

Condition Snapshot

Behavioral health

Behavioral health is one of the fastest growing spend drivers for employers.¹ Taking a thoughtful approach to well-being benefits may help meet employee needs while supporting employer goals.



Definition

- A state of mental, emotional and social well-being or behaviors and actions that affect wellness – including mental distress, substance use and suicidal tendencies

Trend

- 15% of working adults were estimated to have a mental health disorder²
- 48% of surveyed Americans reported plans to seek therapy within the next year, a 5% increase from the previous year³

Causes⁴

- Genetics
- Substance use
- Chronic conditions
- Trauma or abuse

12B

working days have been lost annually due to depression and anxiety²

“We’re finally talking more openly about mental health and how it’s as important as physical health to overall well-being. More people are feeling empowered to ask for help with less worry of consequences.”

Dr. Rhonda Randall

Chief Medical Officer, UnitedHealthcare Employer & Individual

Being mindful about mental health

As behavioral and mental health needs continue to increase, it’s clear both employees and employers are feeling the strain.

Who

Most common among:⁵








Females



Millennials
(born between 1981-1996)

Most prevalent in:⁶

-  **1 Arkansas – 19.9%**
-  **2 Louisiana – 19.8%**
-  **3 West Virginia – 19.3%**
-  **4 Oregon – 19.0%**
-  **5 Oklahoma – 18.6%**

[Find your state →](#)

How



Lower productivity driven from rising burnout and absenteeism attributed to mental health issues⁷



Impacts on employee retention with 1 in 4 employees having considered leaving their employer due to mental health challenges⁸



High utilization rates with millions of office and ER visits each year tied to mental or behavioral health concerns⁹

How much

\$29.31

average per member,
per month care costs⁵

↑10.9%

increase in year-over-year
average cost per member,
per month⁵

\$1T

in global productivity
losses linked to depression
and anxiety²

Strategies for employers

For employers looking to better support the well-being of their employees, taking a whole-person approach to benefits is essential – which includes going beyond the physical and addressing mental health needs as well.



Focus on burnout prevention: Providing resources that offer **anytime-access to mental health support** tools can help. For instance, the **Calm Health app** includes sessions that address burnout and lack of focus at work.



Consider whole-family needs: Mental health challenges may affect both employees and their family members, which can make it more difficult to stay fully present at work. Ensuring benefits support different age groups can help ease that strain.



Offer access to a continuum of care options: An **integrated ecosystem of behavioral health solutions** can help employees find care based on their specific level of needs across a range of programs and capabilities. More integration across medical, behavioral and **pharmacy** benefits may also lead to better coordination of care and medications across prescribers and different care settings.



Make resources available 24/7: Mental health needs don't go on "pause" after a therapy session. Investing in **digital tools** that provide access to care anytime it's needed – such as self-guided exercises, on-demand educational resources, virtual care and telephonic support – can help employees stay engaged in their mental health journey.

Learn how UnitedHealthcare supports
a whole-person health approach >



¹ Business Group on Health, Growing Mental Health Needs Drive Costs Globally, Requiring Employers to Push for Value. Business Group on Health, Oct. 16, 2024. Available: <https://www.businessgrouphealth.org/resources/growing-mental-health-needs-drive-costs-globally>.

² Mental health at work. World Health Organization (WHO). Available: <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>.

³ Thriveworks 2025 Pulse on Mental Health Report. Thriveworks, May 12, 2025. Available: <https://thriveworks.com/help-with/research/pulse-on-mental-health-report>.

⁴ About Mental Health. CDC, June 9, 2025. Available: <https://www.cdc.gov/mental-health/about/index.html>.

⁵ UnitedHealthcare Employer & Individual self-funded and fully insured data based on claims incurred between Nov. 2024-Oct. 2025, paid through Jan. 2026.

⁶ Frequent Mental Distress by State. America's Health Rankings. Available: https://www.americashealthrankings.org/explore/measures/mental_distress. Accessed: March 24, 2026.

⁷ Employers See Sharp Increases in Mental Health Leave. Hall Benefits Law, LLC, Feb. 4, 2026. Available: <https://hallbenefitslaw.com/employers-see-sharp-increases-in-mental-health-leave/>.

⁸ Workforce Well-being in 2026: Trends to Know. Calm, 2026. Available: <https://health.calm.com/resources/blog/workforce-well-being-in-2026-5-trends-consultants-cant-afford-to-ignore/>. Accessed: March 24, 2026.

⁹ Mental health. CDC. Available: <https://www.cdc.gov/nchs/fastats/mental-health.htm>. Accessed: March 24, 2026.

When you sign up for Virtual Behavioral Coaching, you will be asked a series of questions to ensure that this program is the right fit for you. You may be directed to another resource if your answers indicate that a different type of program may better suit your needs.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. 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.

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.

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