



Making strides in maternal health and beyond

Employers can help support employees with a better women's health experience, providing access to family planning benefits, post-menopause resources and more.

Employee expectations surrounding women's health* benefits have increased dramatically over the last couple of years. Employers' attitudes have changed, too.

More employers recognize that the scope of women's health is broader than maternity alone.

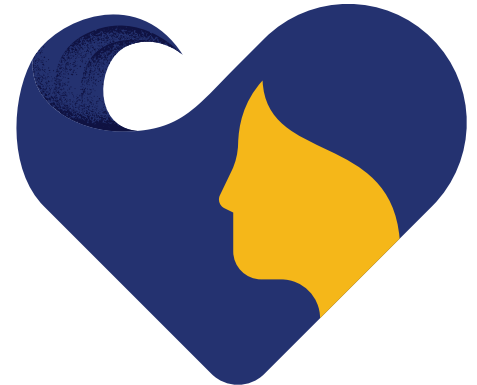
In fact, 37% of employers with 500 or more employees provided at least one specialized benefit or resource designed for women, which could include support for everything from pre-conception family planning and maternal health to menopause.¹ For organizations with 5,000 or more employees, the percentage rises to 48%.¹

It makes sense. Women are staying in the workforce longer than they used to and need benefits that support their changing health needs. They also tend to utilize the health system more for conditions that disproportionately impact them. For example, compared to men, women are:²

- 4x more likely to have a thyroid disorder
- 66% more likely to receive a behavioral health diagnosis
- 64% more likely to receive a cancer diagnosis

Companies that offer more comprehensive women's health benefits may be able to better manage the costs associated with that utilization, as well as experience higher productivity, less absenteeism, better employee retention and an overall healthier group population.³

Employers may want to consider how the right mix of benefits, resources and support can help their employees find quality care, manage their health costs and deliver more equitable health outcomes across their continuum of care.



Compared to men's health care utilization, women experience:²

94% more inpatient admissions**

36% more urgent care and ER visits**

27% more outpatient surgeries**

** Per 1K.



The healthiest states for women and children according to the America's Health Rankings 2023 Health of Women and Children Report are (in order) **Minnesota, Massachusetts, Vermont, New Hampshire** and **Hawaii**. How does your state compare?⁴

[Download the report →](#)

**United
Healthcare**

There for what matters™

*"Women's health" is a broader term used to describe conditions, services or supportive programs and resources, not to describe those we support. UnitedHealthcare provides supportive resources for all eligible individuals, regardless of gender identity.

Helping employees find quality health care through every stage of life

There's no one-size-fits-all women's health journey, and women's health needs evolve significantly as they age. That's why it's critical that employees have access to benefits and support for their changing health needs, from family planning through menopause.

To help employers do this, UnitedHealthcare continues to enhance its benefits—through internal and external collaboration with others across the industry—to deliver the right products, solutions and experiences that meet the needs of women and their families, and ultimately reduce health disparities.

Adolescence

Supporting adolescents and young women means ensuring their parents and caregivers have access to health benefits and resources for their children and dependents.

As children transition into adolescents, their health needs evolve, too. Puberty kick-starts physical, hormonal and emotional changes—and those transitions may require extra support. For instance, teen girls are faring worse than boys when it comes to mental health.⁵

According to research, 3 out of 5 teen girls surveyed said they felt persistently sad or hopeless in 2021—double that of boys.⁵ Unaddressed mental health issues can also lead to risky substance use behaviors, which may have ripple effects for their health later on.⁶

Whether employees' dependents are experiencing new behavioral health or sexual health challenges, it's critical that employers offer:

- Resources to help parents coordinate care
- Birth control resources
- Sexual health management, including sexually transmitted infection (STI) testing, treatment and resources
- Education on key health topics
- Resources to find and price care
- Behavioral health and substance use support services
- Preventive care
- Gender dysphoria support

It's also important that parents and caregivers have the flexibility to care for their dependent children when health needs arise.



“Healthy women and children are the foundation of strong communities everywhere. Ensuring they have access to health benefits has a major impact on their health and well-being but also on future generations.”

