2018 Consumer Health Mindset® Study: Engaged and Confused

A National Business Group on Health® Webinar

August 1, 2018
Today’s panel

Ray Baumruk
Vice President, Consumer Experience Research & Insights, Alight Solutions

Heidi Henderson
Vice President, Consumer Experience Health Best Practice Leader, Alight Solutions

Alisa Ray
Vice President, Benchmarking and Analysis, National Business Group on Health
Downloading Slides

Slides available at: https://www.businessgrouphelth.org/events/calendar/#webinars
How to Ask Questions

Ask questions any time during the presentation:

(1) Click on the Q&A tab
(2) Type your question
(3) Click “Send to All Panelists”

If we don’t get to your question by the end of the webinar, we will follow-up by email.
About this study
2018 Consumer Health Mindset® objectives

- Wellbeing programs
- Health insurance literacy
- Personal health status & attitudes
- Importance of wellbeing areas
- Using health care
- Attitudes on personal information
- Stress & mental/emotional health
- HDHP experiences
- Tools and resources
- Choosing health care
Who responded?

8th annual study
2,509 U.S. consumers

Generation
- 36% Gen X
- 24% Millennial
- 30% Boomer
- 11% Emerging Millennials
- 13% Established Millennials

Medical plan
- 54% PPO
- 24% HMO
- 17% CDHP
- 5% DK

Gender
- 51% Female
- 49% Male

Employer size
- 40% 10,000+
- 25% 3,000–4,999
- 21% 5,000–9,999
- 14% 2,000–2,999
- 10% 1,000–2,999
Consumer Mindset: An ever-evolving story

**54%** (+2 points)

2018: on average engaged in at least one of seven health care consumerism behaviors

**52%**

2016: engaged in at least one

More consumers are seeing value from employer wellbeing programs—to themselves and the organization

14%

Say the U.S. health care system is moving in the right direction.

72% → 75%

2014 2018

Satisfaction with health plan

Moderate and high users of health care...

- Understand & manage how to pay for services
  - 2018: 53%, 2017: 42%
- Say system and benefits are so difficult that I just give up and hope for the best
  - 2018: 25%, 2017: 32%

Employees working in strong health cultures

2018: 23% 2017: 29% 2014: 24%
What we uncovered

1. The lens on **wellbeing** is widening
2. **Accountability** ticks up
3. Health insurance **savvy** is mediocre
4. Tension mounts between personalization and **privacy**
Lens on wellbeing is widening
“My physical, emotional and financial wellbeing are equally important to me”

Importance of broad wellbeing dimensions in my personal life today*

<table>
<thead>
<tr>
<th></th>
<th>Emotional and mental</th>
<th>Physical</th>
<th>Financial</th>
<th>Professional and career</th>
<th>Social</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>83%</td>
<td>79%</td>
<td>71%</td>
<td>N/A</td>
<td>45%</td>
</tr>
<tr>
<td>2017</td>
<td>85%</td>
<td>80%</td>
<td>74%</td>
<td>N/A</td>
<td>46%</td>
</tr>
<tr>
<td>2018</td>
<td>80%</td>
<td>79%</td>
<td>79%</td>
<td>55%</td>
<td>48%</td>
</tr>
</tbody>
</table>

*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 represents “Extremely important” and 1 represents “Not at all important.”

Note: N/A = not available.
“My wellbeing could definitely be better”

How I’d rate different attributes of my wellbeing

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Percentage citing 8-10, 10 = &quot;couldn't be better&quot;</th>
<th>7</th>
<th>Percentage citing 0-6, 0 = &quot;couldn't be worse&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional/mental</td>
<td>49%</td>
<td>18%</td>
<td>33%</td>
</tr>
<tr>
<td>Physical</td>
<td>43%</td>
<td>21%</td>
<td>64%</td>
</tr>
<tr>
<td>Job/career</td>
<td>39%</td>
<td>20%</td>
<td>41%</td>
</tr>
<tr>
<td>Social</td>
<td>35%</td>
<td>20%</td>
<td>55%</td>
</tr>
<tr>
<td>Financial</td>
<td>35%</td>
<td>19%</td>
<td>54%</td>
</tr>
</tbody>
</table>

