

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**

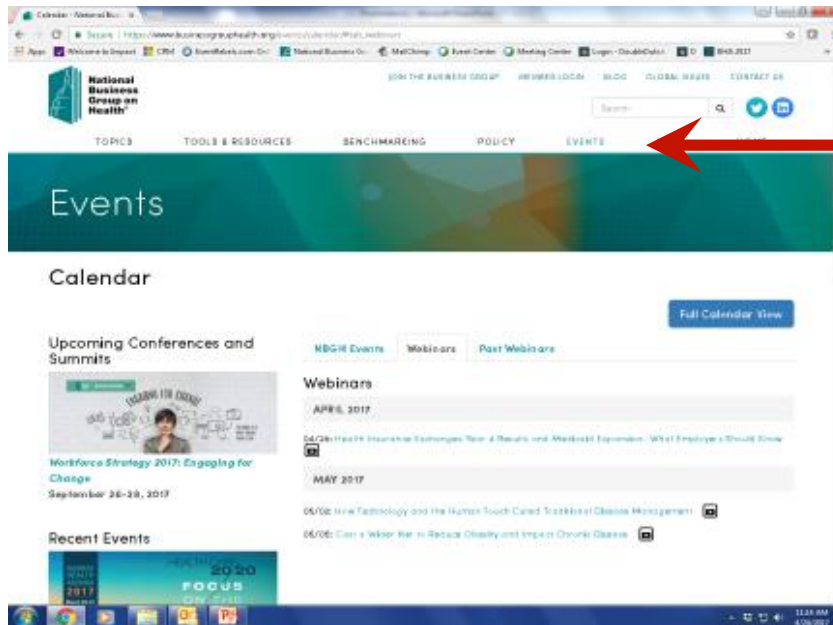


Heidi Henderson
Vice President, Consumer Experience Health
Best Practice Leader, **Alight Solutions**



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Vice President, Benchmarking and Analysis,
National Business Group on Health

Downloading Slides



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<https://www.businessgrouphealth.org/events/calendar/#webinars>

How to Ask Questions



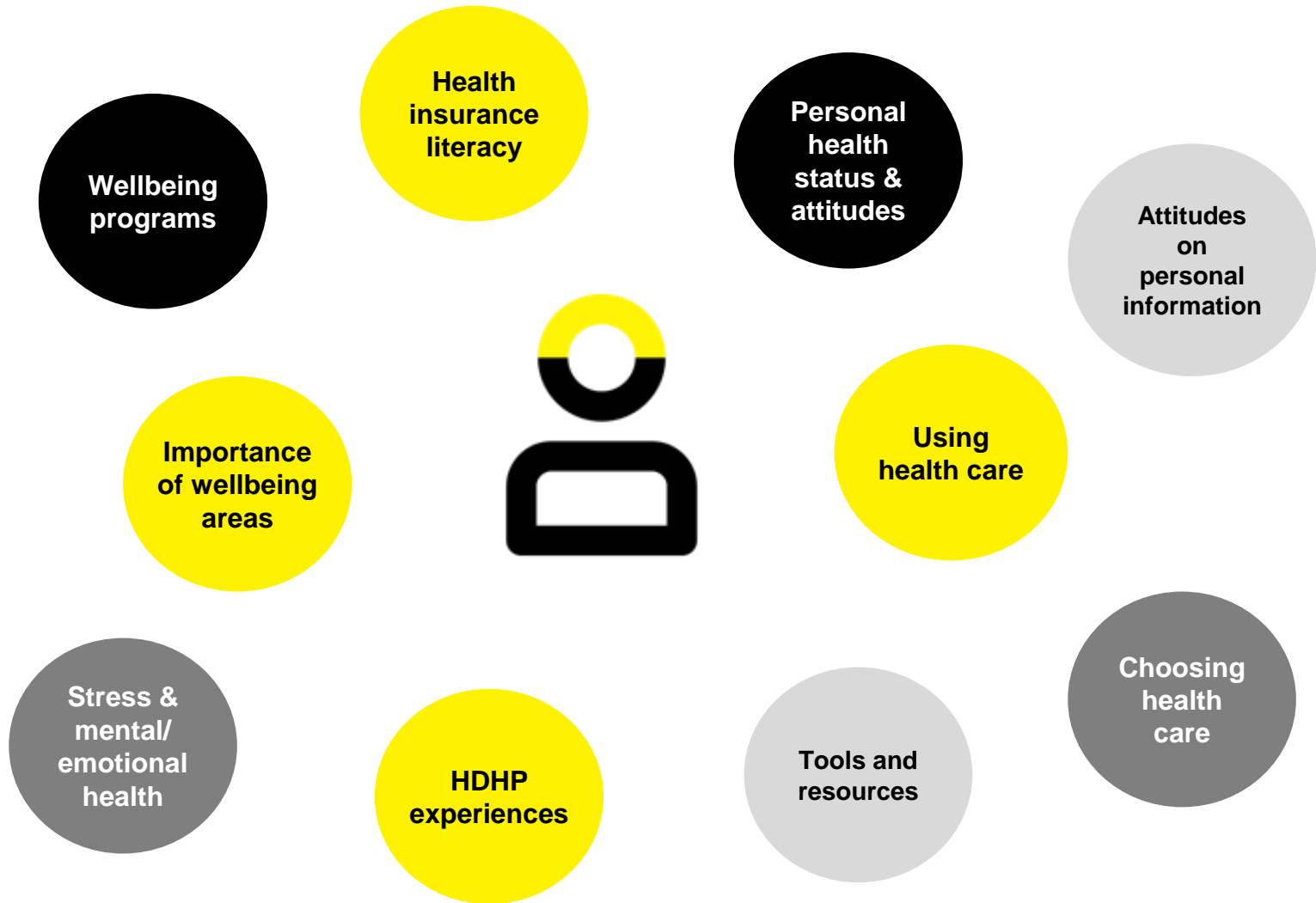
Ask questions any time during the presentation:

