



# WHEN COVERAGE MEETS CARE: UNLOCKING ROI THROUGH INTEGRATED MENTAL HEALTH SUPPORT

MARCH 2026  
HEALTH OUTCOMES REPORT



# MEASURING BETTER HEALTH FOR ALL

Drawing on the experiences of the 7.9 million Canadians served by GreenShield, the quarterly *Health Outcomes Report* series provides insight into how integrated coverage and care delivers measurable results. GreenShield's unique payer-provider model improves access, drives meaningful clinical outcomes, and reduces inefficiency across the care journey. The *Health Outcomes* series highlights these results, providing employers, advisors, and plan sponsors with data-driven analysis to make confident, forward-looking decisions for plan member health.

At its core, this report underscores GreenShield's mission of Better Health for All, which starts with evidence-based impact. By addressing systemic barriers to access, effectiveness, and equity, GreenShield is leading the way with innovative solutions designed to improve the health of individuals, workplaces, and communities.



# 7.9M

## CANADIANS SERVED





# THE CASE FOR INTEGRATED MENTAL HEALTH CARE

**Canadian employers continue to face escalating workforce mental health challenges, alongside mounting pressures to sustain productivity and performance.**

In a 2023 survey of 10 high-income countries, Canada ranked among the top three for unmet mental health needs,<sup>1</sup> and nearly half of Canadian adults with a diagnosed mental health condition continue to report that their needs are only partially met or not met at all.<sup>2</sup> Rising economic and political uncertainty only exacerbates this; in early 2025, 40 per cent of Canadians cited political tensions with the U.S. as a source of heightened anxiety, second only to the rising cost of living (52 per cent).<sup>3</sup>

These pressures carry real consequences for employers: one in three Canadians would switch jobs for better mental health benefits, on top of productivity losses tied to mental health concerns.<sup>4</sup>

And, while many employers are responding by investing in more workforce mental health supports, challenges persist and plan costs continue to rise. For many organizations, expanded mental health coverage has not

delivered reliable improvement. This underscores a critical gap: access alone does not ensure effective care.<sup>5</sup>

A key factor is how most mental health benefits are designed. Insurance benefits and health care services are typically managed and delivered through separate systems, leading to delays, fragmented care, and lower employee engagement. Over time, this lack of integration can drive higher costs for employers, often without clear evidence that mental health investments are improving employee well-being.<sup>6,7</sup>

GreenShield offers a different approach. By bringing coverage and care together, GreenShield's payer-provider model enables earlier identification of need, faster access to appropriate support, and more consistent measurement of impact. The result is better health outcomes for members and greater value for employers.



Canada ranked among top 3 for unmet mental health needs



Challenges persist and plan costs continue to rise



The solution:  
integrated coverage and care



## ACCESS ALONE IS NOT ENOUGH: BETTER MENTAL HEALTH STARTS WITH INTEGRATED CARE

### Traditional, fragmented systems create:

- Delayed access to care
- Poor provider matching
- Early drop-off
- Escalation of mental health concerns and higher-cost services

### GreenShield's integrated model enables:

- Fast access to the right care
- Stronger patient-provider matching
- Better engagement and clinical outcomes
- Better cost control over time



As the only organization in Canada to fully integrate mental health coverage and care, GreenShield is reducing fragmentation and closing care gaps. GreenShield+, a first-of-its-kind digital health care and insurance ecosystem, offers unprecedented levels of integration across services, including mental health care, telemedicine, pharmacy, and insurance plans.





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# REPORT HIGHLIGHTS

**RAPID ACCESS TO THE RIGHT CARE**

**13hr**

Members could connect with a therapist aligned to their needs in as little as **13 hours** with **75 per cent** choosing to be seen within a week.

**CONTINUITY OF CARE DRIVES MEASURABLE IMPROVEMENT**

**96%**

**96 per cent** of members stayed with their first-matched therapist; those who did reported 93 per cent satisfaction and demonstrated 70 per cent greater clinical improvement by session three.

