



Integrating medical and behavioral benefits to help achieve whole-person health

Connecting medical and behavioral health benefits may help employers identify unmet employee mental health needs to help achieve whole-person health.

Each year, 1 in 5 Americans will experience a mental illness,¹ and about 85% said mental health issues disrupted their daily life during the pandemic.² So, it's no surprise employers are feeling the pressure to expand their mental health and well-being benefits. In fact, 77% of employers plan to provide behavioral health support to their employees.³

Offering integrated medical and behavioral benefits that can address the full spectrum of health and well-being may be critical to meeting this growing need for behavioral health services.

"We have seen a significant increase for behavioral health care needs in all of our communities. These numbers are unprecedented," says Stacie Grassmuck, director of behavioral health and innovation for UnitedHealthcare Employer & Individual. "Our goal is to help these members wherever they are on their health care journey—whether they start with medical case management or a therapist."

Integrated medical and behavioral benefits connect systems and processes to help ensure mental health needs are addressed across diverse service experiences. This means being able to proactively screen and identify employees that may benefit from mental health support, even before the need for such support has been considered.

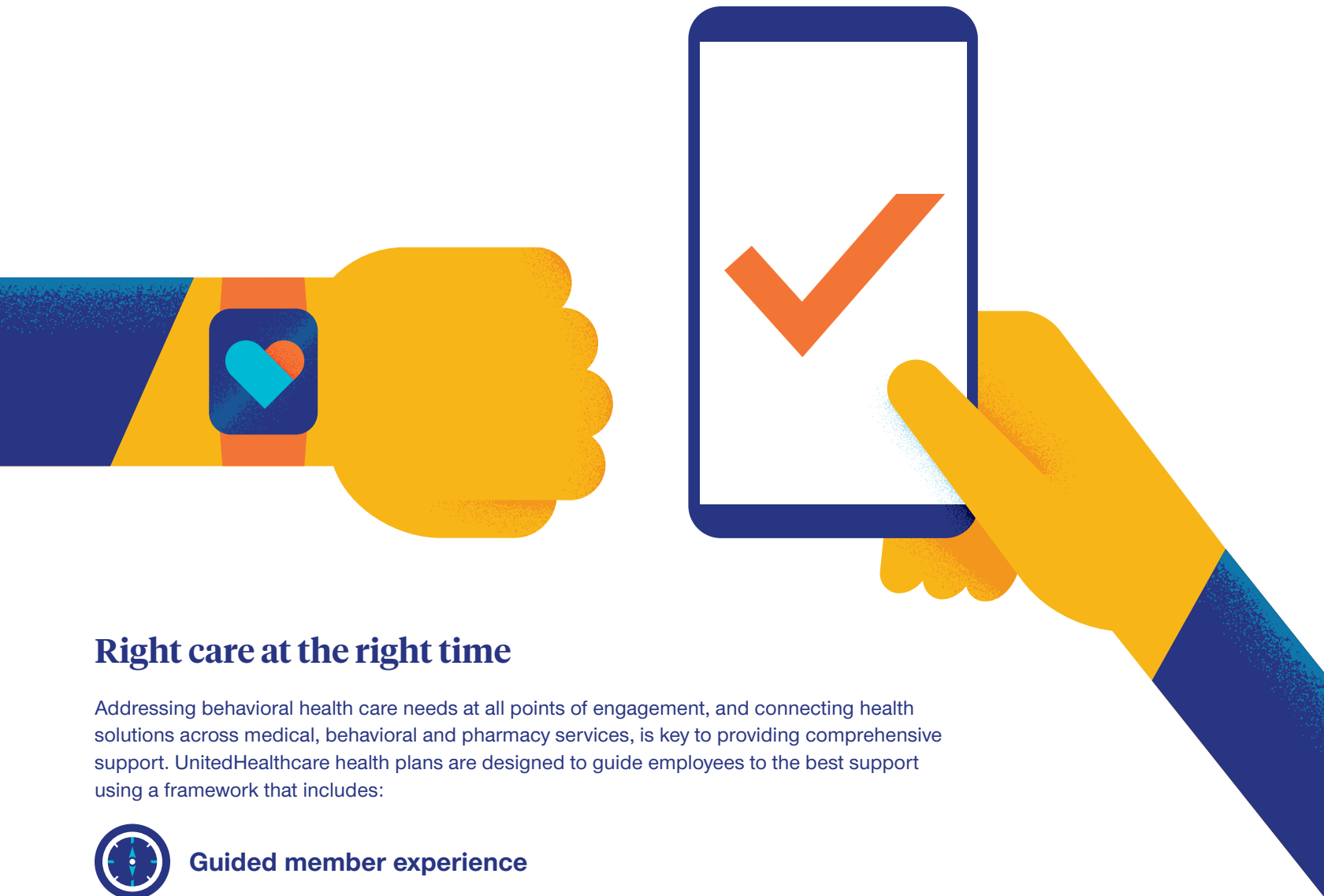
"It's typically the medical spend that increases when behavioral health is not addressed," Grassmuck says. "When we work directly with members to get them into appropriate behavioral health treatment, we're likely to see savings on the medical side."

