



# Making strides in maternal health and beyond

Employers can help provide their employees a better women's health experience, which extends beyond maternal health.

Employee expectations surrounding women's health benefits have increased dramatically over the last couple years, especially as it relates to maternal health. Costs have gone up as well.

The spend associated with an employee's maternal health experience averages nearly \$19,000 more than employees who do not give birth—and almost \$3,000 more out-of-pocket.<sup>1</sup> Companies that offer comprehensive women's health benefits tend to be able to better manage those costs as well as experience higher productivity, less absenteeism, better employee retention and an overall healthier group population.<sup>2</sup>

“Healthy women and children are the foundation of strong communities everywhere,” says Dr. Lisa Saul, chief medical officer of maternal health for UnitedHealthcare Employer & Individual. “Ensuring they have access to maternal health benefits has a major impact on their health and well-being but also on future generations.”

As a result, employers may want to consider how the right mix of benefits, resources and support can help their employees find quality care, manage their health care costs and deliver a whole-person approach across their continuum of care. This approach may also help turn the tide on the country's high maternal mortality rate, which has reached its highest level in 60 years.<sup>3</sup> Helping close gaps in maternal health outcomes across different racial and ethnic groups may be another byproduct of this type of approach.<sup>4</sup>

## Helping employees find quality maternal health care

There's no one-size-fits-all maternal health journey. Plus, maternal health needs aren't static: they may change throughout the various stages of that journey. That's why it's critical that employees have access to a convenient continuum of care for all the eventualities that may arise, from pre-conception to postpartum.



**“The health care system often focuses on the 2% — the 2% that experience a certain issue — but what about the 50%? Women make up more than half of our population, and, as a society, we need to do more to support them.”**

**Craig Kurtzweil**

Chief Data & Analytics Officer  
UnitedHealthcare Employer & Individual



## Pre-conception

Employers can play a role in healthy pregnancies by ensuring that the employees in their workforce have access to quality care. That means a network with quality providers, including OB/GYN providers, who can help prepare them for pregnancy.

For instance, women with chronic conditions are at an increased risk of experiencing adverse pregnancy outcomes.<sup>5</sup> That's where primary care providers (PCPs) can come in and help women manage these conditions and guide them to any needed specialists.

"Members that have a primary care physician tend to have a lower total cost of care," says Stephanie Alberti, vice president of commercial medical products for UnitedHealthcare Employer & Individual. "And our research demonstrates members have a better experience because they're able to navigate our very complex health care system a little bit easier."

Employers can also help boost the health of their employees by offering access to healthy lifestyle programs that incentivize them for participating in healthy behaviors, such as getting exercise and seeing a PCP. Getting healthy before getting pregnant can help increase the possibility of a healthy pregnancy.

Even still, research suggests that around 1 in 5 couples have difficulty getting pregnant after a year of trying,<sup>6</sup> while an estimated 10% report that they or their partners have received medical help to become pregnant.<sup>7</sup>

Employers can help ease what can be a heart-wrenching experience by offering employees access to infertility support services. For instance, UnitedHealthcare has fertility offerings that help to identify infertility and connect employees to specialists for early-stage and advanced-stage treatments with the goal of delivering quality outcomes, lower costs and faster time to pregnancy and delivery.

"Navigating infertility can be extremely challenging," Saul says. "At UnitedHealthcare, we're working to meet employees where they are with tools and resources like online courses, search capabilities and self-scheduled meetings with nurses, which are all aimed at helping them navigate a challenging time."

# 1 in 5

couples have difficulty getting pregnant after a year of trying<sup>6</sup>

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# 10%

of women ages 18-49 say they or their partner have ever talked to a doctor about ways to help them become pregnant<sup>7</sup>

## During pregnancy

A positive pregnancy test signals the start of many new experiences for an employee. Even when a mom and baby appear healthy—and providers term the pregnancy “routine”—everything from the number of prenatal appointments to the prevalence of morning sickness may require more support from the insurer and the employer.

### Prenatal care

One in 10 babies covered by employer health plans is born prematurely, which results in worse health outcomes when compared to full-term infants, not to mention 12 times the cost.<sup>8</sup>

Adequate prenatal care can reduce the incidences of low birth weights, pre-term births and even death, as well as spot and treat maternal conditions such as anemia and gestational diabetes.<sup>9</sup>

# 1 in 10 babies

covered by employer-sponsored health plans is born prematurely<sup>8</sup>

This includes having access to a 24/7 nurse line, which some health plans offer, to help women traverse the unknowns of each trimester or having access to convenient care options. Prenatal and postpartum care can rack up a minimum of 15 appointments,<sup>10</sup> which can interrupt their workday. Offering plans with virtual health options and digital tools such as remote monitoring technologies may help solve for some of those time stresses.

