

Expanding and empowering the U.S. health care workforce

The impact of U.S. health care workforce capacity challenges

The U.S. health care system is facing a critical and escalating crisis driven by widespread staffing shortages, rising patient demand, an aging workforce and insufficient talent pipeline.

Shortages – not having the right number of people with the right skills in the right place at the right time – are especially severe in primary care, maternal health, behavioral health, long-term care and within rural communities.¹ Consulting firm Mercer predicted by the end of 2025, the U.S. will have shortages of approximately 446,000 home health aides, 95,000 nursing assistants, 98,700 medical and lab technologists and technicians, and more than 29,000 nurse practitioners.² Meanwhile, the Health Resources and Services Administration projects a shortage of 187,130 full-time equivalent (FTE) physicians across all specialties in 2037.³ And almost half of the country's working physicians are 55 years old and older, according to the American Medical Association, with 35% reaching retirement age in the next five years.⁴

National trends indicate an escalating imbalance between service demand and workforce availability has intensified chronic stress and poor work-life balance among practicing health care professionals.⁵ Even before the COVID-19 pandemic, health care workers endured long hours, high-pressure environments and emotional exhaustion.

These challenges not only compromise individual health care practitioner well-being but also diminish the quality of patient care and create inefficiency within the delivery system. Reduced access to primary care may drive patients to more expensive emergency care facilities, elevating costs and impacting affordability.^{6,7} This further amplifies broader inequities in health care access and outcomes, disproportionately impacting populations that already experience health challenges, including pregnant women, rural communities and complex populations inclusive of individuals managing chronic conditions and older adults.

Rural communities are especially impacted by higher rates of chronic disease, preventable hospitalizations and mortality – particularly in maternal and mental health. The scarcity of local providers forces many patients to travel long distances for basic services, delaying care and worsening outcomes. The prevalence of chronic illnesses among younger people and children has also grown over time, with more than 40% of school-age children and adolescents having at least one chronic health condition.⁸

The current workforce faces intense pressure, with burnout both fueling and resulting from staffing shortages. Over half

of U.S. physicians and residents report symptoms linked to burnout, including anxiety, depression, absenteeism, and higher attrition.⁹ The stress is only exacerbated by insecure employment, limited pathways for long-term career growth, and compensation that may not constitute a living wage.

Maternal health

- By 2030, the U.S. will face a shortage of approximately 5,170 obstetricians.¹⁰
- More than one-third of U.S. counties lack adequate obstetric care, leaving over 2.2 million women of childbearing age without essential services.¹¹

Rural health

- As of September 2024, over 60% of Health Professional Shortage Areas are in rural areas, impacting primary care, nursing, dentistry, and social work.¹²
- Nearly 3 million Americans reside in areas lacking both health care and reliable high-speed internet, creating barriers for patients in predominantly rural areas to access care virtually or communicate through patient portals.¹³
- More than 10% of women in rural areas travel over 100 miles to receive essential services.¹⁴

Complex populations with chronic conditions

- By 2030, 1 in 5 Americans will be aged 65 or older, driving a surge in demand for health care services, especially within chronic condition management, long-term care, and mental health support.¹⁵
- More than 76% of U.S. adults have at least one chronic condition, and many have multiple.¹⁶

Expanding the health care workforce and enabling clinicians to more exclusively focus on patient care will enable a more efficient health care delivery system, but it will require focused, coordinated solutions delivered by both the private and public sectors. These efforts should include workforce pipeline development, retention strategies, policy reforms, and investments that support providers' well-being and promote equitable access to care. Equally important is the creation of clear pathways for long-term career advancement, ensuring the sustainability and upward mobility of lower-wage health care roles within the broader workforce. Research demonstrates that good jobs are a driving force for an individual's long-term health and well-being. When individuals have access to well-paying, secure employment with a stable income, benefits and opportunities for upward mobility, they are better positioned to access other basic needs such as housing, food and health care. Good jobs improve overall quality of life and long-term economic vitality for all.

Cross-sector collaboration leading to increased health care workforce capacity

Expanding the health care workforce should be a comprehensive, multi-sector effort that starts with early exposure to the industry and continues with professional development, advancement and retention. Such initiatives should also intentionally leverage a blend of local and remote career offerings to create opportunity for individuals living in under-resourced communities to enter and remain in health professions supporting their local community. Cross sector collaboration – including engaging education, public health, private industry, and community organizations – is essential to designing and sustaining these solutions, ensuring alignment with local needs and maximizing impact. These collective strategies are essential to strengthen the capabilities of the broader health care system through community-based approaches to improve patient outcomes and health care professionals' experience.

