

## Digital solutions expand access to behavioral health services for employees

On-demand education, self-care apps and virtual coaching offer additional ways to support employee well-being.

Nearly 90% of surveyed employees indicated they experienced at least one mental health challenge in 2024, yet less than half received the support they needed.¹ Their main reasons for not receiving care were scheduling issues and provider availability.¹

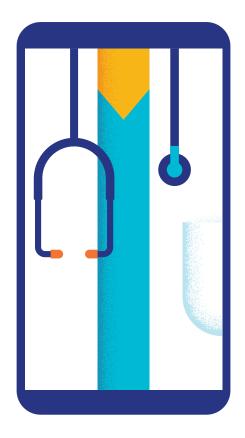
Since poor mental health can affect motivation and productivity at work,¹ not to mention other aspects of one's overall health and well-being, it's critical that employers do all they can to ensure employees can access behavioral health care.

"Historically, a member's first step into behavioral health has been through a therapist or psychiatrist. What we found is that not all members need that level of care," says Stacie Grassmuck, director of behavioral health product and innovation for UnitedHealthcare Employer & Individual.

Employers aiming to **drive more appropriate and effective behavioral health utilization** should consider the digital experience, resources and solutions that their behavioral health benefits provide. This may help employees and their covered family members get the support they need sooner, before they are in crisis – with the goal of better health outcomes, improved work productivity, reduced absenteeism and lower costs for all.



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## Personalized digital experiences designed to help guide members to care

While talk therapy is often the first option people consider when seeking mental health support, it isn't always the most clinically appropriate or cost-effective option. It's estimated that approximately 50% of members seeking mental health support could benefit from lower severity solutions, such as virtual behavioral coaching, as an alternative to therapy.<sup>2</sup> Ensuring employees have access to other potential solutions is a solid first step, but helping them navigate to the right support for their specific needs and severity is where the greatest impact may be made.

For example, through the **UnitedHealthcare® app** and **myuhc.com®**, members can search for behavioral health providers based on specific needs and conditions, such as stress and anxiety, marital and family issues or substance use support. This enhanced provider search experience generates personalized care recommendations based on specific quality and cost criteria, as well as the member's personal preferences. As a result, members may find that other providers can offer similar support, rather than seeking out a psychiatrist, which may involve provider availability and cost challenges.

Additionally, if employees are unsure where to start, they can use an option within both the app and website to answer a few confidential questions that can help them choose their level of care.

Some Employee Assistance Programs (EAPs) also offer services that provide a confidential assessment of a member's situation and refer them to licensed behavioral health professionals and services, if needed. This can be a good starting point for employees who are uncertain about the type of support they need.

"Access is one thing, but navigation is really where the conversation needs to transition to," says Trevor Porath, vice president of behavioral health solutions for UnitedHealthcare Employer & Individual. "Without navigation support, employees often don't know where to go to get the support they need, and that's when employers can start to see higher costs, as members tend to seek higher levels of care than necessary."





## Leveraging digital resources and self-help solutions for expanded access and improved speed to care

In some cases, receiving care from a provider may not be necessary. For instance, employees with lower severity behavioral health issues may be good candidates for resources like self-guided education, self-help tools and coaching.

"We need to expand our perspective of what care looks like and get people comfortable with trying solutions and support beyond traditional talk therapy," Porath adds. "Normalizing the utilization of solutions that are designed for lower severity issues can help members get support more quickly without the challenges surrounding provider availability."

Eligible UnitedHealthcare members may have access to **Calm Health**, an evidence-based well-being app that supports mindfulness and resiliency. They may also have access to other solutions like **virtual behavioral coaching**, which incorporates Cognitive Behavioral Therapy (CBT) — a technique that a growing body of research is finding produces favorable outcomes in helping manage symptoms of depression, anxiety and stress.<sup>3</sup>

"The coaching program is built on CBT, which previously was only available via live therapy sessions with a therapist. It offers employees an option in between a self-care app and outpatient therapy," says Grassmuck.

As the number of digital tools and solutions for mental health support continues to grow – \$1.4B was invested in the digital behavioral health space in 2024 alone<sup>4</sup> – it's critical that employers carefully consider the digital resources, solutions and apps they can offer to make behavioral health care more accessible for their employees.



## Learn how UnitedHealthcare supports a whole-person health approach >



- 1 State of Workforce Mental Health Report, 2025. Lyra. Available: https://cdn.intelligencebank.com/us/share/d23K/AE0L1/J9ZKJ/original/2025-State-of-Workforce-Mental-Health-report
- <sup>2</sup> Based on AbleTo's January-December 2023 analysis of member onboarding data, coaching has shown to be a fit for nearly 50% of a plan population seeking mental health support. (n=31,455)
- 3 Long-term Outcomes of Cognitive Behavioral Therapy for Anxiety-Related Disorders. JAMA Psychiatry, March 2020. Available: https://jamanetwork.com/journals/jamapsychiatry/fullarticle/2756136. Accessed: April 25, 2025.
- 4 2024 year-end market overview: Davids and Goliaths. Rock Health, Jan. 15, 2025. Available: https://rockhealth.com/insights/2024-year-end-market-overview-davids-and-goliaths/.

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.

The UnitedHealthcare\* app is available for download for iPhone\* or Android\*. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia and West Virginia due to regulatory fillings.

Behavioral Care Connect program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States or the local emergency services phone number if you are outside the United States, or go to the nearest accident and emergency department. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and all its components, in particular services to family members below the age of 16, may not be available in all locations and are subject to change without prior notice. Coverage exclusions and limitations may apply.

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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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