

Condition Snapshot

Musculoskeletal disorders

Musculoskeletal (MSK) disorders are a leading cause of disability worldwide,¹ but a whole-person approach to managing these conditions may help ease the pain and boost productivity.



Definition

- Limitations in mobility and dexterity caused by pain, stiffness and/or swelling in muscles, bones, joints and connective tissues

Trend

- 1M workplace injuries in the U.S. attributed to MSK annually³
- \$20B in annual workers' compensation claims are due to MSK³

Causes⁴

- Bone, joint and muscle injuries
- Other chronic conditions, such as arthritis, connective tissue diseases and osteoporosis
- Overuse, frequent exertion and repetitive motion

40%

of U.S. adults experience MSK conditions²

“Supporting musculoskeletal health in the workforce isn’t just about compassion — it’s a smart investment in the well-being and productivity of every team member.”

Dr. Rhonda Randall
Chief Medical Officer, UnitedHealthcare Employer & Individual

Growing pains

More and more Americans are living with MSK conditions that significantly impact mobility, quality of life and ability to work.

Who

Most common in:⁵



Females



Baby Boomers
(born between 1946-1964)

Most common diagnoses among UnitedHealthcare members:⁵

- 1 Back pain**
- 2 Osteoarthritis**
- 3 Other tissue conditions**

How



Physical impacts including chronic pain, mobility limitations, fatigue and sleep disruption



Common comorbidities and side effects include mental health issues, such as anxiety and depression,² obesity⁶ and potential pain medication misuse or dependencies



Financial strain due to medical and medication costs, absenteeism and early retirement

How much

\$45.73

average per member,
per month care costs⁵

↑9%

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

\$381B

estimated annual medical
expenses of U.S. adults
with MSK conditions²

Strategies for employers

The challenges posed by chronic MSK conditions are significant. The good news is that employers can use effective whole-person health strategies for managing MSK that can both help improve employee health and control costs.



Provide access to specialized support: Physical and occupational therapy, chiropractic support and digital offerings (available through **UHC Hub**®) can offer targeted support.



Equip and educate your workforce: Offering educational content, ergonomic support and access to an office gym (or a discounted gym membership) may help reduce risk factors, such as obesity and poor posture.



Offer advocacy support: **Advocates** can help educate members about less-invasive treatment options, support medication adherence and help them find quality, cost-effective providers.



Promote healthier choices: Programs that allow employees to earn rewards for walking, cycling, tracking sleep and more may help strengthen their body and prevent or lessen the impact of MSK issues.



Evaluate surgical care options: Ensuring that employees who need surgery have access to ambulatory surgery centers and Centers of Excellence (COE) within their network may lead to quality health outcomes and reduced costs.

Learn how UnitedHealthcare supports
a whole-person health approach >



¹ Musculoskeletal health. World Health Organization, July 2022. Available: <https://www.who.int/news-room/fact-sheets/detail/musculoskeletal-conditions>.

² The State of Musculoskeletal (MSK) Care Report. Hinge Health, January 2025. Available: <https://www.hingehealth.com/for-organizations/state-of-msk-report-2025>.

³ Uncovering Hidden Costs of Work-related MSDs. WorkCare, March 25, 2025. Available: <https://workcare.com/resources/blog/hidden-costs-of-work-related-msds/>.

⁴ Musculoskeletal Pain. Cleveland Clinic, Aug. 15, 2024. Available: <https://my.clevelandclinic.org/health/symptoms/musculoskeletal-pain>.

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

⁶ Obesity as a risk factor for musculoskeletal injury during manual handling tasks: A systematic review and meta-analysis. Science Direct, Aug. 2024. Available: <https://www.sciencedirect.com/science/article/pii/S0925753524001383>.

Advocate services 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 Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

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.