

LGBTQ+ Care Equity Challenges and Associated Costs



Our recent research highlights that healthcare disparities experienced by the LGBTQ+ community impact care avoidance and mental health. Of the employer-insured LGBTQ+ population, we found that:

- **35% avoid care** due to negative experiences¹
- **~40%** suffer from **anxiety or depression**¹

These effects impact a significant portion of employer populations and have a negative impact on cost of care:

- The LGBTQ+ community experiences **~2-2.5x higher costs** associated with ED and inpatient stays¹

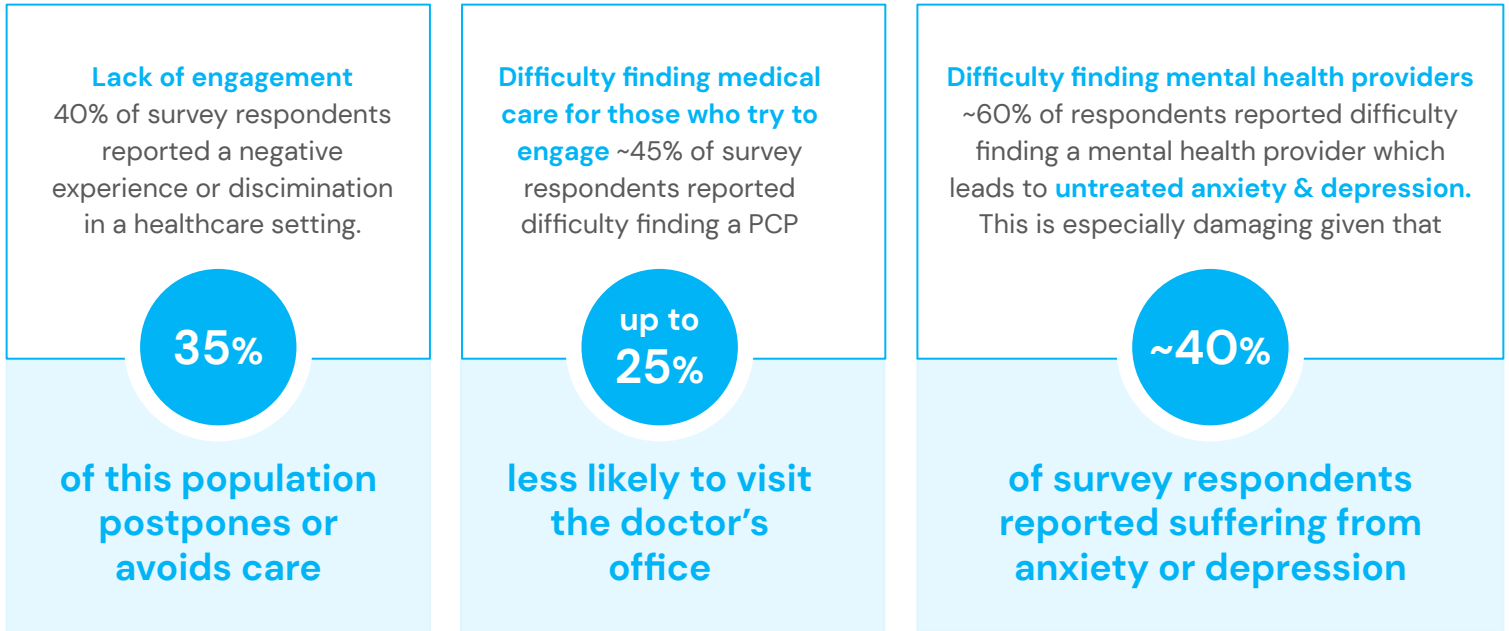
With nearly **8% of the adult population**² – including **20% of millennials**³ and **16% of gen Z**⁴ – identifying as LGBTQ+, there is real potential for negative health outcomes and increased costs.

For LGBTQ+ members, a one-size-fits-all approach doesn't work.

- Every employer wants to provide healthcare benefits that keep employees healthy, happy and productive while keeping costs in check.
- The traditional one-size-fits-all approach to healthcare doesn't work for the LGBTQ+ community.
- Even though about 15% of the U.S. workforce likely has direct or dependent-based LGBTQ+ health needs,² this community has long been excluded from traditional healthcare systems and does not get the care they need.
 - Providing the right benefits isn't enough – employers need to make it easy for employees to learn about and access those benefits, and to help build employee comfort and trust to engage or reengage with healthcare.
 - Only a few studies focus on the employed-insured LGBTQ+ population, and similarly, few studies highlight the cost of these disparities to individuals and self-insured employers.
- To address this research gap, we conducted a national study with over 1,500 LGBTQ+ employees from Fortune 100 companies to understand their healthcare experiences. The learnings reinforce the need to reimagine the healthcare benefits experience to meet the needs of this population.



Healthcare disparities cause sub-optimal healthcare engagement.¹



Poor health outcomes lead to higher costs for employers.¹



Interested in improving care equity for your LGBTQ+ employees and their families?

Contact us: enterprise@includedhealth.com | includedhealth.com/communities

1 Included Health Research Study 2020 and IBM MarketScan national claims data
 2 Human Rights Campaign. [Press release](#), 2021.
 3 CAP, 2020
 4. [Gallup](#), 2021