealthierSG can be applied to mental health in the following ways:

A.   **Proactive Mental Health Care:** Just as HealthierSG aims to prevent physical illness, we should also aim to prevent mental health issues or detect them early. This requires a shift in societal attitudes towards mental health, including increasing mental health literacy, reducing stigma, and promoting help-seeking behaviours.

B.   **Family Doctors as a Key Resource:** Under the HealthierSG framework, each Singapore resident will be anchored with a family doctor. These primary care providers can play a critical role in mental health care by identifying early signs of

Mentally Healthier in SG

mental distress, providing initial support, and escalating to mental health specialists as needed. This underscores the need for mental health training in primary care providers.

C. **Employer Engagement:** Employers play a crucial role in promoting both physical and mental health. As key stakeholders in the HealthierSG initiative, employers can contribute significantly by implementing workplace mental health programs, providing resources for employees, and fostering a supportive work environment.

D. **Community Support:** HealthierSG emphasises the role of community in supporting healthier lifestyles. In the context of mental health, this includes promoting understanding and acceptance of mental health issues within the community, providing support networks for those affected, and integrating mental health services within community settings.

E. **Reducing Healthcare Expenditure:** By focusing on prevention and early intervention, we can potentially reduce the long-term costs associated with mental health issues. This includes direct costs of treatment and indirect costs such as lost productivity.

F. **Stakeholder Engagement:** Just as the HealthierSG framework was developed through extensive consultation with residents, GPs, employers, and community partners. A similar approach should be taken for mental health to ensure the mental health strategy meets the needs of stakeholders and is informed by diverse perspectives.

G. **Tracking Outcomes:** a collaborative approach for aggregate data will allow for more comprehensive and accurate tracking of mental health outcomes across Employers, Payers and Providers. By bringing together data from various sources, we can gain a more nuanced understanding of mental health in the Singapore workplace, identify gaps in service provision, and develop targeted interventions to address these gaps.

Suggested Indicators to Track Progress of Mental Healthcare at the Workplace

Short Term	Medium-Long Term
Participation rate in workplace mental health programs including education & awareness programs	Broad based adoption of workplace mental health maturity tools and enhanced medical benefits schemes amongst employers
Proportion of primary care clinics and workplace/company clinics providing mental health services	Proportion of workforce reporting good mental health
Screening rates for common mental health conditions (e.g., depression, anxiety)	Incidence of mental health crises at the workplace
Adoption of enhanced employee medical benefits schemes amongst leading employers to include coverage for outpatient mental health care	Number of successful return-to-work cases following management of mental health condition
Adoption of workplace mental health maturity tools amongst leading employers	

By incorporating these principles into our mental health strategy, we can align with the broader HealthierSG initiative and promote a holistic approach to health that recognises the importance of mental well-being alongside physical health.

VI: ROLE OF FULLERTON HEALTH GROUP

Fullerton Health, with its comprehensive suite of corporate healthcare solutions, is well-positioned to contribute significantly to the mental health landscape for working adults and their families in Singapore.

A.   **Enhancing Insurance Coverage:** Fullerton Health, being an integrated healthcare service provider, can liaise with insurance companies and brokers to improve mental health coverage in policies and contribute to the development of insurance products that provide adequate coverage for mental health conditions.

B.   **Working with Corporates and Employers:** Fullerton Health can work with employers to implement mental health programs and training in the workplace. This will leverage on Fullerton's integrated care model.

C.   **Integrated Care Models:** Fullerton Health's strength lies in its established primary care services and integrated healthcare model. By incorporating mental health care into its primary care services and at the workplace, it can ensure that mental health

conditions are detected and treated early. It also provides a seamless pathway for consultation, supervision and referrals to its specialist mental health service, ensuring accessibility and continuity of high-quality care.

D.   **Innovation and Technology:** Fullerton Health can leverage its digital capabilities to enhance the delivery of mental health services. This could include telemedicine for remote consultations and digital platforms for mental health education, support and monitoring. Our integrated care model also allows for coordination of online and offline resources to provide timely and seamless mental health care. Importantly, Fullerton Health can evaluate these offerings for both individual and corporate well-being, ensuing that these innovations are evidence-based and Singapore centric. Our experience in collaborative care models and corporate advisory services further enriches our ability to provide nuanced, context-specific recommendations tailored to meet the unique needs of businesses.

E.   **Partnerships with Other Sectors:** Fullerton Health has a unique opportunity to enhance mental health care in Singapore by forging robust partnerships across various sectors, including educational institutions, corporates, government agencies, and non-profit organisations. These collaborations can offer a range of benefits, from resource sharing to extending the reach of mental health services.

The company's integrated healthcare model, digital capabilities, and strong partnerships put it in a strong position to drive change in the mental health landscape and contribute to a more integrated and effective mental health ecosystem for working adults.

VII: CONCLUDING REMARKS

The importance of employers, insurers, and insurance brokers/advisors working in partnership cannot be overemphasised in achieving the goal of improving employee and workplace mental health. Through ongoing collaboration and sharing of best practices – employers, insurers, and insurance brokers can work together to build capacity and capability in the overall ecosystem.

Fullerton Health is uniquely positioned to enhance employee mental health by integrating mental health services into personalised health plans and fostering trust with patients. However, a national improvement in mental health outcomes necessitates a collaborative approach involving healthcare providers, employers, government agencies, and communities.

Key Action Areas

Review workplace maturity to strategise workplace mental healthcare

Sustainable financing for employee mental healthcare requires employers, insurers and the government to pull resources together

Early intervention at the workplace can start with primary care and basic EAP (Employee Assistance Program)

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Published by Fullerton Health Corporation 2023.