

A closer look at developing career pathways

Case studies

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A closer look at developing career pathways

Globalization, automation, the rise of information technology and an aging population continue to influence a service-oriented economy in the U.S. and have generated a high demand for hiring in industries such as health care, technology, business and professional services.

To meet the growing demand of these evolving industries, innovative workforce partnerships and programs are emerging focused on building scalable solutions to upskill and reskill talent. Career pathways training is a primary component of modern-day workforce development. The approach adapts to the distinctive and evolving needs of individuals and employers, providing a flexible framework to connect education, training and job placement that leads to successful career and economic advancement. [Career pathways models](#) can effectively address skilled talent shortages in high-demand industries like health care, and increase employment, earnings and retention of individuals.

UnitedHealth Group's experience collaborating with a variety of partners – including community-based, national, public and private – to co-develop and fund career pathway programs has generated learnings and insights that can serve as a blueprint for scaling and replicating programs that create bi-directional value for individuals, hiring employers and local economies. This series of case studies complements UnitedHealth Group's thought leadership paper [Expanding and Empowering the U.S. Health Care Workforce](#) and is designed for reuse in stakeholder briefings, policy dialogues and employer partnership conversations.

The case studies included within this release showcase how cross-sector partners are building career pathways that quickly connect people to work, stackable credentials and advancement in high-demand roles, especially in health care. Each case highlights a practical model (program design, financing and partner roles), reports early results, and surfaces policy and purchasing implications upon which leaders can immediately take action.

Background: Career pathways provide building blocks for career advancement

Career pathways are a structured approach to professional development that incorporate education, training, experiences and support services to help individuals advance in their chosen occupation or industry. They achieve better results than traditional workforce development programs in terms of industry-specific employment and essential skills, providing a set of flexible building blocks designed to meet both individual needs and employer demands to help individuals progress their careers from entry-level positions to higher-paying and more specialized roles. See figure 1.

[Career pathways training has been shown](#) to greatly increase educational progress and industry-specific employment. Initial credentials earned often become a path for [more than a third](#) of certificate earners reenrolling in college and stacking credentials. A majority of those who stack credentials go on to earn a degree, with 71% earning an associate's degree and 9% earning a bachelor's degree. Additionally, job-specific training combined with individualized career counseling has helped individuals to [earn 20% more on average](#) than other workforce development participants. Individuals who stacked credentials in higher level nursing and allied health careers have [earned nearly 50% more on average](#).

A closer look at developing career pathways

Integrated learning	Combines basic skills, such as English language, employment, and digital skills, with job-specific skills training to build relevant knowledge for specific careers.
Wraparound support services	Support individuals with career counseling, financial literacy, child care, transportation and other resources to address barriers to success and career advancement.
Aligned to employer and labor market needs	Pathways developed in partnership with employers to match job training to the skills needed and develop a talent pipeline for current and future job opportunities.
Work-based learning	Individuals gain real-world knowledge through internships, apprenticeships, and on-the-job training to bridge learning with hands-on experience.
Stackable credentials	Individuals earn certificates, credentials and degrees along the way, building on the previous levels to support job placement and career advancement.
Multiple entry and exit points	Individuals may join pathways training at any stage based on previous education and experience, allowing the flexibility to begin, pause or return later for further training and advancement.

Figure 1. Better results achieved to help individuals progress their careers by providing a set of flexible building blocks designed to meet both individual needs and employer demands.

To provide context for the following case studies, it is important to recognize the distinct approaches and service models of Goodwill Industries International (GII) and Jewish Vocational Service (JVS). Both organizations provide workforce development services for individuals, regardless of their background, who are 18+ years of age seeking skill training, job placement, and career advancement. Programmatic design differs, but both organizations have been successful in advancing their objectives.

Goodwill delivers a broad spectrum of workforce development services in communities across the U.S. through expanding job training, employment support, and high-demand career pathways. The Goodwill Opportunity Accelerator (OA) framework is designed to rapidly connect jobseekers to employment and provide wraparound supports that address barriers such as childcare, transportation and financial literacy.

In contrast, JVS is a national organization focused on creating access to employment and economic mobility in local communities through specializing in vocational training and outcomes-based programming.

JVS often leverages innovative financing models to drive measurable results in specific high-demand sectors such as the innovative career pathways model that JVS Boston developed.

