WHITE PAPER · 02

The 4% Problem

Why employee assistance programmes in India go unused, what the unused budget actually buys, and the rep-based model that gets used daily

Dr Atul Aswani; Mumbai Psychiatrist and trained as a Results Coach
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AUTHOR

Dr Atul Aswani; Mumbai Psychiatrist and trained as a Results Coach

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01 Executive summary

A CHRO in Bengaluru pays the employee assistance programme cost for 100% of staff. Roughly 4% ever use it. The rest walk past the helpline poster by the lift. That is The 4% Problem: coverage bought at full headcount, contact delivered to a sliver of the payroll.

The nearest verified India figure is counselling utilisation of 3.7% in 2024, stated by 1to1help against 83,000-plus sessions and a 22% rise on the year before. Vendor estimates of EAP utilisation India sit between 3% and 10%, clustering at 3–5%. Global external programmes look similar: Attridge's vendor benchmark averages 4.5 counsellor cases per 100 covered employees. The National Mental Health Survey found nearly 150 million Indians need care and fewer than 30 million seek it. Employees are not fine. The offer is the wrong shape.

A conventional employee assistance program in India asks a person to telephone a stranger, often in English, after the week has already broken. Utilisation is counted in sessions. Manager Consultation was 1% of the 2024 session-concern mix. Daily strain never becomes a session, so it never becomes a number.

A rep-based model counts a different unit. Ninety seconds, in the language the employee thinks in, on the channel already open — WhatsApp first, 23 Indian languages, an AI coach with a human hand-off. The employer sees reps, streaks, vocabulary breadth and participation. It never sees clinical data. This paper sets out the unused budget in rupees, a dashboard that holds no clinical record, and a 90-day plan a CHRO can run without waiting for the next renewal.

02 The problem in India — sourced statistics

The headline is stable. EAP utilisation India does not fail in one firm. It fails as a category.

1to1help, in its *State of Emotional Wellbeing Report 2024*, analysed more than 83,000 counselling sessions, 12,000 elective screenings and 42,000 assessments between January and November 2024. The PDF records that counselling utilisation rose 22% year on year. In presentations of that report, and as the 2024 baseline of the 2025 edition, 1to1help stated the 2024 counselling utilisation rate as 3.7%, up from about 2.8% the year before.

Coverage of the 2025 report, built on more than 100,000 sessions between December 2024 and November 2025, put 2025 counselling utilisation at 4.6%. The direction is up. The level is still The 4% Problem.

That 3.7% figure is 1to1help-stated. It is not printed as a percentage in the 2024 PDF text. It is the firm's own rate for that book of work, and it is the cleanest public India number we have. It should be read as one large provider's counselling utilisation, not a census of every employee assistance program India.

Vendor and industry estimates fill the rest of the band. They are not peer-reviewed. They should be labelled as estimates. Mental Health First Aid India has put EAP use at 5–10% in one note and around 5%, or 3–5%, in others. A 1to1help briefing paper cites the 5–10% MHFA India range. Other Indian vendors describe a 3–5% "norm." Stephen Galliano, writing from global EAP delivery, put India in a 1–5% band as far back as 2017. The honest summary is this: published vendor and industry estimates of India EAP utilisation run from about 3% to 10%, and they cluster at 3–5%.

Global literature does not rescue the model. Mark Attridge and colleagues, in the National Behavioral Consortium profile of 82 external EAP vendors, found a mean counsellor case rate of 4.5 per 100 covered employees per year (median 3.6; range 0.1–15.6), with an average of 2.5 counselling sessions per case. Attridge's later Workplace Outcome Suite reports, issued with the Employee Assistance Professionals Association, still use a 5% clinical case rate in their return-on-investment models. Employer polls in the United Kingdom have found most sponsors reporting 3–5% take-up. Different countries, same shape.

Need is not the constraint. The National Mental Health Survey of India, 2015–16, led by NIMHANS across 12 states, estimated lifetime mental morbidity at 13.7% and current morbidity at 10.6% in adults. The survey's own sentence is the one that matters for this paper: nearly 150 million Indians need care; fewer than 30 million seek it. The help-seeking gap for common conditions sat above 80% in that survey. That is a population figure, not a corporate EAP figure. It tells the CHRO that low use is not evidence of a well workforce.