Trend watch: Consumers awareness of mental health services and comfort in using them are on the rise.
- On-site mental health services are of greater interest 47% (up 11 points)
**“I’m more aware of and comfortable using mental health services”**

How likely I am (or would be if it were available) to use mental health services through my employer or a third-party provider

<table>
<thead>
<tr>
<th>Service</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stress management program or resilience training</td>
<td>51%</td>
<td>48%</td>
</tr>
<tr>
<td>On-site services with a mental health professional</td>
<td>36%</td>
<td>47%</td>
</tr>
<tr>
<td>On-site meditation or mindfulness class</td>
<td>43%</td>
<td>38%</td>
</tr>
<tr>
<td>Mental health awareness campaign or other promotion to encourage awareness</td>
<td>42%</td>
<td>35%</td>
</tr>
<tr>
<td>Telephonic or online visit with a mental health professional</td>
<td>41%</td>
<td>N/A</td>
</tr>
<tr>
<td>Emotional health apps</td>
<td>40%</td>
<td>36%</td>
</tr>
<tr>
<td>Manager sensitivity training</td>
<td>40%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Note: N/A = not available.

**Millennials: 54%  
Gen Xers: 46%  
Boomers: 36%**
“I value the health and wellness programs offered at work”

Health and wellness programs offered by my employer*

- **Are a good business investment**: 2018 - 82%, 2014 - 72%
- **Make the company more attractive to potential employees**: 2018 - 77%, 2014 - 64%
- **Is one of the reasons I stay at my job**: 2018 - 59%, 2014 - 50%
- **Make me feel better about my employer**: 2018 - 75%
- **Help me to be as productive as I can be**: 2018 - 73%
- **Enhance/improve my overall employment experience**: 2018 - 72%
- **Help me avoid getting sick**: 2018 - 70%

*Figures represent those citing “strongly agree,” “agree” or “slightly agree” on a 6-point scale.

**Millennials: 78%**

**Other generations: 69%**
How we can help people thrive

Financial
Connect health and financial well-being

Physical
Link to a social cause

Mental and emotional
Use storytelling to share resources

Total wellbeing
Build personas to guide participants
Accountability ticks up
How do we define “savvy” health care consumerism?

- **Seek.** Research health topics and health plan features and use available tools.
- **Engage.** Ask good questions and challenge directions.
- **Compare.** Carefully review options, balancing cost and quality.
- **Choose wisely.** Strive to take care of themselves through a balanced diet, exercise, sleep and positive social connections.
“I am giving my health and wellness more attention”

I do everything I can to promote and maintain my personal health and wellness

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>52%</td>
<td>55%</td>
<td>54%</td>
<td>60%</td>
</tr>
</tbody>
</table>

I am concerned that my unhealthy habits will soon catch up with me

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>37%</td>
<td>42%</td>
<td>46%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Note: Figures represent those citing “strongly agree” or “agree” a 6-point scale.
"I do as much as I can to build healthy habits"

<table>
<thead>
<tr>
<th>Activity</th>
<th>2018 Percentage</th>
<th>Change 2017 to 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting enough sleep</td>
<td>73%</td>
<td>+3</td>
</tr>
<tr>
<td>Taking reasonable time off of work</td>
<td>67%</td>
<td>+3</td>
</tr>
<tr>
<td>Eating healthy</td>
<td>66%</td>
<td>+8</td>
</tr>
<tr>
<td>Effectively balancing work and personal commitments</td>
<td>63%</td>
<td>+1</td>
</tr>
<tr>
<td>Getting routine medical screenings and following medical advice</td>
<td>61%</td>
<td>+4</td>
</tr>
<tr>
<td>Getting enough exercise</td>
<td>60%</td>
<td>+7</td>
</tr>
</tbody>
</table>

*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 represents “Extremely important” and 1 represents “Not at all important.”*
“I’m learning but still could use help”

