



April 2025

## Spring at Last!

Springtime brings to mind many beautiful things - flowers, bright blue skies, sunshine, gentle breezes, and all shades and textures of green. After the slower pace of winter with its often grey skies, we catch ourselves smiling at the sight of daffodils, sniffing the lovely lilacs, taking short walks outside, and planning for the season ahead.

This issue of the *Healthy State of Iowa Employees* newsletter highlights some of the activities we enjoy most this time of year, including opportunities to make a difference in your community.



## Make It OK this May

May is [Mental Health Awareness Month](#) and the Iowa Healthiest State Initiative invites you to get involved. [Make It OK](#) is a community campaign that aims to reduce mental illness stigma by increasing understanding and creating caring conversations about mental health and illness. We often refer to Make It OK as the “door opener” to starting the conversation and a “bridge” to resources.



There are a number of ways you can get involved this May and help Make It OK.

- Download the [Mental Health Awareness Month Toolkit](#).
- Attend a free, virtual Make It OK presentation. Register on our [events calendar](#).
- [Take the Make It OK Pledge](#).
- [Become an Ambassador](#) and help spread the message in your community.

**Wear green on May 15 to raise awareness!**

# Breaking the Cycle: The Impact of Financial Wellness on Mental Health

Financial wellness and mental health have a clear connection. While financial stress can exacerbate things like anxiety and depression, conversely, mental health issues can cause people to make choices that are not in their best financial interests, creating a vicious cycle. Financial literacy is a key tool for breaking this cycle. By empowering individuals to make better financial choices, we can enhance both their financial and mental well-being.

Finances are a top source of stress for many Americans. According to the *American Psychological Association's Stress in America 2022* report, 66% of Americans cite money as a significant stressor. Financial instability often correlates with heightened anxiety and depression, as individuals struggle to make ends meet. In 2023, 29% of Americans reported "unmanageable" debt levels, further deepening this financial and emotional strain (Financial Health Pulse 2023 U.S. Trends Report).



Medical debt is a particularly damaging form of financial stress. Those with medical debt are three times more likely to experience anxiety, depression, or stress (Consumer Financial Protection Bureau, 2022). The financial burden of healthcare costs can overwhelm individuals, further impacting their mental health and making it harder to make sound financial decisions.

On the flip side, it has been found that access to health insurance, an essential part of a strong financial foundation, can improve mental health. Evidence shows having health insurance is associated with better subjective well-being. A study on Medicare expansion in Oregon found a 32% increase in happiness among those gaining insurance coverage (Wiltshire et al., 2020). Health insurance reduces financial stress by alleviating the burden of medical bills, which can improve mental health outcomes and provide the most valuable thing of all, peace of mind.

Financial literacy plays a critical role in preparing lowans for taking on their finances. When individuals are equipped with the knowledge to manage their finances, they are more likely to make choices that will benefit their future. Understanding financial options, including health insurance, helps people avoid financial pitfalls and plan for their future, fostering both financial stability and emotional well-being.

The Iowa Department of Insurance and Financial Services supports financial literacy by providing resources and education on insurance and other financial topics. Through education and resources,

the department helps Iowans make informed financial decisions. By promoting financial literacy, the department plays a vital role in helping residents achieve both financial security and better mental health.

Please visit [save4lateriowa.gov](https://save4lateriowa.gov) for free, financial literacy courses and resources to help you plan for your financial future.

## References:

1. Consumer Financial Protection Bureau. (2022). *Medical Debt Burden in the United States*.
2. Financial Health Pulse 2023 U.S. Trends Report.
3. Wiltshire, J. C., Enard, K. R., Colato, E. G., & Orban, B. L. (2020). *Problems paying medical bills and mental health symptoms post-Affordable Care Act*. AIMS Public Health.
4. American Psychological Association. (2022). *Stress in America*.
5. Zhou, Q., Eggleston, K., & Liu, G. G. (2024). *Health Insurance and Subjective Well-being: Evidence From Integrating Medical Insurance Across Urban and Rural Areas in China*.

---

## Staff Spotlight



**Name:** Jeremy Masterson

**Current Position:** Senior Correctional Officer, Iowa Correctional Institution for Women

**Years with State:** 24 years

**My Healthy Choice:** Understanding gut health

“For years, I fell into the cycle of addictive eating—eating out of boredom or because of stress or depression. I didn’t realize just how destructive my eating was, not only to my physical health but to my mental health as well. As I began to approach my late 40s at well over 300lbs, I knew I had to make changes.

