



Integrating medical and behavioral benefits for healthier employees and lower costs

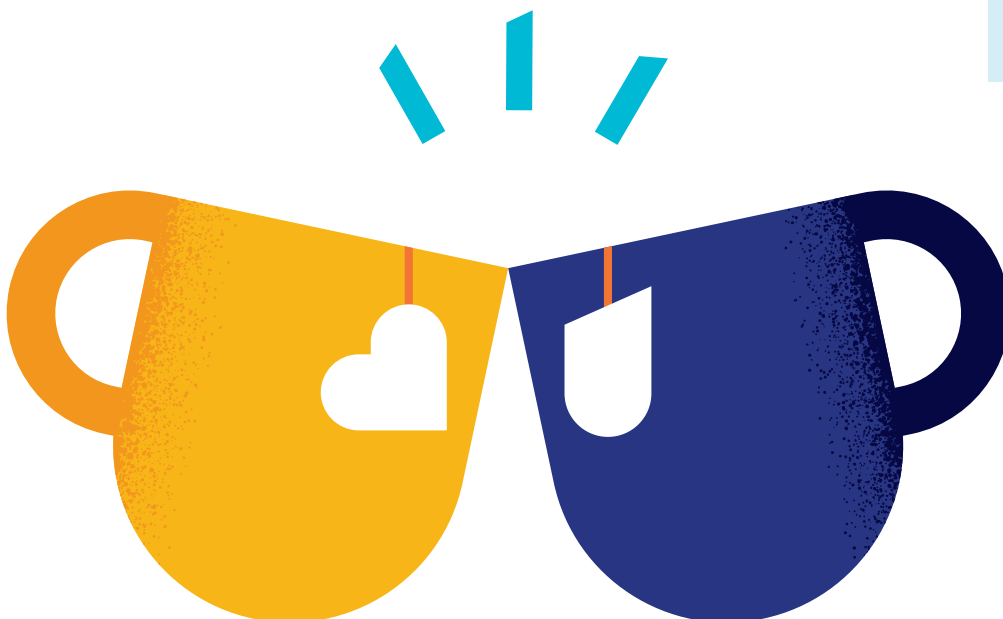
Connecting medical and behavioral health benefits can help employees access health resources that support whole-person health.

As researchers discover more evidence supporting the mind-body connection,¹ employers may consider offering benefits that integrate support for both mental and physical health. This integration may be critical to successfully meeting the growing need for **behavioral health benefits**, lessening the impact of comorbid conditions and delivering a simpler, more connected care experience.

“We’re increasingly seeing the interrelation between behavioral health and physical health,” says Stacie Grassmuck, director of behavioral health product and innovation for UnitedHealthcare Employer & Individual. “Our goal is to support these members with the information, resources and access to integrated care wherever they are on their behavioral health and physical health journey.”

11%

of UnitedHealthcare members have at least 2 or more linked medical and behavioral health conditions, accounting for 22% of employers' costs²



Lessening the impact of comorbid conditions

Integrating benefits may also help employees better manage comorbidity, which is when a person has 2 or more conditions at the same time. For instance, a behavioral health condition can exacerbate a chronic condition, and vice versa:

- For those with rheumatoid arthritis, depression is linked to poorer outcomes³
- For cancer patients, research shows a correlation between anxiety and heightened risk of complications⁴
- People living with diabetes are up to 2.5 times more likely to experience sustained complications when they also have a mental health disorder⁵

In addition to outcomes, the financial burden of comorbid conditions can be staggering. For example, the presence of depression compared to those without depression drove:

- 49% higher costs when members had both diabetes and depression⁶
- 113% higher year-one treatment costs when members had both cancer and depression⁷

Comorbidity can also impact health care spend, especially when a **chronic condition** is coupled with a metabolic condition like diabetes. In fact, UnitedHealthcare data found that the average cost per claimant with a metabolic condition is \$12,000, compared to \$3,000 for members without a metabolic condition.⁵ That could be exacerbated if the effects of depression cause a lapse in condition management.

The UnitedHealthcare behavioral health care continuum can help mitigate the impact of comorbidity through a cross-benefits health care approach. This means being able to proactively screen and identify employees who may benefit from mental health support, even before the need for such support has been considered.

