EBRI EXECUTIVE Summary
October 10, 2025

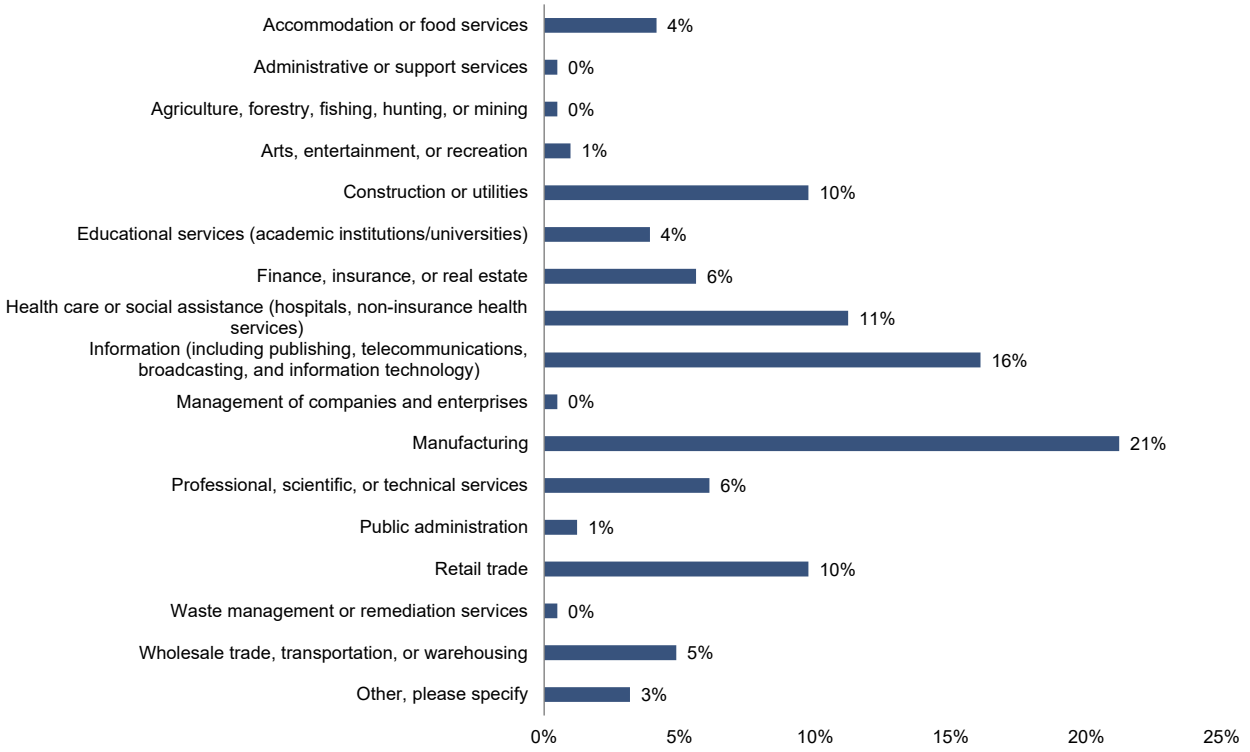
2025 EBRI Employer Mental Health Survey

The 2025 EBRI Employer Mental Health Survey is based on a survey of about 400 employers of 500 or more employees conducted in February and March 2025. All respondents had held an employee benefits decision-making role for at least six months. The survey sought to better understand the breadth and depth of the mental health benefits being offered, changes in benefits offered, views of employer responsibilities regarding worker physical and mental health, and perceived challenges and opportunities regarding worker engagement, among other topics. Poor mental health in the work force is widely understood to result in lower productivity, higher turnover, and higher health care costs for employers.

About the Sample

The survey sample represents a broad cross section of the U.S. work force. Of employers surveyed, more than one-half of those surveyed described themselves as being in blue-collar industries — like construction or utilities (10 percent); manufacturing (21 percent); or wholesale trade, transportation, or warehousing (5 percent) — or frontline industries — like retail trade (10 percent), health care and social assistance (11 percent), or accommodation or food services (4 percent) (Figure 1).