Virtual options may also be helpful for the 2.2M women of childbearing age who live in maternity care deserts—places where access to maternal health care is limited or absent altogether.<sup>11</sup>

### High-risk pregnancies

Sometimes, a visit with a provider or an ultrasound reveals abnormalities and suddenly an employee finds themselves in high-risk pregnancy territory. With a complicated pregnancy, navigating the health care system and knowing where to turn can become even more difficult for employees who find themselves needing to meet with an array of different providers and obtain different screenings and tests.

Ensuring employees have access to a network of providers who specialize in complex needs, as well as a health plan that helps cover those additional treatments, can provide them with the support they need during what can often be a stressful time.

Understanding that many high-risk pregnancies end up requiring bedrest, it's important that employees also have access to more convenient or home-based care options. For example, when an eligible UnitedHealthcare member fills out a maternity support assessment on [myuhc.com](https://myuhc.com)<sup>®</sup> and is identified as high risk for pre-term labor, that employee is connected to an OB Homecare RN who can provide weekly assessments and home-based care.

### Miscarriage or pregnancy loss

The prevalence of pregnancy loss is unfortunately all too common, with 1 in 4 pregnancies ending in miscarriage.<sup>12</sup>

# 1 in 4 pregnancies

end in miscarriage<sup>12</sup>

Employers can support employees who experience miscarriage or pregnancy loss by extending maternal health benefits with quality providers that can walk them through the process. At UnitedHealthcare, compassionate advocates are available by phone or chat to connect members with the resources they need, whether that's medical or behavioral health services.



## Childbirth and delivery

Long before water breaks or contractions start, many employees have crafted a birth plan—a written outline of how they'd like their labor and delivery to proceed, starting with the site of care. Employers can support their employees by offering coverage for a variety of preferences, whether that's home birth supported by a doula or a hospital birth supported by a staff of doctors and nurses.

Although many women may hope for a vaginal delivery, more than 30% of live births are Caesarean Section (C-Section) deliveries.<sup>13</sup> C-Sections can be the safest options in certain situations, but they do have cost implications for both employers and employees. For instance, women who gave birth by C-Section spent an average of \$26,280 more on health care than those who did not, and those with a vaginal delivery spent an average of \$14,768 more compared to women who had not given birth.<sup>1</sup>

# 30% of live births

are C-Section deliveries<sup>13</sup>

When a birth plan goes off course, it can cause anxiety. UnitedHealthcare advocates can serve as a dependable resource when employees experience complications in the delivery room or if their newborn has complex issues and requires a stay in the neonatal intensive care unit (NICU).

Unknown costs can contribute to anxiety. **Surest™**, a UnitedHealthcare company, designed a health plan where members can see upfront prices in advance. Even better, lower prices are assigned to higher-value care based on quality, efficiency and overall effectiveness. With this visibility, members can make informed decisions—and may choose differently, whether selecting a provider or specific site of care.

Plans that offer first-dollar coverage, or zero copays and out-of-pocket costs before coverage starts, may be another way to reduce some of the stress around maternal health care costs. And if unexpected bills do come, services like **Naviguard®** that negotiate out-of-network bills can offer additional benefits.

## Postpartum

Reaching the finish line of pregnancy is a huge achievement, but it's also the start of a new journey. This postpartum period can introduce a whole new set of challenges and health care needs for both the mother and the baby.

Employers can support their employees by offering a network of quality providers that can care for their employees' growing families. Since breastfeeding is another choice many new mothers make, employers may want to provide plans that include coverage for the purchase of breast pumps at no cost to the member. Employees can also access resources on [myuhc.com](https://myuhc.com), including educational videos about breastfeeding, postpartum care and more.

# 1 in 7 mothers

may experience postpartum depression<sup>14</sup>

During the postpartum period, many can experience the baby blues. In fact, about 1 in 7 mothers may experience postpartum depression the year after giving birth.<sup>14</sup> Having behavioral health care options—or better yet, having an advocate directly connect you to behavioral health care support through a health plan that integrates medical and behavioral benefits—can result in better outcomes and lower costs over the long term.

And then, when an employee's parental leave ends and they return to work, they will begin juggling both work and family responsibilities.

"It can be tough to transition back to work after having a baby," says Dr. Rhonda Randall, chief medical officer for UnitedHealthcare Employer & Individual. "It's critical for employers to be cognizant of the challenge and not only offer employees flexibility and understanding but a benefits package that has their family's interest in mind and supports them along their maternal health care journey."



