

Uncovering the Impact of Menopause on Female Members

Analyzing the Effects of Menopause Symptoms and Treatments

Menopause is a natural stage in a woman's life when menstrual periods stop permanently, typically occurring between the ages of 46 and 55. The transition leading up to menopause is called perimenopause, and the stage following it is known as post menopause.

While menopause is a normal part of aging, it's also linked to several high-cost health conditions, including heart disease, Type 2 diabetes, breast cancer, and mental health disorders.

A recent Mayo Clinic study found that menopause symptoms—such as hot flashes, sleep disturbances, and mood changes—contribute to an estimated \$1.8 billion in lost work time annually, with total related healthcare costs reaching \$26.6 billion in the U.S. alone.

Using Certilytics predictive modeling capabilities, this TRENDS Report looks at:

- The number of menopause-aged female members of a given population
- Menopause-related symptoms and associated treatment costs of the population
- How this effects your business today and the impact this might have on your female members and your bottom line in the future.

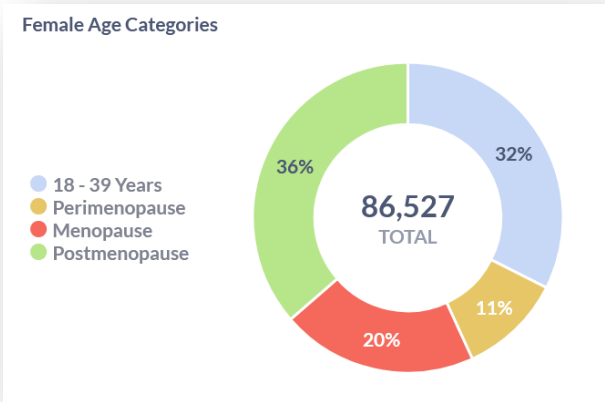
Methodologies

- **Menopause-Aged Female:** Female members who are between the ages of 46 and 55, which is the typical age range for the onset of menopause.
- **Menopause Diagnosis:** Includes claims associated with ICD-10 code N95, which captures symptoms related to the natural end of a woman's reproductive years—such as hot flashes, night sweats, mood changes, and other common experiences.

Time Periods: April 2024 - May 2025 over April 2023 - May 2024. Unless otherwise noted, the metrics listed below are from April 2023 - May 2024 (most current)

What the Data Shows

Women in the postmenopause (age 56+) are the largest subset of the female population at 36%. This is reflected in the allowed PMPM by age group, with postmenopause women also accounting for the highest PMPM at \$1,231.66. Year over year, we see the allowed PMPM for the menopause population rising, while the members/1000 has declined overall.



Hormone Replacement Therapy and Non-Hormonal Therapy

Women experiencing menopause have a variety of treatment options to manage symptoms, these include Hormone Replacement Therapy (HRT) - sometimes referred to as Menopause Hormone Therapy (MHT) - and Non-Hormonal Therapies (Non-HRT).

- HRT replaces declining hormones like estrogen and progesterone to relieve symptoms.
- Non-HRT manages symptoms without hormones, this can include new drugs such as Veozah which work to reduce moderate to severe vasomotor symptoms.

While effective, emerging Non-HRTs can cost \$550–\$600/month, compared to just \$20–\$50/month for HRTs.

The data below shows the costs associated with menopause-related therapies for a representative population.



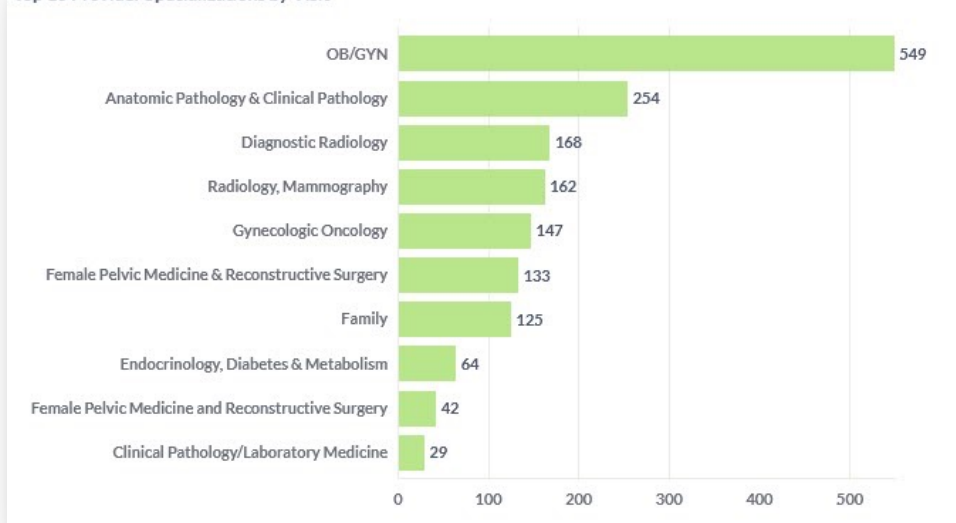
Other Conditions and Reasons for Provider Visits

Menopause has been linked to many other high-cost conditions. The reports below offers insights into:

- The top 10 conditions women in a specific population are experiencing while going through menopause along with the associated costs.
- The top 10 providers by specialty that women within a specific population are visiting to manage these conditions.

Top 10 Core Conditions			
Symptoms ^	Utilizers	Allowed	% of Allowed
Obstructive sleep apnea	1,016	\$732,934	31.4%
Menopausal and female climacteric states	874	\$136,891	5.9%
Palpitations	631	\$481,204	20.6%
Insomnia, unspecified	232	\$41,546	1.8%
Postmenopausal bleeding	231	\$270,895	11.6%
Unspecified menopausal and perimenopausal disorder	182	\$24,735	1.1%
Tachycardia, unspecified	154	\$29,832	1.3%
Bradycardia, unspecified	145	\$34,643	1.5%
Sleep apnea, unspecified	100	\$34,455	1.5%
Major depressive disorder, single episode, unspecified	94	\$61,254	2.6%

Top 10 Provider Specializations by Visit



Menopause and Heart Disease: Certilytics Predictive Modeling

Menopause increases a woman's risk for heart disease. This is primarily due to the decline in estrogen levels. Early menopause further elevates this risk.

These reports estimate the total predicted savings for menopause-aged female members at risk for heart disease where high costs could be avoided or mitigated through earlier clinical interventions.



Menopause and Heart Disease - Expected Opportunity by Model ...	
Clinical Onsite Model ^	^ Expected Savings
Coronary Artery Disease Onset	\$48,525
Stroke Onset	\$19,911
Heart Attack Onset	\$5,280
Total	\$73,716

From Action to Awareness: Menopause Support

Menopause deserves greater awareness, understanding, and practical support to ensure women can thrive both personally and professionally.

After analyzing your female members population, you may want to consider the following supportive actions:

- Implement a menopause point solution program to help support members experiencing menopause symptoms.
- Encourage members to utilize existing benefits, such as an Employee Assistance Program (EAP).
- Establish a clear and inclusive menopause policy showing your organization's commitment to supporting your menopause population.

DID YOU FIND THESE MENOPAUSE INSIGHTS VALUABLE?

Connect with our team today to better understand the effects of menopause symptoms and treatments on your female members and your business.