JVS Boston's Pay for Success initiative and Goodwill Industries' Opportunity Accelerator were selected as case studies for their embodiment of next-generation workforce development models, which prioritize both individual and systems-level impact. These initiatives transcend traditional job placement paradigms by integrating comprehensive wraparound services to address structural barriers to employment, such as language access, education and credentialing gaps, and social drivers of work. Their design reflects a deep understanding of the multifaceted nature of economic mobility, positioning participants not only for immediate employment but also for sustained career advancement. What distinguishes these models is a consistent ability to reach job seekers in communities across the country and outperform industry benchmarks for placement and retention, offering compelling evidence that strategic program architecture coupled with holistic support can catalyze durable, scalable workforce outcomes.

Case study #1: Goodwill Industries International Opportunity Accelerator

Initiative design

Goodwill Industries International (GII), in partnership with UnitedHealth Group, expanded Goodwill Opportunity Accelerator® (OA), a workforce development framework across 25 states and 37 local Goodwill organizations. The OA model quickly connects jobseekers, regardless of background, who are 18+ years of age to entry-level roles in high-demand sectors like health care and technology while providing rapid-cycle credentialing (typically 12–15 weeks) and ongoing career navigation. Goodwill works closely with employers to co-design training tracks that align with real workforce needs, ensuring participants earn industry-recognized credentials and have direct pipelines to job placement.

Over a three-year period, UnitedHealth Group invested \$4.7 million to enable initiatives to expand job training, employment services, and high-demand career pathways for thousands of people seeking stable work and career advancement. Through the OA we have expanded access to education, job training, digital skills, and wraparound support services to all job seekers. This includes addressing barriers to employment, such as childcare, transportation and financial literacy tools. In addition to contracts with private-sector organizations, like UnitedHealth Group, Goodwill also leverages funding from their retail stores, philanthropic grants and government funding streams to sustain their career programming.

Rapid employment is central to the OA strategy, recognizing that stable work improves physical and mental health outcomes. Evidence shows that rapid placement is key to [helping protect people from adverse health outcomes](#); people who are employed report better physical and mental health, while those who are unemployed report worse health and are increased risk for chronic conditions. Because OA emphasizes experiential and work-based learning, enabling quick intake, skill assessment, and alignment of individual interests with career pathways training and support, the model supports both immediate job placement and long-term career growth and mentorship, helping participants build sustainable futures.

Strategic drivers

The OA initiative is grounded in the recognition that economic opportunity and health outcomes are deeply interconnected. UnitedHealth Group and Goodwill understood that individuals who are unemployed or working in unstable, low-wage jobs are far more likely to [experience poor health and face barriers to care](#). With the U.S. workforce rapidly evolving and critical sectors like health care facing persistent shortages, there was an urgent need for scalable, inclusive career pathways available to all jobseekers to quickly reskill and upskill individuals for new roles. OA is designed to address these challenges by providing a comprehensive, whole-person approach, combining rapid job placement, credentialing and supportive services to help people achieve financial stability and better health outcomes. By partnering with employers and leveraging data-driven strategies, Goodwill aims to build sustainable talent pipelines, reduce disparities and empower individuals to advance in their careers. The Goodwill partnership reflects UnitedHealth Group's commitment to empowering jobseekers to enter and advance in high-impact careers with flexible and supportive resources and strengthening the health care workforce in communities through career pathways training.

Case study #1 (continued)

Key outcomes

Initial program implementation results (January 2024 – June 2025)

The OA approach has delivered measurable early results in expanding access to career pathways and supporting jobseekers facing barriers, effectively helping participants achieve both employment and economic stability. Key outcomes to date include:

15,000+

More than 15,000 placements achieved

- Over **59,000** individuals received Opportunity Accelerator services across **25** states.
- **1,625** placed in health care focused jobs.
- **Over 1,000** industry-recognized, stackable credentials earned.
- **Thousands** of additional participants received personalized support to meet their unique career goals.
- **50%** of participants received supportive services (e.g., childcare, transportation, uniforms, tools).

The initiative's early outcomes are leading indicators of longer-term workforce development goals, including:

- high rates of job retention due to job-specific training;
- career advancement opportunities because of stackable credentials and career pathways;
- increased benefits and wages earned; and
- greater efficiency of public and private sector financial investment in workforce development.

Drivers of program success for replication

Labor market and program design

Conduct regional analyses to include collaborative input from health systems and care providers to choose two or three entry roles with clear advancement ladders (e.g., specific health care or technology roles) and role requirements to tailor training based on their hiring needs. Deploy a structured career pathways framework with flexibility to meet individuals' goals and rapid placement learning pathways that enable career progression and higher earning potential.

