



Insights

# Women's health: Challenges and solutions for employers

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**Women are essential to the economy, making up nearly half of the U.S. workforce. Just like their male counterparts, they face a unique set of health-related challenges that can affect their health, productivity, happiness and overall well-being.**

Many remain underserved by a healthcare system that isn't always best equipped to help them; consequently, women on average spend 25% more of their lives in poor health than men. By better understanding the health issues that women face—and considering potential solutions—employers stand to gain a healthier, happier, more stable and more productive workforce, with one study estimating that doing so could add \$1 trillion to the global economy.

First, let's explore the challenges that many women in the workforce face. Then, we'll explore how Skai Blue Cross Blue Shield can help employers provide better healthcare solutions to their female employees.



# Top health issues faced by women

## Underdiagnosis & misdiagnosis

Any discussion of women's health ought to start with an acknowledgment of their high rate of underdiagnosis. The consequences are real: high fatality rates of heart disease among women are mostly due to failure to spot women-specific symptoms. Endometriosis affects 10% of women and girls of reproductive age—but only two out of ten cases are diagnosed in the U.S., with an average time of seven years between the onset of symptoms and diagnosis (and even longer for Black women). And a 2023 study revealed that women with ADHD—whose symptoms present differently than they do in men—are typically diagnosed later in life than their male counterparts.

Breast cancer, which one in eight women will develop in their lifetime, is easiest to treat if caught early. However, the National Cancer Institute reports that screening mammograms miss about 20% of breast cancers, leading to delays in treatment and a false sense of security. While these issues remain a key concern of the medical field, employers can help move the needle by providing their female employees with access to high-quality preventive care, as well as women's health specialists and other specialized health solutions.



## Conditions disproportionate to women

Conditions that disproportionately affect women can also be harder to diagnose and more likely to be dismissed, including:

- **Autoimmune diseases.** Women account for 80% of people with autoimmune diseases, yet it takes an average of five years to receive a proper diagnosis, according to the American Autoimmune Association. Once diagnosed, eight out of ten patients with autoimmune disease say their condition has affected their work, with nearly two-thirds unable to work full-time.
- **Chronic pain.** As many as 70% of those who experience chronic pain are women, and the challenge of diagnosing conditions that cause it mean that some women can suffer for decades without any hope of a solution.

Employers who aim to find solutions that can help women navigate the oftentimes difficult road to diagnosis, as well as manage their condition, will see payoffs in the form of better health and boosted productivity.



## Reproductive health

Seventy-five percent of working women are of reproductive age and need support throughout all phases of reproductive health, from fertility and pregnancy through postpartum care. A woman's reproductive health can be negatively affected by a variety of workplace hazards such as chemicals (lead, pesticides, antineoplastic drugs), physical agents (ionizing radiation, noise), infectious organisms and demanding physical activities. And many occupations can pose a risk for women who are or hope to become pregnant. These challenges, along with high obesity rates and other environmental factors, mean that American women find it more difficult to conceive today than ever before.

Many of those who do successfully carry a child to term do so within a working culture without robust postpartum care. More than 25% of mothers return to work within two months of giving birth and approximately 10% return within four weeks or less, which can be physically and mentally challenging, especially for mothers who give birth via C-section or suffer from postpartum depression.

Additional physiological and hormonal transitions for women include perimenopause and menopause, both of which can lead to physical and emotional challenges, including an increased likelihood of developing osteoporosis and other illnesses. The experience is an uncomfortable one, physically and mentally. While their most common symptoms are manageable, the most effective treatments for perimenopause and menopause are not typically covered by insurance.

# 32%

of live births are C-section deliveries



Postpartum depression impacts up to 1 in 7 women

# Supporting postpartum workers

A study by the [Harvard Business Review](#) outlined four ways in which colleagues and managers can support women coworkers on their return from maternity leave:

→ **Support them as they navigate new rules**

Helping them identify and make sense of the reentry process and parental leave policies can help equip them for what they need to succeed professionally

→ **Create space for them to engage in motherhood-related responsibilities**

Providing access to adequate lactation spaces and encouraging healthy work-family boundaries can go a long way and help new moms feel like you understand and are there for them

→ **Validate their identity as a worker**

Celebrating a new mom's return to work and offering assurance that they are still an excellent and capable employee, and that the company values their input

→ **Celebrate their identity as a mom**

Simple gestures like asking a new mom how she's doing, asking to see pictures of her baby or describing your own parenting-related challenges can help them feel heard and validated

## Workplace and other stressors affecting women's health

Many work environments and tools are not built with women in mind, leading to downstream health effects from MSK injuries to poorly fitting body armor. In addition, the healthcare field, where 80% of employees are female, brings with it extremely challenging working conditions, including exposure to hazardous drugs, infectious diseases, high stress, emotionally charged situations and job burnout, according to the CDC. And sadly, 38% of all working women have experienced sexual harassment, an experience that can result in significant psychological effects, loss of sleep and weight gain, and other negative health outcomes.

