



Integrating medical and behavioral benefits for healthier employees and lower costs

Connecting medical and behavioral health benefits can help employees access health resources that support whole-person health.

Nearly 80% of large employers have noticed an increase in their employees' mental health needs, according to a survey.¹ To address the growing demand, employers are prioritizing improved access and expanded options for mental health services.¹

As researchers discover more evidence supporting the mind-body connection,² employers may consider offering benefits that integrate support for both mental and physical health. This integration may be critical to successfully meeting the growing need for **behavioral health benefits**.

“Over the past few years, we’ve seen a significant increase in the need for behavioral health care. These numbers are unprecedented,” says Stacie Grassmuck, director of behavioral health product and innovation for UnitedHealthcare Employer & Individual. “Our goal is to support these members with information, resources, and access to integrated care wherever they are on their health journey—whether that starts with medical case management or behavioral health.”



Supporting the right care at the right time

Integrated medical and behavioral benefits connect systems and processes to help ensure mental health needs are addressed across diverse service experiences. UnitedHealthcare plans are designed to support employees along their journey using a behavioral health care continuum framework that includes:



Integrated member experience

Through **advocacy** and other interactions, UnitedHealthcare is connecting employees to behavioral health care options based on their unique needs at the time. For example, case management is performed on a single, integrated platform. And **point of care tools** can help facilitate that integration by giving providers real-time access to a member's specific plan benefits. Having a deeper understanding of a patient's benefits may help drive better decisions, avoid delays in care and deliver better outcomes.



Improved access to care

Innovative strategies are designed to connect employees to the appropriate providers, services and resources. These strategies span from clinical in-person and virtual care, to digital tools for self-management of symptoms. A range of offerings—such as our self-help and coaching apps, advocacy support with access to behavioral health clinicians and employer resources to help with culture, stigma and other related topics—can provide employees more options to find the care they need.



Demonstrated performance and value

Performance for all programs is measured through claims data and aligned with strategies to help support the mental health needs of employees. UnitedHealthcare works with provider groups to test measurement-based care and strives to develop **value-based arrangements** with facilities. And the **UnitedHealthcare® app** and **myuhc.com®** provide members with clinically informed guidance right at their fingertips.



National presence, local impact

National behavioral health expertise is brought to local areas—through resources such as virtual provider visits and advocacy support—to provide market-specific solutions. Additional ways employees can access care include the UnitedHealthcare Emotional Health Line, which allows employees to access 24/7 telephone support for in-the-moment care; Virtual Behavioral Coaching for personalized, 1-on-1 weekly coaching sessions; and Behavioral Care Connect, which guarantees an appointment within 5 days through a tailored **network of quality mental health providers**.



Lessening the impact of comorbid conditions

Integrating benefits may also help employees better manage comorbidity, which is when a person has 2 or more conditions at the same time. For instance, research suggests people with diabetes are 2–3 times more likely to experience depression while managing their illness.³ Other chronic conditions with high rates of depression comorbidity include cancer and cardiovascular disease.³

Having depression can affect how people with chronic diseases manage their condition, potentially leading to less self-care, reduced physical activity and disrupted sleep.³

“Managing a chronic physical health condition can be challenging enough, but doing so in the context of a mental health condition can be even more difficult,” says Dr. Yusra Benhalim, senior national medical director for Optum Behavioral Health. “Symptoms of depression or anxiety may impact someone’s ability to adhere to their medication, attend follow-up appointments and manage their self-care, resulting in potential adverse health outcomes, such as needing more acute care in emergency rooms or hospital settings.”

Comorbidity can also impact health care spend, especially when a **chronic condition** is coupled with a metabolic condition like diabetes. In fact, UnitedHealthcare data found that the average cost per claimant with a metabolic condition is \$12,000, compared to \$3,000 for members without a

metabolic condition.⁴ That could be exacerbated if the effects of depression cause a lapse in condition management.

The UnitedHealthcare behavioral health care continuum can help mitigate the impact of comorbidity through a cross-benefits health care approach. This means being able to proactively screen and identify employees who may benefit from mental health support, even before the need for such support has been considered.