- (1) Click on the Q&A tab
- (2) Type your question
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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



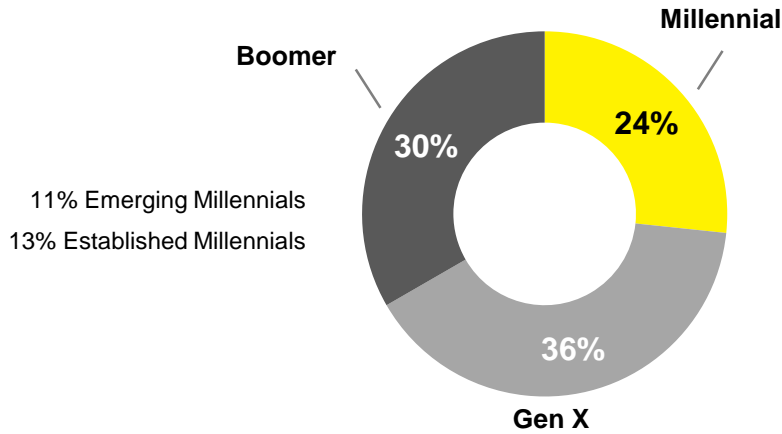
Who responded?



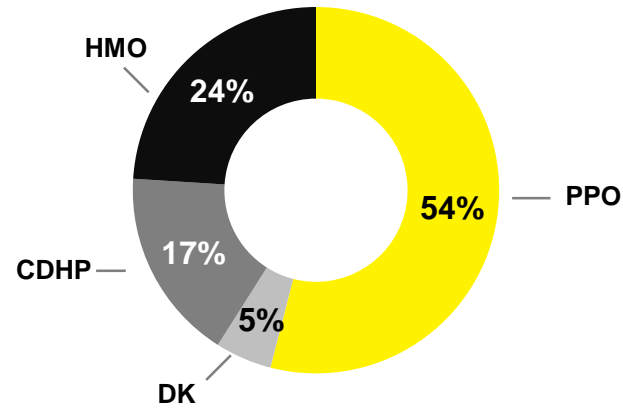
8th annual study

2,509 U.S. consumers

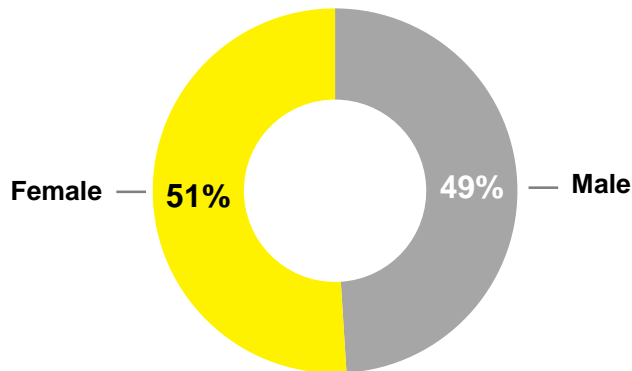
Generation