Dr. Lisa Saul

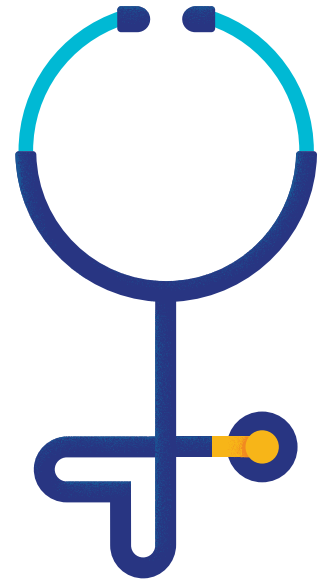
National Medical Director/
Chief Medical Officer
Women's Health
UnitedHealthcare

Adulthood

As adolescents transition into adulthood and join the workforce, they often start receiving benefits through their job rather than through their parents' employers. Yet many of the same health concerns persist.

For instance, certain health issues, such as chronic conditions which can have adverse conditions on pregnancy,⁷ are more common among women compared to men,⁸ which is why preventive care is important to help more proactively identify and manage those conditions:

Musculoskeletal conditions	Autoimmune disorders	Thyroid and other conditions	Behavioral health	Cancer
38% higher prevalence of back pain	1.7x higher prevalence of multiple sclerosis	4x higher prevalence of thyroid disorders	66% higher prevalence of a behavioral health diagnosis	64% higher prevalence of any cancer diagnosis
27% higher prevalence of osteoarthritis	1.7x higher prevalence of rheumatoid arthritis	1.7x higher prevalence of headaches	2x higher prevalence of anxiety and depression	146x higher prevalence of breast cancer
12x higher prevalence of osteoporosis	6.5x higher prevalence of lupus	12x higher prevalence of fibromyalgia	6.5x higher prevalence of eating disorders	3.2x higher prevalence of thyroid cancer



Network strategies that encourage the use of primary care providers (PCPs) can be helpful in checking and monitoring a woman's risk for complex and chronic conditions as well as ongoing condition management. They can provide access to birth control resources, as well as STI testing, treatment and resources. PCPs can also be helpful in managing costs.

"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 that those members tend to have a better experience because they're able to navigate our very complex health care system a little bit easier."

Some women, particularly in younger **generations**, may seek the convenience of virtual appointments to address health issues that arise whether they're at home or work. This is one way employers can help their employees get the care they need while juggling their busy lives, which is critical considering work-life balance is important to many women. In fact, "lack of flexibility around when I work" and "the role didn't offer a positive work-life balance" were among the top 2 reasons women in a 2023 survey gave for leaving their jobs.⁹

Digital solutions, such as virtual health clinics, offer convenient options for follow-up visits, medication adjustments or reviews for lab and screening results.

Maven® is another digital solution designed to meet employees where they are with maternal health support resources including access to 24/7 virtual specialists across more than 30 specialties.

Family building

The family building journey looks different for every person and includes many variables.

Employers can play a role in supporting family formation by ensuring that the employees in their workforce have access to quality care. That means offering a network consisting of quality providers, including OB/GYNs to provide prenatal care and specialists to treat women experiencing high-risk pregnancies, which may include conditions like gestational diabetes. It also means offering infertility support, especially since:

1 in 5 couples

have difficulty getting pregnant after a year of trying¹⁰ and

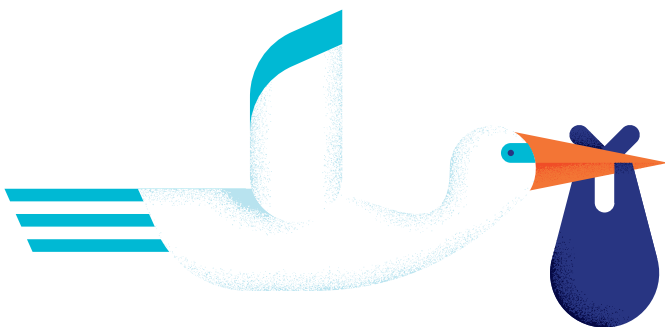
1 in 4 pregnancies

end in miscarriage¹¹

UnitedHealthcare offers infertility support built to connect employees to specialists for early-stage and advanced-stage treatments, with the goal of 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.”