Workplace studies in India explain the silence. Poddar and Chhajer (2024), in a qualitative study of human-resources professionals, counsellors and employees in five Indian IT markets, found stigma, fear of career harm, low literacy about what support is for, and a weak manager pathway as the main brakes on disclosure. Naukri Pulse 2025, a job-portal survey of more than 19,000 jobseekers across 80 industries — not a peer-reviewed paper — found that nearly three in four Indian professionals hesitate to be transparent about taking time off for mental-health reasons. Only 28% were comfortable being explicit. Forty-five per cent marked the day as ordinary sick leave.

The comparison is therefore not “India versus a healthy global benchmark.” It is India versus a model that under-performs in every market, then under-performs further when the language, the channel and the stigma are Indian.

Table 1. Utilisation against need — India EAP, global EAP, population

Measure	India EAP (vendor-stated)	Global external EAP (Attridge / EAPA)	Population need (NIMHANS NMHS 2015–16)
Who is paid for, or who needs care	100% of covered staff	100% of covered staff	Nearly 150 million Indians need care
Who use it, or who seek care	3.7% counselling utilisation in 2024, 4.6% in 2025 (1to1help-stated); vendor estimates 3–10%, clustering at 3–5%	Mean 4.5 counsellor cases per 100 covered employees per year (median 3.6; range 0.1–15.6)	Fewer than 30 million seek care
Direction	+22% year on year in 2024 sessions; still single digits	Clinical case rates in ROI models still sit near 5%	Help-seeking gap above 80% for common conditions
Unit counted	Sessions and unique users	Clinical cases; about 2.5 sessions per case	Need versus seeking
Manager pathway	Manager Consultation was 1% of the 2024 session-concern mix; 18% of awareness sessions were manager training; 59% of people referred by managers showed some suicide-risk signs	Supervisory referral exists; self-referral dominates most external books	Disclosure blocked by stigma and career fear (Poddar and Chhajer, 2024)

Read the last row twice. Managers already see distress. The session mix barely contains them.

03 Why current approaches fail

The argument is about shape, not about any named vendor. A competent counselling session helps the person who reaches it. The 2024 1to1help report itself records that 98% of people who used sessions moved toward their goals within three meetings. That is not the 4% Problem. The 4% Problem is that 96 of every 100 people never become a session.

Five design features keep the door closed.

Reactive. The offer is: call when it is bad. Daily strain — a hard review, a sick parent, a commute that steals the morning — never reaches the threshold at which a person books a stranger. An analyst on the morning local thinks of the helpline poster, decides “it is not that bad”, and scrolls on. The plain rule of habit: the behaviour you want has to be small enough to start before the crisis. An EAP that waits for the crisis will measure sessions. It will not measure the week.

Stranger-mediated. First use is a 60-minute conversation with someone the employee has not met, about something the employee has not named at work. Activation energy is high. A team lead in Pune opens the portal late at night and reads “Book your first session.” The old line comes up in her head — “I should be able to handle this” — and she closes the tab. What she needed was a small daily skill, not an appointment. The first step is too large.

English-first and phone-based. India’s professionals think in many languages. WhatsApp is the channel they already open. A helpline number, a portal password and an English intake form are the wrong door. Language is not a courtesy. It is the first utilisation tax. A feeling that cannot be named in the language it arrived in does not become a booking.

The unit is a session. Dashboards count cases. They do not count habits. A person who does a 90-second down-shift four times a week is using a benefit. On an EAP report that person is a zero. Finance then concludes that “people are not using wellbeing.” People are using whatever they can reach. The report cannot see it.

No working manager pathway. In the 2024 session-concern mix, Manager Consultation was 1%. Eighteen per cent of awareness sessions that year were manager training. Of the people managers did refer, 59% showed some suicide-risk signs. That is the opposite of a daily pathway. Managers are being used as a last filter, not as the person who can point to a Tuesday rep. Poddar and Chhajer found the same structural gap: disclosure stalls when the line manager is untrained, unsafe, or both.

Every July, the facilities manager of an office tower in Andheri watches the basement car park fill with water. The lobby is new. The lifts are fast. The brochure is glossy. None of it helps, because the drains were never built for the monsoon. An EAP built on “call a stranger when the weather is already bad” has the same drains. The rain is not the scandal. The drains are.

Entrepreneurship has a plainer version of the same sentence. A product with 4% activation is not a communications problem. It is a product problem. More posters will not fix a door people will not walk through.

04 The emotional-fitness model applied

PULL QUOTE

Nearly 150 million Indians need care; fewer than 30 million seek it.

