The Clarity Gap at Work

Why Employees Struggle to Navigate Mental Health Support Even When It Exists

Chris Cage

Founder, The Mental Lens

A Framework Paper from The Mental Lens

Over the past decade, organizations have made significant investments in employee mental health. Expanded behavioral health benefits, Employee Assistance Programs (EAPs), digital therapy platforms, and workplace wellbeing initiatives have become common components of modern benefits strategies.

Despite these investments, access to support remains uneven. While nearly all large employers now offer some form of mental health assistance, utilization rates remain relatively low. Research from the Society for Human Resource Management (SHRM) and the Employee Assistance Professionals Association consistently shows that EAP utilization typically ranges between **3% and 8% of eligible employees**, even in organizations where programs are widely available.

At the same time, demand for mental health support continues to rise. Data from benefits analytics firm ComPsych shows that **79% of EAP referrals in 2023 were related to mental health counseling**, up from 71% the previous year, reflecting a growing need for psychological support in the workforce.

This creates a paradox for employers. Support systems are expanding, yet many employees still struggle to access the help available to them when they need it most.

In many cases, the issue is not the absence of resources but the complexity of navigating them. Employees experiencing stress, burnout, or personal crises are often asked to locate and interpret multiple support options across benefits portals, provider networks, internal policies, and digital tools at the exact moment their cognitive capacity is reduced.

The result is what can be described as the **Clarity Gap**.

The Clarity Gap is the disconnect between the mental health support organizations provide and the support employees can realistically access when they are under stress. As pressure increases, cognitive capacity decreases while the complexity of workplace support systems increases. The result is a widening gap between available help and usable help.

Availability does not equal accessibility.

Closing this gap requires more than expanding benefits or adding new tools. It requires organizations to rethink how employees locate and navigate support

within existing systems. In other words, the challenge is not simply providing resources. It is creating clear pathways to them.

The Rise of Workplace Mental Health Support

Over the past decade, workplace mental health has moved from a peripheral concern to a central component of employee wellbeing strategies. Employers across industries have expanded benefits and programs designed to support psychological health, recognizing the growing impact of stress, burnout, and mental health conditions on workforce performance and retention.

Employee Assistance Programs (EAPs), once viewed primarily as crisis-response services, have evolved into broader support systems offering counseling, financial guidance, legal support, and work-life services. At the same time, many organizations have expanded behavioral health coverage within medical plans, improving access to therapy and psychiatric care.

In parallel, the rapid growth of digital mental health solutions has introduced a wide range of new tools into the workplace. Mobile therapy platforms, meditation and mindfulness applications, resilience training programs, and AI-supported wellbeing tools are increasingly offered as part of employee benefits packages. The COVID-19 pandemic further accelerated this expansion, prompting many organizations to prioritize mental health resources as employees navigated unprecedented levels of uncertainty and stress.

These efforts reflect an important shift in how organizations approach employee wellbeing. Mental health is increasingly recognized not only as a personal concern but as a critical component of organizational sustainability, productivity, and workforce engagement.

Yet the expansion of mental health support systems has also introduced new complexity.

Employees seeking help today often encounter a fragmented landscape of options. An organization may offer an EAP provider, behavioral health coverage through its medical plan, multiple digital wellbeing platforms, internal HR policies, and external community resources. While each of these services may provide meaningful

support, they often exist across different platforms, portals, and communication channels.

As a result, employees may be presented with more options than ever before yet still struggle to determine which resource is appropriate for their situation.

In practice, the challenge many organizations now face is not simply expanding access to support. It is ensuring that employees can understand and navigate the resources that already exist.

This growing complexity is one of the key forces that contributes to the Clarity Gap.