Women on their pregnancy journey may create a birth plan for their labor and delivery preferences, starting with **site of care**. Employers can support their employees by offering coverage for a variety of preferences.



Although vaginal delivery is more common:

≈30% of births

are Caesarean Section (C-Section) deliveries¹²

C-Sections can be the safest options in certain situations, but they do have cost implications for both employers and employees. For instance, the cost of birth by C-Section is \$11,512 on average more than the cost of birth by vaginal delivery.¹⁴

The unknowns around costs can contribute to the anxiety a woman may feel around giving birth. **Health plans** like **Surest®** can help ease some of the anxiety over the cost of birth and delivery because members can check and compare costs in advance. With this visibility, members can make more informed decisions. Post-birth, other needs may arise. For instance:

1 in 7 mothers

may experience postpartum depression¹³

So, having **behavioral health care options**—or better yet, having an advocate directly connect the member to behavioral health care support through a health plan that **integrates medical and behavioral benefits**—may result in better outcomes and lower costs.

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. “That’s why it’s critical for employers to be cognizant of the challenge and not only offer employees flexibility and understanding, but also a benefits package that has their family’s interest in mind and supports them along their maternal health care journey.”

Perimenopause through post-menopause

As women stay in the workforce longer, their needs may evolve, especially as they begin to experience and navigate menopause. In fact, recent research showed that about 1 in 3 women surveyed reported moderate or severe difficulties managing menopause symptoms at work, which may include hot flashes, mood changes, difficulty sleeping and more.¹⁵

Since more than half of all women in the U.S. are employed,¹⁶ it's important that they feel supported by their employer and that their health and well-being needs are being met through their benefits.

What does that look like? It may include providing access to behavioral health support and virtual coaching designed to help them navigate the changes they are experiencing. It may also include education on key topics, access to health and wellness programs, and potentially medications to help alleviate menopause-related symptoms.

“In my 20+ years in the health care industry, we were almost always limited to speaking to employers about women’s health in relation to their employees’ reproductive years. Now, the conversation is broadening to include adolescent health, fertility and maternity, menopause — in other words, supporting women through all stages of their lives.”

Dr. Rhonda Randall

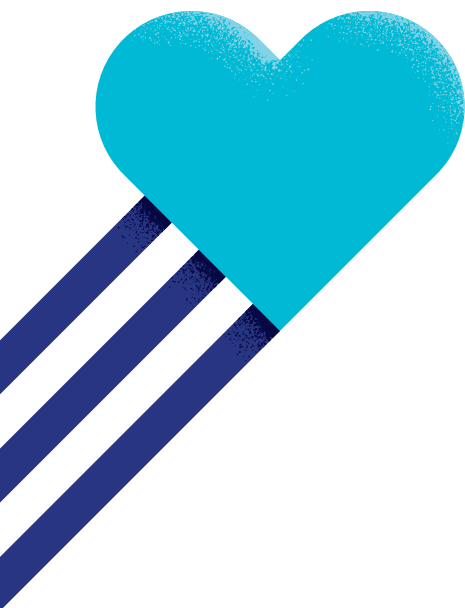
Chief Medical Officer
UnitedHealthcare Employer & Individual



Providing support across the continuum

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 experiencing puberty, while others may need help navigating care related to perimenopause, menopause and post-menopause symptoms.

Employers who support women’s health can be a part of the solution of closing gaps in care for women—and along the way, they may see improved health outcomes within their workforces, in addition to higher productivity and employee retention.³ In fact, more than half of the gaps in care experienced by women occur during their working years and account for about 80% of the estimated \$1T economic impact at stake.¹⁷



Women's health Q&A

The health care industry is shifting the way it approaches women's health. Who better to explain what's driving that change than women?