Emotional fitness is a practice, not an appointment. EmotionApp delivers positive-psychology techniques as countable daily reps. The unit is a rep: ninety seconds, in the language the employee already thinks in, on the channel the employee already opens.

The public product language is exact. Learn: evidence over advice, taught by psychology educators in Indian universities. Practise: brewed daily, not microwaved — guided exercises, journaling prompts, mood tracking, habit scaffolds. Branch out: the same platform connects the person to a coach, then to a specialised professional when self-study is not enough. Twenty-one techniques sit on the board. Each one counts something a person did: a thank-you sent, a feeling named, a firecracker response to someone else's good news, minutes of flow protected from interruption.

WhatsApp-first delivery matters because it removes the new-app tax. The first tap is a message, not a download, a password and a forgotten bookmark. Twenty-three Indian languages matter because the feeling arrives in the mother tongue. Two languages are live on the public site today; twenty-three are in the brew. An AI coach handles the daily loop. A human hand-off exists for the hour when a person needs a person. India-resident data, DPDP compliance, and design under ISO 9001 and ISO 13485 are the operating constraints, not a footnote.

Utilisation changes meaning when the unit changes.

On an EAP, utilisation is unique users who completed a session, divided by eligible headcount, in twelve months. A 3.7% rate means 37 people in a 1,000-person firm became a case.

On a rep-based programme, utilisation is active learners — people who completed at least one rep in the last thirty days — plus intensity: reps per week, streak length, and the breadth of the feeling-words they can use. A person who never books a stranger can still be a daily user. That is the point.

Machine-learning systems are only as good as the loss they optimise. If the loss is "sessions delivered," the system will hunt for people already in pain and leave the rest of the payroll as dead weight. If the loss is "reps completed in the employee's language," the system will hunt for Tuesday. CHROs already

know this in every other part of the benefit stack. Gym memberships that require a visit fail. Walking that counts steps on the phone the employee already carries does not.

The legal boundary is sharp. EmotionApp is a non-clinical emotional-fitness coaching platform. It does not offer diagnosis, treatment or therapy. The human hand-off exists so that a person who needs clinical care leaves the fitness track and enters care through a proper route. The employer dashboard never sees that route. Crisis care in India has a public number: Tele-MANAS, 14416.

05 Cost per used minute — a worked comparison of employee assistance programme cost

The unused budget is not a mystery. It is arithmetic. This section holds price equal across two shapes so the only variable is utilisation. EmotionApp does not publish a list price. Every rupee figure below is either a sourced market estimate or a labelled assumption. Drop any cell that cannot be replaced with the employer's own invoice.

Table 2. Assumptions for a 1,000-person firm

Assumption	EAP (session model)	Rep-based programme	Source or status
Price per employee per month	₹100	₹100 (parity case)	Mid-band of the ₹60–180 PEPM market estimate published on a 1to1help briefing page, 2026. Parity isolates utilisation from discounting.
Price per employee per year	₹1,200	₹1,200	Derived
Annual programme spend	₹12,00,000	₹12,00,000	Derived
Utilisation definition	Unique employees with ≥1 counselling session in 12 months	Active learners: ≥1 completed rep in the last 30 days, averaged across the year	Different unit by design
Utilisation rate	3.7%	25%	3.7% is 1to1help-stated 2024 counselling utilisation. 25% is an illustrative planning assumption, not a published EmotionApp result.
People who used the benefit	37	250	Arithmetic

Assumption	EAP (session model)	Rep-based programme	Source or status
Intensity	2.5 sessions × 60 minutes = 150 minutes per user per year	8 reps per month × 90 seconds × 12 months = 144 minutes per active learner per year	Sessions: Attridge industry average of about 2.5 per case. Session length: 60 minutes used as the conservative end of the 60–90 minute descriptions in provider presentations. Rep length: EmotionApp's public "ninety seconds." Eight reps a month is twice a week — an assumption.
Annual used minutes, whole firm	5,550	36,000	Derived

Table 3. What the unused budget buys

Metric	EAP at 3.7%	Rep-based at 25% (parity fee)
Cost per person who actually used it	₹32,432	₹4,800
Cost per used minute	₹216	₹33
Share of the invoice attached to someone who used the benefit	3.7%	25%
Rupees spent on people who never became a unit	About ₹11.56 lakh	About ₹9 lakh still sits on people who were not active that month — and those people keep a daily door open

At the same ₹12 lakh, the EAP column buys 5,550 used minutes. The rep column, on the illustrative 25% active rate, buys 36,000. That is the shape argument. It is not a price list.