# Looking beyond maternal health

A woman's health extends beyond the boundaries of one's reproductive years, from puberty to post-menopause. Employees may need help finding the right care for adolescent children maneuvering puberty while others may need help navigating care related to perimenopause and post-menopause symptoms. Employers who support women's health may see improved health outcomes within their workforces, in addition to higher productivity and better retention.<sup>2</sup>

**39%** of women have either chronic or complex health conditions, compared to 31% of men<sup>15</sup>

**2x** increased likelihood of behavioral health diagnosis in women compared to men<sup>15</sup>

**1/3** of women surveyed report that menopause symptoms make it difficult to cope at work<sup>16</sup>



## Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit [uhc.com/broker-consultant](https://www.uhc.com/broker-consultant) and [uhc.com/employer](https://www.uhc.com/employer)

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<sup>1</sup> Women who Give Birth Incur Nearly \$19,000 in Additional Health Costs, Including \$2,854 More that They Pay Out of Pocket. KFF, July 13, 2022. Available: <https://www.kff.org/health-costs/press-release/women-who-give-birth-incur-nearly-19000-in-additional-health-costs-including-2854-more-that-they-pay-out-of-pocket/>.

<sup>2</sup> Moniz, Michelle. Howard, Ryan. Englesbe, Michael. How U.S. Employers Can Support Women's Health. Harvard Business Review, June 2, 2022. Available: <https://hbr.org/2022/06/how-u-s-employers-can-support-womens-health>.

<sup>3</sup> Our Mission in Action: 2022 Sustainability Report. UnitedHealth Group. Available: <https://sustainability.uhg.com/content/dam/sustainability-report/2022/pdf/2022-sustainability-report.pdf>.

<sup>4</sup> America's Health Rankings. Available: <https://www.americashealthrankings.org/learn/reports/2022-health-of-women-and-children-report>.

<sup>5</sup> Ralston, Elizabeth R, et al. Perceptions of risk in pregnancy with chronic disease: A systematic review and thematic synthesis. PLoS One, July 19, 2021. Available: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8289065/>. Accessed: Apr. 26, 2023.

<sup>6</sup> Infertility FAQs. Centers for Disease Control and Prevention. Available: <https://www.cdc.gov/reproductivehealth/infertility/index.htm>. Last Reviewed: April 26, 2023. Source: Division of Reproductive Health, National Center for Chronic Disease Prevention and Health Promotion. Accessed June 19, 2023.

<sup>7</sup> Weigel, Gabriela, et al. Coverage and Use of Fertility Services in the U.S. KFF, Sept. 15, 2020. Accessed: Apr. 18, 2023. Available: <https://www.kff.org/womens-health-policy/issue-brief/coverage-and-use-of-fertility-services-in-the-u-s/>.

<sup>8</sup> March of Dimes. Prematurity Campaign: The Cost to Business. October 2015. <http://www.marchofdimes.org/mission/the-cost-to-business.aspx>. Accessed July 2021.

<sup>9</sup> State Approaches to Ensuring Healthy Pregnancies Through Prenatal Care. National Conference of State Legislatures, Apr. 15, 2021. Available: <https://www.ncsl.org/health/state-approaches-to-ensuring-healthy-pregnancies-through-prenatal-care>. Accessed: Apr. 27, 2023.

<sup>10</sup> Prenatal care checkups. March of Dimes. Available: <https://www.marchofdimes.org/find-support/topics/planning-baby/prenatal-care-checkups>. Accessed: June 19, 2023.

<sup>11</sup> Maternity Care Desert. March of Dimes, 2022. Available: <https://www.marchofdimes.org/peristats/data?top=23>.

<sup>12</sup> Up to 1 in 4 known pregnancies may end in miscarriage. The Washington Post, Aug. 2, 2022. Available: <https://www.washingtonpost.com/health/2022/08/02/miscarriage-risk-pregnancy/>.

<sup>13</sup> Delivery Method. March of Dimes Peristats™, January 2022. Available: [https://www.marchofdimes.org/peristats/data?lev=1&obj=1\\*&lev=1&stop=355&top=8](https://www.marchofdimes.org/peristats/data?lev=1&obj=1*&lev=1&stop=355&top=8).

<sup>14</sup> Postpartum Depression Statistics. Available: <https://www.postpartumdepression.org/resources/statistics/>. Accessed: June 19, 2023.

<sup>15</sup> UnitedHealthcare data.

<sup>16</sup> D'Angelo, Stefania, et al. Impact of Menopausal Symptoms on Work: Findings from Women in the Health and Employment after Fifty (HEAF) Study. Int J Environ Res Public Health, Dec. 24, 2022. Available: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9819903/#>.

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

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