Figure 1
Industry

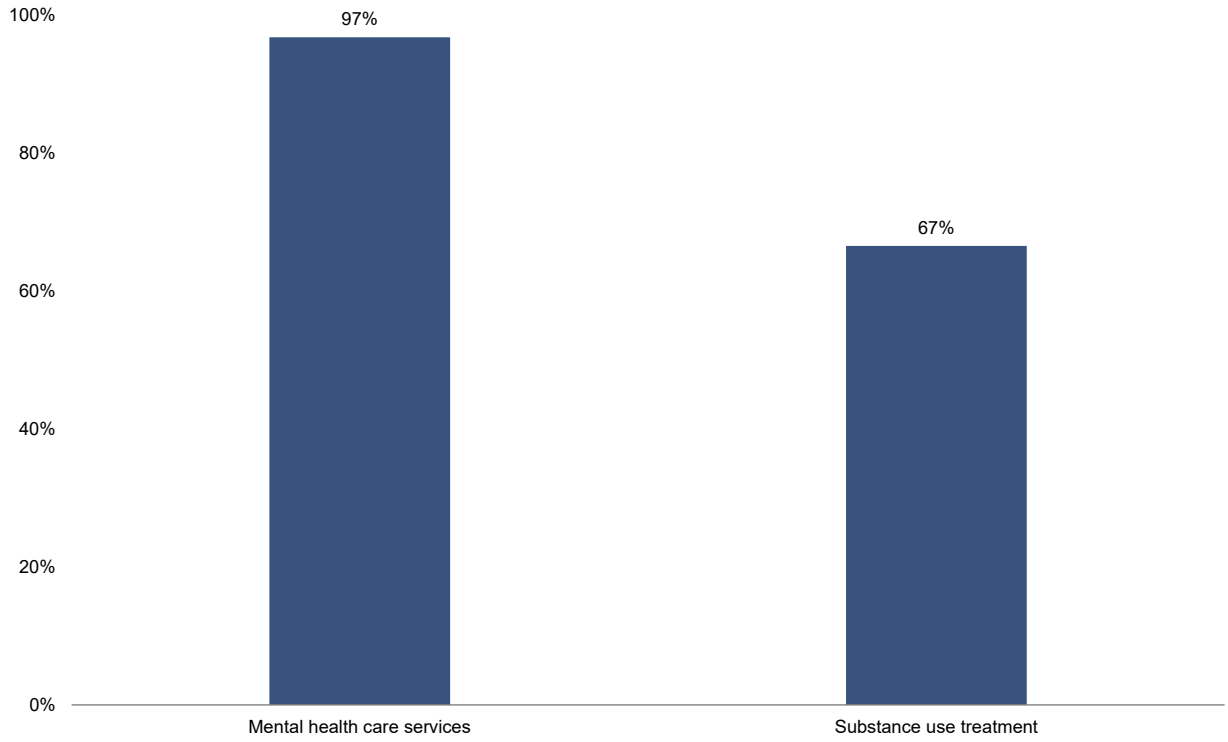


Key Findings

Coverage Rates for Mental Health High, Substance Use Disorder Coverage Lags

The survey found mental health coverage was nearly universal among large employers, with 97 percent of surveyed plans offering mental health services but only 67 percent covering substance use treatment (Figure 2).

Figure 2
Did any of the health plans cover any of the services listed?



Mental Health Coverage Strong in Some Areas, Weak in Others

Coverage for some clinical services was modestly high, such as telehealth (73 percent) and counseling and therapy (62 percent). Others were covered by fewer than half of employers surveyed, e.g., ongoing treatment for chronic conditions (33 percent) and culturally competent care[1] (26 percent). These approaches are widely seen as highly effective when provided by qualified professionals (Figure 3).

Many employers provide mental health support that goes beyond traditional medical coverage. Not only were the traditional wellbeing programs like employee assistance programs (EAPs) (72 percent) and wellness programs (54 percent) offered by a number of employers, they were also providing more novel offerings, including financial therapists[2] (62 percent) and mindfulness apps (74 percent) (Figure 4).

Figure 3

What mental health benefits does your company currently offer? (Select all that apply)

