

***EMPLOYERS GETTING STARTED***  
***On the Road to Mental Health and Productivity***

**MODULE TEN**

**SMALL AND RURAL BUSINESS**  
**Mental Health and Productivity Model**

**Highlights**

There are a number of assumptions that can be reasonably made as to how small and rural businesses can address mental health issues in their places of work – firstly, they do not have the same resources as big employers.

This Module contains a strategy chart which:

- Affirms the business goal of mental health policies in smaller enterprises as protecting cash flow and employee availability.
- Establishes critical aims through primary prevention (workplace environment) and secondary prevention (timely access to services)
- Proposes a system through which small and rural businesses can get access to customized information through on-line website links, retail channels such as banks and pharmacies.

The Roundtable aims to work with chambers of commerce and other small or rural business associations to flesh out this strategy.

The Roundtable will work with chambers of commerce to develop a small business model for mental health and productivity. Meanwhile, some initial thinking is set out here.

There are a number of assumptions that can be reasonably made as to what might constitute an employee health model customized around the requirements and inherent characteristic of small or rural businesses.

One is that small and rural businesses lack the financial resources to build an infrastructure of employee health services such as employee and family assistance plans and, in some cases, adequate group health or disability (income protection) insurance.

That said, the economic impact of chronic health problems among Canadians employed by small and rural businesses is significant and, conversely, the economic stake we have in the small/rural business sector is very substantial.

In Roundtable meetings, the CEOs of the Canadian Chamber of Commerce and IBM Canada have both voiced strong views that a business and economic strategy promoting and protecting the mental health of the labour force must attend to the specific needs of small business.

The five policy aims set out in the CEO Guidelines can be adapted to small and rural business.

For example:

#### The ROI of Employee Health

- Small/rural business owners and managers should – for planning and operational purposes – recast the costs of employee health as an investment and, in doing so adopt the “portfolio approach” recommended in EGS. This will help them track return-on-investment and avoid the trap of one-off expenses.

#### Education and Training

- Information customized for small business can be made available on-line but the key is in knowing what owners and managers – and their employees – will find useful. We need to consult.

#### Primary Prevention

- A known roster of everyday managerial practices can aggravate or even precipitate chronic health problems in the small/rural workplace – triggered in part by the social, psychological and work environments in which we function.

#### Secondary Prevention

- The voice of small and rural business must be heard by federal and provincial governments on the matter of access to primary and specialized medical care for mental health problems among men and women in their prime working years.

#### Return to Work

- The return to work from scheduled sick leave: a complicated topic. The duty-to-accommodate employees’ return to work falls to larger and smaller employers alike provided this does not inflict undue hardship on the business. This needs to be understood.

A Chart is attached to capture the elements of a small business model.

**5-Step Strategy Chart**

***Small and Rural Business Employee Health Model***

***Affirm the Business Goal***

Protect income and cash-flow of small and rural businesses

***Establish Critical Aims***

ROI

Primary prevention (workplace environment)

Secondary prevention (timely access to services)

RTW

***Access to Customized Information***

Linked Websites

Retail distribution channels (banks, pharmacies)

On-line (email)

Chambers of Commerce  
(website and email services)

***Network of Customized Services and Preferred Providers***

Community services (family clinics)

Medical care (publicly-funded)

Occupational/vocational/transitional services

Family caregivers

***Affordable Insurance***

Geographically pooled risks

Small employer products: income protection (disability)

Group and family health plan (Rx)

Chamber of Commerce “umbrella contracts”