**TIMELY SUPPORT ACCELERATES OUTCOMES**

**25%**

Members who completed their first session within seven days of booking showed **25 per cent greater clinical improvement.**

**INTEGRATED CARE DELIVERS RETURN ON INVESTMENT**

**\$1.5**

For every **\$1** invested in integrated mental health care and coverage, **\$1.50** was returned through lower mental health claims, before accounting for absence or disability impacts.






# GREENSHIELD'S PROVEN, INTEGRATED CARE EXPERIENCE

No two individuals experience mental health challenges the same way. GreenShield's services are built to meet the diverse needs of today's workforce, recognizing that effective care must be timely, holistic, personalized, and designed to deliver measurable outcomes.

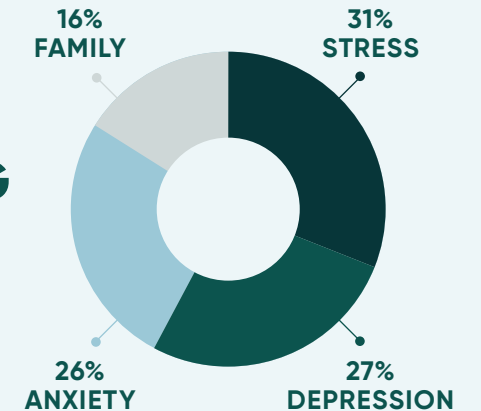
GreenShield offers a full continuum of mental health support, from early intervention to specialized clinical services for more complex needs. This breadth allows GreenShield to meet members where they are and provide the appropriate level of support as needs evolve. Services include:

- **Counselling (individuals and couples)**
- **Digital Cognitive Behavioural Therapy (CBT)**
- **Specialized Clinical Services, including for trauma and substance use**
- **Total Health and Life services, supporting life transitions, health, career, legal, and financial needs**

## 2025 COUNSELLING HIGHLIGHTS:<sup>8</sup>

-  **94K+** Counselling hours delivered (online, by phone, or in person)
-  **25K+** Employee Assistance Program (EAP) cases completed
-  **5** average counselling sessions completed per user
-  **73%** of members completed more than 3 counselling sessions
-  **93%** member satisfaction with counselling services

## WHY COUNSELLING USERS SEEK SUPPORT<sup>9</sup>





# DESIGNING CARE FOR BETTER OUTCOMES

By combining rapid access, personalized therapist matching, and outcomes measurement within a single integrated model, GreenShield enables members to not only connect to mental health care faster but remain engaged long enough to see meaningful improvements.

- 1 FASTER ACCESS**
- 2 SMARTER MATCHING, BETTER CARE**
- 3 CONTINUITY AND SPEED OF CARE DRIVES OUTCOMES**





1

## FASTER ACCESS<sup>10</sup>

Timely access to care is critical to engagement and recovery. GreenShield connects members to support when and where they need it. In 2025:

IN AS LITTLE AS

**13 hours**

MEMBERS COULD CONNECT WITH A MATCHED THERAPIST

NEARLY

**3 out of 4**

MEMBERS CHOSE TO ACCESS CARE WITHIN A WEEK

### WHY THIS MATTERS:

- Members seen sooner are more likely to begin care
- Early access helps prevent symptoms from worsening and reduces the need for more intensive (and costly) support





# 2

## SMARTER MATCHING, BETTER CARE

GreenShield's personalized therapist matching is purpose built to improve outcomes by aligning members with the right provider from the start.

Matching considers three important factors:

CLINICAL NEEDS | PERSONAL PREFERENCES | PROVIDER EXPERTISE

Members can choose the pathway that best suits them:



### FAST-TRACK MATCHING

allows self-directed selection based on availability, specialty, location, and personal preferences, supporting rapid entry into care



### GUIDED MATCHING

is a comprehensive, algorithm-driven option that incorporates clinically validated assessments and personal considerations such as language, therapeutic approach, gender identity, cultural background, and religious or spiritual preferences

## OUR MATCHING PROCESS DELIVERS:



FAST ACCESS TO CARE



BETTER ENGAGEMENT



STRONGER THERAPEUTIC FIT



STRONGER RESULTS



FEWER REMATCHES

Since fast-track matching launched in September 2025, one in two members have chosen this pathway, and nearly 90 per cent of members who begin the process complete it, indicating low friction and strong early engagement.<sup>11</sup>

Our data reinforces the value of matching options that balance speed, personalization, and continuity.