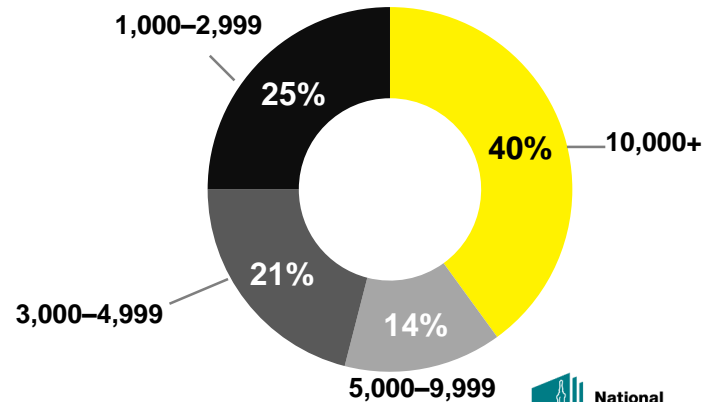
Medical plan



Gender



Employer size



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

Say system and benefits are so difficult that I just give up and hope for the best

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

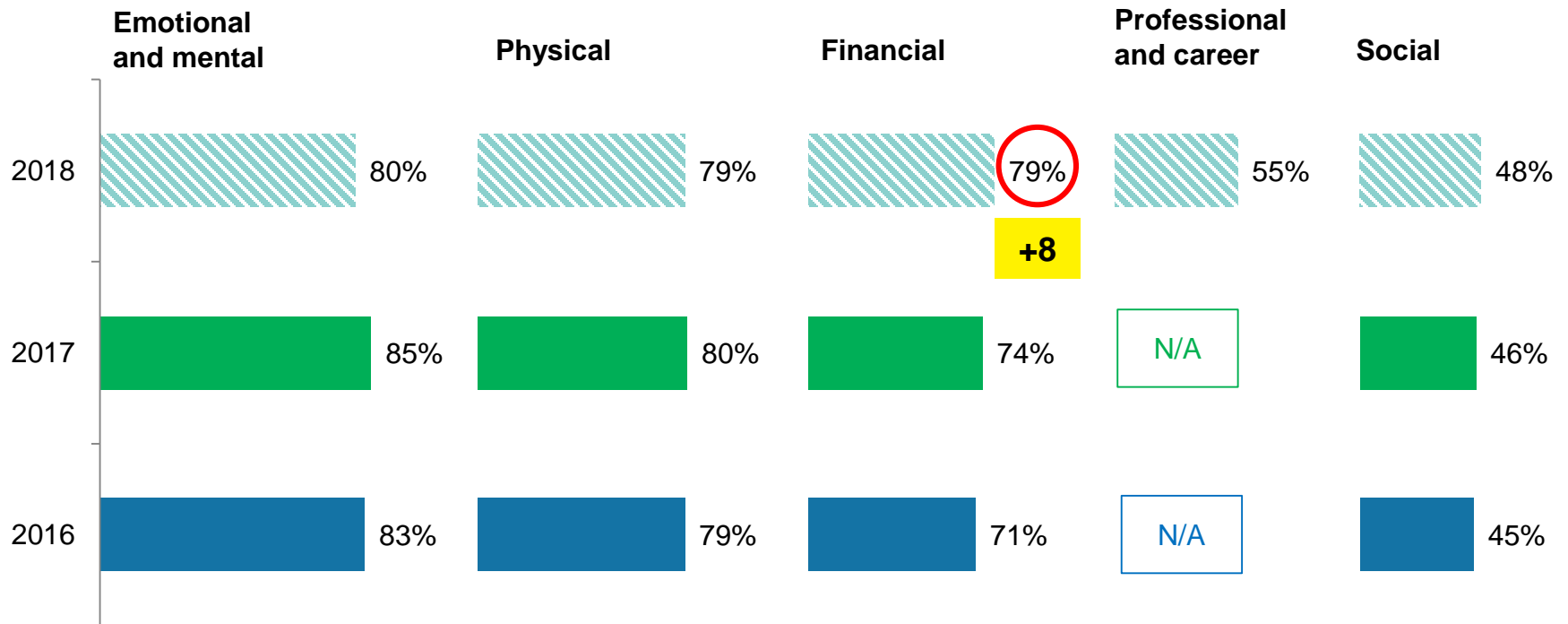
Tension mounts between **personalization** and **privacy**