UnitedHealth Group's commitment

By collaborating with community organizations, workforce groups, academic institutions and other partners, UnitedHealth Group is enabling the health care system to work better for everyone by expanding the capacity of a more resilient and well-prepared health care workforce capable of meeting the evolving needs of patients and communities.

UnitedHealth Group has demonstrated a sustained and intentional commitment to strengthening the health care workforce ecosystem in three fundamental ways: investing in future health care professionals; developing career pathways; and empowering workforce advancement.

Since 2020, UnitedHealth Group has committed over \$156M in direct and facilitated investments in expanding and empowering the health care workforce, engaging over 27,000 students in health care career journey exploration, helping nearly 5,500 individuals join the industry or advance their careers, and enabling more than 150,000 learning engagements annually in continuing education and resources to enhance their skillsets.

Investing in Future Health Care Professionals

- Encouraging over 27,000 students in 4th-12th grade to explore health care professions through the MindIgnite!® career journeys program.
- Funding scholarships for more than 2,400 students, to date, pursuing careers as physicians, nurses, mental health providers and pharmacy professionals through Optum Rx and the United Health Foundation's \$100 million commitment to supporting the health care workforce.
- Partnering with academic institutions across 3 states and growing to design and deliver value-based care curriculum to equip fourth-year medical students with emerging industry knowledge and skills.

Developing Career Pathways

- Enabling job placement in higher-paying health care careers for nearly 2,200 individuals through investment in community-based career training and apprenticeship programs for in-demand roles.
- Creating over 760 new direct care and health care administration positions through impact investments in community health centers in underserved communities.
- Establishing reimbursement and payment structures for non-clinician providers – such as doulas – to support access and workforce sustainability.

Empowering Workforce Advancement

- Supporting 135,000 clinical learner engagements in 2024 with health care continuing education activities through Optum Health Education.
- Advancing the education of 400 nurse practitioner learners through clinical placement in 44 states as part of the MSN-NP program at Capella University.
- Providing access to mental health resources and burnout preventions tools to nurses nationwide through the American Nurses Foundation to reduce attrition.

UnitedHealth Group's experience collaborating with a variety of partners – community-based, national, public and private – has generated learnings and insights that can enable other organizations to successfully engage in similar partnerships to expand and empower the health care workforce, therefore creating a more efficient and effective delivery system.

Investing in future health care professionals

Financial barriers are among the most significant obstacles to entering health care professions.

Beyond high tuition costs for medical, nursing, and allied health programs, students also face expenses for textbooks, exams, clinical attire, and unpaid rotations, which limit their ability to earn income during training.

Student loan debt is a major concern, especially for those from low-income backgrounds who may be discouraged from pursuing health care careers due to the long-term financial burden. Limited access to scholarships and financial aid further compounds the long-term financial burden, discouraging many from pursuing these professions.

These financial pressures not only restrict entry into the field but can also influence career choices, steering professionals away from lower-paying specialties or underserved areas.

- **\$243,438:** Average medical student's total student loan debt upon graduation¹⁷
- **\$28,917:** Average student loan debt for registered nurses with a Bachelor of Science in Nursing in 2021¹⁸

As formal education becomes more expensive, it is critical for organizations to commit to financially supporting individuals seeking to enter the direct care workforce through scholarships and loan forgiveness programs.

Recognizing these barriers, UnitedHealth Group has proactively implemented solutions that reduce financial obstacles and support career advancement for individuals entering the health care field.

UnitedHealth Group is also taking the lead integrating leadership development and value-based care (VBC) principles into medical and allied health education to equip future professionals with the tools to navigate complex systems, lead interdisciplinary teams and drive innovation in patient care. Learning topics such as population health management, care coordination and cost-effective clinical decision-making not only enhance clinical acumen but also foster strategic thinking and systems-level leadership – positioning graduates to take on influential roles and advance health care transformation.

Example 1

In 2023, the United Health Foundation expanded its commitment to strengthening the health care workforce through the launch of the Health Care Scholars United program. This nationwide initiative is part of a 10-year, \$100 million commitment aimed at supporting 10,000 current and future health care professional scholars by 2033. The program provides scholarships and support to individuals pursuing or advancing clinical credentials such as nursing, behavioral health and allied health professions. Complementing this effort, Optum Rx introduced a dedicated scholarship program to support pharmacy students, addressing critical workforce shortages in pharmacy and ensuring a pipeline of skilled professions to deliver medication management and patient care services.