Coupled with increased job burnout, at-home responsibilities make it difficult or even impossible for many women to successfully pursue a career. And approximately 80% of single-parent families are led by single mothers. Often referred to as the largest unpaid workforce, women are more likely than men to carry the double burden of paid work and care work for children and elderly parents, increasing their likelihood of burning out of the workforce altogether. Accordingly, employers who establish physically and mentally healthy working environments for women have the opportunity to boost employee retention, productivity and overall satisfaction.



# Health solutions to tackle disparity



**Although there is no silver bullet that will shrink the health gap faced by women, a shift in perspective and a willingness to use a broad variety of health solutions will allow us to work to resolve the complex mix of biological, cultural, social and economic factors that contribute to it.**

Skai Blue Cross Blue Shield is a new health plan that takes such an approach, always working to provide innovative solutions to help our members and support women's unique health needs.

Here's how:

### **Specializing in women's reproductive health**

Skai partners with leading women and family health company Maven to provide full-spectrum support, including fertility and family building, pregnancy loss, maternity and newborn care, parenting and pediatrics, menopause and midlife health. In addition, Skai case managers are available for 24/7 support throughout maternity, postpartum and newborn care, and pregnancy loss, and members enjoy access to OB-GYNs, doulas, lactation consultants, career coaches and more. Women with children can reach out at any time for 24/7 pediatric care parenting experts and special needs support, and those going through menopause have access to a suite of benefits to better their physical, emotional and sexual health.

### **Offering a wide range of mental health solutions for women and their families**

Mental healthcare can be invaluable for women who suffer from many of the conditions outlined above—like anxiety, postpartum depression and insomnia—as well as stressors like sexual harassment and burnout from balancing paid and unpaid at-home work. Accordingly, Skai offers virtual therapy and psychiatry for women of all ages for a comprehensive spectrum of needs.

When intensive support is needed, our care management team helps members making the transition to or from inpatient and residential outpatient care, supports them in the development of self-management skills and provides access to other important services and resources.

## Providing women with a fast and flexible primary care option

Skai provides options for virtual advanced primary care that allow women to visit a doctor from the comfort of their own home or office (and on their own time), helping them stay on top of their health amid their busy lives. Skai also provides members access to a network of more than 700 specialists who provide best-in-class second opinion expertise to confirm or refine diagnoses and treatment plans—a godsend for women with difficult-to-diagnose conditions like autoimmune diseases, among others.

## Offering a broad spectrum of health support

Skai partners with point solutions that understand the unique health needs of the female population—like Vori Health, experts in musculoskeletal (MSK) pain, and how it can impact women differently. We also partner with solutions that provide specialized support for female-dominant conditions like celiac disease and Crohn's, both autoimmune conditions. Altogether, our collection of deeply integrated point solutions provides full-spectrum health support for women's needs, including resources to help with wellness, weight management, mental health and more.



**87% of patients**

who use the expert medical opinion service experience an improvement in their treatment plan.

(Accolade Expert MD 2022 Book of Business)

## Providing chronic condition support

As mentioned earlier in this report, women spend 25% more of their lives in poor health compared to men. To work toward closing the gap, Skai case managers specialize in facilitating early detection, diagnosis and ongoing support for members with chronic conditions like diabetes, chronic obstructive pulmonary disease, coronary artery disease, asthma, renal disease and congestive heart failure. Each member will have the same case manager guide them throughout the case, ensuring a consistent and supportive healthcare experience.

## Providing personalized support with social work

Skai's robust social work team supports women in a variety of ways, including connecting expectant mothers to the right services, problem-solving for childcare challenges and screening for and intervening on cases related to domestic violence. Social workers provide each member with support tailored specifically to their needs. Thanks to Skai's partnership with the country's largest social care network, members can benefit from several programs that have been extensively vetted to ensure effectiveness and free or reduced-cost access.

## Employing data for better prediction and intervention

Typically, health plans use medical claims history to identify members in need of intervention. However new employees, or ones behind on their doctor's visits, lack claims data. This means that for many members, the first indication that they need health support could be when they end up in the ER with undiagnosed heart disease or an advanced stage of lupus.