Workplace Mental Health Investment vs Employee Utilization
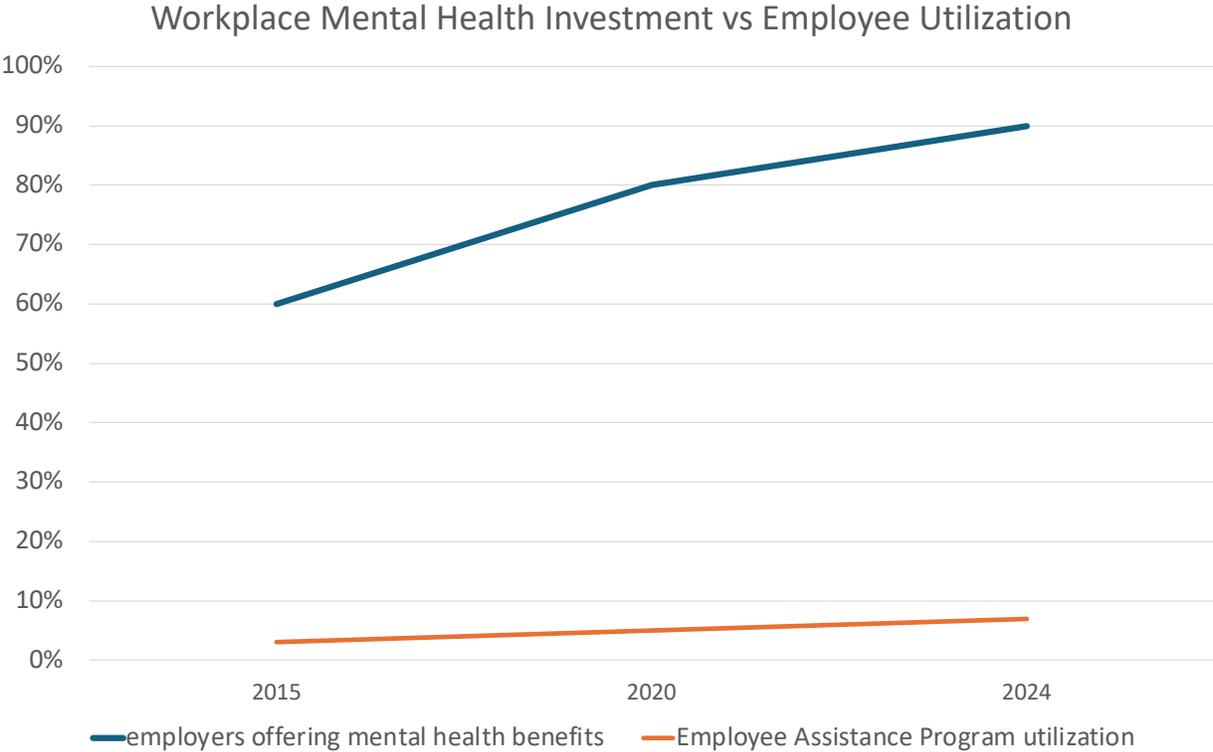

Figure 1: Employer investment in workplace mental health benefits has increased significantly over the past decade, while utilization of traditional support programs such as Employee Assistance Programs has remained relatively low. Sources: SHRM Employee Benefits Survey; Employee Assistance Professionals Association (EAPA).

Note: EAP utilization rates vary by organization but typically fall between 3–8% of eligible employees.

The Clarity Gap

The increasing complexity of workplace mental health support systems creates a challenge that is often overlooked. While organizations continue expanding access to resources, employees experiencing stress or emotional strain may struggle to identify which resources are appropriate for their situation.

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To understand how this gap emerges, it is helpful to consider two forces that operate simultaneously in moments of psychological strain.

First, cognitive capacity decreases. Stress affects attention, decision-making, and the ability to process complex information. Individuals experiencing burnout, anxiety, or emotional distress often have reduced bandwidth for evaluating multiple options or navigating unfamiliar systems.

Second, the systems designed to provide support frequently require navigation through multiple layers of information. Employees may need to interpret benefits documentation, evaluate different types of services, understand eligibility requirements, or locate appropriate providers across digital portals and internal resources.

When these two forces intersect, the result is a widening gap between support that technically exists and support that can realistically be accessed.

The Clarity Gap

Why support becomes hardest to access when it is needed most

Support Complexity Increases

- More Options
- More Decisions
- More Portals

The Clarity Gap

Availability does not equal accessibility

Cognitive Capacity Decreases

- Less Focus
- Lower Clarity
- Decision Fatigue

Time

Calm   Stressed   Overwhelmed

Figure 2: The Clarity Gap — How rising stress and system complexity reduce employees' ability to access available support.

The diagram illustrates how the Clarity Gap develops over time. As stress or psychological strain increases, cognitive capacity tends to decline. At the same time, the complexity of workplace support systems may remain constant or increase. The widening distance between these two forces represents the growing difficulty employees face when attempting to locate appropriate support.

In practice, this means that an employee may technically have access to counseling services, wellbeing programs, and organizational resources, yet still feel uncertain about where to turn in moments of need.

Understanding the Clarity Gap shifts the conversation about workplace mental health support. The challenge is not simply expanding benefits or adding new services. It is ensuring that employees can navigate the resources already available to them when clarity is most difficult to achieve.

