

# Trends

Statistics and Strategies for Health Plan Sponsors

Third Quarter 2022

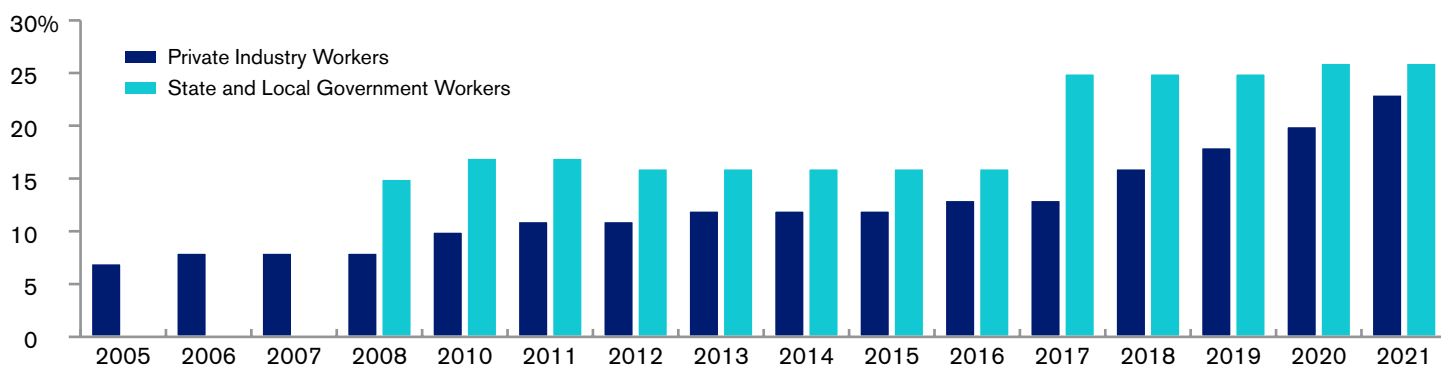


## Key statistics

### Access to family leave benefits

Only 23 percent of workers in the private sector have access to paid family leave benefits.

### Percent of Private and Public Sector Workers with Access to Paid Family Leave Benefits, 2005-2021



Source: [U.S. Bureau of Labor Statistics, National Compensation Survey](https://www.bls.gov/news.release/archives/natlcomp_08012022.pdf)

## What plan sponsors are doing to manage plans: implement benefits to support women's health

Providing a comprehensive suite of women's health benefits can reduce gender inequalities and improve health disparities between men and women.

During the past two years, women's access to critical healthcare has been challenged because of the pandemic. Improving coverage of and access to the following care for women can improve their overall health and well-being.

### Preventive services

During the first few months of the pandemic, breast and cervical cancer preventive screenings were 90 percent lower than historical averages. Breast cancer is the second most diagnosed cancer and the second leading cause of cancer

death among women in the U.S. each year. It's important that women adhere to preventive breast and cervical cancer screening recommendations because early-stage diagnoses are associated with better health outcomes.

Screenings for sexually transmitted infections (STIs) are important preventive services for women. STIs that are left untreated can cause health issues, like infertility.

Contraception is a critical preventive service for females. Access to and use of contraceptives is associated with better health and overall well-being, and with lower maternal and infant mortality rates. Contraceptives help prevent unintended pregnancies — which are estimated to account for about 50 percent of pregnancies in the U.S. — and reduce the number of abortions. Non-grandfathered group health plans must cover contraceptives without cost (in network) in all FDA-approved categories.

Plan sponsors should educate participants on the importance and availability of these preventive services.

## Fertility-related benefits

Fertility-related coverage should include benefits that cover all costs associated with infertility diagnoses, fertility-related procedures, such as in-vitro fertilization, egg freezing and egg donation, as well as adoption and surrogacy services. Fertility-related care costs thousands of dollars, which is cost-prohibitive for many participants. More than 75 percent of employees get these benefits through their employer. Plan sponsors can implement point solutions that specialize in fertility benefits. Vendors can help participants navigate care and provide financial and emotional support.

## Abortion care

It's essential that plan sponsors consider how the recent Supreme Court decision that overturned *Roe v. Wade* will impact the health, well-being, and finances of participants. See the compliance reminders section on the next page for more information on how plan sponsors can ensure access to safe abortion care.

Plan sponsors may wish to consider providing coverage for all expenses associated with surgical and medication abortions. Plan sponsors can improve access to abortion care by covering these services both in network and out of network, as well as by providing travel reimbursement to participants that may need to travel out-of-state for this care.

## Maternal care

Increasing coverage for maternal care can improve health outcomes for mothers and newborns. Plan sponsors should consider providing the following post-partum benefits.

### Depression screening

Maternal depression screening is a preventive benefit covered under the ACA. About one in eight women experience postpartum depression. It's important that new mothers are aware of this benefit and use it to get appropriate treatment.

### Benefits that address disparities in maternal health outcomes

Compared to other high-income countries, the U.S. has among the highest rates of infant mortality and maternal mortality. Social determinants of health, such as race/ethnicity, income level, type of insurance coverage, access to care and education level, contribute to disparities in maternal health outcomes. In rural communities, some women drive up to two hours for care. To address these inequities, plans should cover doulas and midwives, as well as establish community health worker programs that exclusively support pregnant women and mothers.

## Paid parental leave

Less than 30 percent of employers offer paid family leave, even though it can improve health and well-being of new parents. Additionally, paid family leave is associated with reducing the gender pay gap and retaining women in the workforce.

## Childcare

Improving access to and affordability of childcare is critical for supporting mothers, both financially and mentally. The high cost of childcare can deter some women from returning to work after giving birth. Plan sponsors can subsidize childcare to support postpartum care and to retain female talent.

## Mental healthcare

In the U.S., women are two times more likely to be diagnosed with depression and/or anxiety than men. During the pandemic, women reported declines in mental health and well-being at higher rates than men. Two of three caregivers in the U.S. are female, and caregivers have higher risk of developing physical and mental health conditions. Plan sponsors can support women's mental health by preserving and expanding access to behavioral healthcare via telehealth. Plans should also ensure that mental healthcare is affordable and equitable by adhering to the Mental Health Parity and Addiction Equity Act. Learn more about how family-building programs are inclusive benefits in our May 25 [insight](#).

## Compliance reminder: implications of Supreme Court decision that overturned *Roe v. Wade*

Plan sponsors need to consider the impact of this decision. They should review how their current plan covers benefits related to abortion, and work with legal counsel to evaluate current policies. Learn more about this in our June 24 [insight](#) and July 20 [webinar recording](#).

To discuss the implications for your plan of anything covered here, contact your Segal consultant or [get in touch via our website, segalco.com](https://www.segalco.com).

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