



Industry Snapshot

Energy

Group health plans in the energy sector typically cover larger households while offering leaner benefits, which may lead to higher out-of-pocket costs, less routine care and fewer – but more acute and costly – catastrophic claims.¹

With experience serving clients in the energy industry, UnitedHealthcare has the insights, expertise and benefits strategies built to help improve workforce health and lower costs for employers and employees alike.



Demographics²

\$58,810 median wage
18.8% higher than in other
sectors nationwide

71–74% male

29% of workers are under age 30;
84% are under age 55

States with highest concentrations of
employees in this sector:



Key health insights

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

- ▼ Fewer provider visits
(average of 1.4 per member
per year, compared to 1.6–1.8)
- ▼ Lowest behavioral health utilization
of all sectors (145.4 visits per 1K)
- ▼ Lower health plan cost-share
compared to other industries,
requiring households to shoulder
more out-of-pocket cost



Top health challenges¹



Catastrophic claims costs

Although this sector's rate of 6.6
catastrophic claimants/1K is
comparatively low, cost per claimant is
among the highest across industries



ER utilization

Due to heavier workloads during natural
disasters when employees are prone to injury
and variable work schedules limiting the
ability to see providers during normal hours



Metabolic diseases like diabetes

Due to higher prevalence in southern
states, where many employees work

Strategies for energy employers

Strategies designed to help improve engagement, site of care choices and affordability may help employers in this sector build a healthier workforce.



Encourage primary care provider (PCP) visits and appropriate sites of care – Health plans that require employees to choose a **PCP** and only cover ER visits for true emergencies may help employees consider more convenient, lower-cost options. Expanding access to on- or near-site clinics and health specialties may also improve utilization of higher-value, convenient care.



Focus on affordability and financial protection – Copay-based plans such as **Surest**[®] show costs upfront, helping to make it easier for employees to choose higher-quality, lower-cost care. Supplemental health benefits – such as critical illness, accident protection and hospital indemnity – offer **additional protection** against unexpected expenses. And expanding employer contributions to tax-advantaged health savings or reimbursement accounts (HSAs/HRAs) may also be helpful in offsetting out-of-pocket costs.



Emphasize engagement – **Advocacy solutions** and **digital tools** may help increase engagement, while worksite well-being initiatives can give employees accessible ways to exercise, eat well or manage stress. **Targeted benefits education** may also help employees better understand and use programs and resources included in their plan.



Improve access to behavioral health support – Consider **in-person and virtual care**, along with education and tools for stress management, resilience, sleep and mindfulness. Employee Assistance Programs (EAPs) are designed to provide convenient support via digital tools, virtual providers and flexible therapy. Identifying workplace mental health champions may also help promote early intervention and better self-care.



Build resilience for workload surges and natural disasters – Energy workers tend to have higher **ER use** during natural disasters when their workload is heavier and they don't have time to see providers during normal hours.¹ Employers can help during storm seasons by expanding telehealth and urgent care access, deploying mobile rapid response clinics for field workers and offering enhanced EAP and physical recovery support after major weather events.



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



¹ UnitedHealthcare ASO book of business, 2025.

² 2025 United States Energy & Employment Report. U.S. Department of Energy, 2025. Available: https://www.energy.gov/sites/default/files/2025-08/National%20USEER_08282025.pdf. Accessed: March 6, 2026.

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