Lens on wellbeing is widening

1

“My physical, emotional and financial wellbeing are equally important to me”

Importance of broad wellbeing dimensions in my personal life today*

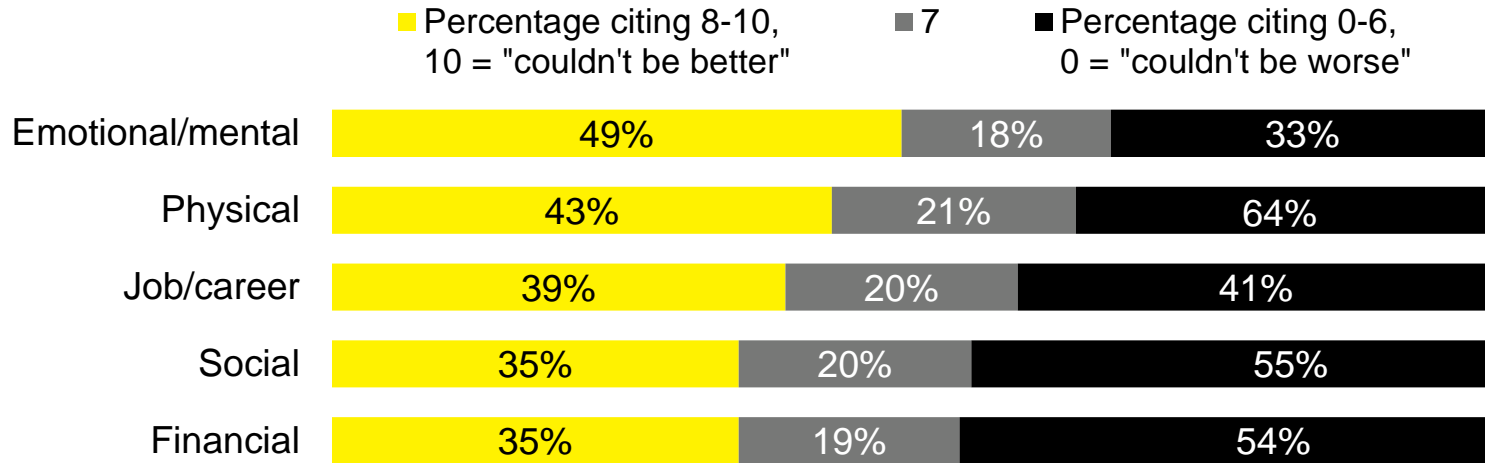


*Figures represent percentage citing a 6 or 7 on a 7-point scale where 7 represents “Extremely important” and 1 represents “Not at all important.”

Note: N/A = not available.