Although still early within the 10-year commitment, these initiatives have already provided \$15M in critical financial support and enabled over 2,400 students across 48 states to pursue health care careers.

Example 2

In fall 2024, UnitedHealth Group, in partnership with University of Minnesota Medical School, developed and launched a value-based care elective course for fourth-year medical students. The course teaches students the fundamentals and the skills to successfully incorporate VBC during their residency programs and in their future clinical practices. By gaining an understanding of health care's operational, administrative and financial aspects, students will be well prepared to navigate and help lead in a system increasingly focused on value over volume.¹⁹

This collaboration led UnitedHealth Group to explore expanding and scaling to additional medical schools such as the University of North Dakota, where a value-based care elective focused on rural health care was launched in fall 2025.

Developing career pathways

Research shows that early exposure to workforce development for health care professionals – through internships, apprenticeships, mentorships and career programming – significantly increases the likelihood of future employment and access to family-sustaining wages.²⁰

These opportunities are especially impactful for jobseekers, helping them gain credentials, develop professional networks and envision long-term career paths in health care.

However, access to these opportunities varies, and addressing social drivers of health – such as transportation, social support, financial constraints and limited exposure to professional networks – is critical to facilitating participation. Individuals from communities with limited educational resources may lack access to workforce development programs that build the foundational skills required for roles in direct care, allied health and medicine.

Collaborations with community-based workforce development partners that specialize in equipping jobseekers with foundational job skills, career pathways programs and supportive services locally provide opportunities to infuse health care-specific education and create more opportunities for individuals to enter and advance in the industry.

Example 1

In 2022, UnitedHealth Group and Goodwill Industries International initiated a \$4.7M multi-year partnership to increase access to education and training, health-related social needs support and workforce development opportunities in 25 states through 37 local organizations using the Goodwill Opportunity Accelerator® framework. The collaboration enables employers to co-develop career-specific pathways with Goodwill Industries International in high-demand industries, such as health care and technology, and equips jobseekers with job-specific skills.

Local Goodwill organizations deploy training aligned to local market demand and employment opportunities, along with comprehensive support for successful job placement and career advancement. Supports include early assessments, to help identify career interests and skill gaps to be ready to enter a career pathway or health care workforce program, embedding digital readiness, interviewing and resume building skills along with job-specific training to set individuals up for success.

The initiative by the numbers:

- Over 59,000 individuals have enrolled in Opportunity Accelerator workforce development.
- More than 15,000 participants have been successfully placed in jobs.
- 1,625 participants have been placed in a health care focused job.
- Thousands of additional participants received personalized support to meet their unique career goals.
- 50% of participants received supportive services.
- Health care career pathways are available across 34 Goodwill organizations and surrounding communities.

Initial health care career pathways have included direct care, technicians, and administration. UnitedHealth Group is collaborating with workforce partners, including Goodwill, to also launch career pathways programming specific to high-demand patient care roles, such as doulas and community health workers, in early 2026. The initiative empowers individuals to enter high-impact careers and strengthens the health care system by increasing the availability of care in communities that need it most.

Investing in Career Pathways for Care Extenders

By 2037, the U.S. faces a projected shortage of about 87,000 primary care physicians.²¹ This gap could be largely offset by nurse practitioners and physician assistants, highlighting the critical role of non-physician care extenders in meeting future primary care needs.

Cross training and leveraging care extenders are powerful strategies to increase the capacity and flexibility of the health care workforce. Equipping staff with diverse skillsets across roles – such as facilitating behavioral health certifications for nursing assistants or enabling nurses to support care coordination – also helps organizations optimize team efficiency and reduce bottlenecks in care delivery.

Combining these approaches – cross-training and care extender integration – both alleviates stress on primary providers and creates more resilient, team-based models that can adapt to changing patient needs and workforce shortages. What’s more, on average, 56% of health care employers report increasing pay when employees earn a professional credential, reinforcing the importance of certification as a key driver of career advancement and growth.²² Similarly, structured career ladder programs, which include certifications, have been shown to increase earnings and improve retention, particularly in frontline health care workers.

