

Benefits Insights

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4 Key Women's Health Trends Impacting Employer-sponsored Coverage



As the workforce evolves, so do employer-sponsored benefits to meet changing demands. Women make up nearly half of the U.S. workforce and are among the highest users of healthcare services. Recent trends in women's healthcare benefits continue to change how both employers and employees view employer-sponsored health coverage.

Employee demand for more comprehensive women's health benefits, including fertility, family building, maternal care and menopause, has risen in the last few decades. After all, health benefits can be the most powerful drivers, enabling employees to access care, support career continuity and promote long-term well-being. When those benefits align with women's actual health experiences across their careers, businesses can also see measurable outcomes, such as higher retention rates, enhanced productivity, reduced presenteeism and improved healthcare cost control.

As employers recognize the need to expand benefits offerings to encompass women's whole-life health, it's crucial that employers understand the landscape of women's health. This article examines significant shifts in women's health trends and their implications for employee benefits.

The Evolution of Women's Health Benefits

Historically, employer-sponsored coverage has treated women's health primarily through a pregnancy lens: prenatal visits, delivery and a brief postpartum window. This approach reflected both the limitations of the time and a narrower understanding of how health needs intersect with working life.

As worker demand increases, women's health is driving change in workplace wellness. Today, employers recognize that pregnancy is one phase among many in a woman's health journey. A framework that accounts for every stage of life includes:

- Preconception and fertility planning
- Pregnancy, high-risk maternity care and postpartum recovery
- Menstrual health and reproductive conditions like endometriosis
- Midlife transitions, including perimenopause and menopause
- Chronic conditions that disproportionately affect women, such as autoimmune disorders, cardiovascular disease and mental health conditions

These initiatives reflect a growing recognition that women's health needs are not niche, but, in fact, integral to workforce well-being. Women across generations are looking for access to women's health, including fertility benefits, menopause support and everything in between.

A whole-life benefits approach is crucial for both organizations and employees. When women lack access to appropriate care, this may result in missed workdays, extended recovery times, higher complexity claims and even turnover. Broader women's health support reduces delayed or fragmented care, minimizing claims costs over time, and it improves engagement across multiple workforce generations. Ultimately, prioritizing these benefits sends a clear message about an organization's values, attracting and retaining candidates and employees.

Key Women's Health Trends

The following four trends in women's health are impacting employer-sponsored coverage and employee benefits:

1. Fertility and Family-building Benefits

Family-building benefits are becoming increasingly popular with employees across the country, as they support the unique and complex ways individuals and couples create their families. In fact, the Centers for Disease Control and Prevention reports that 1 in 8 couples have trouble getting pregnant or sustaining a pregnancy, making expensive fertility treatments such as in vitro fertilization (IVF), egg freezing, surrogacy support and other types of inclusive reproductive care necessary for family building. As such, employee demand for related benefits is encouraging employers to include them in their offerings.

According to Maven, 2 in 3 employers plan to invest in family health benefits over the next three years, a 44% increase compared to 2024. This demonstrates that fertility and family-building benefits are no longer considered a specialty perk; they are becoming standard in employer offerings as a recruitment and retention tool.

2. Maternal Health

Millennials, those born between 1981 and 1996, make up the largest segment of the workforce, about 36%, many of whom are entering peak fertility and maternal health years. Maven reports that maternity costs have risen 50% over the past decade, and over half (57%) of benefits leaders report that high-risk pregnancies have increased healthcare costs for their organizations. Research from benefits company Progyny shows that appropriate and timely care results in 61% fewer high-risk maternity journeys, illustrating how prenatal and pregnancy support reduce long-term maternal risk and claims costs. However, widespread gaps in care access and education persist.

Because delayed care during pregnancy escalates complications, drives up costs and increases the chances of an extended recovery, benefits that efficiently connect employees to the right providers are essential. These benefits can allow employees to easily navigate care and receive early intervention for a smooth pregnancy.

Forward-thinking employers can offer other perks/benefits that set them apart from the competition by supporting women holistically. Benefits that extend through postpartum recovery and the return-to-work transition, including mental health screening, doula services, lactation support and care navigation, improve both retention and long-term productivity.

3. Menopause and Midlife Care

Women in menopause account for nearly 30% of the U.S. workforce, yet this condition is one of the most underserved areas in employer-sponsored benefits. Menopause typically occurs between the ages of 45 and 55, and perimenopause can begin eight to 10 years sooner. Overall, the menopausal transition can last a significant portion of a woman's career. Symptoms, including hot flashes, sleep disruptions, cognitive difficulties, mood changes and joint pain, can affect work performance and productivity and lead to presenteeism, absenteeism or even turnover. In fact, a Mayo Clinic study estimated that menopause symptoms cost employers \$1.8 billion annually in lost work time.