“My wellbeing could definitely be better”

How I'd rate different attributes of my wellbeing

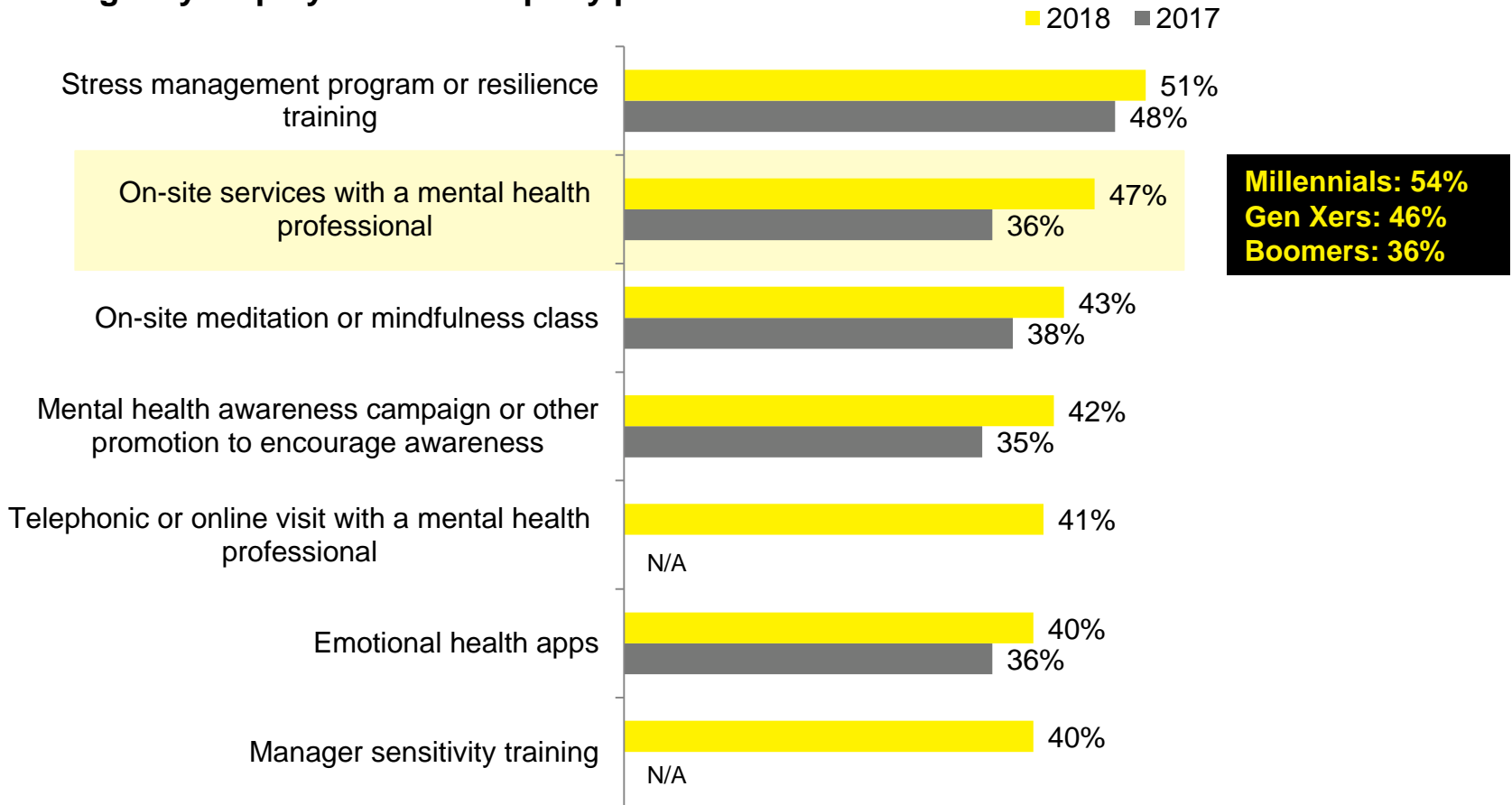


Trend watch: Consumers awareness of mental health services and comfort in using them are on the rise.

