



NATIONAL COMMISSION ON  
**Climate and  
Workforce Health**

# Climate-Driven Health Threats: A Growing Workforce Risk



PRESENTED BY



WITH ADDITIONAL SUPPORT FROM



The Hartford





# We know good health is good business.

Health Action Alliance is the  
country's largest employer network  
**operating at the intersection of  
business and public health.**

FOUNDED IN 2021 BY



# As federal priorities rapidly shift, employers hold the key to climate and health resilience



**Two-in-three**  
U.S. adults are  
**employed**



Employers are an **untapped partner** in managing climate-driven health threats

*We're mobilizing employers to lead on climate resilience by safeguarding their most important asset: **their people**.*





# NATIONAL COMMISSION ON Climate and Workforce Health



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The World Health Organization and more than 200 medical journals recognize that:

**Climate impacts are the biggest single health threat facing humanity**

These threats directly affect the **workforce** —and present a growing risk to business, productivity, and health. The **National Commission on Climate and Workforce Health** helps employers recognize and respond.

**Interviews with 100+ business leaders revealed  
how to best engage with business on these challenges**



## ELEVATE THE URGENCY



*These risks may feel distant, but they aren't. They are already impacting your people.*



# BREAK THROUGH SILOS



*HR, Risk, Medical, Finance, EHS, and more functions all have a role to play.*



## ESTABLISH THE BUSINESS CASE



*Climate impacts are already impacting your health care spend, and will more so in the future.*



## CLARIFY GUIDANCE AND PROVEN PRACTICES



*While innovation is needed, lots of proven strategies already exist to protect workers.*



# Human Health and Business Performance are at Risk

## Worker Health Impacts

- Heat stress, heat stroke, chronic disease complications
- Increased heart & lung challenges, workplace injuries
- Mental health distress, eco-anxiety

## Business Impacts

### INCREASED COST

Climate-related health impacts cost businesses more than **\$800B** annually.

*Rising health insurance costs for business*

### GROWING LIABILITY

Heat-related workers' compensation claims have risen significantly over the past 10 years, with total economic loss of **\$100B annually**.

*Risk Management and employee safety*



**EXTREME HEAT**



**AIR QUALITY**



**UNPRECEDENTED WEATHER**

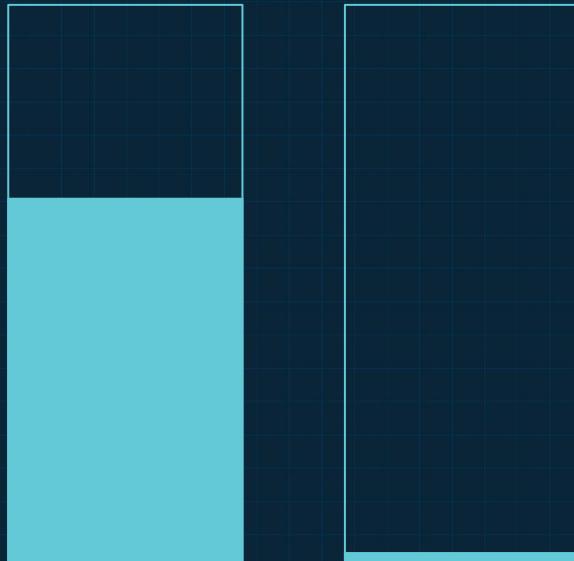
### LOST PRODUCTIVITY

More than **2.5B hours of labor** in the U.S. agriculture, construction, manufacturing, and service sectors were lost to heat exposure.

*Absenteeism and productivity threats*

# Most Employers Haven't Assessed Workforce Climate Risk

About  
**64%**  
of workers  
have been  
affected by  
extreme  
climate events  
in the past two  
years.



However, only  
**4%**  
of employers have  
conducted a vulnerability  
assessment to  
understand which  
employees are most at  
risk from climate-related  
events.

Source: Mercer Survey on health & benefit strategies for 2025

# New Insights: What Workers Expect from Employers on Climate and Health



**55% of workers**

say they already face moderate or higher climate-related health risks at work.

*Climate is already a workplace health issue.*



**Only 42% of employees**

**feel very or extremely confident** their employer has a plan to keep them safe.

*Employees are looking for leadership + action.*



**About 43% of employees**

**report that their employer's climate-readiness is a key reason they stay.**

*When employers act, employees respond.*

*April 2025 Health Action Alliance poll of 1,275 workers conducted in partnership with Northwind Climate. Nationally representative sample.*



# Engaging Employers to Advance Health Outcomes

The **Health Action Alliance** drives lasting impact for businesses and workers by:



## Raising Awareness

Position climate impacts as a growing business and workforce challenge that demands urgent attention nationwide.



