



Why chronic conditions raise employer costs



Employers are struggling to cover health care costs for benefits that provide quality care to employees who have serious health conditions.

Chronic conditions account for an average of 29% of total employer health care spend, mainly due to:



- Costly treatments
- Specialty medications
- Hospitalizations
- Higher utilization of health care services



41%

of employers expect serious or chronic condition management needs to increase¹



60%

of U.S. adults are living with at least 1 chronic condition²



55%

of surveyed employers ranked chronic condition management as the No. 1 area they felt could benefit most from health care innovation³

40%

are living with 2 or more²



3 costliest chronic conditions

Based on UnitedHealthcare data⁴

1

Musculoskeletal conditions

Affect the bones, muscles, joints and certain connective tissues

2

Neoplasms

Abnormal tissue growths, such as moles and tumors

3

Circulatory disorders

Affect the heart and blood vessels

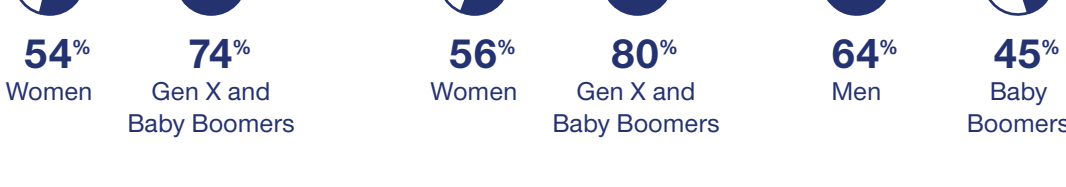
Top diagnoses

1	Spinal arthritis	Benign tumors	Cardiac dysrhythmias
2	Osteoarthritis	Breast cancer	Other heart diseases
3	Musculoskeletal pain	Secondary malignancies	Non-specific chest pain

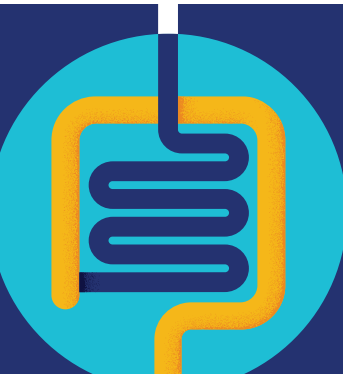
Cost to employers per member per month (PMPM)



Highest % of total spend by demographic



While respiratory conditions, mental disorders and pregnancy don't fall in the top 3 costliest conditions, they are the top trend drivers —accounting for the highest year-over-year cost increases for employers.



Metabolic conditions

An underlying cause of costly chronic conditions

28%

of UnitedHealthcare members have metabolic conditions⁴

yet drive...

56%

of total health care spend⁴

↑4x

higher average cost per claimant for members with metabolic conditions compared to those without⁴



Employer strategies for reducing overall costs of care

Together, these strategies can work to help reduce costs and may more effectively manage chronic conditions.

Encourage preventive care

Consider health plans designed to encourage employees to engage in preventive care via employee communications, or a health plan that requires employees to see a primary care provider (PCP)

Promote employee health and wellness

Developing or investing in health and wellness programs, like UnitedHealthcare Rewards, can incentivize employees to complete healthy activities

Invest in care management and clinical programs

These programs are designed to step in and help employees and their families navigate care, with a combination of timely outreach, clinical support and personal guidance

Offer benefits designed to provide financial support

Employers can include financial benefits in their health plans or choose health plans that offer \$0 copays for primary care, virtual care and urgent care visits

Learn more

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

UnitedHealthcare

There for what matters™

¹ Trends to Watch in 2024. Business Group on Health, Nov. 28, 2023. Available: <https://www.businessgrouphealth.org/resources/trends-to-watch-in-2024>.
² About Chronic Diseases. Centers for Disease Control and Prevention, July 21, 2022. Available: <https://www.cdc.gov/chronicdisease/about/index.htm>.
³ The future of health care: What matters to employers. Advisory Board, 2023. Available: <https://www.unc.com/content/dam/uhcdotcom/en/e+articles/pdfs/ei232546305-trimester-innovation-summary-advisory-board-report-4.pdf>.
⁴ UnitedHealthcare Employer & Individual book of business data, Dec. 2023. Excludes Alaska, Hawaii, Puerto Rico and the U.S. Virgin Islands.
 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.
 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 1-866-230-2505 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.
 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. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthCare Services, Inc. or their affiliates.
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