As women of Generation X (Gen X), those born between 1965 and 1980, experience perimenopause and menopause, they are more vocal than previous generations about needing more information and medical care. According to The Menopause Society, fewer than 20% of primary care physicians in the United States receive formal training on menopause. As a result, patients often receive misdiagnoses and a frustrating sense that "everything is fine." Many Gen X women are speaking up, advocating for treatment options like hormone replacement therapy. The advocacy from these employees is driving market demand for menopause care and benefits. Additionally, in 2025, Rhode Island became the first state to mandate workplace accommodations for menopause, setting a precedent that could signify a broader trend at the state and local level.

A vast majority (84%) of women want more menopause support from their employer, but a 2024 Mercer report found that only 15% of organizations currently offer menopause-specific benefits. Therefore, employers that are proactive in offering menopause-related benefits can gain a competitive advantage in attracting and retaining seasoned employees.

4. Changes to Legal Landscape

Legal developments are also driving the implementation of women's health benefits. A February 2025 executive order directed federal agencies to develop policy recommendations to expand IVF access and reduce out-of-pocket costs. In October 2025, the White House announced drug pricing reforms for fertility medications. Federal guidance issued in fall 2025 clarified how employers can offer fertility benefits as "excepted benefits" outside traditional group health plans under current regulations. In May 2026, federal agencies proposed an additional pathway for stand-alone fertility benefits to provide employers with more options for providing this coverage. Moreover, states continue to expand fertility benefit mandates, with over 20 states now requiring some level of fertility coverage under private insurance, though requirements vary widely by state and plan type.

Federal legislation is also addressing postpartum challenges. Only 32% of HR leaders say all or nearly all employees return to work after parental leave, likely because work interferes with family responsibilities. Combatting this, the Providing Urgent Maternal Protections for Nursing Mothers Act (or the PUMP Act), which requires that employers provide a private, nonbathroom space for reasonable breaks to express breast milk, extended federal lactation rights to 9 million more workers. Federal measures such as this can encourage postpartum employees to return to work.

In addition, many states have implemented new or updated leave laws in 2026. This has expanded access to family and sick leave for women across life stages. Many other states also plan to expand leave laws in the near future, highlighting that accommodations for women's health aren't going anywhere.

How Employers Can Support Women's Health

It's clear that employers are encouraged to invest in their employees amid the growing recognition of women's health needs and the demand for related benefits. To support women in the workforce, employers can consider the following benefits strategies:

- **Design benefits around life stages.** Instead of offering benefits for isolated events, such as pregnancy, employers should provide benefits across entire life stages to support women's health throughout their careers. This means encompassing preconception, pregnancy, postpartum, parenting and menopause periods into a benefits strategy. Integrated women's health platforms can help with this by reducing fragmentation, lowering administrative burden and improving the employee experience.
- **Focus on preventive care.** Employees who take full advantage of covered preventive care benefits are more likely to achieve good health outcomes. Early identification of fertility challenges, high-risk pregnancies and menopause-related conditions leads to earlier, less costly interventions.
- **Offer mental health benefits.** Mental health support is another critical consideration that should be embedded across all stages. Fertility-related grief, postpartum depression and menopause-related anxiety are underdiagnosed and undertreated in most benefit programs. These mental health issues may cause more serious conditions and expensive claims over time.
- **Encourage utilization.** Frequent communication and simplified navigation are crucial for benefits utilization. Employers should proactively communicate benefits by life stage so employees know what's available before a need arises. Regardless of which benefits are offered or how many, employees disengage when they are hard to find or use, or when they don't know about them.
- **Track outcomes.** Enrollment numbers and claims volume alone don't reveal whether benefits are working. Employers can consider how best to track benefits utilization, return-to-work rates and employee satisfaction alongside utilization data. Artificial intelligence-enabled analytics can help identify trends in utilization, gaps in access and opportunities for earlier intervention.

Ensuring employees can easily access and utilize benefits is just as important as designing appropriate benefits packages. By streamlining information and frequently communicating these benefits, employers can increase employee satisfaction and ensure their healthcare needs are met.

Conclusion

The landscape of women's health has shifted fundamentally. Savvy employers will adapt their benefits accordingly to support their employees' needs. In turn, employers that monitor how trends impact employer-sponsored healthcare are likely to make decisions that help manage long-term healthcare costs and equip the organization to improve attraction and retention efforts.

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