



Addressing the mind-body connection with integrated benefits

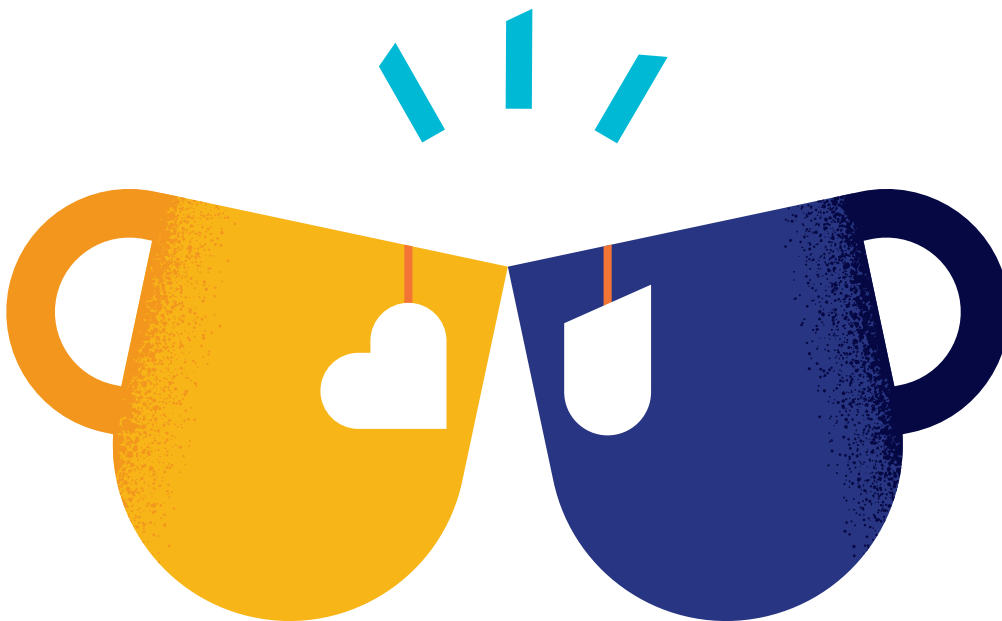
Connecting medical and behavioral health benefits can help employers manage comorbidities, improve outcomes and lower costs for their employees.

The evidence is mounting: What affects the mind affects the body, and vice versa. As research continues to validate this fundamental connection,¹ forward-thinking employers are recognizing an opportunity to transform their benefits strategy. By integrating mental and physical health support, organizations may be able to address the behavioral health crisis head-on, reduce the burden of comorbid conditions and create a seamless care experience that meets employees where they are.

“A whole-person approach to employee health considers physical, behavioral and social well-being,” says Dr. Rhonda Randall, chief medical officer for UnitedHealthcare Employer & Individual. “By understanding the full picture of a person’s health, we can identify risk factors earlier and manage conditions more effectively.”

11%

of UnitedHealthcare members had 2 or more linked medical and behavioral health conditions, accounting for 22% of employers’ costs²



Here's the critical reality: When employees face multiple health conditions simultaneously – a phenomenon known as comorbidity – each condition could intensify the other, creating a compounding health crisis. Depression was shown to worsen rheumatoid arthritis.³ Stress was associated with cancer recurrence.⁴ Diabetes patients with comorbid mental health disorders faced 2.5 times greater risk of sustained complications.⁵ And women, who had a 66% higher prevalence of receiving a behavioral health diagnosis, in turn faced a higher risk of these types of comorbidities.⁶

Mental health conditions like depression don't just impact well-being – they also drive medical costs. When paired with **chronic conditions**, the financial impact can be severe:

- Diabetes + depression: **Costs were 49% higher**⁷
- Cancer + depression: **First-year treatment costs were 113% higher**⁸

The stakes escalate when depression disrupts condition management, creating a costly downward spiral. Integrated benefits may help address this vicious cycle directly, breaking down the artificial barriers between mental and physical care that allow comorbid conditions to spiral.