Employer partnerships

Co-design training with employers and formalize pipelines to employment through Memorandums of Understanding (MOUs) that outline screening and interview expectations, document wage progression and advance policy updates that standardize credentialing and reimbursement for community-based roles (e.g., community health worker, doula).

Wraparound services

Provide comprehensive support for jobseekers through a streamlined intake and assessment process, followed by rapid job placement. Emphasize a 12-15-week credentialing pathway that integrates job-readiness training, digital skills, English as a Second Language (ESL) when needed, and job-specific training and certification. Embed career navigation as a core element, leveraging certified career navigators and offering wraparound supports – such as transportation, childcare, financial coaching, and necessary equipment – to ensure participants succeed in workforce development programs.

Multi-sector partnerships

Align resources and funding from the public and private sectors to ensure program sustainability and responsiveness to better meet the needs of communities. Formalize collaboration through shared governance and data sharing, and co-design solutions with employers, workforce boards, education partners, health and human services, and community-based organizations. Use pooled funding to scale services tightly linked to local labor-market demand.

Case study #2: Maycomb Massachusetts Pathways Program

Initiative design

UnitedHealth Group's investment in the Massachusetts Pathways to Economic Advancement (MA Pathways) program – through Maycomb Capital's Community Outcomes strategy – demonstrates the power of cross-sector collaboration in driving economic mobility. The initiative utilizes a Pay-for-Success (PFS) financing model, in which the Commonwealth of Massachusetts pays the service provider, Jewish Vocational Services, based on measurable outcomes which is a departure from typical fee-for-service government contract structures. However, when the government pays for outcomes that occur at a future date, service providers may need upfront working capital to administer their programs. In this case, JVS utilized upfront working capital from Maycomb Capital and several other private capital providers.

While PFS may be a viable approach for a wide range of organizations committed to improving social outcomes, it is particularly well-suited for mission-driven entities with a strong capacity for data collection; robust, evidence-based programming; operational flexibility; and a strong interest in PFS to scale program delivery. This model brings together public, private and philanthropic partners – including the Commonwealth of Massachusetts, Jewish Vocational Service (JVS Boston) and Social Finance – to deliver vocational training in high-demand sectors like hospitality and health care.

PFS offers several key benefits, including:

Risk-sharing

Government pays as outcomes are achieved, and upfront private capital providers share in the risk if outcome achievements fall short.

Better data and accountability

Service providers are incentivized to gather better data and deliver services that generate measurable results for participants because they are paid based on the outcomes achieved.

Performance management and flexibility

Service providers can adapt or tailor their program to meet the needs of the communities they are serving in real time as they evaluate performance data.

Scalability

Successful models can be expanded with confidence in their effectiveness.

JVS combines industry-specific instruction with language and literacy training, job search support and academic preparation, enabling different participants to secure employment, advance careers and pursue higher education. JVS's contract with the Commonwealth ties payments to measurable results such as increased earnings. The initiative has led to an average annual income boost of over \$20,000 for participants of the health care track – highlighting its effectiveness in scaling workforce solutions and fostering economic advancement. While the initial PFS program concluded in 2023, JVS Boston continues to deliver the program through four distinct tracks that are offered to individuals who are 18+ years of age, regardless of background, based on their goals, career stage and level of English language proficiency. See Figure 2.

Rapid Employment focuses on helping participants secure immediate employment by combining language and literacy training instruction with job search assistance to quickly stabilize participants' financial situations.

Occupational Skills Training prepares individuals for jobs in high-demand industries such as health care and hospitality by integrating industry-specific training with language support and career services, equipping participants with the skills needed for sustainable employment.

English for Advancement (EfA) serves English Language Learners (ELL) who can spend longer in English classes and are seeking employment or career advancement by offering employment-focused English classes, career coaching and job readiness training. The track has demonstrated strong wage gains among participants.

Bridges to College supports adults who aspire to pursue post-secondary education by providing academic preparation, coaching and assistance navigating the college admissions process.

Figure 2. JVS Boston delivers the program through four distinct tracks offered to individuals based on their goals, career stage and level of English language proficiency.

Case study #2 (continued)

Strategic drivers

The program was designed in response to persistent barriers faced by community members in the Greater Boston Area, especially those with limited English proficiency (LEP) seeking stable employment and opportunities for economic mobility. The Commonwealth recognized the need for a scalable, evidence-based, community-oriented solution to address skilled talent shortages in critical sectors, as well as the untenable waitlist for ELL services. By leveraging private capital as seed funding through a PFS model, the initiative ensured the Commonwealth's budget was leveraged appropriately and efficiently to support a workforce development program while it proved measurable impact. The collaborative effort boosted financial stability, strengthened the workforce and advanced regional economic growth. The program's structure reflects a commitment to cross-sector collaboration, fiscal responsibility and replicability, providing a blueprint for other states to improve workforce outcomes through innovative financing and community-based service delivery.