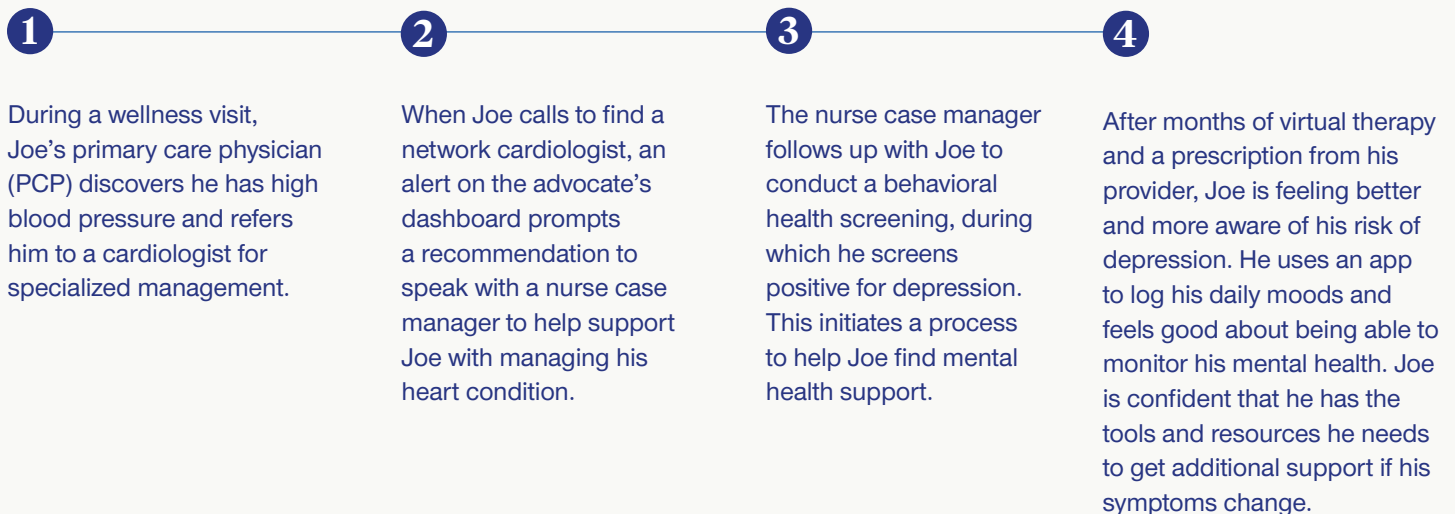
“It’s typically the medical spend that increases when behavioral health is not addressed. When we work directly with members to get them into appropriate behavioral health treatment, employees are likely to see better health outcomes and lower overall medical costs.”

Stacie Grassmuck

Director, Behavioral Health Product and Innovation
UnitedHealthcare Employer & Individual

Bringing the concept of integrated benefits to life

Joe, 45, receives care for comorbid conditions.



Delivering a simpler, more connected care experience

With integrated medical and behavioral health benefits, employees may experience a more connected experience. For employers, that can often lead to healthier and happier employees, increased productivity and lower costs.

Consider a program like LifeSolutions, which is designed to help improve employee health and productivity by integrating medical and behavioral care. Employees with comorbid chronic and behavioral health conditions—identified by a medical, behavioral care or pharmacy partner—are referred to the program. Once identified, a licensed mental health professional (Life Coach) works with employees to create goals and offer resources to address their unique behavioral and medical needs.

Another example is the Meds on Track program, which helps improve employee medication adherence with:

- **First fill and beyond** – educates employees about the importance of condition management
- **Refill review** – reminds employees 2 days after their supply has run out and follows up 10 days later, if needed
- **Low-adherence review** – identifies any barriers to care and provides clinical pharmacist consultations
- **Predictive analytics** – monitors for behavior patterns to predict nonadherent tendencies and provide early intervention

UnitedHealthcare advocates are also trained to connect employees and members to clinical support through referrals to medical and behavioral clinicians and related programs.

And with the Health Plan Manager™ tool, employers can view the overall health of their employee population, including employees with comorbid conditions, and the effectiveness of health management programs. This deep look at health data can help employers consider plan design changes or deploy targeted interventions, if needed.

That's the power of integrated medical and behavioral health benefits.



Learn more

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

**United
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There for what matters™

¹ 2024 Large Employer Health Care Strategy Survey. Business Group on Health, Aug. 22, 2023. Available: <https://www.businessgrouphealth.org/resources/2024-large-employer-health-care-strategy-survey-intro>.

² Bhandari, T. Mind-body connection is built into brain, study suggests. Washington University School of Medicine in St. Louis, April 19, 2023. Available: <https://medicine.wustl.edu/news/mind-body-connection-is-built-into-brain-study-suggests/>.

³ The Cascading Effect Of Comorbidities: Addressing Chronic Medical Disease Alongside Mental Health Research Triangle International, Aug. 8, 2022. Available: <https://healthcare.rti.org/insights/mental-health-and-chronic-disease-comorbidities>.

⁴ UnitedHealthcare Employer & Individual book of business data, Dec. 2023. Excludes Alaska, Hawaii, Puerto Rico and the U.S. Virgin Islands.

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Behavioral Care Connect program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States or the local emergency services phone number if you are outside the United States, or go to the nearest accident and emergency department. This program is not a substitute for a doctor's or professional's care. 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 all its components, in particular services to family members below the age of 16, may not be available in all locations and are subject to change without prior notice. Coverage exclusions and limitations may apply.

When you sign up for Virtual Behavioral Coaching, you will be asked a series of questions to ensure that this program is the right fit for you. You may be directed to another resource if your answers indicate that a different type of program may better suit your needs.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.