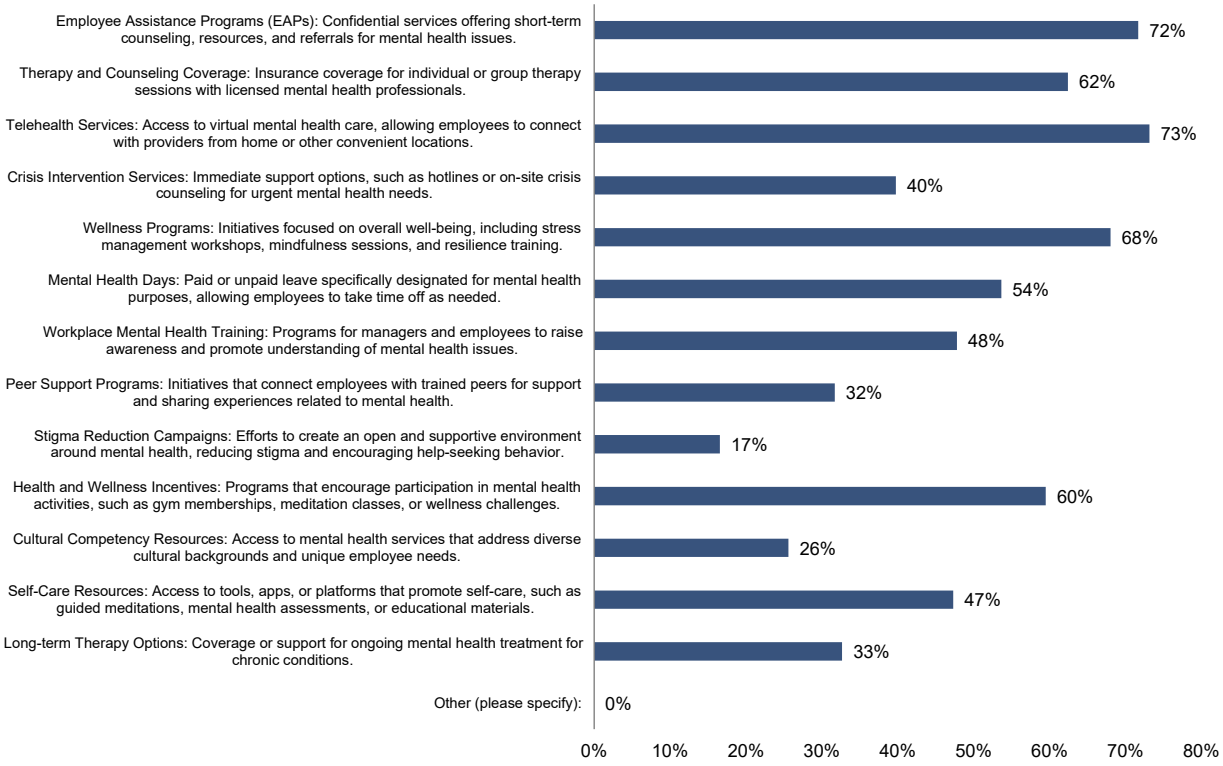
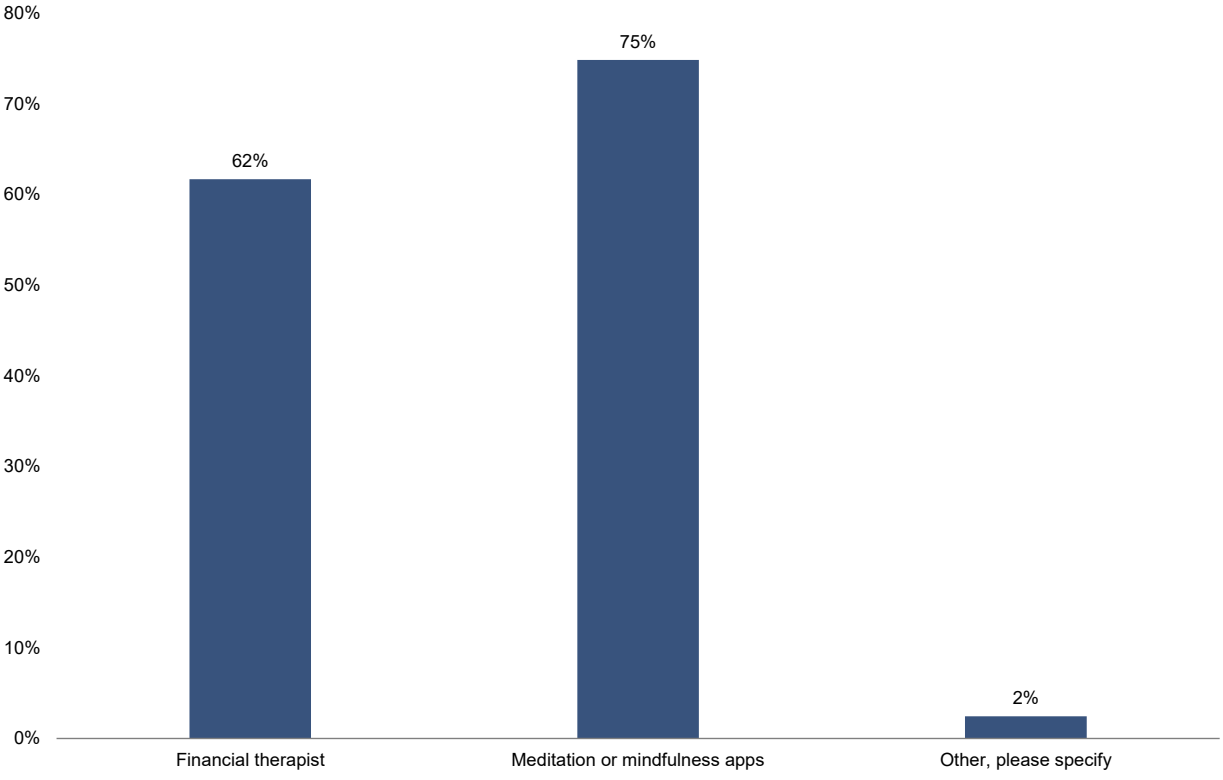


Figure 4

Which of the following benefits are included in your mental health benefits or coverage?

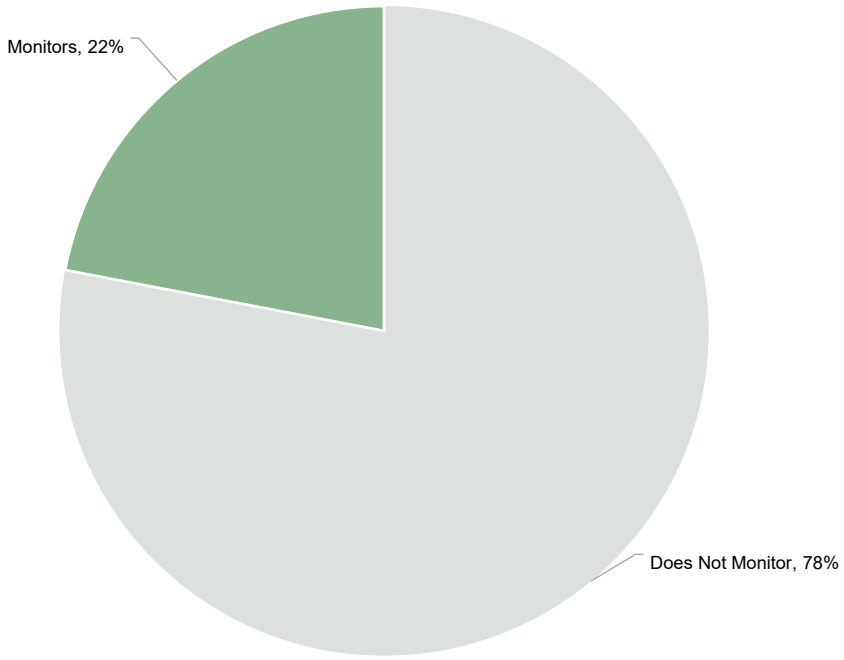


Employers Lack Visibility Into Employee Mental Health Benefit Use

Prior research has shown that when employees utilize mental health benefits, the correlation with positive business outcomes like presenteeism and productivity is dramatic. Another study found employers with complete and transparent claims access are much more engaged with improving health quality across a range of areas.[3]

Our survey found low rates of employers tracking whether their employees were using mental health care, with just 22 percent of employers tracking employee utilization data. Said another way, nearly four out of five employers may be missing one of the most impactful tools at their disposal to track the effectiveness of their mental health benefits: claims analysis of mental health utilization trends (Figure 5).