UnitedHealthcare uses a range of innovative offerings to provide employees access to quality care, including digital and web resources, such as myuhc.com[®]; mobile apps* including Self Care and [AbleTo](https://ableto.com)^{®**}; advocacy support with access to behavioral health clinicians; and employer toolboxes with resources to help with culture, stigma and other related topics. Virtual visits are another service growing in popularity. In 2020, 56% of UnitedHealthcare behavioral health visits took place virtually.⁴



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Right care at the right time

Addressing behavioral health care needs at all points of engagement, and connecting health solutions across medical, behavioral and pharmacy services, is key to providing comprehensive support. UnitedHealthcare health plans are designed to guide employees to the best support using a framework that includes:



Guided member experience

Through advocacy and other interactions, the aim is to connect employees to the right behavioral health care option at the right time. For example, case management is performed on a single, integrated platform. This gives a “whole-person” view and allows clinical teams to better coordinate outreach and care.



Improved access to care

Creative strategies connect employees to providers and resources. These strategies span from virtual care solutions to tools for self-management of symptoms.



Demonstrated performance and value

Performance for all programs is measured through data programs, such as claims, and aligned with strategies to help support the mental health needs of employees.



National presence, local impact

National behavioral health expertise through resources, such as virtual visit providers and advocacy support, is brought to local markets to provide market-specific solutions.



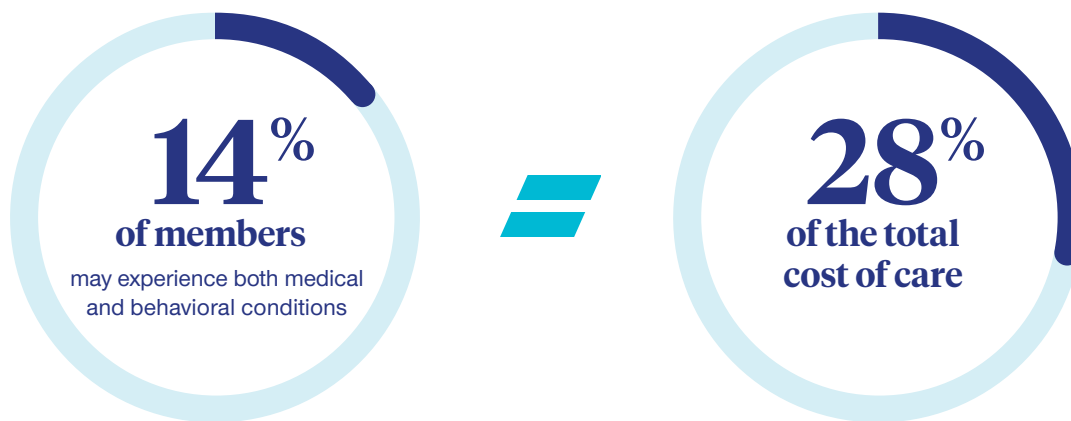
Finding behavioral health care opportunities among those with comorbid conditions

UnitedHealthcare claims data shows that members with co-occurring medical and behavioral health conditions—also known as comorbidities—have costs that are, on average, twice as high as claims for members with medical conditions alone.⁵ Plus, in an average group health plan population, about 14% of members experience both medical and behavioral conditions, amounting to 28% of the total cost of care.⁶

Consider the example of a hypothetical employee, Joe.^{***} In a wellness visit, Joe's primary care physician (PCP) refers him to a cardiologist after discovering high blood pressure that may require specialized management.

When Joe calls to find a network cardiologist, an alert on the advocate's dashboard prompts a conversation with a nurse case manager to help support Joe with managing his heart condition. The nurse case manager then follows up with Joe and conducts a behavioral health screening, in which Joe screens positive for depression. Thanks to integrated medical and behavioral benefits, a process begins to help Joe find mental health support.

In an average group plan population:⁶



Employer and employee impacts of comorbid conditions

Managing a chronic physical condition may be challenging enough for employees. Doing so while also navigating the possible challenges of a mental health condition may magnify that difficulty.

"Someone with depression or anxiety may struggle more to manage a chronic health condition, leading to the need for more acute care, such as ER visits and inpatient admissions," says Martin Rosenzweig, chief medical officer of Optum Behavioral Health. "Mental health issues may also translate into a lack of medication adherence or a lack of self-care, resulting in potentially serious health outcomes."

