



Meeting women where they are with benefits for all life stages

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

In fact, in 2024, 46% of surveyed employers planned to offer benefits or resources to support women's health, which could include support for everything from pre-conception family planning and maternal health to menopause.¹ This is up from 37% the previous year.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 were: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

And as a result, women accounted for:²

- 94% more inpatient hospital admissions
- 36% more urgent care and ER visits
- 27% more outpatient surgeries

Companies that offer more comprehensive 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 group population.³ In fact, ensuring that women around the world can get the care they need may create a \$1T global GDP opportunity, according to a recent report.⁴



\$1T

global GDP opportunity if women's health needs are better addressed⁴



Based on where an employer is located or where their employees live, the opportunity to support women and their families may be greater, especially in **Arkansas, Mississippi, Louisiana, Oklahoma** and **West Virginia**, which have more disparities and challenges than other states, according to America's Health Rankings 2024 Health of Women and Children Report⁵

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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 we support. UnitedHealthcare provides supportive resources for all eligible individuals, regardless of gender identity.

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.

To help employers accomplish this, UnitedHealthcare continues to enhance its benefits – through internal and external collaboration with others across the industry – to deliver the products, solutions and experiences that meet the needs of women and their families, and ultimately close gaps in care.

“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 are faring worse than boys when it comes to mental health.⁶ According to research, adolescent girls have a significantly higher prevalence of depression, eating disorders, suicidal ideation and suicide attempts compared to boys.⁶ Unaddressed mental health issues can also lead 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 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
- Tools 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 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 jobs rather than through their parents' employers. However, many of the same health concerns persist or new ones begin to develop over time, with certain health issues and chronic conditions being more common among women compared to men:⁸

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

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 that 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, "lack of flexibility around when I work" and "the role didn't offer a positive work-life balance" were among the top 2 reasons surveyed women gave for leaving their jobs.⁹



Family building

The family building journey looks different for every person and includes many variables. While some may have no difficulties starting their family, others face challenges.

1 in 5 couples

have difficulty getting pregnant after a year of trying¹⁰

1 in 4 pregnancies

end in miscarriage¹¹

Offering fertility support solutions built to connect employees to specialists for early-stage and advanced-stage treatments, with the goal of quality outcomes and faster time to pregnancy and delivery, can help make this challenging process a little less daunting. These programs often also lead to lower costs, which is important considering a recent survey found that 75% of people experienced financial strain during their fertility journey, and nearly half felt unprepared for the cost of medications or hormonal treatments, genetic testing and diagnostic testing.¹²

“Navigating fertility 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.”

Once pregnant, women may create a birth plan for their labor and delivery preferences. Employers can support their employees by offering coverage for a variety of preferences. For instance, because the doula and birth coaching market is growing,¹³ employers may want to ensure **doulas** are included in their plan coverage.

It also may be a good idea to review the breadth of provider and site of care options offered within a network, as well as the coverage and estimated out-of-pocket costs for prenatal care. This may include regular provider visits, ultrasounds, vaccinations and testing, as well as common labor and delivery interventions like epidurals, C-sections and more.

After giving 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.¹⁴

1 in 7 mothers

may experience postpartum depression¹⁴

Therefore, having **behavioral health care options** – or even better, an advocate who can directly connect members to behavioral health care support through a health plan that **integrates medical and behavioral benefits** – may lead to better outcomes and lower costs.

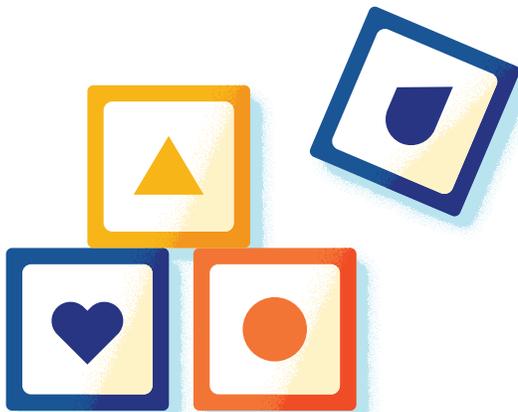
Additionally, providing time off to care for new family members has become increasingly important to employees. This can include offering extended parental leave, full pay for the duration of leave or alternative options to help subsidize employees’ income, such as short-term disability for maternity 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.

And when an employee’s parental leave ends and they return to work, different challenges may appear as they begin juggling both their professional and family responsibilities.

“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



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, about 1 in 3 women reported moderate or severe difficulties at work while managing menopause symptoms, which may include hot flashes, mood changes, difficulty sleeping and more.¹⁵

The average age at which a woman reaches menopause is 52.¹⁶ And since an average of 86% of women ages 50-54 and 79% of women ages 55-60 are still working,¹⁷ it's important that they feel supported by their employers and that their health and well-being needs are met through their benefits.

A recent report indicates that access to menopause support is now 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

1 in 3 women

reported moderate or severe difficulties while managing menopause symptoms at work, which may include hot flashes, mood changes, difficulty sleeping and more¹⁵



“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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¹ Health & benefit strategies for 2024 survey report. Mercer, 2024. Available: <https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report/>.

² UnitedHealthcare National Account Book of Business. Based on Claims Incurred between Oct. 1, 2021 - Sept. 30, 2022, and paid through Nov. 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 Blueprint to close the women’s health gap: How to improve lives and economies for all. McKinsey Institute, Jan. 21, 2025. Available: <https://www.mckinsey.com/mhi/our-insights/blueprint-to-close-the-womens-health-gap-how-to-improve-lives-and-economies-for-all>.

⁵ 2024 Health of Women and Children Report. America’s Health Rankings, 2024. Available: <https://www.americashealthrankings.org/learn/reports/2024-health-of-women-and-children-report>.

⁶ Gender-specific pathways in mental health crisis in adolescents, from consultation to (in)voluntary admission: a retrospective study. BMC Psychiatry, March 28, 2024. Available: <https://pmc.ncbi.nlm.nih.gov/articles/PMC10976791/>.

⁷ About Teen Drug & Alcohol Use. Child Mind Institute. Available: <https://childmind.org/topics/drugs-and-alcohol/>. Accessed: May 15, 2025.

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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>. Accessed: May 14, 2025.

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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/>. Accessed: May 14, 2025.

¹² Emotional support crucial in addition to financial support for fertility journey. Maven finds. Fierce Healthcare, May 14, 2025. Available: <https://www.fiercehealthcare.com/providers/emotional-toll-fertility-journeys-maven-survey-finds>.

¹³ Doula and Birth Coaching Services Market to Grow at a CAGR of 72% in 2023-30. Global Newswire, Jan. 24, 2024. Available: <https://finance.yahoo.com/news/doula-birth-coaching-services-market-061500708.html>.

¹⁴ Pathways to Parenthood. Optum, Mental Health Studios. 2024.

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 Menopause. Cleveland Clinic, June 6, 2024. Available: <https://my.clevelandclinic.org/health/diseases/21841-menopause>.

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¹⁸ Menopause in the Workplace. Carrot Fertility, 2024. Available: <https://www.get-carrot.com/blog/menopause-in-the-workplace-2024-a-report-from-carrot-fertility>.

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.

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