That’s when I was introduced to a plan focused on gut health. It was not intended as a short-term diet, but more as a long-term lifestyle change. Many don’t realize how unhealthy eating adds weight to your mid-section and impacts your brain and overall emotional well-being. By resetting my gut health, I’ve improved my lifestyle and have lost more than 140 pounds. With this healthier mindset, I have achieved goals I never thought possible. I have the energy to enjoy time with family and friends, with energy left to engage in physical activities like running and lifting.”

---

# From Loneliness to Purpose: The Mental Health Boost of Volunteering

In May 2023, U.S. Surgeon General Dr. Vivek Murthy declared loneliness a national epidemic, highlighting its severe health implications, including increased risks of heart disease, stroke, dementia, and mortality—comparable to smoking 15 cigarettes a day. This pervasive issue not only affects individual well-being but also imposes significant economic burdens, costing the health industry billions annually.



One effective antidote to this crisis is volunteering. Engaging in community service fosters social connections, a sense of purpose, and improved mental health. Research indicates that volunteers experience lower rates of depression and anxiety, enhanced life satisfaction, and even increased longevity.

For retirees, volunteering can be particularly beneficial. A study found that retirees aged 65 to 79 who volunteered had a 43% reduction in the odds of depression. This suggests that volunteering not only combats loneliness but also provides structure and meaning post-retirement.

Moreover, volunteering has been linked to physical health benefits. The Mayo Clinic reports that volunteers often experience better physical health, reduced stress, and increased feelings of relaxation. These benefits are attributed to the release of dopamine during altruistic activities, which promotes a sense of well-being.

Across Iowa, numerous opportunities exist for those interested in volunteering. Local organizations, such as food banks, animal shelters, schools, and community centers, are looking for people like you to volunteer. Engaging with these groups not only supports the community but also offers personal fulfillment and social interaction. Find an opportunity that's a fit for you at

<https://volunteeriowa.galaxydigital.com/>.

If you're feeling isolated or stuck in a routine, consider dedicating time to volunteer work. It's a step toward building connections, enhancing mental and physical health, and finding renewed purpose. Embrace the power of giving—it might just be the key to a healthier, happier life.

Sources:

[PBS: Public Broadcasting Service](#)

[AmeriCorps](#)

[Greater Good+8NAMI+8www.heart.org+8](#)

[Mayo Clinic Health System](#)

---

# Well-Being Webinars Offer Wealth of Information

Want to unlock the secrets to living a longer, healthier life? Don't miss the latest on-demand webinar, [Living Longer: Quality and Quantity](#), from WebMD®.

In just 30 minutes, you'll learn small lifestyle changes that could significantly boost your life-span and health-span. Key takeaways include:

- **Lifestyle > genetics:** Your lifestyle choices influence 80% of your life-span — genes are only 20%!
- **“Blue zone” secrets:** Learn the nine habits of the world's longest-living communities (ages 100 and beyond).
- **The power of community:** Understand the social determinants of health and how they can impact life expectancy by over 16 years.

[Register now, watch later.](#)

---

## Take Action!

- Keep up-to-date on the various Live Healthy Iowa challenges offered throughout the year by visiting the Challenges & Events section of the [Live Healthy Iowa website](#).
- Wherever you are in your mental health journey, the State of Iowa offers tools and benefits to support you and your family. In collaboration with Wellmark, DAS has three guides to assist you, your family, and those of you who work in a supervisory capacity:
- [Healthy Everywhere Guide for Employees](#) - A guide to building better mental health at work and home.
- [Healthy at Work Guide for Leaders](#) - A leader's guide that outlines important information to help you support employee well-being at work, at home and everywhere in between.
- [Healthy at Home Parents' Guide](#) - A guide to supporting your child's mental health.
- [SEHARC](#) (State of Iowa Health and Recreation Committee) connects you with offers for discounted tickets to area events and hosts fun activities throughout the year. If you are interested in receiving information on these opportunities, add yourself to [SEHARC's mailing list](#) or follow them on Facebook!
- Check out the DAS [Employee Assistance Program](#) (EAP) for a number of on-demand seminars covering various topics related to health and well-being. EAP also offers confidential resources at no cost to help employees and eligible family members address challenges.

For more great information, be sure to check out these Wellmark publications - [Wellmark Blue Magazine](#) and [Blue at Work](#).

---

The Healthy State of Iowa Employees quarterly newsletter is a cooperative effort between the Department of Administrative Services, Wellmark, and the State of Iowa Wellness Champions' Education and Engagement Committee. It's designed to help keep State of Iowa employees connected and informed of wellness opportunities around the state.

If you have questions or suggestions for future content, please contact us at [healthyemployees@iowa.gov](mailto:healthyemployees@iowa.gov).