



BlueCross BlueShield
of Montana

WHITE PAPER

Driving health care and insight for women in the workforce.



**A HEALTHIER FUTURE FOR ALL
BEGINS WITH WOMEN.**





Women's health is central to so much.

Women's health is central to the health of our shared future. It's crucial to understand the connection between women's health, family health and the impact it has on the workforce. **Currently, women make up nearly 50% of the workforce and lend key talent to businesses.¹** Because of this importance, employers need to prioritize women's health, address gaps in care and work to provide the best resources possible.

Women need effective, comprehensive support throughout every stage of their lives. But given how broad in scope that journey is, and the fact that no two women are the same, it can be difficult to know whether every base has been covered by your benefits design. Read on to discover the multifaceted details within women's health, and just how central it is to so much.



Women at the center of gaps in cost and care.

Employers may be familiar with the concept of a “pink tax,” a term used to describe the higher prices women tend to pay for products marketed to them. But these price gaps extend far beyond products. Gaps also exist for women when it comes to their health — in both costs and outcomes. **Globally, women spend significantly more of their lives in poor health compared to men.**² Women visit health care professionals more often than men and the services they receive more often surpass the deductibles. This difference persists even when excluding maternity claims.³



KEY TERMS

ABSENTEEISM

When employees are not at work when they should be

PRESENTEEISM

When employees are at work but unproductive because of stress, illness or other reasons

BURNOUT

A state of emotional, physical and mental exhaustion caused by excessive and prolonged stress

When nearly half of the workforce is facing these issues, it comes at a real cost to organizations, whether through presenteeism, absenteeism, low productivity, burnout and/or talent loss. Designing a benefits plan with a strong network and virtual care options can help address these gaps and may come at a minimal cost to employers.

In fact, Deloitte Research found that the cost to employers to cover this actuarial value gap is less than \$12 per employee per year, or less than \$1 a month.⁴

These issues present significant challenges to women navigating their health, but this is only a cursory look at where they begin. No discussion about gaps in women's health care is complete without the mention of maternal health.

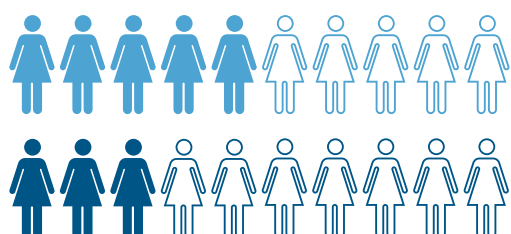


Mothers at the center of unbalanced care.

Women navigate care gaps across the full spectrum of their health journeys. But these challenges are amplified within maternal health. **Despite having one of the most advanced health care systems in the world, the U.S. has the highest maternal mortality rate among developed countries.**⁵ Many of these preventable deaths stem from the central problem of access to care. **35% of U.S. counties are maternity care deserts.**⁹ In fact, one in every 25 obstetric units in the U.S. closed their doors in the last two years, resulting in fewer choices, increased stress and greater travel times for those giving birth.⁶

These gaps in care extend beyond physical health complications, as well. Maternal behavioral health deficiencies are also a significant issue in the U.S. Thirty percent of mothers were never screened for mental health problems during or after pregnancy.⁷ Women of color are disproportionately affected by these issues, suffering from depression during pregnancy more often than white people: As many as 54% of Latinas and up to 28% of Black women in the U.S. have experienced pregnancy-related depression.⁸

Given the shortage of access to obstetrical services, gaps in care and the fact that designing the right benefits plan is crucial for employers in support of expectant mothers in their workforce. With a spectrum of care options in place, mothers can access high-quality, culturally appropriate care (virtually if needed) and be guided toward valuable community resources.



As many as **54% of Latinas** and up to **28% of Black women** in the U.S. have experienced pregnancy-related depression.



Women at the center of family health.

Every woman should have access to high-quality, health care, regardless of whether she has a family. But it is worth noting that women's health is always central to more than their own individual health; it's deeply connected to the health of the rest of their family. Women are usually responsible for the health care decisions of the entire household and prioritize coverage that will seamlessly apply to their family members. Offering strong benefits throughout every stage of a woman's life makes their decision process — and their satisfaction and retention as an employee — that much easier.

