



White paper

Healing beyond the physical: A decade of mental health innovation

How the Optum Signature Behavioral Health Formulary
enables better, faster recoveries

Injury recovery is often viewed as a physical process. The injured person, their family members, and providers collectively celebrate as skin and tissue knit back together, bones heal, and mobility returns. As a result, workers' compensation and auto accident care has traditionally centered on treating physical injuries as the primary path to recovery.

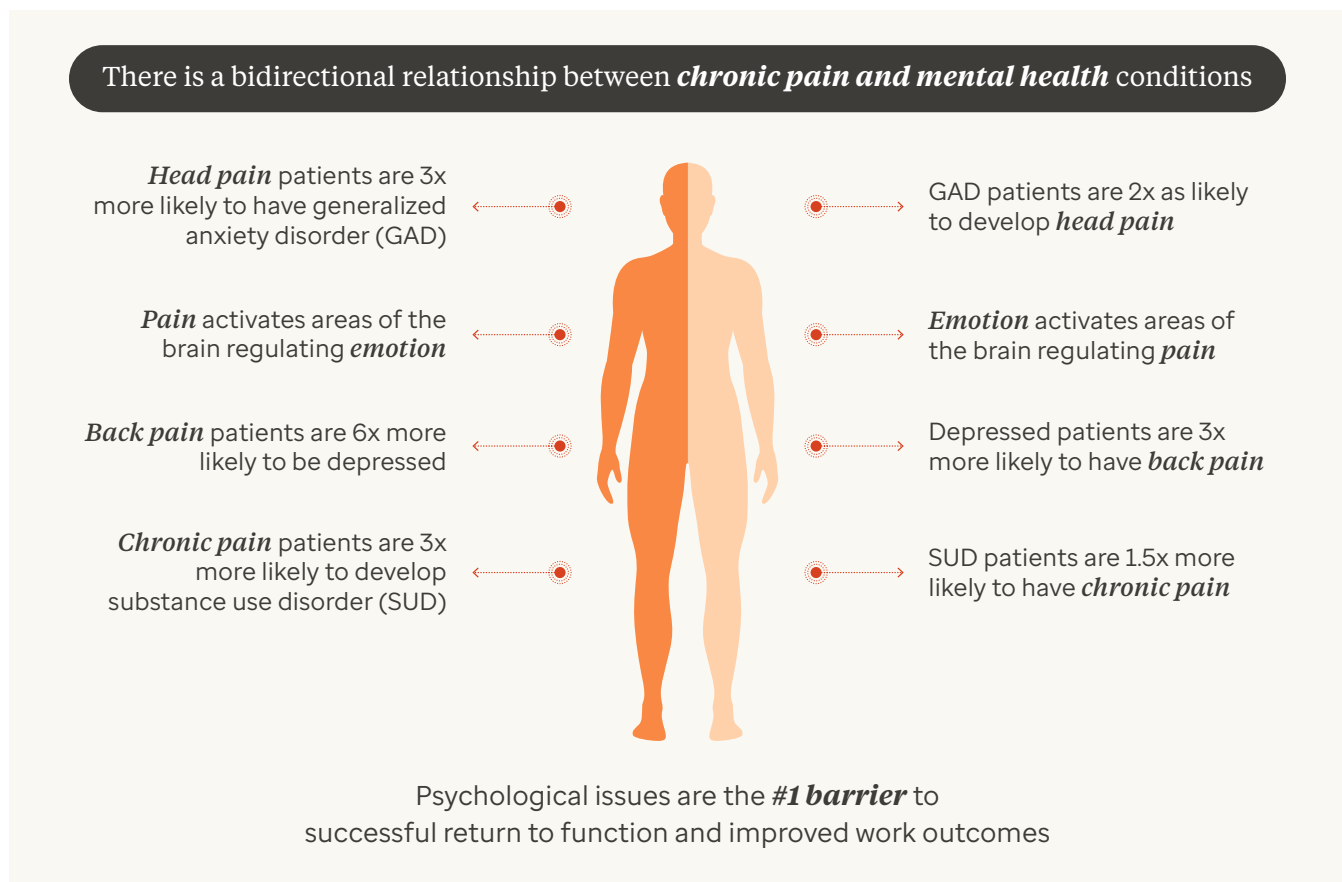
But many times healing goes beyond what can be seen or stitched up. While advances in medicine have significantly improved physical recovery for these types of claims, a critical element is sometimes overlooked: the role of mental health during the recovery process. Identifying and addressing injury-related psychological conditions is essential because these concerns may directly influence how effectively and rapidly the body heals.

Understanding why mental health plays such a significant role in recovery begins with recognizing the powerful connection between emotional well-being and physical healing.

Optum

Why the mind–body connection matters in recovery

The connection between physical pain and psychological distress is well established. In many cases, they reinforce one another, creating a cycle that can be difficult to break. Physical pain can heighten anxiety or depression, while emotional distress can intensify the body's perception of pain. Without addressing both the physical and mental aspects of injury, recovery can slow down, become prolonged, or even reverse.