Example 2

Through a partnership with Maycomb Capital’s Community Outcomes strategy, UnitedHealth Group supported the Massachusetts Pathways to Economic Advancement initiative, an innovative Pay-for-Success (PFS) project designed to improve economic mobility for limited-English-speaking adults in the Greater Boston area. Led by Jewish Vocational Services (JVS), the program provided workforce development and English language education to help participants secure employment, increase wages and pursue further education. One of the initiative’s four core pillars focused on delivering integrated English as a Second Language (ESL) instruction and a Certified Nursing Assistant (CNA) curriculum to facilitate individuals’ entry into the health care workforce; CNAs play a critical role in increasing the capacity of the health care workforce by overseeing essential patient care tasks. Through the program:

- 89% of graduates obtained a job after graduation
- Average annual earnings more than tripled among CNA graduates

Massachusetts played an integral role in launching and sustaining the initiative by structuring the Pay-for-Success (PFS) contract, which means the contract was paid on the basis of job attainment and retention. Beyond the initial funding model, the commonwealth helped facilitate the program’s long-term sustainability by aligning workforce development priorities with the demonstrated success of the initiative. This included supporting the integration of proven program components – such as contextualized ESL and CNA training – into broader, community-based workforce strategies, ensuring the program’s benefits would continue to reach underserved populations even after the formal contract concluded.

By aligning public spending with measurable public outcomes, the initiative demonstrated the power of public-private partnerships to deliver high-impact services in under-resourced communities and create sustainable pathways to economic opportunity.

Empowering workforce advancement

Increasing the capacity of the health care workforce requires not only expanding the number of trained professionals but also fostering environments that support their health and career development.

This includes investing in mental health resources, leadership development programs, career advancement opportunities, technological innovation, and ongoing continuing education.

Technological advancements such as AI assisted diagnostics, telehealth platforms, and automated documentation tools

can significantly reduce administrative burden, streamline workflows, and allow clinicians to focus more on patient care. By equipping health care workers with advanced competencies in population health management, care coordination and data-driven decision-making, organizations not only promote career growth but also improve patient outcomes.

As the health care industry continues to evolve – driven by technological advancements, shifting care models and emerging public health challenges – it is essential for professionals to stay connected to continuing professional development (CPD) to maintain clinical excellence, adapt to change and lead effectively within their roles. Evidence shows that focusing on continuing education and professional development increases an individual's intention to stay in their current job and reduces turnover intentions and early retirement.²³

Example 1

UnitedHealth Group has deeply invested in supporting the ongoing needs of the health care workforce by promoting lifelong learning, professional growth and well-being across clinical roles. Optum Health Education (OHE) plays a central role in this effort, offering high-quality, evidence-based continuing education designed to help health care professionals maintain clinical excellence, reduce burnout and adapt to the evolving demands of care delivery. As a national and jointly accredited provider of interprofessional continuing education (IPCE), OHE delivers accessible programming across disciplines, including medicine, nursing, pharmacy, social work and more at no cost to all individuals. Its offerings, ranging from live events to on-demand modules, are aligned with national standards and emerging health care trends, empowering professionals to stay current, collaborative and confident in their roles as leaders in patient care.

Participants within the program reported a wide range of commitments, reflecting strong engagement with clinical activity, including improved clinical decision-making, focusing on patient-centered care, intent to continue enhancing their competencies and addressing health disparities across communities.

OHE's 2024 outcomes include:

- 99% of learners reported their learning objectives were met successfully.
- 95% of learners expressed commitment to implementing changes in clinical decision-making, patient-centered care and documentation because of their learning experience.

- 88% of learners stated that the activities will assist in the improvement of their patient outcomes.
- 150K continuing education credits were issued to health care professionals, supporting their ongoing development and clinical excellence.
- 135K learner engagements occurred across in-person and on-demand activities, spanning 47 states, demonstrating broad national reach and impact.

Example 2

In partnership with the American Nurses Foundation (ANF), the United Health Foundation launched a three-year, \$3.1 million initiative to address nurse burnout and improve mental health support. The program, based on the Stress First Aid (SFA) model, is designed to transform organizational culture, reduce stigma around seeking mental health care, and provide nurses with peer support and leadership training to access resources earlier and more effectively. Piloted across four diverse health systems, the initiative has engaged over 15,000 nurses in rural and urban locations and has seen:

- 26% decrease in burnout among nurses enrolled in the pilot program
- 81% of enrolled nurses proclaiming the model easy to use
- 83% of enrolled nurses calling the model fitting and suitable for their needs

The program's well-being curriculum – now available nationwide at no cost – offers practical tools, leadership guides and continuing education credits, ensuring nurses have ongoing access to mental health resources that strengthen resilience and improve patient care.

Call to action

It is critical to expand and empower the health care workforce as part of the ongoing efforts to increase access to care for consumers, reduce health care disparities for patients and improve overall system efficiency and efficacy.