The physical and mental health of mothers directly translates to the health of their babies, often generations later.

But that's only the beginning of this connectivity between women and family health. The physical and mental health of mothers directly translates to the health of their babies, often generations later. **Children of those with maternal morbidity, for instance, are at higher risk for untimely death or chronic health issues like asthma, cardiovascular disease or behavioral health challenges.**¹⁰

Addressing this issue is more nuanced than offering a comprehensive benefits package. In addition to offering the right benefits to employees, employers should prioritize the cultural health of the workplace, ensuring that workloads are balanced, burnout is promptly addressed, and employees feel safe to communicate openly about behavioral health challenges as needed. Maternal stress alone can have an impact on their infants' gut microbiome as late as two years of age,¹¹ and prolonged or high maternal stress levels can affect a child's brain development, emotional regulation and stress response.¹²



Women at the center of business health.

When employers create a positive, culturally healthy work environment, it isn't just supporting the full health of their women employees in their workforce — it furthers organizational success by demonstrating the value of this crucial part of the workforce. Lack of appropriate benefits may drive women to experience mental health challenges at work, find new positions or leave the workforce altogether. In fact, 57% of employees have taken, or might take, a new job because another employer offered better reproductive and family benefits.¹³

Attracting and retaining female workers requires designing benefits that are appropriate for every stage of their lives. This includes designing benefits and encouraging overall support for the mature woman at work, an often overlooked segment of the workforce. Fifty-one percent of women want increased workplace accommodations for menopause.¹⁴ Some behavioral health challenges women may experience during this transition include irritability, low energy, sadness or difficulty concentrating, with as many as four in ten people affected.¹⁵ To provide mature women at work the care they need, employers should create an empathetic, open and supportive culture within the workplace and regularly remind employees of all the resources at their disposal — including Employee Assistance Programs that may provide additional behavioral health support.

We're here for you, so you can be there for them.

Driving the health of your business and your workforce means putting women's health at the center. Their wellbeing informs the health of so much more. We know you need real support to give them everything they need to be at their best. That's why we're here.

To learn more about how employers can embrace and uplift women's health in the workplace throughout the entirety of their journey, [check out our infographic](#) or reach out to a Plan representative.

- 1 U.S. Bureau of Labor Statistics, Employment Projections program data, 2024
- 2 McKinsey Health Institute, "Closing the Women's Health Gap: A \$1 Trillion Opportunity to Improve Lives and Economies," January 17, 2024
- 3, 4 Deloitte, "Closing the Cost Gap: Strategies to Advance Women's Healthy Equity," Deloitte.com, retrieved December 4, 2024
- 5, 10 The Commonwealth Fund, "Maternal Mortality and Maternal Care in the United States Compared to 10 Other Developed Countries," November 18, 2020
- 6, 9 March of Dimes, "Nowhere to Go: Maternity Care Deserts Across the US," 2024
- 7 AAMC Center for Health Justice, "From Pregnancy to Policy: The Experiences of Birthing People in the United States," retrieved December 4, 2024
- 8 March of Dimes, "Take Care of Your Mental Health During Pregnancy," July 22, 2022
- 11 Francesca R. Querdasi et. al., "Multigenerational Adversity Impacts on Human Gut Microbiome Composition and Socioemotional Functioning in Early Childhood," PNAS, July 18, 2023
- 12 AC Alves et. al., "Resilience and Stress During Pregnancy: A Comprehensive Multidimensional Approach in Maternal and Perinatal Health," The Scientific World Journal, August 13, 2021
- 13 Maven Clinic, "Maven's State of Women's & Family Health Benefits: How Fertility, Maternal Health, and Gen Z Are Transforming Benefits Decisions," 2024
- 14 Bonafide Health, "The State of Menopause 2024," HelloBonafide.com, retrieved December 4, 2024
- 15 Dr. Nazanin E. Silver, "Mood Changes During Perimenopause Are Real. Here's What to Know," The American College of Obstetrics and Gynecology, retrieved December 4, 2024