## Catalyzing Action

Equip companies with the tools, guidance, and peer support they need to move from awareness to implementation.



## Demonstrating Leadership

Highlight what leadership looks like by improving leading practices, showcasing pioneers, and setting benchmarks that others can aspire to and adopt.

# Elevating Climate & Health as a Business Priority

**EMPLOYER TIP SHEET**  
**Protecting Employee Mental Health Amid Climate Challenges**

**HAA** Climate and Workforce Health

SUMMER 2024

Our changing climate is not only affecting our physical health—it's also impacting mental health. The majority of Americans are experiencing 20 stressors related to climate, as a result of climate-related heat, wildfires, floods, storms, rising sea levels, and drought. Employers have an important role to play in addressing the mental health impacts of climate change and improving the resilience and well-being of their workforce.

**Mental Health Impacts of Climate Change**

Having strong emotions—like anger, despair, fear, and more—is a normal response. Climate-related events can cause or intensify these feelings:

- Anxiety
- Mood disorders
- Aggressive behavior
- Depression
- Recurrence of trauma
- Feelings of helplessness, fear, and grief
- General psychological exhaustion
- Increased risk of suicide
- Post-traumatic stress
- Shared grief
- Stress-related health problems

Sources: World Health Organization, National Library of Medicine—National Institutes of Health, and the American Psychological Association.

Unhealthy air quality is bringing new health hazards to the nation's workforce. Americans, about one in four people, are exposed to unhealthy outdoor and indoor air quality. Climate change is causing more frequent and intense heatwaves, heatwaves, and droughts. Here's what you need to know about the risks to your business—and what you can do to protect your employees.

**Unhealthy Air Quality's Toll on Workers**

Over 1.2 billion workers are exposed to air pollution. Workers across industries—including agriculture, health care, construction, emergency response, transportation, professional sports, and manufacturing—are vulnerable to the health impacts of air pollution. The cost of air pollution to the U.S. economy is projected to be greater than outdoor air pollution due to poor ventilation and filtration.

While the human cost of air pollution crisis is inextricable, the business cost is equally dire. The cost of air pollution-related productivity losses

of people report fear after climate change, with 47% fearing "very" or "extremely" bad. (State of the Climate 2023)

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**EMPLOYER TIP SHEET**  
**Protecting Your Employees From Unhealthy Air Quality**

**HAA** Climate and Workforce Health

SUMMER 2024

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**EMPLOYER TIP SHEET**  
**Protecting Your Employees From Extreme Heat**

**HAA** Climate and Workforce Health

SUMMER 2024

Last year was the hottest in recorded history, and experts predict another record-breaking summer. As extreme heat events become more frequent and more severe in our changing climate, here's what you need to know about the risks to your workforce and business health.

**Health Hazards of Extreme Heat**

Nearly one in four Americans are vulnerable to health risks from high temperatures. In fact, heat kills more people in the U.S. than any other weather-related hazard combined. Extreme heat impacts both indoor and outdoor workers across multiple industries, including mining, agriculture, construction, manufacturing, military, transportation and shipping, warehousing, distribution, and food service.

In extreme heat, workers are at higher risk for health hazards, including:

- Worksite injuries
- Heat stroke, heat exhaustion and other heat illnesses
- Heat stress and stroke
- Rapid muscle breakdown
- Acute kidney injury
- Preeclampsia and preterm birth
- Dehydration
- Respiratory problems
- Mental health distress
- Poor mental processing
- Long-term cognitive decline
- Chronic kidney disease
- Complications from other preexisting chronic conditions



**HAA** NATIONAL COMMISSION ON Climate and Workforce Health

**CLIMATE AND HEALTH: The Increasing Risks to Our People-Powered Economy**

*An analysis of the growing threats our climate poses to workforce health and business performance*

