

Patty Starr & Craig Kurtzweil: Five steps employers can take to address Millennials' surprising health care trends

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Millennials and their children are experiencing chronic health conditions at unexpectedly higher levels than older generations and are utilizing medical resources in significantly different ways, according to a [white paper](#) commissioned by Health Action Council (HAC) and United Health Group (UHG).

These shifting trends are a signal for employers to address the evolving needs of Millennials and their families to better align with their healthcare preferences. Millennials, or those born between 1981 and 1996, depend more on the health care system and experience greater disease burdens than even their closest Generation X counterparts, who were born between 1965 and 1980. Not only are Millennials the dominant generation covered in employer health plans today, the U.S. Bureau of Labor Statistics projects that age group's labor force size will increase by nearly 4.5 million by 2029 - the largest gain for a single age group.[\[1\]](#)

Millennials far exceed utilization and treatment for today's dominant and costly medical conditions.[\[2\]](#)

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Diabetes - 106% more hospital admissions

Hypertension - 55% more emergency room and urgent care visits

Obesity – 31% more ER/UC visits and 29% more hospital admissions

Back disorders – 22% higher ER/UC visits, 46% higher admissions

Osteoarthritis – 36% higher ER/UC visits

Despite the health implications that result from generational disparities, the report offers pathways for employers to help improve early identification, intervention and access to care while helping to minimize medical spend. These include:

- **Understanding the health care utilization rates of Millennial employees and align benefits accordingly.**
 - Start by analyzing employee data – not only by generation – but also by market, gender, and any other available criteria. Then dive in to review a specific population to understand the root causes based on the unique needs of your employees.
- **Implement disease prevention and lifestyle modification programs to delay the onset of chronic conditions while continuing to manage high-cost claimants.**
 - Foster healthy living by meeting employees where they are. Promote fitness programs by providing access to fitness facilities as well as virtual fitness courses. Encourage healthy eating campaigns.
- **Educate employees on proactive and preventive solutions to avoid reactive emergency and urgent care.**
 - Since Millennials don't generally see a primary care provider, help them understand the best and simplest ways to enter the healthcare system. Educate them on the importance of immunizations and other forms of preventive care, such as blood pressure, diabetes, and cholesterol screenings.
- **Prioritize behavioral health by supporting employee mental health and encouraging balance through workplace and lifestyle best practices.**
 - Working conditions and environments are [a source of stress for many](#), so aim to provide a range of resources by offering opportunities for team members to help identify and solve workplace problems or taking steps to create a work culture that fosters a sense of social belonging.

- **Offer financial planning services and savings strategies for employees.**
 - High levels of financial stress can manifest through mental and physical symptoms, including anxiety, depression, high blood pressure and a compromised immune system. Offer financial planning services, student loan repayment benefits, education funding strategies and debt management education to help build staff knowledge and confidence over time.

Bottom line: a well-managed plan can help increase health literacy, reduce risk, and decrease expensive hospitalizations and emergency visits.

— Starr is president and CEO, Health Action Council. Kurtzweil is chief data and analytics officer, UnitedHealthcare Employer & Individual. Health Action Council is a not-for-profit organization representing large employers to enhance human and economic health through thought leadership, innovative services, and collaboration. UnitedHealthcare is dedicated to helping people nationwide live healthier lives by simplifying the health care experience.

[\[1\] U.S. Bureau of Labor Statistics; Accessed 5.3.23](#)

[\[2\] Millennials and their children: Significant health findings; Accessed 5.3.22](#)