Key outcomes

MA Pathways demonstrated significant success in increasing economic mobility and stable employment in Greater Boston, as well as strengthening the talent pipeline in critical, in-demand sectors. The program's outcomes-based approach led to measurable improvements in earnings, job placement and career advancement for participants. Following the completion of the PFS program, JVS successfully secured an outcomes-based contract with the Massachusetts Department of Elementary and Secondary Education that extended the EfA initiative beyond its original scope. The expanded contract scope provided JVS with an additional \$10 million in funding to enhance rapid reemployment services, some of which was used to support the continuation of EfA.

Participants in the program experienced meaningful economic gains, including:

90%+

Over 90% of participants placed in jobs after completing JVS programs

- An average wage increase of 7%.
- A \$2,478 increase in annual earnings.

These results highlight the effectiveness of the program's multi-track approach, focused support, and impact of outcomes-based funding in aligning incentives and driving individual and community-level impact. Importantly, the program demonstrated that interventions designed to increase individuals' wages also benefit the state by increasing the tax base, generating revenue that can offset the cost of service delivery expenses. By aligning government funding with verified outcomes, the initiative ensured that resources were directed toward interventions that delivered outcomes and tangible economic benefits to both the individual and the state, along with cost savings.

Case study #2 (continued)

Drivers of program success for replication

Labor market alignment

Deep understanding of the local community and labor market ensures programming is aligned with employer expectations and participants are prepared for available roles, prioritizing those with clear advancement potential. Local insight helps identify gaps in the talent pipeline and informs the selection of entry-level positions that lead to longer-term career advancement.

Program design

Effective programming contextualizes a curriculum based on program focus (i.e., rapid employment, occupational training, or long-term academic mobility). Equally important is the inclusion of dedicated career coaches who serve as critical connectors between learners and employers, helping translate skills into employment outcomes and ensuring training leads to careers for participants. At the core of success is a coordinated effort to establish regional provider networks, secure upfront capital, and implement governance and data systems that support continuous learning and replication.

Public-private collaboration

A partnership between a large, impact-oriented collective – including the Commonwealth of Massachusetts, JVS or Social Finance – and investors – such as Maycomb Capital or UnitedHealth Group – that exemplifies how cross-sector collaboration can align incentives around expanding access to employment and strengthen economic opportunity. States can tailor their approaches depending on existing infrastructure, whether by building on existing PFS frameworks or adopting alternative outcomes-based funding models.

Overall policy considerations for developing career pathway programs

Meeting the scale and complexity of modern-day workforce challenges requires coordinated, cross-sector solutions that align public, private and community partners around shared outcomes. Goodwill's Opportunity Accelerator approach and Maycomb's Community Outcomes strategy demonstrate successful programs that can be replicated; employer-informed training pathways, wraparound supports and financing approaches that reward measurable outcomes. These partnerships and programs offer a blueprint for scalable, person-centered solutions.

Specific actions and investments at the state and federal level will further expedite speed-to-market in scaling and replicating of successful career pathways programs. These considerations include, but are not limited to:

- Foundational infrastructure and early investment
- Program design and governance
- Employer engagement and demand alignment
- Workforce entry, advancement and retention

Foundational infrastructure and early investment

Technical assistance and data infrastructure

Public sector investment in streamlined data infrastructure and specialized technical assistance is key to verifying outcomes, minimizing administrative burden and fostering continuous learning. Formal data-sharing agreements and a shared metrics platform enable consistent performance tracking and support scalable, evidence-based program improvement. In parallel, allocating funding for specialized technical assistance to support organizations – especially those new to outcomes-based contracting – in understanding the risks, benefits, and operational requirements of outcomes aligned models is essential to increase adoption of outcomes-based financing such as PFS.

This includes:

- Hosting workshops and webinars on the fundamentals of outcomes aligned contracts.
- Providing one-on-one consulting to help workforce development providers assess readiness and build capacity.
- Offering tools and templates for risk assessment, cost modeling and outcome verification.
- Facilitating peer learning networks to share best practices and lessons learned.