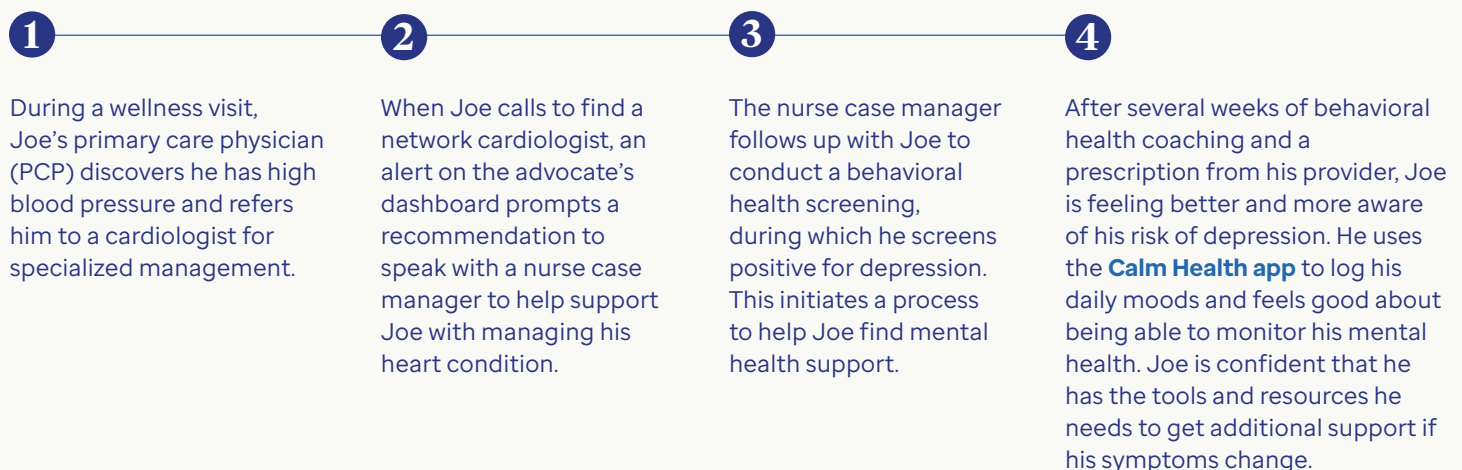
“It’s typically the medical spend that increases when behavioral health is not addressed. When we work directly with members to get them into appropriate behavioral health treatment, employees are likely to see better health outcomes and lower overall medical costs.”

Stacie Grassmuck

Director, Behavioral Health Product and Innovation
UnitedHealthcare Employer & Individual

Bringing the concept of integrated benefits to life

Joe, 45, receives care for comorbid conditions.



Delivering a simpler, more connected care experience

With integrated medical and behavioral health benefits, employees may experience a more connected experience. For employers, that can often lead to healthier and happier employees, increased productivity and lower costs.

UnitedHealthcare Advocates, for instance, are trained to connect employees and members to clinical support through referrals to medical and behavioral clinicians and related programs.

They can connect them to programs like behavioral health coaching, which features structured cognitive behavioral therapy (CBT) techniques that help to strengthen coping skills and self-care, providing:

- 24/7 access to content via phone, tablet or computer
- 1-on-1 coaching sessions with online scheduling
- CBT modules for depression, anxiety, stress and coping skills

Also, with the Health Plan Manager™ tool, employers can view the overall health of their employee population, including the prevalence of comorbid conditions, and the effectiveness of health management programs. This deep look at health data can help employers consider plan design changes or deploy targeted interventions, if needed.

That's the power of integrated medical and behavioral health benefits.



Learn how UnitedHealthcare supports a whole-person health approach >

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¹ Mind-body connection is built into brain, study suggests. Wash U Medicine, April 19, 2023. Available: <https://medicine.washu.edu/news/mind-body-connection-is-built-into-brain-study-suggests/>.

² Health Plan Manager, UnitedHealthcare Employer & Individual National Account 2023 data as of July 2024.

³ A qualitative survey on factors affecting depression and anxiety in patients with rheumatoid arthritis. Nature, Scientific Report, May 20, 2024. Available: <https://www.nature.com/articles/s41598-024-61523-3>.

⁴ Adjustment to Cancer: Anxiety and Distress—Patient Version. National Cancer Institute, June 23, 2023. Available: <https://www.cancer.gov/about-cancer/coping/feelings/anxiety-distress-pdq>.

⁵ Bidirectional Associations Between Mental Health Disorders and Chronic Diabetic Complications in Individuals With Type 1 or Type 2 Diabetes. Diabetes Care, July 15, 2024. Available: <https://diabetesjournals.org/care/article-abstract/47/9/1638/156976/Bidirectional-Associations-Between-Mental-Health>.

⁶ Prospective Health Care Costs and Lost Work Days Associated with Diabetes-Related Distress and Depression Symptoms among 1488 Individuals with Diabetes. Scientific Reports, Feb. 1, 2024. Available: <https://www.nature.com/articles/s41598-024-52361-4>.

⁷ Costs of multimorbidity: a systematic review and meta-analyses. BMC, Medicine. July 19, 2022. Available: <https://bmcmmedicine.biomedcentral.com/articles/10.1186/s12916-022-02427-9>. Accessed: Apr. 8, 2025.

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 filings.

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.

Family Support Program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. 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 its components may not be available in all states or for all group sizes and are subject to change. Coverage exclusions and limitations may apply.

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.

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.

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