

Closing Gaps in Women's Health Care: How Employers Can Help

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When people think of women's health, conditions like breast cancer, cervical cancer and pregnancy come to mind. However, women's health encompasses a wide range of diseases and conditions that are often overlooked. Women's health and well-being are far more complex than most realize. Unfortunately, it remains significantly misunderstood with many women feeling they receive inadequate care compared to men.

On average, a female will spend nine years of her life in "poor health" or disability, 25% more than her male counterparts. Poor health affects a woman's ability to live a healthy, happy life at home, within her community and work.¹ Employers have a vital role in helping bridge the gap between men and women's quality of care by ensuring benefit plans address the unique needs of women. By recognizing the ongoing challenges and conditions women face, employers can take proactive measures to foster a supportive, inclusive environment.

Where the gap began

Many inequities date back to the early days of medical research, where women were often excluded from clinical trials. Women were gradually integrated into testing until the late 1970s when the Food and Drug Administration (FDA) created a policy excluding all childbearing-aged women from phases I and II of clinical trials. The policy went as far as to recommend excluding women on birth control, those who were single or had sterile partners. It wasn't until 1993 that Congress passed a law requiring women to be included in clinical research.²

Take into consideration the American heart health crisis; although cardiovascular disease is the leading cause of death among U.S. women, only one-third of cardiovascular clinical trial subjects are female. Men and women often experience different symptoms, risks and medication side effects for the same conditions, reinforcing the need for more inclusive studies.³

While progress has been made to include women in studies over the last several decades, they remain severely underrepresented. Uncertainty remains about how certain diseases, conditions and risks affect women compared to men. Despite these gaps, several conditions that primarily affect women are not well understood. Employers should be aware of these conditions to maximize their benefit plans and effectiveness for all.

Key women's health issues impacting the workforce

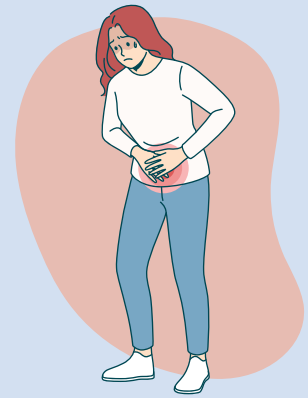


Postpartum depression (PPD)

Some women develop a longer and more intense form of depression after giving birth that goes beyond the “baby blues” called postpartum depression (PPD). Risk factors for PPD include a history of depression or anxiety prior to pregnancy, hospitalizations during pregnancy and lack of social support. It is estimated that one in eight women experience PPD within a year of giving birth. With approximately four million live births annually in the U.S., up to 500,000 women may be diagnosed with PPD each year.⁴

Various treatments for PPD are available, including cognitive behavioral therapy and medications such as antidepressants. The American College of Obstetricians and Gynecologists currently recommends selective serotonin reuptake inhibitors (SSRIs) as first-line treatment for PPD. SSRIs are not labeled for PPD but have been proven to be effective and safe.

In August 2023, the FDA approved Zuruvae (zuranolone), the first oral medication specifically for PPD. Taken once daily for a 14-day course, Zuruvae runs an average gross cost of approximately \$14K according to Employers Health's book of business. While the upfront cost of Zuruvae may appear exorbitant, it provides benefits over traditionally used SSRIs. It improves depressive symptoms quicker and only requires a short course which can lead to improved medication adherence.



PCOS and endometriosis

Two common conditions that affect millions of American women that are widely misunderstood are polycystic ovarian syndrome (PCOS) and endometriosis. Both conditions have unknown causes, means of prevention or cures. Despite their prevalence, these conditions often go undiagnosed for years, leaving many women to suffer in silence without proper treatment or support.

Endometriosis occurs when tissue similar to the lining of the uterus (womb) grows outside of the uterine wall. An estimated 6.5 million American women from ages 15 to 44 suffer from endometriosis. Endometriosis is characterized by various types of pain: extreme menstrual cramps, chronic lower back and pelvic pain, pain during and after intercourse, intestinal issues and painful bowel movements or pain when urinating, particularly during menstrual periods. Other common symptoms include bleeding or spotting, digestive problems and infertility issues.⁵

PCOS is caused by an imbalance of reproductive hormones, affecting 1 in 10 women of childbearing age with approximately 70% of women remaining undiagnosed.⁵ Common symptoms include irregular menstrual cycles, acne or oily skin, thinning hair or male-pattern baldness, weight gain or difficulty losing weight and excessive hair on the body or face. Many women with PCOS have other health conditions like Type 2 diabetes, high cholesterol and heart disease.