For every \$1 put into scaled-up treatment for common mental disorders, there can be a return of \$5 in improved health and productivity.⁷ In contrast, those with a mental health diagnosis who receive behavioral health treatment are 26% less likely to miss work and 36% less likely to be unengaged on the job.⁸

↓ 26%

less absenteeism at work among those with a mental health diagnosis who received behavioral health treatment⁸

↓ 36%

less likely to be unengaged on the job among those with a mental health diagnosis who received behavioral health treatment⁸



Integrated health benefit solutions and programs in action

Consider the impact of LifeSolutions, a Behavioral Health Solutions program, on cost and outcomes. An evaluation found the program resulted in 25% lower medical costs.⁹ Beyond costs, LifeSolutions participants demonstrated 15% greater improvement in depression screening scores compared to non-participants.⁹

All employees are screened for depression using the Patient Health Questionnaire (PHQ)-9, and those who test positive are referred to a behavioral health or EAP service.

For employees, integrated behavioral and medical benefits create fewer hand-offs and build a more connected experience. For instance, UnitedHealthcare advocates are trained to connect employee callers to clinical support through referrals to medical and behavioral clinicians and related programs.

Employers can view the overall health of their employee population, including employees with comorbid conditions, and how well health management programs may be working and other performance indicators using UnitedHealthcare's proprietary software, Health Plan Manager™. This comprehensive look at health data helps employers to consider plan design changes or deploy targeted interventions if needed.

For Joe, after months of virtual therapy and a prescription from his provider, he is feeling better and is aware of his risk for depression. He now uses the app to log his daily emotions and to connect anonymously with others who relate to his experience. Joe feels good about being able to monitor his mental health with the help of the app. He is confident that he has the tools and resources he needs to get additional support if his symptoms change.

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/broker-consultant and uhc.com/employer

United Healthcare

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* Availability of offerings varies.

** This is AbleTo's Therapy360 program. AbleTo is majority owned by OptumHealth Holdings, LLC, a UnitedHealthcare affiliate.

*** This hypothetical case scenario is intended to be used for illustrative purposes only.

¹ National Center for Chronic Disease Prevention and Health Promotion, Division of Population Health. Available: <https://www.cdc.gov/mentalhealth/learn/index.htm>. Accessed: April 2023.

² U.S. Census Bureau, Household Pulse Survey, 2020.

³ The State of Employee Mental Health in an Uncertain World. Modern Health. Survey conducted by Forrester Consulting. Sept. 2022. Available: https://join.modernhealth.com/rs/783-NRS-103/Images/Employee_Mental_Health_Uncertain_World_Forrester_Modern_Health_2022_Report.pdf

⁴ AI@Work Study: Volume Two, Mental Health at Work Requires Attention, Nuance, and Swift Action, y Oracle and Work Intelligence, 2021.

⁵ 2020 UnitedHealthcare Employer & Individual claims.

⁶ Azocar F, Bargman EP, Smolskis JM, Groat TD. Enhanced methodology for estimating integrated medical-behavioral costs. Optum® internal report. January 2017. Accessed: Apr. 13, 2023.

⁷ World Mental Health Day: an opportunity to kick-start a massive scale-up in investment in mental health. Joint release by the World Health Organization, United for Global Mental Health and the World Federation for Mental Health, Aug. 27, 2020. Available: <https://www.who.int/news/item/27-08-2020-world-mental-health-day-an-opportunity-to-kick-start-a-massive-scale-up-in-investment-in-mental-health>. Accessed: April 9, 2023.

⁸ World Health Organization. Mental health in the workplace. [who.int/teams/mental-health-and-substance-use/mentalhealth-in-the-workplace](https://www.who.int/teams/mental-health-and-substance-use/mentalhealth-in-the-workplace). Accessed: Apr. 3, 2023

⁹ LifeSolutions program evaluation. For members participating in LifeSolutions and Population Health Solutions (PHS) medical Case Management (CM)/Disease Management (DM) program versus PHS medical CM/DM program. Completed by Optum Healthcare Analytics, November 2019. Propensity score-matching study, case-mix adjusted, examining total allowed expenditures 6 months post-index. Philbrick, June 2020.

The AbleTo mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The Self Care information contained in the AbleTo mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used on its own as a substitute for care from a provider. AbleTo Self Care is available to members ages 13+ at no additional cost as part of your benefit plan. Self Care is not available for all groups in District of Columbia, Maryland, New York, Pennsylvania, Virginia or West Virginia and is subject to change. Refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card. Participation in the program is voluntary and subject to the terms of use contained in the mobile application.

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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