Figure 5
Receives Utilization Data from Health Plan/Third-Party Administrator (TPA)/Mental Health Services Provider

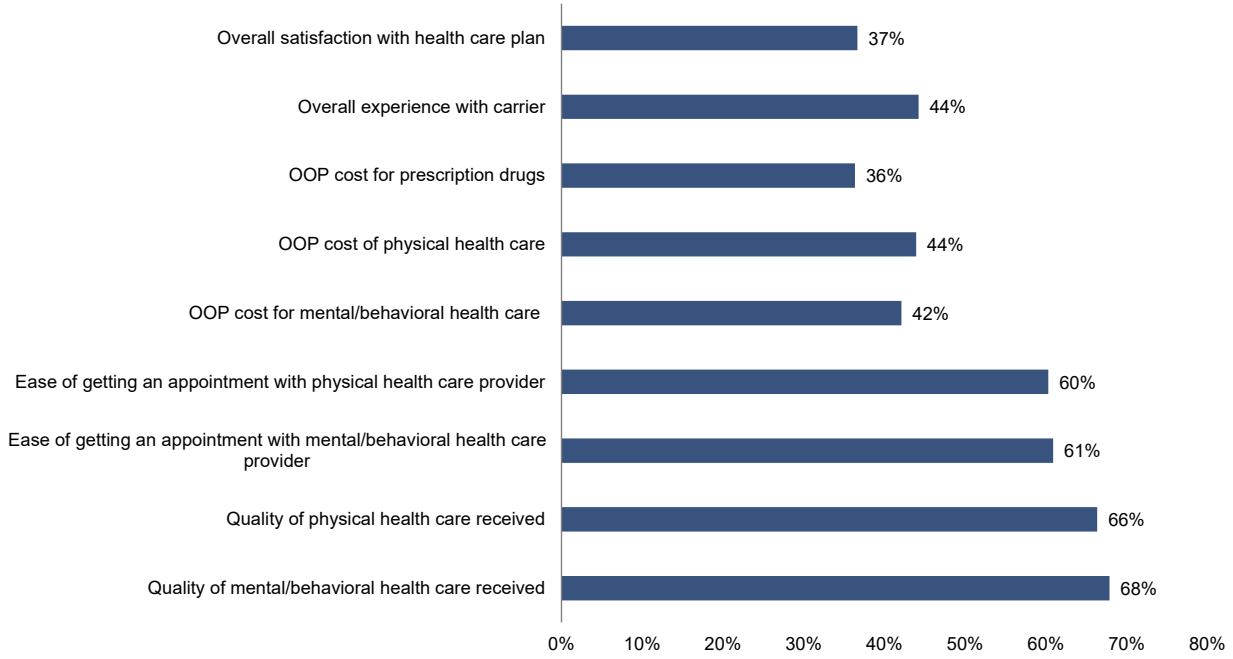


Employers Use Accountability Systems, but Gaps Remain

The gold standard for employer measurement of quality and access is performance measures based on complete and transparent claims data. But employers can also track performance measures developed from other data sources. Our survey found a moderate number of employers are collecting these sort of data.

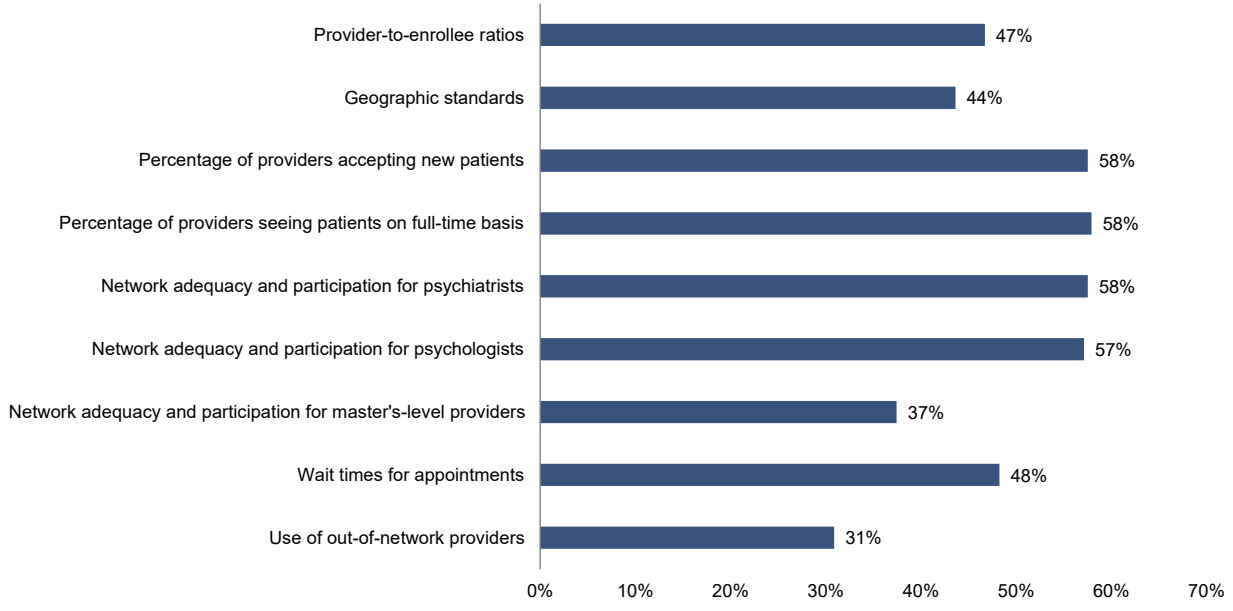
1. **Employee Satisfaction:** A majority of employers were tracking and measuring relevant employee satisfaction with regard to ease of getting a mental/behavioral health care appointment (60 percent), and quality of mental health care received (68 percent). A smaller number were tracking and measuring employee satisfaction with out-of-pocket costs for mental health care (42 percent), even though affordability remains one of the biggest barriers to mental health care access (Figure 6).