Seven consumerism behaviors

I’ve never taken these actions before a medical visit or when making a decision…

<table>
<thead>
<tr>
<th>Activity</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compared costs for recommended services from different providers or facilities to find best the value</td>
<td>60%</td>
<td>64%</td>
</tr>
<tr>
<td>Brought information I found to a visit to discuss</td>
<td>60%</td>
<td>62%</td>
</tr>
<tr>
<td>Brought along a friend or family member to a visit as my advocate or for support</td>
<td>53%</td>
<td>54%</td>
</tr>
<tr>
<td>Asked whether a type of treatment or prescription might be right for me</td>
<td>45%</td>
<td>46%</td>
</tr>
<tr>
<td>Asked a provider or insurance company about costs or looked up costs for recommended medical services</td>
<td>44%</td>
<td>46%</td>
</tr>
<tr>
<td>Brought a list of questions to a visit</td>
<td>36%</td>
<td>38%</td>
</tr>
<tr>
<td>Looked for information about my symptoms before a visit</td>
<td>26%</td>
<td>25%</td>
</tr>
</tbody>
</table>

Older consumers and those with low health insurance literacy are more likely to say they’ve never engaged in many of these behaviors.

*Figures represent those citing “very worried” or “fairly worried” on a 4-point scale.
“My high-deductible health plan (HDHP) has forced me to take the reins on my health care”

66% vs. 61%

<table>
<thead>
<tr>
<th>If I haven't met my deductible for the year, I would…</th>
<th>HDHPers</th>
<th>Other consumers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question the cost of recommended services or seek less expensive options</td>
<td>71%</td>
<td>65%</td>
</tr>
<tr>
<td>Choose an over-the-counter drug</td>
<td>71%</td>
<td>64%</td>
</tr>
<tr>
<td>Search for medical services or medication costs</td>
<td>68%</td>
<td>62%</td>
</tr>
</tbody>
</table>

Percentage of all consumers who rate control of their health at least 8 out of 10

<table>
<thead>
<tr>
<th>Year</th>
<th>Consumers in HDHPs</th>
<th>Consumers in other plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>62%</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>62%</td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>63%</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>61%</td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td>59%</td>
<td></td>
</tr>
</tbody>
</table>
Encourage accountability year-round

- Consider a survey after enrollment to inform a year-round engagement plan
- Develop a “Users Guide” to deliver in January
- Support new HDHP participants with a webinar to help them navigate their new plan and HSA
- Make vendor contacts and tools available 24/7 with an electronic contact card
- Discourage unnecessary ER usage with personalized mailer with local Urgent Care addresses

Source: 2018 Alight Consumer Health Mindset® Survey
We’d like to hear from you – polling question

In driving better health and cost outcomes, how important do you think it is that employees truly understand how health insurance works?

- Very important
- Important
- Somewhat important
- Not that important
Health insurance savvy is mediocre
“Health insurance terms and calculations are confusing”

Only 1 in 4 correctly answered 9 out of 10 health insurance questions

<table>
<thead>
<tr>
<th>High insurance literacy</th>
<th>Low insurance literacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 out of 10 correct</td>
<td>6%</td>
</tr>
<tr>
<td>9 out of 10 correct</td>
<td>18%</td>
</tr>
<tr>
<td>8 out of 10 correct</td>
<td>25%</td>
</tr>
<tr>
<td>7 out of 10 correct</td>
<td>18%</td>
</tr>
<tr>
<td>6 out of 10 correct</td>
<td>11%</td>
</tr>
<tr>
<td>5 out of 10 correct</td>
<td>8%</td>
</tr>
<tr>
<td>Less than 5 out of 10 correct</td>
<td>14%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>millennials</th>
<th>26%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moderate &amp; high users of health care</td>
<td>26%</td>
</tr>
<tr>
<td>HDHP participants</td>
<td>34%</td>
</tr>
</tbody>
</table>
“I know what a deductible is…”

Which of the following is the best definition of the term “annual health insurance deductible”?

- The amount that is deducted from your paycheck each year to pay for your policy: 14% (Selected by 37% of consumers with low health insurance literacy)
- The amount of health expenses that you can subtract from income on your yearly tax return: 5%
- The amount of covered health care expenses you must pay yourself each year before your insurance will begin to pay: 76% (Selected by 82% of high health care users)
- Don't know: 6%
“...But I’m less confident on how it’s applied to my medical bills”

Suppose that under your health insurance policy, hospital expenses are subject to a $1,000 deductible and $250 per-day copay. You get sick and are hospitalized for 4 days, and the bill (after insurance discounts are applied) comes to $6,000.

