

Trends

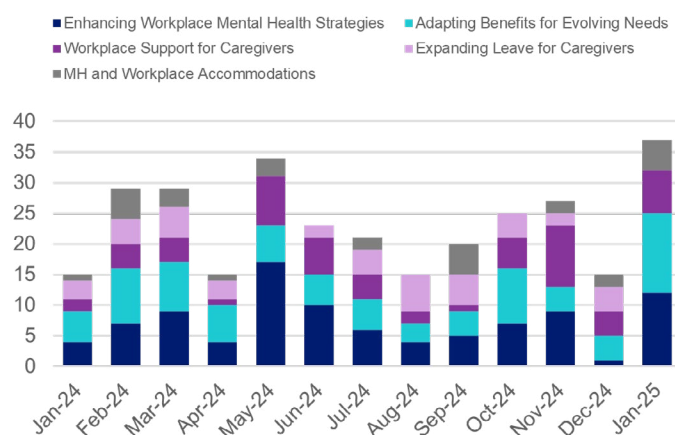
Statistics and Strategies for Health Plan Sponsors

Second Quarter 2025

Key statistics

To understand the current landscape of trends in how organizations are supporting cognitive health in the workplace, Segal analyzed news coverage between January 2024 and January 2025. Over the year, enhancing workplace mental health strategies and adapting benefits for evolving needs to boost well-being, retention and productivity have dominated the conversation.

Trends in Supporting Employees' Cognitive Health



Source: Segal news analysis, January 2024 – January 2025

Cognitive health in the workplace: strategies for prevention and support

As people live longer, many are choosing to work for years beyond traditional retirement age. That trend is a concern for organizations because the risk of mild cognitive impairment and dementia increases with age. A recent [report](#) projects 42 percent of people between the ages of 55 and 95 will develop dementia.

Organizations are recognizing the importance of supporting employees at risk of dementia. People with dementia often have multiple co-morbidities and higher rates of

hospitalizations and ER visits. They may also have behavioral health symptoms.

Organizations are also supporting those caring for loved ones with dementia, who often face mental, physical, emotional and financial burdens. For those caring for people with dementia, navigating care can be difficult. [Research](#) from Harvard Business School estimates 73 percent of employees have some form of caregiving duties, which can affect their work-life balance as they manage multiple responsibilities.

According to a [report](#) from the Lancet Commission, nearly half of dementia cases worldwide could be prevented or delayed by addressing 14 modifiable risk factors throughout an individual's lifetime, including: vision loss, high cholesterol, less education, head injury, physical inactivity, smoking, excessive alcohol consumption, hypertension, obesity, diabetes, hearing loss, depression, infrequent social contact and air pollution. Support is crucial for preventing and managing cognitive decline, which can have significant implications for both the employees' well-being and the overall productivity of the workforce.

The GUIDE Model

The [Guiding an Improved Dementia Experience \(GUIDE\) Model](#) is a voluntary nationwide community-based care delivery model launched by the Centers for Medicare & Medicaid Services in 2024 to support people with dementia and their unpaid caregivers. The model aims to improve quality of life, reduce caregiver burden and to help individuals with dementia remain in their homes and communities for as long as possible.

This model provides care coordination, caregiver support and respite services. The program is available for Medicare beneficiaries with dementia still living in the community who are not enrolled in Medicare Advantage or Program of All-Inclusive Care for the Elderly (PACE) programs.

The model uses an alternative payment methodology to support comprehensive dementia care with monthly capitation rate ranging from \$65 to \$390. Monthly rates vary depending on the duration in the program, complexity of the beneficiary's needs and whether the beneficiary has a caregiver. There is an additional \$2,500 respite care amount per beneficiary available for family caregivers.

GUIDE aims to address key drivers of poor-quality dementia care and can be life changing.

Technology makes a difference

Technology can support individuals with dementia and provides valuable tools for caregivers, enhancing the quality of care and overall well-being. Memory aids, such as apps for memory exercises, daily reminders and cognitive games, help maintain cognitive function. Safety and monitoring tools, like GPS tracking apps and devices, ensure caregivers can keep track of their loved ones' locations, providing peace of mind if they wander.

Additionally, medication management apps offer reminders for taking medications, which is crucial for managing health conditions and preventing complications. Routine management apps help organize daily routines with visual and auditory reminders for tasks and appointments. Social engagement platforms provide content specifically designed for people with dementia. Large picture phones with pre-programmed numbers for easy communication and sensor-based technology to ensure a safer home environment can provide great safety support.

Plan sponsor strategies

Addressing cognitive health in the workplace requires a comprehensive approach, including prevention strategies, supportive programs and effective treatments. Plan sponsors can help mitigate the impact of dementia on their workforce through:

- **Health and wellness programs.** Implement prevention approaches that aim to decrease risk factors earlier and keep them low. Promote brain health through wellness programs that include activities like mental exercises, physical fitness and healthy eating.
- **Education and awareness programs.** Offer workshops and seminars to educate employees about dementia, its early signs and ways to support those affected.
- **Flexible work arrangements.** Allow flexible hours, remote work options and caregiving leave to help employees balance work and caregiving responsibilities.
- **Caregiver support.** Take a fresh look at caregiver benefits that your people can use for an aging parent with dementia, which is likely to be a well-received benefit. Provide resources and support groups for caregiver employees, including respite care services. Explore digital solutions that ease caregiving burdens by offering 24/7 access to coaching, resources, medical referrals and social interactions.

- **Financial planning assistance.** Provide financial planning resources to help employees manage the costs associated with dementia and respite care.
- **Employee assistance programs.** Provide access to counseling and support services for those dealing with dementia-related issues, either personally or within their families.
- **Insurance benefits.** Enhance health insurance plans to cover dementia-related treatments (e.g., new drug therapies) and support services. The GUIDE program encourages the development of a community-based, wrap-around model that can be extended to other populations.

Compliance reminder

Executive order on IVF

Plan sponsors should look for the policy recommendations from the White House on protecting access to in vitro fertilization (IVF) and aggressively reducing out-of-pocket and health plan costs for IVF treatment. While the recent executive order does not require any action by health plan sponsors, it may signal efforts to require more expansive coverage options for assisted reproductive technology. As such, plan sponsors may want to determine how expanding access to IVF can be reflected in their employee benefits strategy. In addition, plans should continue to evaluate the cost implications related to adding IVF coverage, along with cost and value considerations related to comprehensive family-building benefit packages best suited to their population.

Learn more in our [February 25, 2025 insight](#).

To discuss the implications for your plan of anything covered here, contact your Segal consultant or [get in touch via our website, segalco.com](https://www.segalco.com).

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