Read the perspectives of 5 women health care executives as they discuss the latest trends in women's health →

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/broker-consultant and uhc.com/employer

**United
Healthcare**

There for what matters™

¹ Health & benefit strategies for 2023 survey report. Mercer, 2023. Available: <https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2023-benefit-strategies-report/>.

² UnitedHealthcare National Account Book of Business. Based on Claims Incurred between October 1, 2021 – September 30, 2022, and paid through November 30, 2022.

³ Moniz, M. Howard, R. Englesbe, M. 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>. Accessed: April 4, 2024.

⁴ 2023 Health of Women and Children Report. America's Health Rankings, 2023. Available: <https://www.americashealthrankings.org/learn/reports/2023-health-of-women-and-children-report>. Accessed: Apr. 8, 2024.

⁵ U.S. Teen Girls Experiencing Increased Sadness and Violence. CDC, Feb. 13, 2023. Available: <https://www.cdc.gov/media/releases/2023/p0213-yrbs.html>. Accessed: Apr. 8, 2024.

⁶ About Teen Drug & Alcohol Use. Child Mind Institute. Available: <https://childmind.org/topics/drugs-and-alcohol/>. Accessed: May 6, 2024.

⁷ Ralston, E.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: April 26, 2023.

⁸ UnitedHealthcare National Account Book of Business. Based on Claims Incurred between October 1, 2021 – September 30, 2022, and paid through November 30, 2022.

⁹ Empowering women at work. Deloitte Insights, April 25, 2023. Available: <https://www2.deloitte.com/uk/en/insights/topics/talent/work-life-balance-for-women.html>.

¹⁰ 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 April 5, 2024.

¹¹ 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/>.

¹² Delivery Method. March of Dimes Peristats™, Jan. 2022. Available: https://www.marchofdimes.org/peristats/data?lev=1&obj=1*99&sl=1&stop=355&top=8. Accessed: April 5, 2024.

¹³ Postpartum Depression Statistics. Available: <https://www.postpartumdepression.org/resources/statistics/>. Accessed: Apr. 5, 2024.

¹⁴ Women who Give Birth Incur Nearly \$19,000 in Additional Health Costs, Including \$2,854 More that They Pay Out of Pocket. Kaiser Family Foundation, 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/>.

¹⁵ Impact of Menopausal Symptoms on Work: Findings from Women in the Health and Employment after Fifty (HEAF) Study. International Journal of Environmental Research and Public Health, Jan. 2023. Available: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9819903/>.

¹⁶ Women in the labor force: a databook. Bureau of Labor Statistics, April 2023. Available: <https://www.bls.gov/opub/reports/womens-databook/2022/home.htm>.

¹⁷ Closing the women's health gap: A \$1 trillion opportunity to improve lives and economies. McKinsey Health Institute, Jan. 17, 2024. Available: <https://www.mckinsey.com/mhi/our-insights/closing-the-womens-health-gap-a-1-trillion-dollar-opportunity-to-improve-lives-and-economies>.

Maven and Maven Wallet are products of Maven Clinic Co. Maven is an independent company contracted to provide family-building support including care advocacy, virtual coaching, and education. Maven does not provide medical care and is not intended to replace your in-person health care providers. Use of the services is subject to terms of service and privacy policy. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Insurance coverage for fully insured plans is provided by All Savers Insurance Company (for FL, GA, OH, UT and VA), by UnitedHealthcare Insurance Company of IL (for IL), by United Healthcare of Kentucky, Ltd. (for KY), or by UnitedHealthcare Insurance Company (for AL, AR, AZ, CO, DC, GA, IA, ID, IN, KS, LA, MI, MN, MO, MS, NC, NE, NH, NV, OK, PA, SC, SD, TN, TX, UT, VA and WV). These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Administrative services for insurance products underwritten by All Savers Insurance Company and UnitedHealthcare Insurance Company, and for self-funded plans, are provided by Bind Benefits, Inc. d/b/a Surest, its affiliate United HealthCare Services, Inc., or by Bind Benefits, Inc. d/b/a Surest Administrators Services, in CA.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.