Figure 6
Do you measure employee satisfaction with any of the following?



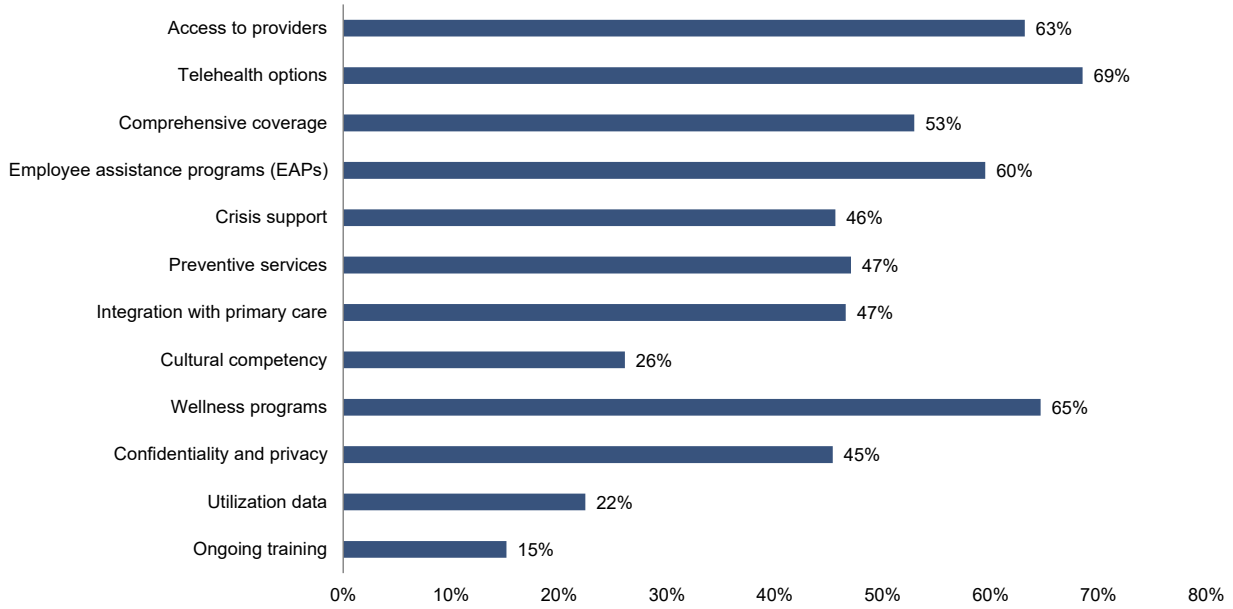
2. **Network Adequacy:** Fewer **than one-half of employers** collected or received information on industry-standard network adequacy performance measures like provider-to-enrollee ratios (47 percent), geographic standards (e.g., maximum drive time/travel distance from a beneficiary's home/workplace) (44 percent), or appointment waiting times (48 percent). Moreover, only 31 percent of employers collected or received information on out-of-network use, even though affordability remains one of the biggest barriers to mental health care access (Figure 7).

Figure 7
Do you collect or receive the following information with respect to access?



3. **Mental Health Best Practices:** Employers were collecting some data from their health plans regarding practices widely seen as promoting access to quality mental health care, including access to providers (63 percent), telehealth (69 percent), integration with primary care (47 percent), crisis support services (46 percent), and EAPs (60 percent) (Figure 8).

Figure 8
Which of the following information do you receive from your health plan/TPA/mental health services provider regarding its mental health care services?



Employers Reluctant to Own Responsibility in Ensuring Fair Prices, Quality – but Ready to Do More

Fewer than 10 percent of employers believe they should be responsible for ensuring fair prices and quality of mental health care (Figure 9). Rather, they believe federal or state governments and insurance companies should ultimately be responsible. But an overwhelming majority of employers believe they can, to a large or considerable extent, improve mental health care access (78 percent) and quality (70 percent), even without government intervention (Figure 10)

Figure 9
Who do you think should be responsible for ensuring fair prices and quality of mental health care?