Overall policy considerations (continued)

Flexible funding strategy aligned to outcomes

Flexible funding from the public sector is essential to enabling the early-stage scaling of outcomes-based initiatives, allowing organizations to invest in foundational infrastructure, building capacity and establishing data systems before outcomes are realized. This front-end support is particularly important for programs implementing new models of service delivery, data sharing and performance tracking, especially those integrating with provider systems or electronic platforms to verify outcomes and enable billing to payers. Outcomes aligned contracts that tie funding to verified results such as job placement, wage gains and credential attainment ensure capital is reserved for high-performing programs. States with PFS experience or interest can align payments with validated outcomes, while others may adopt milestone-based disbursements within traditional grants to maintain accountability with reduced administrative complexity. Maintaining flexibility in metric alignment ensures incentives are structured to prioritize the best outcomes for individuals. States with PFS interest can adopt several financing mechanisms to support outcomes-based programming, including:

1. success payments;
2. outcomes funds;
3. social impact bonds; and
4. milestone-based disbursements.

In health care, **integrating data sharing between community-based organizations and health care providers in electronic medical records (EMRs) and health information exchanges (HIEs)** is essential for enabling billing, monitoring clinical outcomes, and advancing value-based care models to promote long-term sustainability of team-based care and care extenders (e.g. community health worker, doula) in the workforce.

Program design and governance

Collaborative governance and sustainability

Local governments should consider establishing a formal collaboration framework across states to promote consistency in workforce development program design, performance metrics and replication strategies. Aligning with best practices and lessons learned reduces fragmentation and simplifies engagement for national employers and organizations. As programs demonstrate consistent success, participating states should transition to more flexible funding and oversight models that preserve accountability while enabling innovation and reducing administrative burden. Contracting should tie payments to verified outcomes, whether through PFS models or milestone-based disbursements within traditional grants, ensuring incentives are structured to prioritize the best outcomes for individuals.

Employer engagement and demand alignment

Employer engagement for co-creation

Local governments should explore employer engagement through the entire continuum of workforce development, including co-creating workforce development programming to build out robust job placement pathways and apprenticeship program creation. Building a diverse and committed employer network is key to ensuring consistent demand for talent, facilitating cross-sector collaboration and creating scalable, sustainable pathways to employment. A strong employer network enhances program relevance, responsiveness to labor market needs and long-term impact by anchoring workforce initiatives in real-world hiring practices, all while incentivizing participation through mechanisms such as government wage subsidies, taxes, or preferred vendor status.

Workforce entry, advancement and retention

Expand certification and reimbursement

Federal government-sponsored frameworks and guidelines should be considered for standardized credentialing programs and fee schedules that establish baseline principles at the national level while allowing states flexibility in implementation. This includes credentialing for licensed clinicians within interdisciplinary teams and for non-clinician providers, such as community health workers (CHW's), doulas and peer support specialists. In parallel, promotion of expanded certification and reimbursement should be considered by encouraging states to adopt consistent payment approaches for non-clinician and community-based roles (e.g., CHWs, doulas) and broadening access to rapid-cycle certification programs to accelerate workforce entry and advancement in high-demand roles. Recent changes in reimbursement mechanisms illustrate the feasibility of these efforts while preserving state-specific adaptations.

Louisiana - CHWs (Medicaid managed care)

Louisiana's Medicaid managed care program requires plans to cover CHW services for members with chronic conditions, pregnancy, or unmet health-related social needs. CHWs must either complete a state-recognized training curriculum approved by the Louisiana Community Health Worker Workforce Coalition (a short-cycle pathway) or document 3,000 hours of CHW experience, a pragmatic certification/experience standard that eases entry while ensuring competency.

California - MediCal

California's Medicaid managed care program, is expanding access to doula care by requiring commercial health plans to cover doula services starting Jan. 1, 2025. This follows the addition of doula services as a MediCal benefit in 2023, and significant reimbursement increases in 2024 through Targeted Provider Rate Increases (TRI). This policy shift is expected to drive increased demand for doulas statewide, creating urgent workforce development needs to train, certify and support a growing pool of providers.

Conclusion

These case studies illustrate the transformative potential of innovative career pathway models in addressing the evolving needs of individuals, employers and communities. By leveraging cross-sector partnerships, flexible program designs and outcomes-based funding, these initiatives have demonstrated measurable emerging improvements in employment, earnings and career advancement. As workforce needs continue to evolve, the lessons learned from Goodwill's Opportunity Accelerator and the Massachusetts Pathways to Economic Advancement Program offer a blueprint for scalable, person-centered solutions that can be replicated across different geographies. Continued investment in data infrastructure, technical assistance and collaborative governance will be essential to sustaining and expanding these efforts. Ultimately, advancing career pathways is not only a strategy for economic mobility, but also a critical lever for strengthening the workforce and improving community well-being nationwide.

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