PRESENTED BY **Mercer**

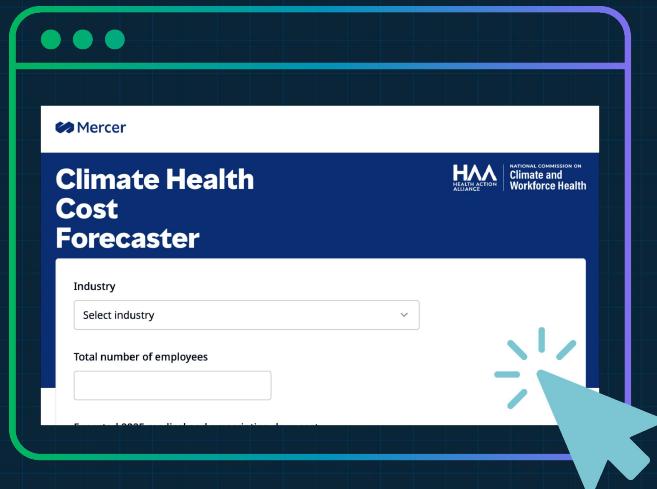
IN PARTNERSHIP WITH **CDC Foundation**

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APRIL 2024

# First-of-its-Kind Climate Health Cost Forecaster

This groundbreaking model developed by Mercer helps employers with staff in the U.S. understand and quantify the healthcare impacts of climate-driven events on their workforce.



Raises awareness about the importance of protecting worker health from climate exposure



Highlights and connects to the Commission's recommended actions and existing leading practices



Projects the impact of extreme heat, air quality, flooding and extreme weather events like hurricanes and tornadoes

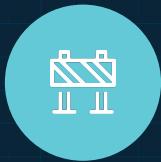
DEVELOPED IN PARTNERSHIP WITH



# Climate-driven Costs are Overlooked



Employees working in climate-controlled environments experience **approximately 40% lower healthcare costs** on average compared to their counterparts in non-climate-controlled settings



Certain industries, including agriculture, utilities and construction, face **up to double the healthcare cost risks** due to climate-related factors

*Employer results will fluctuate depending on industry and portion of workforce in a climate-controlled environment*

DEVELOPED IN PARTNERSHIP WITH



## Climate Health Cost Forecaster

Estimated climate-related health claims cost



[climate.mercer.com](http://climate.mercer.com)



# New Op-Ed from Co-Chair Senator Frist

## ***How Employers Can Forecast – And Mitigate – The Overlooked Business Costs of Climate***

“ leadership ultimately rests with employers—and with partners willing to accelerate ideas that deliver both planetary and human dividends. Climate impacts are becoming a widespread condition, but they are not untreatable. Companies already pay for the symptoms in rising claims and absenteeism; with the right diagnostics and a few nature-based prescriptions, they can finance the cure. **Our people and economy will be healthier for it.**

## **Forbes**

### **How Employers Can Forecast – And Mitigate – The Overlooked Business Costs of Climate**

By Bill Frist, MD | June 4, 2025

Throughout my work as a surgeon and a U.S. senator, I have focused on practical solutions that keep people healthy, safe and resilient, that are firmly backed by data. Today, I see a new data-driven reality: climate impacts—from extreme heat to wildfire smoke—are steadily eroding workforce health and driving up employer medical costs. I've spent the last 18 years building healthcare companies that address gaps in care and improve health outcomes, but most employers I've worked with can't easily measure and adapt for the extreme weather that's impacting their workforce and their patients. A group I'm a part of has set out to change that.

On May 5th, the [National Commission on Climate and Workforce Health](#) and Mercer launched the [Climate Health Cost Forecaster](#), a first-of-its-kind digital tool that converts extreme heat, smoke, floods, and hurricanes into CFO-ready figures across any zip code. Built on a model developed by Mercer, the Forecaster fuses public climate data with health-care claims to project 10-year cost curves.



The screenshot shows a web-based application titled 'Climate Health Cost Forecaster'. It features a dark blue header with the title and a small logo for 'HAA Climate and Workforce Health'. Below the header is a form with several input fields. The first field is a dropdown menu labeled 'Industry' with the placeholder 'Select industry'. The second field is a text input labeled 'Total number of employees' with the placeholder 'Enter total number of employees'. Below these is a section for 'Expected 2025 medical and prescription drug cost per employee per year' with a dropdown menu showing '17,491'. There is also a link 'Use default or enter custom costs'. The overall design is clean and professional.

Early results are blunt: employees in climate-controlled settings rack up [40 percent lower medical costs](#), while agriculture, utilities, and construction can face [double the risk](#) of climate-driven claims. Additional research shows a troubling gap: [77 percent](#)



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