To address the urgent and multifaceted challenges facing the U.S. health care workforce, a coordinated and sustained effort is required across sectors. UnitedHealth Group's strategic investments, partnerships and programs offer a blueprint for scalable, equitable solutions to enable action.

Foster multi-sector partnerships

Solving workforce shortages and improving health care access requires collaboration across public, private and nonprofit sectors. Partnerships between employers, health systems, educational institutions, community-based organizations and policymakers can align resources, share data and co-design solutions that reflect the needs of all communities. UnitedHealth Group's experience has demonstrated that prioritizing collaborations with trusted community-based workforce development partners creates more opportunities for individuals that may otherwise not have access to formal health care education. To ensure the sustainability and the scalability of these efforts, it is critical for the public sector to invest in workforce development solutions for high-demand industries, such as health care, that fulfill consumer need and enhance community health and vitality. Public sector funding can be leveraged to increase community capacity to develop and deploy workforce development programs through PFS contracts that align spending with employment outcomes. In turn, this alignment, transparency, and accountability can help support the case to sustain programming over the long-term through public sector budgets.

Invest in workforce development with wraparound services

Strategic investments in workforce development are critical to a robust pipeline of health care professionals. This includes funding for early exposure programs, scholarships, certifications and apprenticeships, and wraparound support services that help individuals enter and thrive in health care

careers. UnitedHealth Group's experience through initiatives and partnerships such as the United Health Foundation's Health Care Scholars United initiative and Goodwill Opportunity Accelerator® demonstrate the power of intentional investments to unlock talent, reduce barriers and improve health outcomes.

To ensure equitable access and long-term sustainability, workforce development strategies must also address the social drivers of health (SDOH) and financial barriers that disproportionately affect aspiring health care professionals. This includes providing housing, transportation, childcare and financial aid support to reduce attrition and promote career advancement. Increasing public sector investment in certification programs, advanced practice clinician education and clinical training is essential to strengthen the workforce, meet growing health care demands, and ensure that future professionals effectively serve the communities most in need.

Integrate value-based care training within formal medical education

Preparing the next generation of clinicians for a health system that prioritizes patient outcomes and cost effectiveness over the volume of services provided requires embedding VBC principles into medical, nursing and allied health curricula. UnitedHealth Group's experiences with the Universities of Minnesota and North Dakota demonstrate that academic institutions and health systems, payers, and industry leaders have an opportunity to collaborate in the co-creation and delivery of curriculum that equips students with an understanding of health care's operational, administrative and financial aspects. Health care leaders should leverage their expertise and resources to shape the education of the future health care workforce and enable them to successfully navigate the emerging trends and systemic challenges.

Advance clinician growth and career sustainability

Organizations employing clinicians must commit to continuous professional development and long-term career growth. This includes continuing education, advanced clinical training, and leadership development to help clinicians adapt to evolving care models and technology designed to more efficiently improve patient outcomes. Without sufficient investment in these initiatives, workforce turnover may become an even greater and more costly challenge. Employers should offer structured programs for upskilling and reskilling, leveraging technology and partnerships with academic institutions, jointly accredited education companies and community-based organizations to provide accessible, scalable learning opportunities. UnitedHealth Group's 30-year experience through OHE underscores how supporting clinician growth ensures they are well equipped to deliver equitable care and respond to the increasingly complex and unique needs of their patients.

Establish and expand certification and reimbursement

Establishing standardized credentialing and reimbursement policies and expanding dual-certification pathways is essential to increasing workforce capacity, flexibility and sustainability, especially in under-resourced communities facing acute staffing shortages.

Standardized credentialing and reimbursement for emerging roles like care extenders and community-based providers, along with increasing the scope of practice for nursing roles, ensures adequate compensation for services that close gaps in patient care plans and improve health outcomes in coordination with treating physicians. UnitedHealth Group's experience with team-based care that includes care extenders has demonstrated that patients receive more comprehensive care and physicians increase their capacity to work at the top

of their license and reduce their burnout. Amending federal and state laws to appropriately increase clinicians' scope of practice to bolster the primary care workforce is essential to offsetting the projected shortage of physicians.

Increasing dual certification contributes to greater access to care and clinician career growth, especially in rural communities where clinicians often play multiple roles to address service gaps, such as community health workers who are also certified as doulas. Coordinated efforts are needed to streamline regulatory processes, offer financial incentives and develop flexible training programs to increase dual-certification potential.

These standardization and expansion efforts will strengthen the resilience of the health care workforce and improve access to culturally relevant care, reduce health disparities and enhance patient outcomes in under-resourced communities.

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