Table 4. Sensitivity the reader can run this week

If this changes	Cost per person who used it	Cost per used minute
EAP utilisation 5%, fee still ₹1,200 PEPY	₹24,000	₹160
EAP utilisation 3%, fee ₹2,160 PEPY (₹180 PEPM)	₹72,000	₹480
Rep-based active rate 10%, parity fee	₹12,000	₹83
Rep-based active rate 40%, parity fee	₹3,000	₹21
Rep-based active rate 25%, illustrative fee ₹900 PEPY	₹3,600	₹25

Two readings follow.

First, even a conservative 10% monthly-active rate on the rep side still prices an active learner at about one-third of the EAP cost-per-user at 3.7%. The comparison survives a haircut.

Second, raising EAP utilisation inside the present shape is slow. A 22% rise in sessions left 1to1help's 2024 rate at 3.7%. The 2025 rate of 4.6% is better. It is still The 4% Problem. Posters cannot close a sixty-point gap. A smaller unit can.

Finance will ask whether 25% active is honest. Treat it as a target, not a claim. Replace it with the firm's own first-ninety-day number before anyone puts the slide in a board pack. The method is the point: cost per used minute, unit defined in public, assumptions on the page.

06

Measurement — a dashboard that holds no clinical data

The employer is entitled to evidence. The employer is not entitled to a window into a person's inner life. Those two sentences are the whole design.

What the employer sees, in aggregate, with a floor on group size so that no cell can be reverse-identified:

- Activated share of invited staff.
- Weekly and monthly active learners.
- Reps completed, by week and by technique family.
- Streak bands: 7 days, 21 days, 66 days. The 66-day band follows the automaticity literature already used in EmotionApp's own product copy, not a clinical score.
- Emotional-vocabulary breadth: a count of distinct feeling-words used, never the words tied to a name.
- Language mix across the 23.
- Channel mix, with WhatsApp as the default.
- Manager-pathway completions: briefing attendance and nudge activity. Not who was in distress.

What the employer never sees:

- Names against reps.
- Journal text.
- Coach transcripts.
- Any screening score.
- Any field that would let human resources reconstruct a person's week.

Data sit in India. The processing notice follows the Digital Personal Data Protection Act, 2023. The quality system sits under ISO 9001. The device-and-process discipline sits under ISO 13485. The dashboard is a participation instrument, not a file.

This is closer to a gym's attendance board than to a clinic's notes. A gym that posted each member's resting heart-rate against their employee number would empty the floor. A gym that posts "437 workouts this week" fills it. Emotional fitness needs the second board.

The legal boundary belongs on the dashboard footer, not in a policy PDF nobody opens. EmotionApp is not a clinic. It does not offer diagnosis, treatment or therapy. If a colleague is in crisis, the public route is Tele-MANAS on 14416.

07 Implementation — a 90-day plan

A CHRO does not need a transformation programme. A CHRO needs ninety days, then one page on the chief financial officer's desk: a number readable before the tea goes cold.

Table 5. Ninety-day plan

Week	Owner	Action	Metric
1	CHRO / Total Rewards	Name one programme owner. Pull the last 12 months of EAP invoices, unique-user count, session count, languages offered and channel mix. Write The 4% Problem in one sentence for the executive team.	EAP unique-user rate and cost per used session on one page
1–2	Legal / data protection officer and IT	Confirm India-resident processing, DPDP notice-and-consent language, no clinical record in the employer dashboard, ISO 9001 and ISO 13485 certificates on file.	Written data-map: what the employer sees and never sees
2	Total Rewards and Finance	Lock the comparison on the firm's real PEPM, not a brochure. Agree that 90-day success is participation and reps, not sessions.	Signed assumption table
3	Internal communications	Draft the launch in the two largest workplace languages first, then the rest of the 23. Channel: WhatsApp, not a buried intranet PDF. Message: daily reps, not "call when it is bad."	Copy covering at least 80% of headcount by language
3–4	People managers	Forty-five-minute briefing: how to point to a rep, how not to ask for content, how to model one public rep. No case-finding mandate.	Share of people managers briefed
4	Programme owner and vendor	Pilot cohort live: one function or one site, at least 200 people. Opt-in on WhatsApp. First rep inside 72 hours of invite.	Invite-to-first-rep rate; time to first rep
5–6	Programme owner	Daily prompt cadence on. Language switch tested. AI coach on. Human hand-off path written and timed.	Weekly active learners; hand-off service level documented
7–8	Communications and managers	Second wave: streaks, counts that are visible without content, a manager reminder that is a nudge rather than a referral form.	14-day and 30-day streak share
8	Total Rewards	Mid-point readout. Compare last-quarter EAP unique-user rate with current active-learner rate. No individual content.	One-page dashboard: reps, streaks, vocabulary breadth, participation
9–10	Learning and employee groups	Fold one technique into an existing ritual — a standup close, a shift huddle, campus induction. Keep it a rep, not a workshop.	Rituals that now include a counted rep
11	Legal and programme owner	Audit: the dashboard still holds no clinical data. Crisis path tested against Tele-MANAS 14416.	Pass or fail on the data boundary and the crisis route
12	CHRO	Ninety-day paper to the executive team: cost per active learner, share of staff who did at least one rep, languages used, manager-brief coverage. Decision: extend, expand sites, or stop.	Go, adjust, or stop