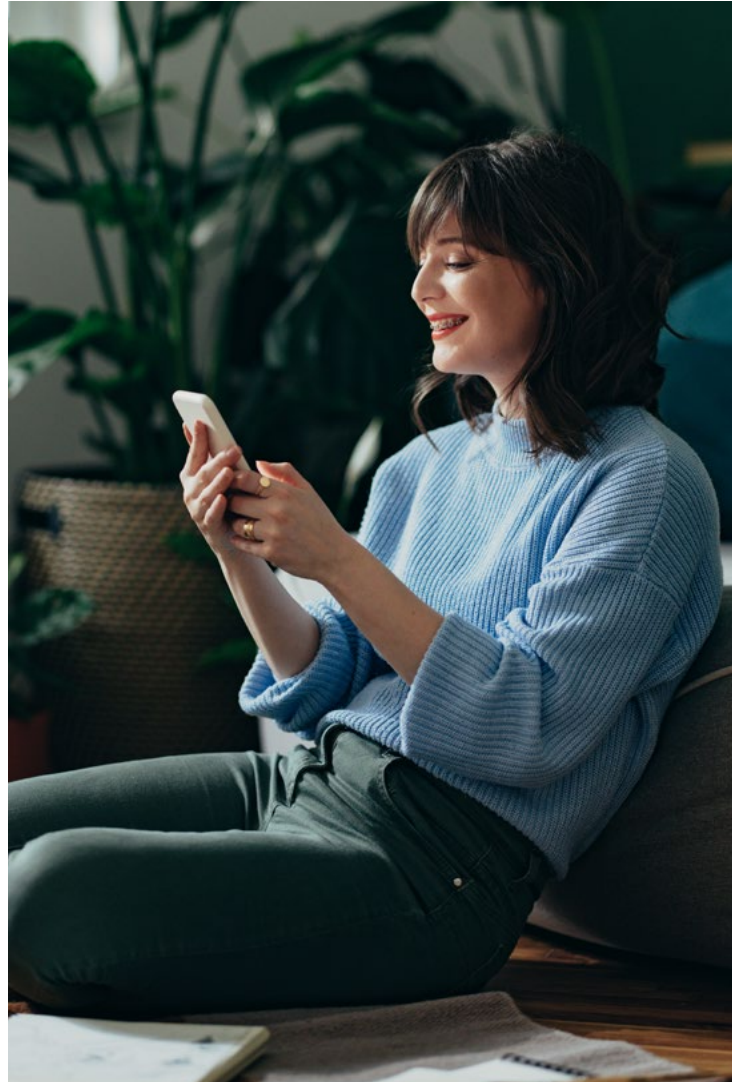
To intervene before a costly health event occurs, Skai Blue Cross leverages member data like social determinants of health, PCP status and risk level, providing crucial context about a person's environment, health and access to care in the absence of claims data. Then we pair that with advanced modeling to pinpoint members likely to benefit from intervention and proactively outreach with them to try to spark appropriate engagement.



## Offering guidance and care through a convenient solution

Eighty percent of family healthcare decisions are made by women, many of whom are already carrying the double burden of paid work and unpaid at-home work. To make these decisions as easy as possible, Skai's member navigation and advocacy platform Celeste helps members through easy-to-access tools, personalized outreach, guidance and care. They can use the app or contact a Celeste Care Advocate at any time to:

- View all their benefits, from medical to 401k
- View claims and get help with confusing medical bills
- Find high-quality, in-network providers
- Schedule appointments
- Get 24/7 support from a nurse
- Decide where to go for care
- Understand physician instructions
- Connect with the right solution partner



# 80%

of a family's healthcare decisions  
are made by women



## Final thoughts

At Skai, we recognize the vast potential to improve the lives of half the working population through a broad variety of healthcare solutions. This means a more proactive, holistic and member-centric approach to complex and everyday care management. We know that women face unique health challenges. Investing in solutions that specifically meet women's needs will improve not only their wellbeing and productivity, but also the economy and society as a whole. Improved women's health has positive ripple effects that can be felt by all. Healthcare gaps are good for no one—which is why Skai was made to be better for everyone, making new strides toward health parity with every innovation.





Skai Blue Cross Blue Shield is a new health plan purpose-built for national employers who expect more than the status quo. Skai draws on decades of experience solving the challenges of leading companies. Skai pairs this experience with the commitment to provide flexible, data-driven solutions tailored to the needs of each client and workforce.

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Ready to share Skai with your employees?  
Learn more at

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