

Condition Snapshot

Musculoskeletal disorders

Musculoskeletal (MSK) disorders are a leading cause of disability worldwide,¹ but a whole-person approach to managing these conditions may help ease the pain and boost productivity.



Definition

- Limitations in mobility and dexterity caused by pain, stiffness and/or swelling in muscles, bones, joints and connective tissues

Trend

- 6% increase in MSK conditions among UnitedHealthcare members from 2023–2024³
- 8% rise in MSK care costs per member each year⁴

Causes⁵

- Injuries
- Other chronic conditions, such as arthritis, obesity⁶ and cardiovascular disease⁷
- Overuse, frequent exertion and repetitive motion
- Poor posture

40%

of U.S. adults experience MSK conditions²

“Supporting musculoskeletal health in the workforce isn’t just about compassion — it’s a smart investment in the well-being and productivity of every team member.”

Dr. Rhonda Randall

Chief Medical Officer, UnitedHealthcare Employer & Individual

Growing pains

More and more Americans are living with MSK conditions that significantly impact mobility, quality of life and ability to work.

Who




Most common in:³



Most common diagnoses among UnitedHealthcare members:³

- 1 Back pain**
- 2 Osteoarthritis**
- 3 Other tissue conditions**

How

-  **Physical impacts** including chronic pain, mobility limitations, fatigue and sleep disruption
-  **Mental health issues** such as anxiety, depression and social isolation⁸
-  **Financial strain** due to medical costs, absenteeism and early retirement

How much

\$40.51

average cost per member,
per month for employers³

\$10.25

average out-of-pocket cost
to members per month³

\$381B

estimated annual medical
expenses of U.S. adults
with MSK conditions²

Strategies for employers

The challenges posed by chronic MSK conditions are significant. The good news is that employers can use effective whole-person health strategies for managing MSK that can both help improve employee health and control costs.



Provide access to specialized care: Physical and occupational therapy, chiropractic care and digital solutions (available through **UHC Hub™**) can offer targeted support.



Equip and educate your workforce: Offering educational content, ergonomic support and access to an office gym (or a discounted gym membership) may help reduce risk factors, such as obesity and poor posture.



Offer advocacy support: Advocates can help educate members about less-invasive treatment options and help them find quality, cost-effective providers.



Promote healthier choices: Programs like **UnitedHealthcare Rewards** allow employees to earn rewards for walking, cycling, tracking sleep and more, which may help strengthen their body and prevent or lessen the impact of MSK issues.



Evaluate surgical care options: Ensuring that employees who need surgery have access to ambulatory surgery centers and Centers of Excellence (COEs) within their network may lead to quality health outcomes and reduced costs.

**Learn how UnitedHealthcare supports
a whole-person health approach >**



¹ Musculoskeletal health. World Health Organization, July 2022. Available: <https://www.who.int/news-room/fact-sheets/detail/musculoskeletal-conditions>.

² The State of Musculoskeletal (MSK) Care Report. Hinge Health, January 2025. Available: <https://www.hingehealth.com/for-organizations/state-of-msk-report-2025>.

³ UnitedHealthcare book of business, 2024.

⁴ Hinge Health book-of-business claims data analysis based on a sample of over 46 million commercially insured population in the United States in 2017–2022 (2023).

⁵ Musculoskeletal Pain. Cleveland Clinic, Aug. 15, 2024. Available: <https://my.clevelandclinic.org/health/symptoms/musculoskeletal-pain>.

⁶ Cardiovascular health linked to musculoskeletal disorders. The University of Utah, June 6, 2023. Available: <https://attheu.utah.edu/science-technology/link-between-cardiovascular-health-disorders-such-as-carpal-tunnel/>. Accessed: June 10, 2025.

⁷ Obesity as a risk factor for musculoskeletal injury during manual handling tasks: A systematic review and meta-analysis. Science Direct, Aug. 2024. Available: <https://www.sciencedirect.com/science/article/pii/S0925753524001383>.

⁸ Mental health among patients with chronic musculoskeletal pain and its relation to number of pain sites and pain intensity. BMC Musculoskeletal Disorders, 2022. Available: <http://bmcmusculoskeletdisord.biomedcentral.com/articles/10.1186/s12891-022-06051-9>.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as

part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.