

At-a-glance: Social Drivers of Health (SDoH)

Overview and employer strategies for addressing

Overview

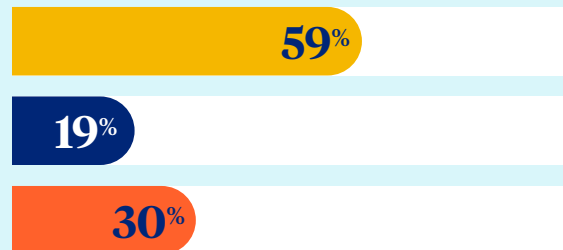
Social Drivers of Health (SDoH) are the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. SDoH may have a major impact on a person's health, well-being, and quality of life. Examples include:

- Safe housing, transportation, and neighborhoods
- Education, job opportunities, and income
- Access to nutritious foods and physical activity opportunities
- Discrimination and violence
- Polluted air and water
- Language and literacy skills

SDoH also contribute to wide health disparities and inequities. For example, people who don't have access to grocery stores with healthy foods are less likely to have good nutrition. That raises their risk of health conditions like heart disease, diabetes, and obesity – and even lowers life expectancy relative to people who do have access to healthy foods.¹

Consider the following:

- 59% of Americans do not have enough savings to cover a \$1,000 emergency expense.²
- 19% of U.S. adults say their spending exceeded their income.³
- 30% say their spending and income are about the same (i.e., living paycheck to paycheck).³



¹ Social Determinants of Health - Healthy People 2030. 2024 <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health>. Accessed October 2025.

² Bankrate's 2025 Emergency Savings Report. 2025. <https://www.bankrate.com/banking/savings/emergency-savings-report/>. Accessed October 2025.

³ The Fed - Report on the Economic Well-Being of U.S. Households in 2024 - May 2025 - Income and Expenses

Strategies for addressing SDoH

Given the importance of this topic, the following are actions employers can consider to address and alleviate SDoH barriers:



Offer financial well-being programs

These programs educate employees on budgeting, saving, debt management, and retirement planning. They can include:

- Workshops and webinars
- Access to financial counselors
- Online tools and resources



Promote access to care and resources

- Promote the **UHC Community Resources Portal** (accessible through [Myuhc.com](https://myuhc.com) for members and www.findhelp.org for non-members) to connect employees with local support services.
- Provide **paid company time** for preventive care, especially the annual wellness visit—this can help overcome time-related barriers.
- Offer **health incentives** (e.g., UHC Rewards) to financially reward important health actions like wellness visits and cancer screenings, as well as healthier living (physical activity and sleep).
- Encourage engagement with UHC Advocate4Me, advocates look to identify members who may benefit from SDOH support.



Align the worksite with health goals

Focus on areas where employees may face barriers:

- **Physical activity:** Consider onsite fitness options or walking groups, especially if employees lack access to safe neighborhoods or equipment.
- **Nutrition:** Address food insecurity with options like an **onsite food pantry** or healthy snack programs.
- **Health care:** Provide onsite screenings and/or a designated space for virtual care.
- **Education:** Host seminars or demos on topics like stress, nutrition (e.g., healthy eating on a budget), chronic condition management, and optimal site of care (e.g., ER vs. Urgent Care vs. Virtual Visits).

Visit [Health Engagement Strategies](#) for additional ideas.



Leverage existing programs

Promote programs and resources like **Calm Health, virtual care, and EAP.**



Strengthen communication and engagement

- Use **high-touch strategies** like in-person info sessions, registration demos (e.g., UHC Tools, UHC Rewards, etc.), and regular updates.
- Empower **managers** to communicate and model support for health initiatives. Visit [Health Engagement Strategies](#) for additional ideas.
- Involve **executive leadership** in promoting programs during Town Halls or site visits.
- Identify **wellness champions** to share updates with fellow coworkers and represent employee needs.



Offer emergency financial assistance

Employers can set up emergency funds or offer interest-free loans or grants for unexpected expenses like medical bills or housing costs. Clear eligibility criteria and confidentiality are key to making these programs effective and accessible.



Provide loan/advance programs and local banking partnerships

Short-term, low-interest loans or paycheck advances can help employees manage immediate financial needs without resorting to high-interest payday loans. Similarly, collaborations with financial institutions can offer employees access to better banking services, financial advice, and lower-interest loans.



Offer discounts on essential services

Partnering with local vendors to offer discounts on groceries, childcare, healthcare, and other essentials can directly reduce employees' monthly expenses.

A successful health and well-being program takes a holistic approach, recognizing that health is influenced by more than just physical and mental health. It is also influenced by Social Drivers of Health (SDOH) such as financial stability, access to resources, and social support. By acknowledging and addressing these SDOH factors, well-being programs can become more inclusive, equitable, and impactful. UnitedHealthcare offers a range of solutions, tools, and resources designed to support the holistic well-being of your employees. For additional resources, please connect with your UnitedHealthcare team.