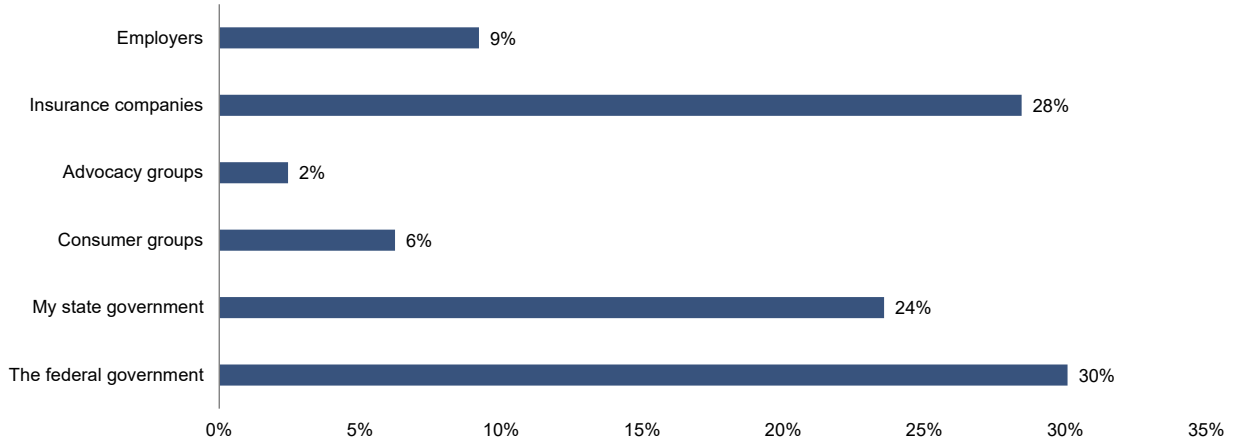
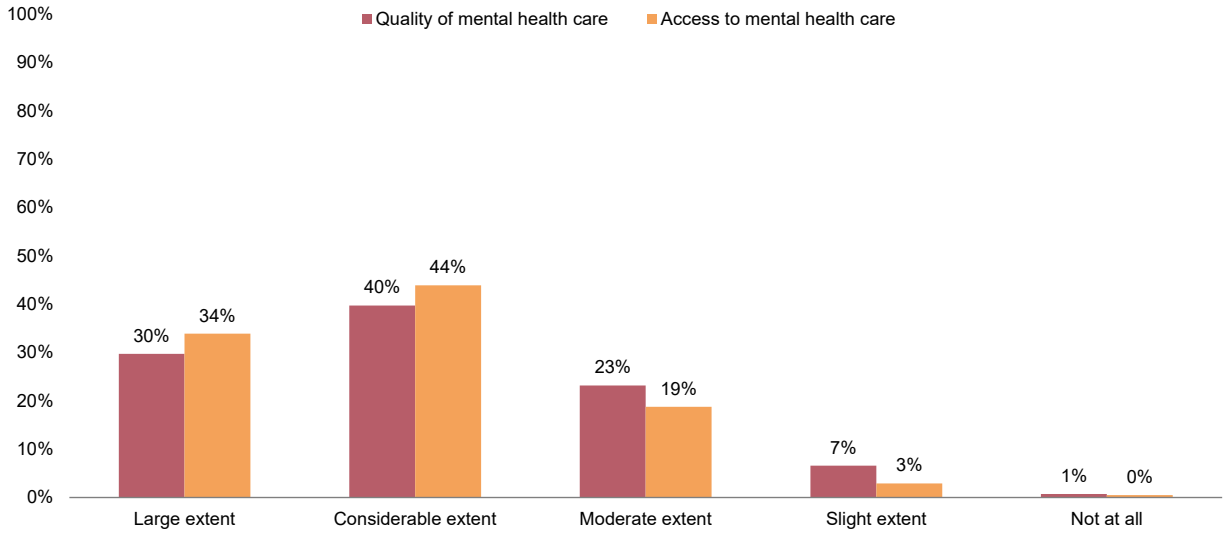


Figure 10

To what extent do you believe employers can improve mental health care access and quality without government intervention?



Employers See Challenges and Opportunities to Lead on Improving Mental Health Benefits

Eighty-five percent of employers surveyed said that they were interested in enhancing their mental health benefits (Figure 11). But they reported challenges in encouraging their employees to engage with mental health care.

Commonly reported challenges included lack of awareness of available benefits (47 percent), stigma around mental health (43 percent), confidentiality concerns (40 percent), cultural barriers (33 percent), and limited resources or budget (33 percent) (Figure 12).

Despite these challenges, employers also reported they saw opportunities for improvement. Commonly reported opportunities included promoting mental health awareness (51 percent), enhancing communication about available services (47 percent), and training managers for mental health support (46 percent) (Figure 13).

A majority of employers surveyed also reported actively considering adding clinical services to their mental health benefits, like urgent care for psychiatry (51 percent), additional mental health services (73 percent), and additional substance use service (51 percent) (Figure 14).

Figure 11

Are you interested in enhancing your mental health benefits?

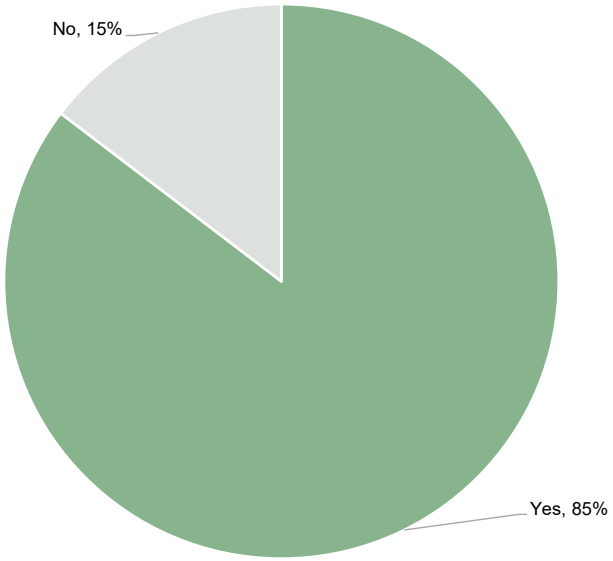


Figure 12

What challenges do you face in encouraging employee engagement with mental health benefits?