Why Availability Does Not Equal Accessibility

Organizations often evaluate mental health support based on the resources they provide. Benefits packages may include counseling services, behavioral health coverage, digital wellbeing platforms, resilience programs, and internal support policies. From a structural perspective, these offerings represent meaningful investments in employee wellbeing.

However, the presence of resources does not guarantee that employees will be able to use them effectively.

One reason is cognitive load. Individuals experiencing stress, anxiety, or burnout frequently have reduced mental bandwidth for processing complex information. Research in behavioral psychology has shown that stress can impair attention, working memory, and decision-making capacity. According to the American Psychological Association, high stress levels can significantly affect individuals' ability to concentrate, evaluate options, and make decisions, particularly when faced with complex information or unfamiliar systems (American Psychological Association, 2023).

When employees are already struggling emotionally, tasks such as comparing benefits options, evaluating providers, or navigating multiple digital platforms can become significantly more difficult.

A second factor is fragmentation across support systems. Workplace mental health resources are often distributed across multiple channels. An organization may offer counseling through an EAP provider, therapy coverage through a medical plan, digital wellbeing tools through a third-party platform, and internal policies managed by HR. While each of these resources may provide value individually, they are rarely integrated into a single, easily navigable pathway.

Employees attempting to locate help may therefore encounter several layers of information: benefits portals, provider directories, HR documentation, and application-based tools. Determining which resource is appropriate can require time, research, and interpretation.

Decision hesitation can further complicate the process. Mental health support often carries social or professional stigma, even in organizations that actively promote

wellbeing. Employees may worry about confidentiality, career implications, or whether their concerns are serious enough to justify seeking help. When support pathways are unclear, this hesitation can lead individuals to delay or avoid accessing services altogether.

Finally, many support systems assume that employees already understand when and how to use them. Benefits materials may describe what services exist but provide limited guidance about which options are appropriate for different situations. As a result, employees may see multiple available resources but remain uncertain about where to begin.

Taken together, these factors illustrate why availability alone is not sufficient. Organizations may provide extensive support systems, yet employees may still struggle to translate those resources into practical action when facing stress or emotional difficulty.

In this context, the challenge becomes less about expanding the number of available services and more about improving how employees navigate the systems that already exist.

The Navigation Problem

As organizations expand mental health support programs, a common assumption is that increasing the number of available resources will improve employee wellbeing. More counseling services, additional digital tools, and expanded benefits coverage are often viewed as direct solutions to growing mental health needs.

However, the challenges described in the previous sections suggest a different reality. Many workplaces have already built extensive support systems. The difficulty employees face is not necessarily the absence of resources, but the absence of clear pathways to them.

In other words, the challenge is increasingly one of navigation.

Most workplace support systems were developed incrementally over time. Benefits providers, digital platforms, internal policies, and external services were added in response to emerging needs, regulatory requirements, or vendor offerings. While

each addition may have been beneficial individually, the resulting ecosystem can be difficult for employees to interpret when seeking help.

Employees experiencing emotional strain are often asked to determine which option is appropriate for their situation. Should they contact the Employee Assistance Program, seek care through their health plan, explore a wellbeing platform, or speak with internal support channels such as HR? In many cases, the answer depends on the nature of the concern, the urgency of the situation, and the services available within the organization's benefits structure.

Without clear guidance, this decision-making process can become a barrier to action.

This navigation challenge is not unique to mental health systems. Similar issues appear in healthcare, insurance, and social services environments where individuals must interpret complex systems in order to access support. In these contexts, structured navigation systems are often introduced to help individuals identify appropriate pathways and reduce uncertainty.

A comparable approach is increasingly relevant within workplace mental health support systems.

Rather than focusing exclusively on expanding the number of available services, organizations may benefit from strengthening the structures that help employees understand when and how to access the support that already exists.

In this context, the central question becomes not only what resources are available, but how employees are guided toward them.

Introducing Navigation Frameworks

Addressing the Clarity Gap requires a shift in how organizations think about mental health support systems. Expanding benefits and adding new services can increase the availability of support, but these efforts alone do not necessarily make support easier to access in moments of stress.

A complementary approach is to strengthen the structures that help employees understand and navigate the resources that already exist.

This is where navigation frameworks become relevant.

A Navigation Framework is a governance-first layer that sits over existing mental health resources and helps employees understand what support exists, when to use it, and how to access it safely.

