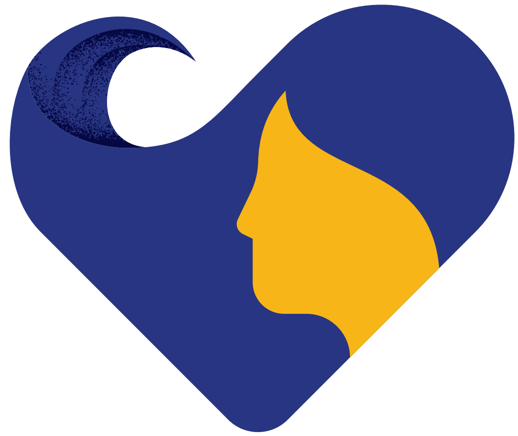

# Women's health: Supporting women at every stage

Why employers are rethinking women's health beyond maternity benefits – and what that means for cost, retention and workforce productivity.

Studies suggest women make an estimated 80% of household health care decisions, influencing the majority of health care spending and also serving as the primary caregiver in their families.[1] While caring for others, they often end up neglecting their own health.

Employers are taking notice. In fact, 52% of surveyed employers said they offered benefits or resources to support women's health,* which could include support for everything from adolescence and family planning to maternal health and menopause.[2]

It makes sense. Women are staying in the **workforce longer** than they used to and require benefits that support their changing health needs. They also tend to utilize the health system more for conditions that disproportionately impact them.

**Compared to men, women were:[3]**

- 3x more likely to have had a thyroid disorder
- 40% more likely to have received a behavioral health diagnosis
- 53% more likely to have received a cancer diagnosis

**And as a result, women accounted for:[3]**

- 67% more inpatient hospital admissions
- 32% more urgent care and ER visits
- 22% more outpatient surgeries

Companies that offer more robust women's health benefits may be able to better manage the costs associated with this utilization, as well as experience higher productivity, less absenteeism, better employee retention and an overall healthier workforce. In fact, improving access to care for women around the world was estimated to have represented a $1T global GDP opportunity.[4]

**$1T**

**global GDP opportunity if women's health needs are better addressed[4]**

Opportunities to support women and their families were shown to vary by employer location and employee residence. According to America's Health Rankings 2025 Health of Women and Children Report, Arkansas, Mississippi, Louisiana, Oklahoma and West Virginia experienced greater disparities and challenges compared to other states.[5]

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

continued

# Helping women find quality health care through every stage of life

There's no one-size-fits-all health journey for women, and their health needs change significantly as they age. That's why it's critical for employees to have access to benefits and support that address their evolving health needs.

**"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

## Adolescence

Supporting adolescent girls and young women means ensuring that their parents and caregivers have access to health benefits and resources for their children and dependents. As children transition into adolescence, their health needs evolve. Puberty brings about physical, hormonal and emotional changes – and those transitions may require extra support.

For instance, teen girls have been faring worse than boys when it comes to mental health.[6] According to research, adolescent girls had a significantly higher prevalence of depression, eating disorders, suicidal ideation and suicide attempts compared to boys.[6] Unaddressed mental health issues have also led to risky substance use behaviors, which may have ripple effects for their health later on.[7]

To effectively support employees' dependents, it's critical that employers offer resources for:

- Coordinating care for children and families
- Birth control
- Sexual health management, including sexually transmitted infection (STI) testing and treatment
- Education on key health topics
- Finding and pricing care
- Behavioral health and substance use
- Preventive care

It's also important that parents and caregivers have the ability to care for their dependent children when health needs arise with flexible work arrangements or robust leave policies.

**"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 begin receiving benefits through their own employers rather than through their parents' employers. In fact, an analysis showed that the majority of a woman's health issues occurred during her working years, contributing to productivity loss and economic impact.[8] As women entered the workforce, many of the same health concerns persisted or new ones began to develop over time, with certain health issues and chronic conditions being more common among women compared to men.[3]

**According to UnitedHealthcare data, compared to men, women had a:[3]**

**+40%**
higher prevalence of mental disorders

**+77%**
higher prevalence of depression

**+55%**
higher prevalence of anxiety

**+53%**
higher prevalence of cancer

**+28%**
higher prevalence of nervous system disorders, such as multiple sclerosis

**+43%**
higher prevalence of obesity

**+49%**
higher prevalence of digestive disorders like liver, gallbladder and pancreas diseases

**+25%**
higher prevalence of musculoskeletal conditions, such as osteoporosis

**+22%**
higher prevalence of respiratory disorders, such as chronic obstructive pulmonary disease

Certain **network strategies** and encouraging the use of **primary care providers (PCPs)** can be helpful in assessing and monitoring a woman's risk for complex and chronic conditions, as well as ongoing condition management.

"Members who have a primary care physician tend to have a lower total cost of care," says Dr. Gerald Hautman, chief medical officer of National Accounts 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, virtual health clinics and other digital solutions to address health issues, whether they arise at home or work. This is one way employers can help their employees get the care they need while managing their busy lives, which is critical given that many women say work-life balance is important. In fact, 37% of women who voluntarily left their jobs cited lack of schedule flexibility as the reason.[9]

## Family planning

The family planning journey looks different for every person and includes many variables, including choosing to have children or choosing not to. That's why it's important for employers to include options that support either path – such as contraceptives, fertility and maternity support.