A planning line for day 90, not a guarantee: first-rep at or above 40% of the invited cohort; 30-day actives at or above 20%; manager brief at or above 80% of people managers; zero clinical fields in the employer view. Replace every target with the firm's own baseline after week 1.

08 One-page checklist the reader can run this week

Print this. Fill the blanks. Do not wait for a vendor workshop.

1. Write last year's EAP unique-user rate. If the vendor cannot produce unique users, write "unknown" and treat that as a finding.
2. Write last year's EAP cost per eligible employee. Convert PEPM to PEPY.
3. Divide annual spend by unique users. That is cost per person who used the benefit.
4. Divide annual spend by (unique users × sessions per user × minutes per session). That is cost per used minute. If sessions or minutes are missing, stop and ask.
5. Write the languages in which a person can open the current benefit without switching tongue.
6. Write the channel on which the current benefit actually lives. If the answer is "a portal and a number," write that.
7. Write the share of people managers briefed in the last 12 months on how to point to the benefit without asking for content.
8. Write Manager Consultation, or the nearest equivalent, as a share of last year's session mix.
9. Ask legal one question: what does the employer dashboard hold that a regulator would call personal data about a person's inner state?
10. Book a 45-minute session with Finance using Table 3 and Table 4, populated with the firm's own numbers.
11. Name the 90-day owner. One name.
12. Decide the pilot site or function. Not the whole company. Two hundred people is enough to learn.
13. Write the crisis line on every launch asset: Tele-MANAS 14416.
14. Write the legal-boundary sentence on the same assets: this is emotional fitness, not diagnosis, treatment or therapy.
15. Put The 4% Problem in the next Total Rewards review, as a number, not a mood.

09 FAQ

Q1 What is a good EAP utilisation rate in India?

Vendor-stated counselling use was 3.7% in 2024 and 4.6% in 2025 on one large Indian book. Industry estimates sit between 3% and 10%. Single digits are the category, not a local failure.

Q2 How much does an employee assistance programme cost in India?

Market estimates for outsourced programmes run from ₹60 to ₹180 per employee per month. At 3.7% use in a 1,000-person firm paying ₹100 a month, each actual user costs about ₹32,000 a year.

Q3 Why don’t employees use the EAP?

The model asks a person to call a stranger, often in English, on a phone, when it is already bad. Naukri Pulse 2025 found that three in four professionals will not even name mental-health leave.

Q4 Is a daily-rep programme a replacement for an EAP?

No. It is a different shape: practice before crisis. A human hand-off remains for people who need a person. The legal boundary is non-clinical emotional fitness, not care.

Q5 What does the employer actually see?

Rep counts, streaks, vocabulary breadth, participation. Not names, not journals, not scores. That is the point of a DPDP-first dashboard built for a 1,000-person firm as carefully as for a 10,000-person one.

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EmotionApp is a non-clinical emotional-fitness coaching platform. It does not offer diagnosis, treatment or therapy. If you or a colleague is in crisis, call Tele-MANAS on 14416 (24×7, multiple Indian languages).

About the author

ABOUT THE AUTHOR

Dr Atul Aswani; Mumbai Psychiatrist and trained as a Results Coach

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NOTE

EmotionApp is a non-clinical emotional-fitness coaching platform. This paper describes practices, techniques and coaching. It is not therapy, treatment, diagnosis or medical advice.

SAFETY NOTE

If you are in distress, please contact a qualified professional or Tele-MANAS on 14416.