Rather than replacing existing benefits or services, navigation frameworks organize and clarify the pathways to them. They help translate complex support ecosystems into clearer guidance for employees who may be unsure where to turn.

In practice, this type of structure focuses on three core functions.

First, navigation frameworks create clearer pathways between employee needs and available resources. Instead of presenting a collection of independent services, organizations can provide guidance that helps employees determine which type of support may be appropriate for their situation.

Second, navigation frameworks introduce governance and guardrails around how information is provided. In workplace contexts, it is important that mental health support systems maintain clear boundaries between guidance and clinical care. Effective navigation structures focus on signposting and information access while avoiding diagnosis, treatment, or personal advice.

Third, navigation frameworks improve trust and transparency within support systems. Employees are more likely to seek help when they understand what resources exist, how those resources function, and how their privacy is protected.

Importantly, navigation frameworks do not require organizations to replace their current benefits or vendor relationships. Instead, they serve as a coordination layer that connects existing services and clarifies how they can be accessed.

By strengthening the pathways between employees and available resources, organizations can begin to close the gap between support that exists and support that employees can realistically access when they need it.

Responsible AI Navigation

As organizations explore new approaches to improving access to mental health resources, artificial intelligence is increasingly discussed as a potential tool for guiding employees toward support. AI systems can help employees locate information quickly, interpret policies, and identify relevant resources within complex benefits ecosystems.

However, the use of AI in mental health contexts requires careful consideration. Without clear boundaries, automated systems risk providing information that could be interpreted as advice, diagnosis, or clinical guidance. In workplace environments, these risks carry ethical, legal, and trust implications for both employees and organizations.

For this reason, responsible AI navigation must prioritize governance and clearly defined engagement boundaries.

Within a navigation framework, AI can serve as an informational interface that helps employees understand what resources exist and where they can be found. For example, an AI-supported system might help an employee identify available counseling services, explain how to access Employee Assistance Programs, or provide guidance on locating benefits information.

At the same time, responsible navigation systems must maintain clear limits on what automated tools are designed to do. AI should not attempt to diagnose mental health conditions, provide therapeutic guidance, or replace professional care. Instead, its role should remain focused on information access and resource signposting.

When implemented with appropriate guardrails, AI can improve clarity within complex support systems while preserving the role of qualified professionals and established care pathways.

In this way, AI functions not as a replacement for mental health services, but as a tool that helps employees navigate the support systems that organizations already provide.

Conclusion

Over the past decade, organizations have made meaningful progress in expanding workplace mental health support. Employee Assistance Programs, behavioral health coverage, digital wellbeing platforms, and other initiatives reflect a growing recognition that mental health is a critical component of workforce wellbeing and organizational sustainability.

Yet the expansion of support systems has also introduced new complexity. Employees seeking help today may encounter a wide range of resources distributed across benefits portals, digital tools, and internal policies. While these resources may be valuable individually, the process of identifying and accessing them can become difficult at the very moment employees need clarity the most.

This dynamic highlights the Clarity Gap.

The Clarity Gap emerges when the complexity of support systems increases at the same time that stress reduces an employee's cognitive capacity to navigate them. In these moments, the difference between available support and accessible support becomes increasingly significant.

Addressing this challenge requires organizations to look beyond the number of resources they offer and consider how those resources are structured and communicated. Strengthening the pathways that guide employees toward appropriate support can improve the usability of systems that already exist.

Navigation frameworks provide one approach to closing this gap. By organizing resources, establishing governance guardrails, and clarifying how employees can access support, organizations can help ensure that mental health systems are not only comprehensive but also understandable.

As workplaces continue investing in employee wellbeing, the ability to translate available support into accessible guidance will become increasingly important.

Availability alone is not enough. Support systems must also be navigable.

Organizations that focus on clarity, structure, and responsible navigation will be better positioned to ensure that employees can find the help they need when it matters most.

About the Author

Chris Cage is the founder of The Mental Lens and author of *Still Human: Staying Sane, Productive, and Fully You in the Age of AI*. His work focuses on mental health, workplace wellbeing, and the responsible use of artificial intelligence in support systems. He developed the Clarity Gap framework to help organizations understand why employees often struggle to access mental health resources even when support exists.

He supports workplace mental health advocacy through an internal leadership role within a global healthcare organization, helping strengthen awareness and accessibility of employee wellbeing resources.

Organizations interested in exploring workplace navigation frameworks can request the Executive Brief at [The Mental Lens](#).

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