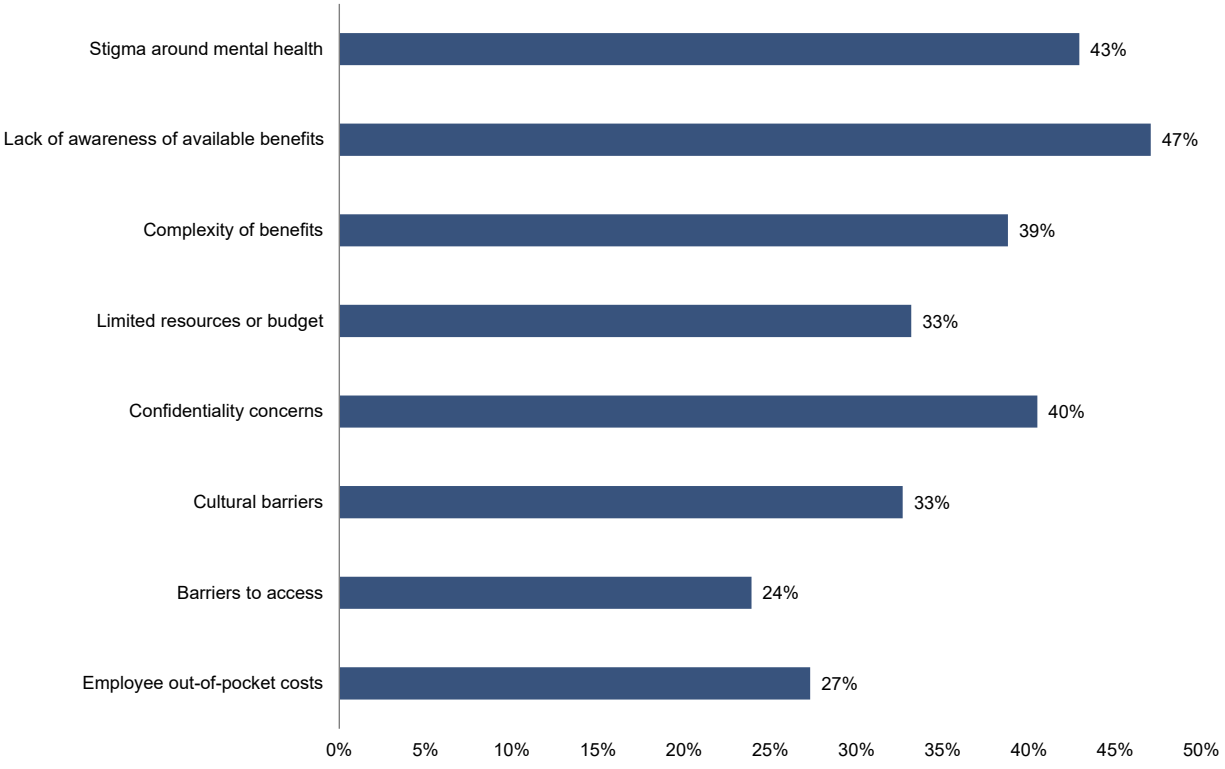


Figure 13

What opportunities do you see for improving engagement with mental health benefits?

