



Chronic conditions lead health care spend in the U.S.

Addressing chronic conditions may help employers reduce health care costs and promote better health among their employees.

Chronic conditions, including heart disease and stroke, cancer, diabetes and prediabetes, contribute to 90% of the \$4.1T spent on health care in the U.S.¹ And, with 6 in 10 U.S. adults managing a chronic disease and 4 in 10 managing 2 or more, that expense can take a financial toll on employees and employers.¹ Plus, that spend is projected to climb in coming years, as Millennials, who now make up the majority of today's workforce, get older and become more at-risk for chronic conditions. In fact, a recent report uncovered that 44% of Millennials have been diagnosed with at least 1 chronic condition.²



In addition to the costs of increased hospitalizations, expensive medications and higher utilization of medical care, there are also hidden ramifications that may be harder to measure.

For instance, employees dealing with a chronic condition may impact their mental health, which can lead to distraction and lower on-the-job productivity, not to mention increased use of sick days and even short-term leaves of absence as they undergo treatment.³ These absences may mean other team members have to pick up the slack to meet business objectives, and this added work can cause a ripple effect of job dissatisfaction, which can lead to a further loss of productivity.

Top 3 chronic conditions at a glance



Heart disease and stroke:⁴

- Costs employers \$363B annually
- Accounts for 30% of deaths – more than 859,000 per year



Cancer:⁵

- Costs \$185B annually and is expected to rise to \$240B by 2030
- Results in 600,000 deaths each year



Diabetes and prediabetes:⁶

- Costs \$327B annually
- Impacts 37.3M people and 96M adults with prediabetes

A chronic condition is defined as a condition that lasts for at least a year, needs ongoing treatment and/or limits routine daily activities. Chronic conditions are also the leading cause of death and disability in the U.S. Although chronic conditions can have a negative impact on employee lives and employer bottom lines, targeted clinical strategies and employee engagement programs are designed to help minimize that impact.

Preventing chronic conditions starts with healthy habits and early detection

If you look at the contributing factors of chronic conditions, lifestyle habits play a major role. Just 5 chronic disease risk factors — including smoking, physical inactivity and obesity — end up costing U.S. employers over \$36B a year in loss of productivity due to missed work.⁷

These risk factors can take years to manifest into more serious conditions. This means that people at risk may not see symptoms emerge until a disease is established, and they may not be motivated to keep up with routine preventive health checks.

Employers have an opportunity to help their employees stay healthier to keep health care costs in check by creating a culture that prioritizes health and overall well-being.

By providing rewards and incentives for healthy behaviors, including early detection screenings and wellness programs, employers can make preventive care a convenient option. Programs like [UnitedHealthcare Rewards®](#) aim to help incent and empower employees as they build healthier habits. When employees are actively engaged and have access to the right tools, they can become powerful advocates for their own well-being.

“Nearly half of Millennials either have a chronic condition or are at risk of developing one. As the dominant part of the workforce, it’s critical that Millennials start engaging with their health — and employers can play an important role by providing wellness reward programs,” says Craig Kurtzweil, chief analytics officer for UnitedHealthcare Employer & Individual.

Providing guidance and resources to help manage chronic conditions

Employers can also adopt strategies that help employees manage chronic conditions once they are diagnosed. Chronic diseases can be complex and difficult to navigate, especially at the onset when there can be so many unknowns about the road ahead.

Support programs tailored to specific chronic conditions can alleviate some of the more complicated aspects of dealing with a chronic condition. Providing these resources allows employees to focus less on the logistical aspects of their disease and more on managing their symptoms.

For instance, the Centers of Excellence (COE) program at UnitedHealthcare is a national network of providers that helps employees with complex or chronic conditions achieve better health outcomes at a reduced cost. The COE program has resulted in a 21% to 42% cost savings off a billed rate.⁸

Advocacy programs are also an effective tool employers can deploy to help make it easier for individuals to make more informed choices and maximize their benefits. The UnitedHealthcare® app and [myuhc.com®](#) deliver targeted, personalized guidance to simplify the benefits experience and deliver the best possible care.

While chronic conditions make up the majority of employer health care spend, there are opportunities for employers to lower those costs through employee engagement. Wellness incentive programs, support resources tailored to specific conditions and advocacy all have the potential to help employers manage costs and deliver the care their employees need.

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Contact your broker, consultant or UnitedHealthcare representative

1 About Chronic Diseases. Centers for Disease Control and Prevention, July 21, 2022. Available: <https://www.cdc.gov/chronicdisease/about/index.htm> or delete.

2 Ashford, Kate. Millennial Money: Manage the costs of a chronic condition. AP News. March 28, 2023. Available: <https://apnews.com/article/nerdwallet-millennial-money-chronic-condition-1cefa4f6c21cefbe296c3a9de1d722ea>

3 Helping employees manage chronic health conditions is good for business. Employee Benefits News, Jan. 6, 2022. Available: <https://www.benefitnews.com/opinion/helping-employees-manage-chronic-health-conditions-is-good-for-business>

4 Heart Disease and Stroke. Centers for Disease Control and Prevention, Sept. 8, 2022. Available: <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/heart-disease-stroke.htm>

5 Cancer. Centers for Disease Control and Prevention, June 7, 2022. Available: <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/cancer.htm>

6 Diabetes and Prediabetes. Centers for Disease Control and Prevention, Sept. 6, 2022. Available: <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/diabetes-prediabetes.htm>

7 Workplace Health Promotion. Centers for Disease Control and Prevention, June 9, 2022. Available: <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/workplace-health.htm>

8 Optum repriced claims 2010–2018. Reconciled cases as of Feb. 2020. Accessed: April 05, 2023.

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.

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 1-855-256-8669 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. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

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.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Advocate4Me 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.

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