While some may have no difficulties starting their family, others face challenges.

**1 in 5** married women reported having difficulty getting pregnant after a year of trying[10]

**15-20%** of pregnancies ended in miscarriage[11]

**75%** of people reported experiencing financial strain during their fertility journey, and nearly half felt unprepared for the cost of fertility tests and treatments[12]

Fertility support solutions built to connect employees to specialists for early and advanced-stage treatments – with the goal of quality outcomes and faster time to pregnancy and delivery – can help make this process less daunting physically, emotionally and financially.

Many women who become pregnant often have specific and diverse labor and delivery preferences as part of their birth plans. Employers can support their employees by offering coverage for a variety of preferences. For instance, doulas have been growing in popularity among soon-to-be moms as a resource and advocate leading up to birth, and throughout delivery and recovery,[12] which is why UnitedHealthcare is expanding its **doula coverage** to all eligible commercial members by 2027.

Employers may also want to review the breadth of provider and site-of-care options within a network, along with coverage details and estimated out-of-pocket costs for prenatal care services – such as regular office visits, ultrasounds, vaccinations and testing – as well as common labor and delivery interventions, including epidurals and C-sections.

After birth, other needs may arise. For example, 74% of survey respondents reported experiencing mental or emotional challenges before, during or after their pregnancy or fertility journeys.[13] Access to both in-person and digital or virtual behavioral health care options can be critical during these times.

Additionally, offering time off or leave options to care for new family members has become increasingly important to employees. This can include extended parental leave, full pay for the duration of leave or alternative options to help subsidize employee income, such as short-term disability for maternity leave. Employers that step up their policies tend to have a competitive advantage in the eyes of employees, especially among those who plan to expand their families.

When an employee's parental leave ends and they return to work, the challenges shift as they begin juggling both their professional and family responsibilities.

And with maternity-related costs climbing – partly driven by delayed family planning and increased maternal-age-related complications – addressing this life stage has become a critical component of employers' cost strategies.[14]

> "It's critical for employers to 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."
>
> **Dr. Rhonda Randall**
>
> Chief Medical Officer
> UnitedHealthcare Employer & Individual

**1 in 7** mothers experienced postpartum depression[13]

## Perimenopause through post-menopause

As women live and stay in the workforce longer, their needs evolve. Beyond becoming at higher risk for certain chronic conditions, many women begin to experience menopause symptoms, typically in their 40s.

Perimenopause, which precedes menopause by 8–10 years, is the phase where symptoms may first appear. These symptoms can affect daily life and last for years before dissipating. In fact, 67% of women between the ages of 40–60 reported difficulties at work while managing menopause symptoms, including lack of concentration, increased stress and an inability to physically carry out work tasks.[15]

The average age at which a woman reached menopause was 52.[16] It was estimated that an average of 86% of women ages 50–54 and 79% of women ages 55–60 were still working,[17] so it's important that they feel supported by their employers and that their health and well-being needs are met through their benefits.

Access to **menopause support** is a key factor in employee retention.[18] As a result, employers might want to think about covering treatments like hormone replacement therapy (HRT) and medications that alleviate hot flashes and prevent osteoporosis. Additionally, offering educational resources and access to health and wellness programs can significantly enhance this support.

While menopause technically ends when a woman has not had a menstrual cycle in 12 months, their need for support doesn't disappear. Some women may continue to experience mild symptoms throughout the rest of their life post-menopause. Additionally, low estrogen levels can also increase risk for osteoporosis, heart disease and other conditions that women may already be predisposed to.

In other words, it's critical to support women with quality benefits that extend beyond the boundaries of the reproductive years.

> **"It's important for employers to better understand the full health care journey of their women employees. Because, once they understand what support is needed at every step of that journey, they will be better equipped to design a health benefits strategy that supports those employees and helps guide them on a path to better health."**
>
> **Stephanie Fehr**
>
> Chief People Officer
> UnitedHealthcare

"Supporting women's health is critical because women make up a large portion of today's workforce. Working women wear multiple hats, such as partner, parent, primary caregiver, financial contributor — and are also often the main decision maker for their family.

This is why it's so important for them to get the support they need, when they need it. Because if they aren't being cared for, there's likely to be a domino effect that can impact the rest of their family and even their colleagues. We need to be able to put the oxygen mask on ourselves before we're able to help others around us."

**Dr. Lisa Saul**

National Medical Director & Chief Medical Officer, Women's Health
UnitedHealthcare

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Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Doula Support is voluntary. The information provided under the program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them. This program does not include a network of doulas, prescribe a doula's work or training requirements nor review a doula's qualifications. Individuals are solely responsible for selecting an appropriate doula and ensuring the doula is trained to their specifications to help meet their needs. Receiving reimbursement for incurred doula support expenses may have tax consequences. Individuals should consult an appropriate tax professional to determine whether they have any tax obligations from receiving reimbursement for these expenses under this program.

Fertility Solutions program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for your information only. It is provided as part of your health benefit plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. You should consult an appropriate health care professional to determine what may be right for you. Your health information is kept confidential in accordance with the law.

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