# 3

## CONTINUITY AND SPEED OF CARE DRIVES OUTCOMES<sup>12</sup>

Mental health care is most effective when members remain engaged long enough to make progress. Our data shows a strong relationship between continuity of care, speed of access, and early clinical improvement.

In 2025:



**96% OF MEMBERS REMAINED WITH THEIR INITIALLY MATCHED THERAPIST<sup>13</sup>**



**<1% REQUIRED A SECOND PROVIDER CHANGE<sup>14</sup>**



**90% OF MEMBERS WHO BEGAN CARE IN 2024 CONTINUED WITH THE SAME THERAPIST INTO 2025<sup>15</sup>**

## WHY THIS MATTERS<sup>16</sup>



### SATISFACTION

Members who stayed with their matched therapist reported 93% satisfaction with their care



### GREATER CLINICAL IMPROVEMENT

By the third session, these members showed 70% greater clinical improvement than those who rematched

## FASTER CARE, BETTER RESULTS<sup>17</sup>

Members who completed their first session within seven days of booking demonstrated 25 per cent greater clinical improvement, highlighting the importance of both timely and continuous care.

Together, these findings show that getting members into well-matched care quickly – and keeping them engaged – drives measurable, meaningful clinical improvement.



# BETTER CARE AT LOWER COST

Where traditional mental health support models fall short:



**When employee mental health supports and insured mental health benefits operate in silos, care becomes fragmented and employers are left without a clear view of utilization, outcomes, or whether their mental health investments are delivering true value.**

EAPs remain a common entry point into care, with 55 per cent of employers offering one.<sup>18</sup> They provide rapid, short-term support and cost certainty, making them an important first layer of access.

**In many traditional models, low costs are achieved by limiting care rather than integrating it, through practices such as:**



**REFERRING MORE COMPLEX CASES OUT OF NETWORK**



**EXCLUDING CERTAIN POPULATIONS (E.G., CHILDREN)**



**LIMITING CARE TO A SINGLE PRESENTING ISSUE**



**ENDING SUPPORT ONCE SESSION LIMITS ARE REACHED**

While these approaches help control costs, they frequently shift complexity – and cost – into the broader benefits plan. Care is fragmented, continuity is lost, and members are more likely to require higher-cost services down the line.



## GREENSHIELD'S FUNDAMENTALLY DIFFERENT APPROACH TO MENTAL HEALTH SUPPORT

**GreenShield's mental health services are designed to integrate care, not limit it.**

Rather than restricting care by complexity, population, or presenting issue, GreenShield's model is built to absorb complexity early while maintaining cost certainty for employers.

Members can access holistic and inclusive mental health support across a broad range of needs, including higher-complexity cases. When support extends beyond plan-sponsored EAP hours, GreenShield mental health enables members to:



**This removes common friction points that drive disengagement and cost:**

- No forced provider changes
- No reintakes
- No disruption to therapeutic progress

The result is improved outcomes and fewer escalations into higher-cost services later on.



Mental health journeys are deeply personal and unique, especially in a country as diverse as Canada. Through GreenShield Cares, we work alongside community partners to address critical gaps and inequities, co-creating culturally appropriate solutions that are then embedded in our platform.



REPORT HIGHLIGHTS

GREENSHIELD'S PROVEN, INTEGRATED CARE EXPERIENCE

DESIGNING CARE FOR BETTER OUTCOMES

BETTER CARE AT LOWER COST

**THE RETURN ON INTEGRATED MENTAL HEALTH SUPPORT**

POSITIVE ROI ON MENTAL HEALTH INVESTMENTS IS WITHIN REACH

# THE RETURN ON INTEGRATED MENTAL HEALTH SUPPORT

GreenShield's integrated model enables earlier engagement in care, stronger continuity, and more efficient use of mental health benefits, without trade-offs on access, quality, and affordability.

**The result:** better health outcomes and measurable financial returns.

For every **\$1** invested in integrated mental health coverage and care, we observed a **\$1.50** return through lower mental health claims, before accounting for absence or disability impacts.