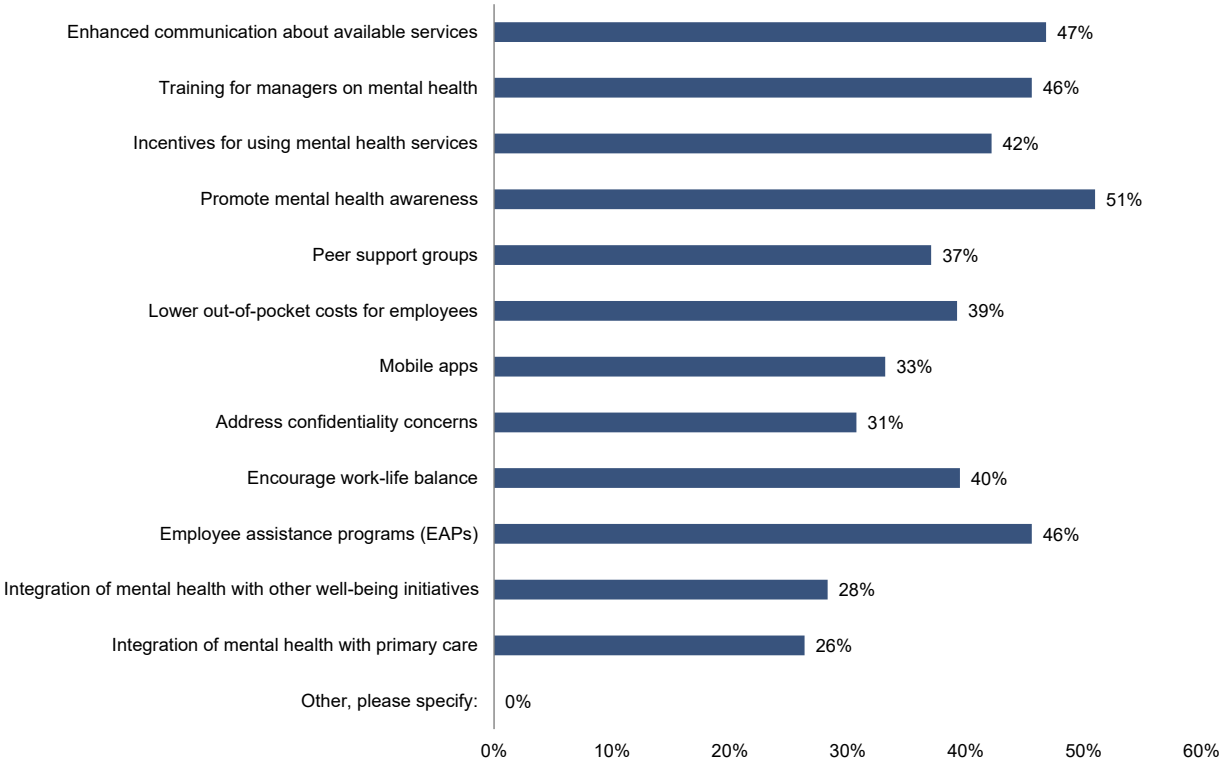
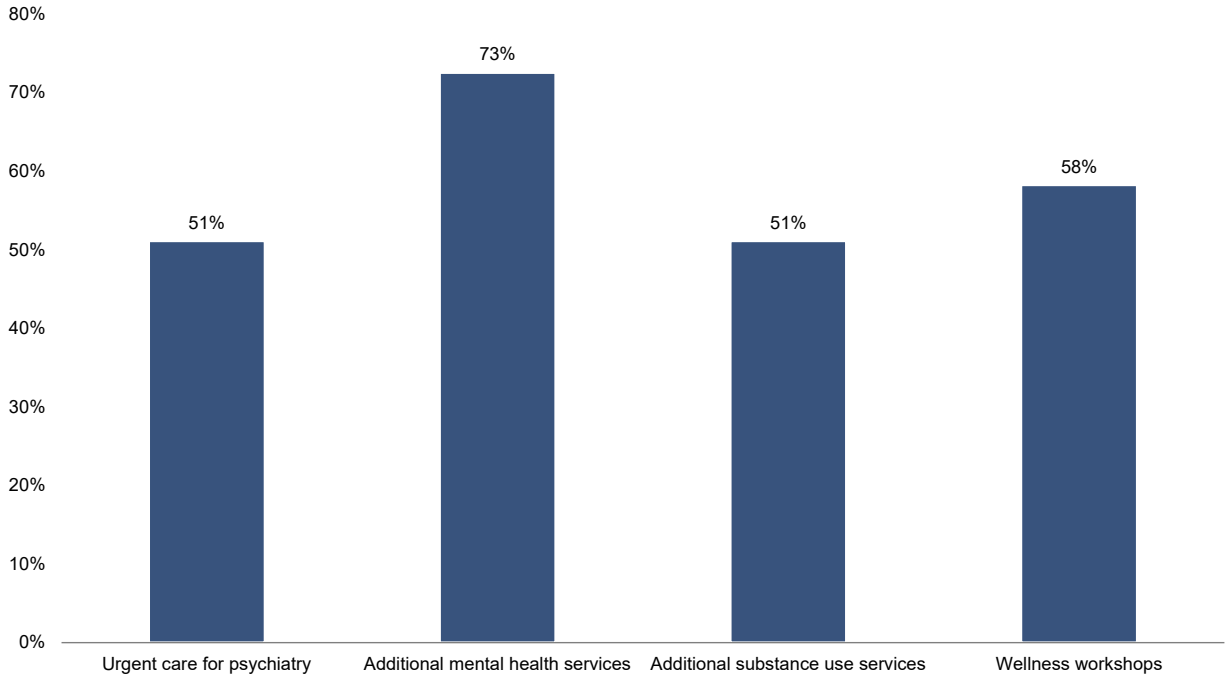


Figure 14
What specific enhancements are you considering?



Conclusion

Despite nearly universal coverage of mental health benefits (97 percent), data suggest employers would benefit from greater visibility into their employee utilization data, particularly to encourage earlier intervention and more preventative mental health services. They would also benefit from more rigorous accountability systems to ensure their benefits are always meeting the mark. Employers with complete and transparent claims access will have the best chance of using industry-standard measures to ensure their employees have the most robust and effective mental health benefits. With greater visibility into their benefits, employers will be empowered to ensure the roughly 165 million people in the United States with employer-based insurance can live their happiest, most productive lives.

Data and Methods

Information for this report was collected from a 15-minute online survey of 410 full-time benefits decision makers conducted in February and March 2025.

All respondents were in an employee benefits decision-making role for at least six months and working at organizations with 500 or more employees. Respondents were required to:

- Offer health insurance to active employees.
- Offer mental health care services or substance use treatment through the health plan.
- Have at least moderate influence on their company's mental health benefits program and selection of mental health offerings.
- Hold an executive, officer, or manager position in the areas of human resources, compensation, or finance.
- Not be an insurance/benefits broker, agent, or consultant.

The Employee Benefit Research Institute is a private, nonpartisan, and nonprofit research institute based in Washington, D.C., that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public and private organizations. For more information, visit www.ebri.org. This study was supported by a grant from Path Forward.

Endnotes

[1] Access to mental health services that address diverse cultural backgrounds and unique employee needs.

[2] A financial therapist is a professional who merges mental health principles with financial counseling to help individuals and couples understand and change their emotional and psychological relationship with money, addressing issues like financial stress, debt, overspending, and communication conflicts.

[3] Employers with complete and transparent access to claims data can see how their health care spending is being utilized, down to the details of individual procedures, medications, and provider costs.