*How much of the bill would you have to pay yourself?*

- 2%
- 24%
- 56%
- 10%
- $0
- $1,000
- $2,000
- $4,000

Don’t know

Selected by 35% of consumers with low health insurance literacy

Selected by 25% of consumers with low health insurance literacy
Suppose your health plan covers lab tests in full if you go to an in-network lab, but only pays 60% of allowed charges if you go out of network. You forget to check and go get your blood tested at a lab that turns out to be out of network. The lab bills you $100 for the blood test. Your health insurance allows only a $20 charge for that test.

**How much would you have to pay out of pocket for that lab test?**

<table>
<thead>
<tr>
<th>Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>2%</td>
</tr>
<tr>
<td>$40</td>
<td>25%</td>
</tr>
<tr>
<td>$80</td>
<td>47%</td>
</tr>
<tr>
<td>$88</td>
<td>15%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>12%</td>
</tr>
</tbody>
</table>

Denotes correct answer
What employers can do to improve health insurance literacy

- Use visuals and illustrations
- Make it real -- Remove benefits lingo and share examples
- Incentivize learning with rewards
- Target messaging by plan choice
- Accept it’s an ongoing effort
Tension mounts between personalization and privacy
“Personalized information is most helpful, but can I trust you?”

Most helpful tool or information my employer could provide to help me manage my health

- **Personalized wellness information**: 42%
- **Programs to help me achieve/maintain a healthy weight**: 38%
- **On-site health centers**: 32%
- **Financial wellbeing programs**: 27%
- **Having access to providers via online methods**: 19%
- **Personalized support for navigating my care**: 19%
- **Emotional wellbeing programs**: 13%
- **Telephonic access to providers**: 11%
“I’m not quite sure if sharing my personal information is worth the risk”

<table>
<thead>
<tr>
<th>Personalized health communication from employer or a third-party provider</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yes</strong>, I want it from my employer or a third party working on behalf of my employer</td>
<td>34%</td>
</tr>
<tr>
<td><strong>No</strong>, I don’t want it but I expect it to be coming soon as this is the way in which the world is moving</td>
<td>25%</td>
</tr>
<tr>
<td><strong>No</strong>, I don’t want it from anyone other than my doctor or health care provider</td>
<td>42%</td>
</tr>
</tbody>
</table>

Given the increasing use of available data to provide more customized health information and recommendations, to what extent do you want personalized health communication from your employer or from a third-party provider contracted by your employer to confidentially deliver information?

When considering your answer, personalized health communication and related recommendations could be based on your program participation, screening results, input from you, and/or medical claims information. Your personally identifiable information would not be accessible to your employer, but managed through a secure third party, like a wellness or health insurance company.
“I’m not quite sure if sharing my personal information is worth the risk”

Comfort in sharing health information with employer (or a third party) in exchange for personalized health and wellness information or guidance

53% comfortable
“When you use my personal information, tell me where you got it and what you’re doing with it”

- Use as little sensitive data as possible
- Commit to some level of transparency
- Use data judiciously and justify
Consider the different generational perspectives and situations

<table>
<thead>
<tr>
<th>Generational Group</th>
<th>Characteristics</th>
</tr>
</thead>
</table>
| **Millenials**     | • More likely to be interested in receiving personalized health information from their employer  
                    • Motivated by conversation, so facilitate it |
| **Gen Xers**       | • 50% report that health is important but other things often take priority  
                    • Face pressure from multiple sources and need help finding balance |
| **Boomers**        | • Least interested in receiving personalized health information from their employer  
                    • May need help planning for the unexpected—like health care costs |
But wait, there’s more!

This is just a snapshot of all of the data available in the full report and our key findings overviews.

Idea.alight.com/consumer-experience

*Business Group members can find the full report at:

https://www.businessgrouphealth.org/benchmarking/survey-reports/consumer-stakeholder-surveys/
Questions
Ask questions any time during the presentation:

1. Click on the Q&A tab
2. Type your question
3. Click “Send to All Panelists”

If we don’t get to your question by the end of the webinar, we will follow-up by email.
Evaluations

Please take a moment to complete an evaluation for this webinar. Your feedback is invaluable to us!

If you are viewing the webinar in **full-screen mode**, the evaluation is located at the top of your screen.

If you are viewing the webinar in **partial-screen mode**, the evaluation is located at the lower-right side of your screen.

Click ">" to open up the evaluation form