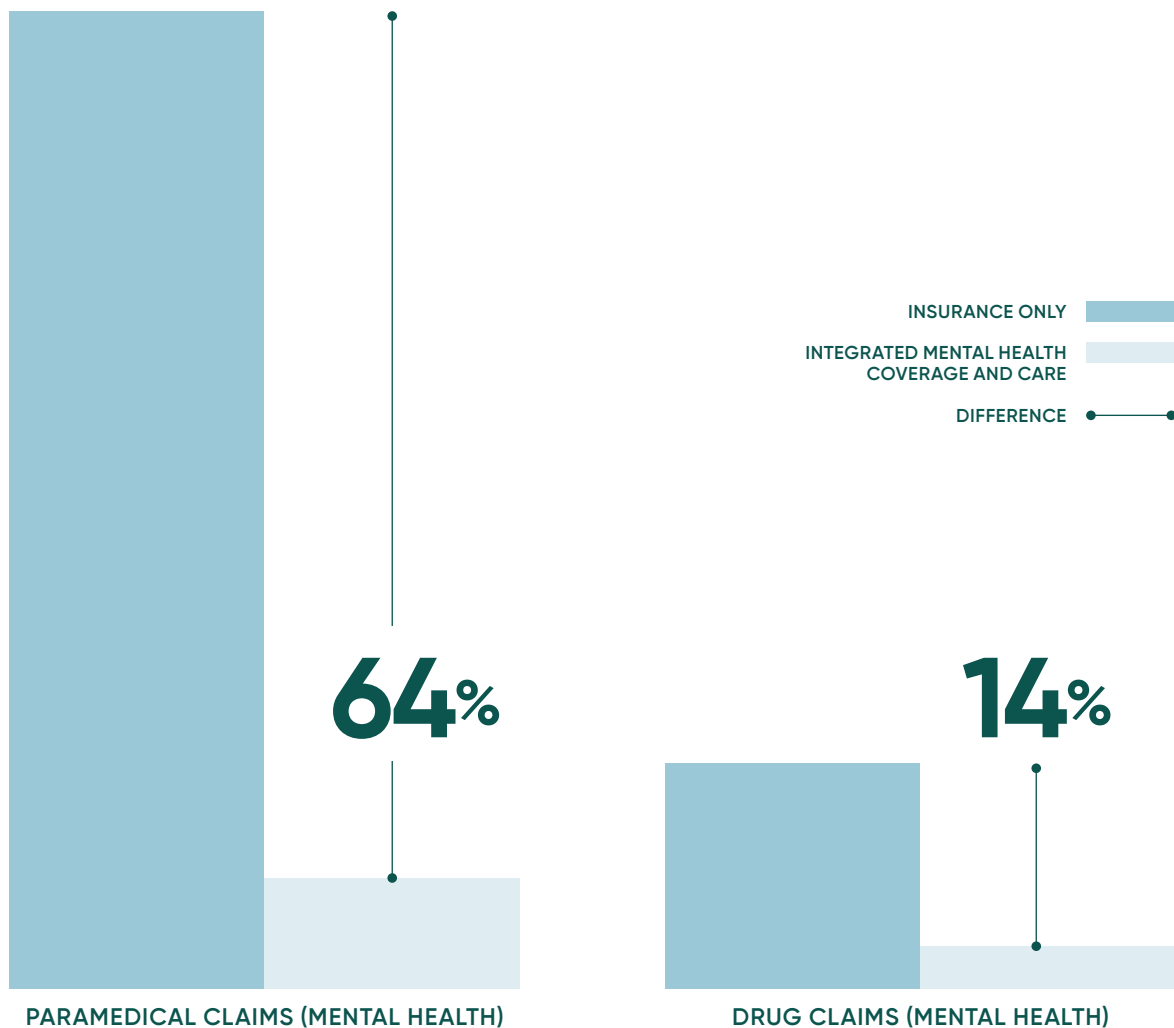


**\$1.50**

RETURNED

**\$1**

INVESTED



Based on observational claims data; see pg. 19 for methodology and assumptions.

