



What the rise in diabetes and obesity among younger employees means for employers

A rapid increase in the prevalence of diabetes and obesity cases among younger Americans has repercussions for employers. Here's how employers can help.

A 2023 study revealed increases in the prevalence of diabetes and obesity among U.S. adults ages 20 to 44.¹ That number is only expected to continue on its upward climb, with a projection of a 700% increase in type 2 diabetes diagnoses, for instance, by 2060.² This age group, which spans multiple generations — Millennials and Gen Z — make up 45% of today's workforce,³ and they are far exceeding the older Generation X in health care utilization for these chronic conditions.⁴



With medical costs in the U.S. reaching \$327B annually for diabetes and \$173B for obesity, the costs associated with addressing these chronic diseases are substantial for employers.⁵

While obesity and diabetes are on the rise among younger employees, fortunately there are ways employers may be able to help prevent or mitigate the diseases in their workforces. By implementing strategies tailored to the health care experience preferred by this age group, employers can better manage these conditions, which may result in better outcomes and lower costs.

Diabetes and obesity at-a-glance



Obesity:

- 41.9% of people in the U.S. are obese⁵
- \$173B in medical costs⁵
- \$1,861 higher medical costs annually than people at a healthy weight⁵
- \$4.8B annually in lost productivity and absenteeism⁶
- Obesity can lead to type 2 diabetes, heart disease and cancer⁵



Diabetes:

- 133M people in U.S. are diabetic or prediabetic⁷
- 8th leading cause of death in U.S.⁷
- 90% of cases are for type 2 diabetes⁷
- 700% increase in type 2 diabetes and 65% increase in type 1 diagnoses expected by 2060²
- \$327B annual medical costs⁷
- 2x higher medical costs than those without diabetes⁷

"The onset of chronic conditions like diabetes or obesity is becoming more prevalent in the Millennial population. We're seeing a corresponding spike in health care costs as this generation tends to access health care through the ER and urgent care facilities rather than starting with a primary care physician. Employers can help manage these costs with programs designed to help guide employees to the proper care channels," says Craig Kurtzweil, chief analytics officer for UnitedHealthcare Employer & Individual.

Encouraging employee engagement

Diabetes and obesity are interconnected chronic conditions. In fact, these 2 conditions present together so often that the term "diabesity" has been used to describe the health effects of both conditions. This is partly because someone who is obese is 6 times more likely to develop type 2 diabetes.⁸ To keep obesity in check — and to prevent the development of type 2 diabetes — employees can make lifestyle changes to lose weight, such as eating healthier and becoming more physically active.⁹ Losing as little as 5% or 10% of overall body weight can greatly improve the effects of type 2 diabetes.⁸ This is where employers can make a difference. Employee engagement strategies aim to help empower and motivate employees to live healthier lives and take ownership over their health and related health care costs.

Employers can support employees as they build healthier lifestyles through programs like weight loss program Real Appeal[®] or UnitedHealthcare Rewards, which financially incentivizes participating employees for committing to and achieving health goals. This reward program goes a step further by providing multiple engagement options to meet employees where they are, such as being accessible via the UnitedHealthcare[®] app for convenient, on-the-go access, which is especially important among younger generations.

Programs like these are gaining in popularity, as 77% of employers agree that workplace wellness and well-being programs are an important part of their benefits strategy, compared to only 33% in the previous decade.¹⁰ Employers are also seeing a difference in their bottom lines. For instance, employers that offer Real Appeal saw 12% lower medical costs over 3 years.¹¹

Selecting the right health care plan

Some employers are able to offer a health plan designed to specifically address the needs of those who may be at risk or dealing with these chronic conditions.

For instance, plans like the [UnitedHealthcare Level2[®] Health Plan](#) and [Diabetes Health Plan](#) can help employees manage their diabetes diagnosis and reduce the financial impact of diabetes for them and their employer.

Employees enrolled in the Level2 Health Plan, for instance, can earn 100% coverage on common costs associated with type 2 diabetes such as medications and supplies, primary care physician visits to UnitedHealth Premium Care physicians and lab work. And employers are guaranteed savings of up to 6% over 3 years.¹² Employees can also gain access to insights, tools, expert support and clinical care under this health plan.

The Diabetes Health Plan gives employees access to coaching from a disease management nurse, low copays for office visits and medications, and tools and resources to help manage their condition.

Investing in clinical management strategies

There are also clinical programs available that may help employees manage their treatment and more easily navigate the health care system. This is especially important among these younger employees, as they tend to be new to using or are unfamiliar with the full range of their benefits.

The integration of targeted clinical programs that offer personalized support and guidance may help mitigate the impact of these conditions, address the underlying challenges and barriers that put members at higher risk and reduce employers' medical costs.

Some of these programs include [UnitedHealthcare Advocacy](#) solutions and its Personal Health Support program, which connect employees to advocates who can support them along their journey and help direct them when more cost-effective care options are available.

Diabetes and obesity can be complex conditions and managing them can be just as complicated in a fragmented health care system. Supporting employees new to health care through the process and helping to guide them to care may help improve their experience and minimize the impact on employers' bottom line.

Learn more

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

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Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

Diabetes Health Plan is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. If your provider determines that a health action is not medically appropriate for you, you may qualify for a different way to earn the incentive. Please have your provider complete the Provider information section of the Health Actions Notification Form. Contact us at 1-866-944-9001, TTY 711, 8 a.m. – 8 p.m. ET, Monday – Friday if you have any questions. Recommended health actions may be covered by your benefit plan. Be sure to check your benefit plan for specific coverage details.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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