This explains why psychological care is such an important part of the healing process. When mental health is supported, injured individuals are more motivated to recover, more engaged in their care, more resilient, and better prepared to cope with the challenges of recovery.

Recognizing that care must address both the physical and emotional aspects of injury is key to unlocking better clinical outcomes. Equally important is ensuring that healthcare systems, data structures, and care models are equipped to identify and address these needs.

Overcoming barriers to whole-person care

Even as awareness of the significance of emotional needs has grown, they are often underreported. This is potentially due to the way injury information is captured. Many systems are limited to recording only a single, primary injury code, making it difficult to reflect the full scope of an individual's condition. And more detailed diagnostic information, such as ICD-10 codes, is frequently underused, unavailable, or treated as supplemental rather than essential.

Addressing these challenges requires a care model that looks beyond traditional injury classifications and considers the broader factors influencing recovery.

Building a model for comprehensive recovery

For many years, Optum Workers' Compensation and Auto No-Fault has recognized that recovery is shaped by a mix of physical, emotional, and psychological experiences, so an integrated approach to care must recognize and respond to all of these elements.

Knowing that appropriate clinical oversight is critical and can help bridge gaps in the whole-person care profile, our clinical team:

- Leverages all available diagnostic information (such as ICD-10 codes) when possible
- Considers secondary indicators (medications, treatment patterns, or delays in recovery)
- Focuses on evaluation of the broader clinical context, not just coded data

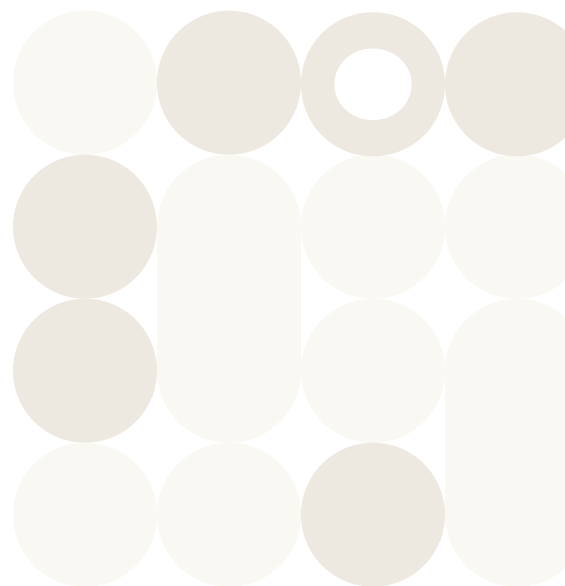
Translating this broader clinical perspective into everyday care requires more than clinical expertise alone. It also depends on systems capable of capturing, organizing, and applying complex patient information in a meaningful way.

Technology that supports integrated formulary management

Medication formularies serve as a guide for providers and pharmacists, essentially acting as a decision-making framework. They help providers choose appropriate treatments, ensure that injured individuals have access to the medications they need, and support better health outcomes.

The Optum systems are intentionally designed to preserve traditional inputs while expanding flexibility. Clients can still submit standard physical injury codes, but our platform was built to accommodate a much broader and more integrated view of injury. When we receive compensable ICD-10 codes, we can layer those into our formularies, shifting from a simple overlay model to a true multi-injury framework.

Importantly, when a mental health condition such as anxiety is the primary diagnosis, our system recognizes and supports that designation, enabling it to serve as the primary formulary driver.



“

By connecting physical and mental health insights, we can better support every dimension of recovery.

Rebecca Radzicki, PharmD,
Director of Workers' Compensation Formulary

All of this is grounded in rigor. Our Pharmacy & Therapeutics (P&T) process is transparent, validated, audit-accredited, and continuously reviewed to ensure clinical integrity and high standards of care.

Rebecca Radzicki, Director of Workers' Compensation Formulary, outlines the advantages of this process, "This approach allows us to capture and process the full spectrum of injuries, both physical and mental, by integrating them into a unified view. Regardless of how foundational or advanced a client's data submission capabilities may be, we can work with standard elements such as WCIO body part codes, nature-of-injury classifications, and ICD-10 codes, and then combine them to deliver a more comprehensive and effective patient experience."

The value of the Optum Signature Formularies

The Optum Signature Formularies (OSFs) are a set of carefully designed medication plans that work together to address the multifaceted needs of individuals recovering from a work- or auto-related injury. We utilize evidence-based medical and pharmacological insight, along with industry treatment guidelines, to establish each unique formulary. With specific tailoring, the OSFs address both the acute and chronic phases of the claim. Throughout the life of a claim, certain conditions may present at various times, so building each formulary with claim phase specificity is vital. OSFs help ensure that appropriate, compensable care is reaching the injured individual without delay.