To quantify the impact of this integration, we analyzed mental health claims trends over a two-year period across our book of business, comparing clients with insurance-only coverage to a large client receiving integrated mental health care alongside insurance.<sup>19</sup>

By the second year, the value of integration was reflected through lower-cost growth.

Integrating care supported earlier engagement and more co-ordinated support pathways, helping slow the growth of downstream mental health claims.

- **MENTAL HEALTH PARAMEDICAL CLAIMS:** Insurance-only members saw mental health paramedical claim costs rise at a rate nearly eight times higher than members with access to integrated mental health support.
- **MENTAL HEALTH DRUG CLAIMS:** For drug-related mental health spend, the growth rate for insurance-only members was around six times higher than for members supported through an integrated model.



## TRANSLATING TRENDS INTO PLAN-LEVEL IMPACT

To make these trends more tangible, we applied the observed differentials to an illustrative employer group.



EMPLOYER SIZE:

**5,000**

EMPLOYEES

AVERAGE ANNUAL EAP COST (INFLATION ADJUSTED):<sup>20</sup>

**\$31.83**

PER EMPLOYEE PER YEAR

TOTAL ANNUAL EAP INVESTMENT:

**\$159k**

AVG. MENTAL HEALTH PARAMEDICAL CLAIMS

**\$58**

PER EMPLOYEE PER YEAR

AVG. MENTAL HEALTH DRUG CLAIMS

**\$80**

PER EMPLOYEE PER YEAR

### ESTIMATED FINANCIAL IMPACT:

Mental Health Paramedical Claims Savings (64% reduction in cost)

**\$37** PER EMPLOYEE PER YEAR

Mental Health Drug Claims Savings (14% reduction in cost)

**\$11** PER EMPLOYEE PER YEAR

Total Estimated Claims Savings

**\$48** PER EMPLOYEE PER YEAR

**\$240k**

GROSS ANNUAL SAVINGS

**\$81k**

NET ANNUAL SAVINGS

For a typical 5,000–employee plan investing approximately \$159,000 annually in an integrated mental health approach, the observed claims impact could translate to about \$48 in savings per employee per year, or roughly \$240,000 in annual gross mental health claims savings.



# POSITIVE ROI ON YOUR MENTAL HEALTH INVESTMENTS IS WITHIN REACH

## Mental health care works best when it is integrated.

GreenShield's integrated experience shows that fast access, effective matching, and continuity of care drive better outcomes. In 2025:



Members could connect with a therapist in as little as 13 hours



Nearly 3 out of every 4 members received care within a week



96% of members remained with their matched therapist; those who did achieved stronger clinical improvement

For employers, better outcomes translate into better economics. By integrating mental health services and insured benefits into a single system, **GreenShield observed a \$1.50 return for every \$1 invested in mental health support.**

As employers continue to invest in mental health, the question is no longer whether to offer support, but how to ensure it works. GreenShield's integrated model demonstrates that mental health can be managed as a measurable, outcomes-driven investment, not a growing expense.





# ABOUT GREENSHIELD

As Canada's only national non-profit health care and insurance organization, GreenShield believes health care is a right, not a privilege. We're dedicated to improving health outcomes, driving systemic change, and building a future where every Canadian can reach their full health and well-being potential.

We are revolutionizing the health care and insurance experience by bringing coverage and care together in one place. Through our unique integrated payer-provider ('payvider') model, we offer insurance, administer benefits, and pay claims as a 'payer' while offering health care services such as mental health, pharmacy, telemedicine, and chronic disease management as a 'provider.'

As a non-profit social enterprise without shareholders, we reinvest our excess earnings to directly support underserved communities. Through GreenShield Cares, we positively impacted the health and well-being of over one million Canadians between 2020 and 2025.

What's driving us now is the commitment to measurably impact an additional three million Canadians by 2030 – across mental health, essential medicines, and chronic disease management – through scalable initiatives that deliver meaningful change in pursuit of our mission of Better Health for All.

GreenShield is proud to be recognized multiple times as one of Canada's Most Admired Corporate Cultures, certified annually as a leading Imagine Canada Caring Company, and honoured with repeat placement on Fortune's prestigious Change the World list – a testament to our sustained commitment to purpose-driven innovation and impact.



