



## Industry Snapshot

# Consulting and Professional Services

Despite a younger, generally healthier workforce with lower overall health care utilization, consulting and professional services employers face a set of concentrated, high-impact health risks that may drive disproportionate cost and productivity loss. Cancer, musculoskeletal (MSK) conditions and behavioral health challenges are the primary drivers<sup>1</sup> – which may be due to factors such as high-performance demands, high-stress work environments and a highly mobile workforce that may experience inconsistent access and fragmented care across geographies, requiring more targeted and proactive management.

With deep experience serving consulting and professional services employers, UnitedHealthcare brings industry-specific insights and proven strategies to help manage these complex risks – including reducing care fragmentation and improving access consistency for employees wherever work takes them – to better support workforce health, sustain productivity and improve cost performance.



### Demographics<sup>1</sup>

**39.5** average age

**55%** male, with smaller households and high prevalence of working partners



**Often work longer hours in hybrid or travel-heavy roles**



### Key health insights

Compared to the entire UnitedHealthcare ASO book of business,<sup>1</sup> employees in this sector had:

- ▼ Fewer ER visits, as well as fewer surgeries and inpatient days
- ▼ Fewer catastrophic claimants
- ▲ Higher Health Activation Index® (HAI®) scores, indicating more informed health care decision-making
- ▼ Slightly lower neonatal intensive care unit (NICU) utilization
- ▼ Slightly lower network utilization



### Top health challenges<sup>1</sup>



#### Cancer

Leading cost driver with rising prevalence and complex care needs



#### Behavioral health

Rising anxiety, depression and burnout impacting demand, productivity and engagement



#### MSK

Top driver of work limitations due to pain and sedentary work patterns and a top contributor to employer health care costs



#### Disjointed care when traveling

Due to potential access gaps, prior authorization challenges and fragmented support without a national network

# Strategies for consulting and professional services employers

Employers that deliver strategic, industry-tailored benefits may build healthier, more resilient workforces while managing complex health risks more effectively.



**One national network for access everywhere** – Align benefits to a mobile, high-performing workforce by offering modern, flexible plan designs with a single, unified national network that delivers seamless network access wherever employees live, work or travel – reducing out-of-area disruption, prior authorization variability and fragmented care experiences.



**Invest in targeted solutions for top cost drivers** – Direct investments toward the industry's most predictable cost drivers, such as **MSK** and **cancer**, by implementing targeted solutions like PT-first MSK programs, virtual support and oncology navigation. Aligning investments to the group's actual claims profile may help reduce unnecessary procedures, improve health outcomes and enable measurable ROI.



**Support behavioral health** – Strengthen the approach to behavioral health by **expanding access to support** and substance-use networks, integrating virtual care options and by offering a modernized Employee Assistance Program (EAP). A connected, national approach helps ensure more consistent access, shorter wait times and less fragmentation in care and support, which is critical as behavioral health remains one of the sector's most significant cost and productivity drivers.



**Encourage even better decision-making** – Consider expanding **advocacy** and navigation programs, **strengthening wellness** incentives tied to measurable outcomes and offering **decision-support tools** that simplify care selection, cost transparency and pharmacy choices. A workforce already inclined to engage will typically respond well to targeted tools and incentives.



**Prioritize preventive care and early intervention** – Consider a benefit plan that emphasizes accessible preventive care, virtual primary care and early identification of emerging conditions rather than relying heavily on traditional **chronic/metabolic management**. Covering preventive visits once per calendar year (vs. a 365-day requirement) offers greater flexibility for employees with changing schedules, helping them stay current on care. Easier access to primary and preventive services supports earlier intervention, improves long-term health outcomes and helps manage costs over time.



**Enable a more connected and integrated health and wellness ecosystem** – Vendor management platforms such as **UHC Hub®** may help simplify benefits procurement and administration, enhance the overall employee experience and support the tech-savvy preferences of this digitally engaged workforce.

**Talk to your UnitedHealthcare representative, broker or consultant for more information**



<sup>1</sup> UnitedHealthcare ASO book of business, 2025.

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.

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.

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.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

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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