Over the last decade, the Optum leadership team increasingly recognized that whole-person care requires a more comprehensive clinical approach. As a result, we have consistently invested resources into building formularies that reflect the full spectrum of patient needs. Our approach, which is both intentional and deeply rooted, is an important part of our commitment to delivering well-balanced solutions that support whole-person care. Unlike workers' compensation and auto formularies that focus primarily on physical injury or pain management, a behavioral health formulary ensures that conditions like anxiety, depression, and trauma are also treated as essential parts of care and recovery. The design and structure of our OSFs allows Optum to prioritize mental health by including relevant medications for mood disorders and anxiety, offering both controlled and non-controlled options, and recognizing when medications are prescribed for mental health rather than physical conditions only.



“

For many years, we've known that mental health is a crucial part of the healing journey, and we've worked so hard to support it. I think you could say this commitment is part of our organization's DNA. Our Signature Behavioral Health Formulary is an especially important part of our care approach.

Tron Emptage, MA, RPh,
Chief Clinical Officer

The power of the Optum Signature Behavioral Health Formulary

The Optum Signature Behavioral Health Formulary, designed to effectively address mental health needs, reflects care capabilities that have been developed and refined over time.

It takes a distinct approach by focusing specifically on mental health medications, including antidepressants and anti-anxiety treatments. Some anti-anxiety medications fall within controlled substance classifications, and as a result, they are subject to stricter prescribing and utilization management controls. However, the Signature Behavioral Health Formulary also incorporates non-controlled alternatives for anxiety management, offering a broader range of clinically appropriate options.

While some of these medications may be used off-label for pain, they are not generally considered first-line treatments. Traditional formularies often assume a pain-based use case and may restrict access until other, more conventional options have been tried and evaluated.

By contrast, the Optum mental health-focused approach recognizes that these medications are being intentionally prescribed for mental health conditions. As such, it supports their use as potential first-line treatments in that context on a patient-specific basis, reflecting a fundamentally different clinical perspective and application.

The value of this approach extends beyond day-to-day formulary management. Over time, it has demonstrated the importance of proactively incorporating mental health into recovery strategies, positioning the Optum program to respond effectively when broader societal challenges placed unprecedented attention on psychological well-being.

A foundation in place when it mattered most

Our Signature Behavioral Health Formulary was in place long before the COVID-19 pandemic brought mental health challenges into the national conversation. The value of that foresight became especially clear in 2020. Almost overnight, the pandemic disrupted daily life, increasing stress, isolation, uncertainty, and other factors that contributed to rising mental health concerns across the population. Organizations that had already invested in mental health strategies were better positioned to respond to evolving patient needs because the clinical frameworks, medication guidance, and treatment considerations were already in place.



While many programs are scrambling to develop a mental health formulary, ***Optum has had ours in place for years.*** We have spent the better part of a decade building, testing, and refining it.

“

We began building mental health care strategies years before the COVID-19 pandemic put mental health in the spotlight — giving us a stronger foundation when the need surged.

Robert Hall, MD,
Medical Director

More importantly, the experience reinforced a broader lesson: major societal events can have profound and unexpected effects on mental health. Whether caused by a public health emergency, economic uncertainty, natural disaster, or another large-scale disruption, sudden changes in people's lives can amplify existing conditions or trigger new mental health challenges. Building mental health considerations into formulary management helps ensure healthcare organizations are prepared not only for today's needs, but also for future challenges that may emerge with little warning.

The lessons learned during this period reinforced the need for continued investment in mental health support and evidence-based formulary management. As clinical understanding evolves and patient needs change, maintaining that commitment requires ongoing oversight, innovation, and adaptation.

Ongoing innovation that advances holistic, efficient care

Mental health conditions are increasingly recognized as key drivers of recovery outcomes. As awareness continues to grow, care models must also evolve to keep pace. Our integrated approach aligns with modern clinical understanding, supports better outcomes, and reflects the true complexity of recovery. By including mental and emotional health as a cornerstone of care, injured individuals receive more personalized and compassionate support with greater long-term health outcomes. Ultimately, recovery is transformed into a more complete, cohesive process that empowers better health outcomes by supporting the unique and interconnected needs of each individual.

Sources

1. Lamers, S. M. A., Bolier, L., Westerhof, G. J., Smit, F., & Bohlmeijer, E. T. (2011). The impact of emotional well-being on long-term recovery and survival in physical illness: A meta-analysis. *Journal of Behavioral Medicine, 35*(5), 538-547. <https://doi.org/10.1007/s10865-011-9379-8>
2. National Institute of Mental Health. (2024, December). COVID-19 and mental health. U.S. Department of Health and Human Services. <https://www.nimh.nih.gov/health/topics/covid-19-and-mental-health>

About Optum Workers' Compensation and Auto No-Fault Solutions

Optum Workers' Compensation and Auto No-Fault Solutions collaborates with our clients to lower costs while improving health outcomes for the injured persons we serve. Our programs include pharmacy, ancillary, medical bill review, and PPO network solutions, and combine data, analytics, and extensive clinical expertise with innovative technology so injured persons receive safe, appropriate, and cost-effective care throughout the lifecycle of a claim. For more information, email us at expectmore@optum.com.