GreenShield Health is one of Canada's fastest-growing digital health providers. With vast offerings in mental health, pharmacy, telemedicine, and chronic disease management, and 5,000+ clinicians, we are empowering millions of Canadians to take control of their health from the comfort of home. In addition to supporting the health of individual Canadians, GreenShield Health offers holistic well-being solutions for public and private organizations of all sizes. Our innovative, tech-forward approach brings together telemedicine, mental health, disease management, well-being, and pharmacy services, and our group and individual health insurance and administration services to integrate health care for our customers.



For nearly 70 years, GreenShield has led the way as one of the country's largest health and dental benefits providers, with innovation as our driver and a social mission at our core. We support clients across the country with flexible and automated administration of dental, drug, extended health, travel benefits, and health spending accounts. From forward-thinking claims management strategies to a unique brand of service, we have always focused on making the GreenShield experience valuable for our clients. GreenShield has earned a reputation for exceptional adjudication and administration of pharmacy, dental, and extended health claims, serving over seven million Canadians.



GreenShield Administration is at the forefront of total health benefits management across pharmacy benefits management, claims adjudication, and benefits administration, advancing our payer-provider model. Our capabilities provide access to proprietary information, invaluable insights, and an enhanced health-care experience, all while effectively managing and controlling costs of all health and dental benefits with a focus on specialty drug costs. We are the only partner able to offer an end-to-end suite of integrated health and benefits technology and services tailored to customers of all sizes, from large organizations to small businesses and entrepreneurs.



- <sup>1</sup> <https://www.cihi.ca/en/commonwealth-fund-survey-2023>
- <sup>2</sup> <https://www.cihi.ca/en/taking-the-pulse-measuring-shared-priorities-for-canadian-health-care-2025/mental-health-and-substance-use-services-2025/many-canadians-with-mental-health>
- <sup>3</sup> <https://www.greenshield.ca/en-ca/newsroom/greenshield-responds-with-free-therapy-initiative-to-support-all-canadians>
- <sup>4</sup> <https://www.greenshield.ca/en-ca/newsroom/1-in-3-canadians-would-quit-their-job-for-better-mental-health-benefits-greenshield-research-reveals>
- <sup>5</sup> <https://www.cihi.ca/en/taking-the-pulse-measuring-shared-priorities-for-canadian-health-care-2025/mental-health-and-substance-use-services-2025/many-canadians-with-mental-health>
- <sup>6</sup> <https://link.springer.com/article/10.1007/s10488-024-01366-2>
- <sup>7</sup> [https://www.mentalhealthcommission.ca/wp-content/uploads/drupal/2020-07/structural\\_stigma\\_in\\_healthcare\\_eng.pdf](https://www.mentalhealthcommission.ca/wp-content/uploads/drupal/2020-07/structural_stigma_in_healthcare_eng.pdf)
- <sup>8</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>9</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>10</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>11</sup> GreenShield. (2026). Health Services Data (Mental Health): September – December 2025. [Internal Data].
- <sup>12</sup> GreenShield. (2026). Health Services Data (Mental Health): January 2024 – December 2025. [Internal Data].
- <sup>13</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>14</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>15</sup> GreenShield. (2026). Health Services Data (Mental Health): January 2024 – December 2025. [Internal Data].
- <sup>16</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>17</sup> GreenShield. (2026). Health Services Data (Mental Health): January – December 2025. [Internal Data].
- <sup>18</sup> 2025 Benefits Canada Healthcare Survey
- <sup>19</sup> Note on Methodology: This analysis is based on observed claims trends across GreenShield’s book of business over a two-year period. The comparison reflects aggregate trends between insurance-only ASO clients and a large integrated EAP client. As with any observational analysis, results may be influenced by differences in client demographics, plan design, industry mix, utilization, and other factors. The illustrative ROI model applies observed differentials to a representative client profile and is intended to demonstrate the directional financial impact of integrated EAP delivery. Individual plan results may vary.
- <sup>20</sup> GreenShield. (2026). Average EAP PEPM of \$2.50, annualized to \$30 PEPY with an estimated inflation adjustment of 3% per year for 2 years – not applicable to clients with price guarantee. [Internal Data].

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