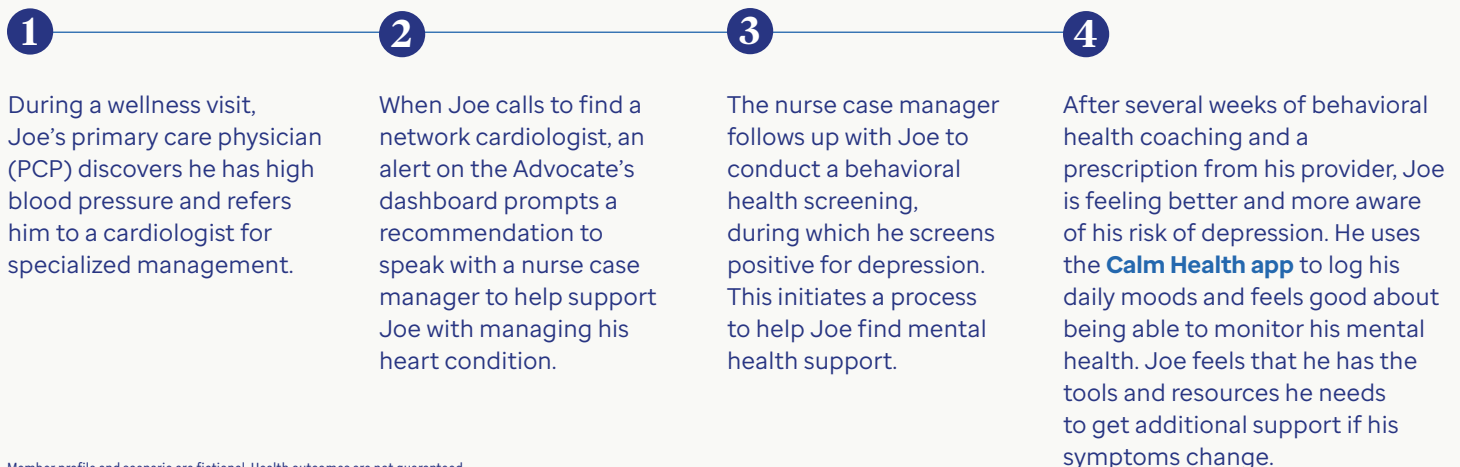
“Our data shows that ignoring behavioral health drives up medical costs. When we connect members with the right behavioral health support early, we see better health outcomes and lower overall spending. It’s a win-win that the numbers consistently prove out.”

Craig Kurtzweil

Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual

Bringing the concept of integrated benefits to life

Joe, 45, receives care for comorbid conditions.



Member profile and scenario are fictional. Health outcomes are not guaranteed.



Delivering a simpler, more connected care experience

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

The cost reduction potential is particularly significant when considering that 11% of the population had comorbid medical and behavioral health conditions, yet this group accounted for 22% of total health care costs.² By treating the behavioral health needs of members with these comorbidities, organizations can address both the human and financial impact. This creates a more sustainable approach to employee well-being while reducing overall health care costs.

One way integration comes to life is through **UnitedHealthcare Advocates**, who are trained to connect employees to clinical support through referrals to medical and behavioral clinicians and related programs like **behavioral health coaching** designed to provide:

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

Since 90% of members experienced low-severity needs,⁹ Advocates may also educate members about the **low-severity offerings** available to them, including the Calm Health app. The platform seamlessly integrates with employees' existing health plan benefits by providing personalized recommendations and direct referrals to covered services like coaching and therapy, creating a unified pathway from self-care to professional support while giving organizations visibility into well-being trends through robust reporting tools.

This type of visibility can also help employees pursue the **most appropriate behavioral health pathway**, which may support more effective utilization and lower costs.

“We need to expand our perspective on what care looks like and get people comfortable with trying solutions and support that may work just as effectively as talk therapy,” says Trevor Porath, vice president of behavioral health solutions for UnitedHealthcare Employer & Individual. “Normalizing the utilization of solutions that are designed for lower-severity issues can serve as a more cost-efficient approach to getting members the care they need without the challenges surrounding provider availability.”

Also, with the UnitedHealthcare 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.



It's a win-win-win

When behavioral health and medical benefits are brought together under one unified system, something far more powerful is created than the sum of its parts. Care teams can see the complete picture, identify risk factors earlier and intervene before small issues become complex – and costly – problems. It's a win-win-win.

Members may receive more personalized, effective care. Employers may see reduced absenteeism and improved productivity. And the UnitedHealthcare network of providers may deliver the kind of preventive, proactive care that keeps people healthier longer. This whole-person approach recognizes the fundamental truth that the body can't be treated without also caring for the mind.



Learn how UnitedHealthcare supports a whole-person health approach >

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¹ World Health Day: The Mind-Body-Health Connection. American Psychological Association, Apr. 7, 2025. Available: <https://ampsychfdn.org/mind-body-health-connection/>.

² UnitedHealthcare Employer & Individual Health Plan Manager 2024 National Accounts data as of April 2025.

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 How stress affects cancer risk. MD Anderson Cancer Center, Jan. 6, 2026. Available: <https://www.mdanderson.org/cancerwise/how-stress-affects-cancer-risk.h00-159852189.html>.

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://pubmed.ncbi.nlm.nih.gov/39008530/>.

⁶ UnitedHealthcare National Account Book of Business. Based on Claims Incurred between Oct. 1, 2021–Sept. 30, 2022, and paid through Nov. 30, 2022.

⁷ Prospective Health Care Costs and Lost Work Days Associated with Diabetes-Related Distress and Depression Symptoms among 1,488 Individuals with Diabetes. Scientific Reports, Feb. 1, 2024. Available: <https://www.nature.com/articles/s41598-024-52361-4>.

⁸ Costs of multimorbidity: a systematic review and meta-analyses. BMC Medicine. July 19, 2022. Available: <https://bmcmedicine.biomedcentral.com/articles/10.1186/s12916-022-02427-9>. Accessed: Feb. 25, 2026.

⁹ UnitedHealthcare Member Segment Summary data, HCE analysis (healthy, at-risk, mild to moderate), E&I FI & ASO, (2024 data); May 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 New Jersey due to regulatory filings. 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.

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.

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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.