While there is no known cure for either condition, treatments, including hormonal contraceptives, are used to alleviate symptoms. These conditions can take an immense toll on a woman's overall quality of life and may impact a woman's self-esteem, ability to maintain personal relationships or ability to work. The emotional and psychological toll is evident, with studies showing that 26% of women with PCOS⁶ and 47% of women with endometriosis develop depression.⁷

With a lack of effective treatment options for these conditions, women may seek health care more frequently. Hospitalizations and physician visits comprised more than half of the direct costs associated with endometriosis; however, the costs from productivity loss were nearly three times higher.⁸ In PCOS, costs associated with diagnosis and treatment accumulated to \$6 billion in 2021. The excess costs associated with mental health disorders in women with PCOS were \$3 billion for depression, \$2 billion for anxiety and \$694 million for eating disorders.⁹ Without increased attention to diagnosis and treatment, the physical, emotional and financial burdens of these conditions will continue to weigh heavily on women and the health care system.



Menopause

Menopause commonly affects women between the ages of 45 to 60, with an estimated 1.3 million U.S. women entering menopause each year.

Menopause is a natural part of the aging process for women and is defined as the final menstrual period a woman will experience. It is usually confirmed after a woman has missed her period for 12-consecutive months. Other related symptoms include hot flashes, sleep disturbances, vaginal dryness, changes in mood and cognitive issues.

Based on results from a 2014 Yale study, women who experienced hot flashes had significantly more health care visits than those who did not, resulting in over \$339 million in additional spend.¹⁰ A Mayo Clinic study published in 2023 estimated an annual loss of \$1.8 billion from missed workdays due to menopause symptoms.¹¹ With women representing half of the U.S. workforce, employers cannot afford to ignore the impact menopause may have on employees.

Since menopause is associated with a decrease in estrogen production, typical treatment consists of hormonal replacement therapy (HRT). HRT mimics the female hormones estrogen and progesterone, helping to primarily relieve hot flashes as well as sleep disturbances, mood disorders and even helping to prevent bone loss, fractures and osteoporosis.¹² For menopause treatments in the first three quarters of 2024, we are seeing a total cost across the Employers Health book of business of \$9.8 million.

For individuals who may not be suitable candidates for hormonal therapies, such as those with a history of coronary artery disease, stroke, blood clots, or estrogen-dependent cancers, non-hormonal treatments may be more appropriate. While some classes of antidepressants (SRI/SNRIs) have been used off-label, Veozah (fezolinetant) is the only commercially available FDA-approved treatment of hot flashes secondary to menopause. This medication recently received approval in May of 2023 with an annual wholesale acquisition cost (WAC) of \$6,692. While HRT remains the gold standard, Veozah is a viable treatment option for those unable to proceed with HRT.

Encouraging testing and preventive care

Regular health screenings are crucial for maintaining good health, preventing diseases and detecting conditions early. The U.S. Preventive Services Task Force emphasizes the importance of regular screenings for the well-being of the American population. It is recommended for both men and women to receive regular health screenings with multiple, more frequent screenings specific to women.

Cervical cancer screenings: Pap smears are recommended every three years for women ages 21 to 29. It's recommended a combination of a Pap smear and HPV test be done every five years for women ages 30 to 65.

Mammograms: Per the American Cancer Society, women aged 40 to 44 have the option to start screening annually. It is recommended women aged 45 to 54 receive a mammogram every year. For women aged 55 or older, screenings can be conducted every other year or women can continue screening annually.

Bone density tests: Recommended for women at age 65 to detect osteoporosis, the weakening of bones.

Despite the acknowledgment of the significance of health screenings, many women in the U.S. have skipped or postponed recommended tests.¹³ Various barriers such as transportation issues, financial limitations and time constraints often contribute to this delay in care. By recognizing and addressing these obstacles in the workplace, the number of women receiving necessary health screenings could increase significantly.

Supporting your organization's women today and tomorrow

The significant gaps in women's health and well-being will not close anytime soon. As an employer it's important to recognize these disparities and conditions to be able to provide benefits that encompass your entire population. The Employers Health team is here to help you understand and address the unique health needs of women and to ensure all your employees and their families receive high-quality care.

TO LEARN MORE CONTACT
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