- On-site mental health services are of greater interest 47% (up 11 points)

“I’m more aware of and comfortable using mental health services”

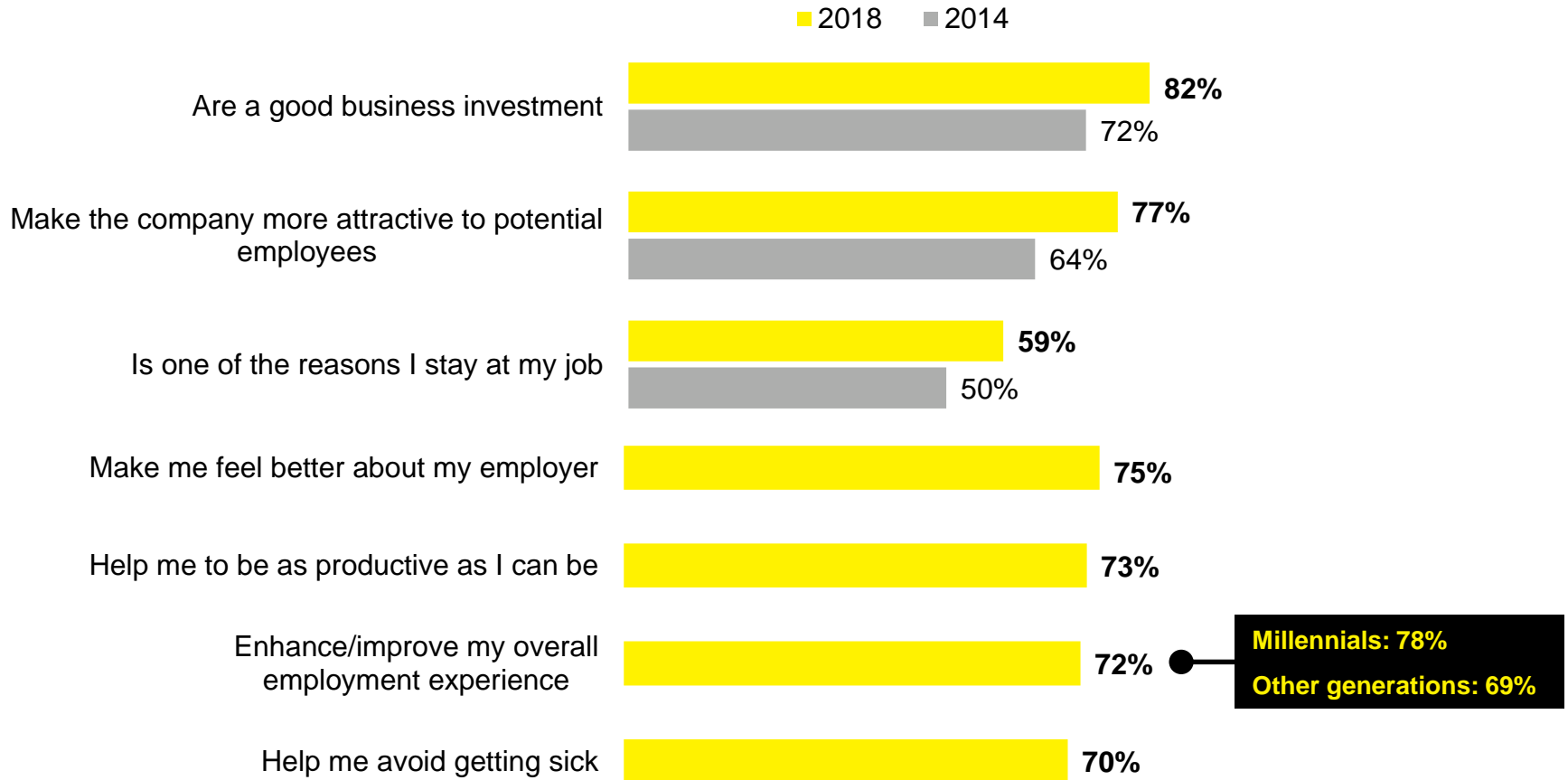
How likely I am (or would be if it were available) to use mental health services through my employer or a third-party provider



Note: N/A = not available.

“I value the health and wellness programs offered at work”

Health and wellness programs offered by my employer*



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

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

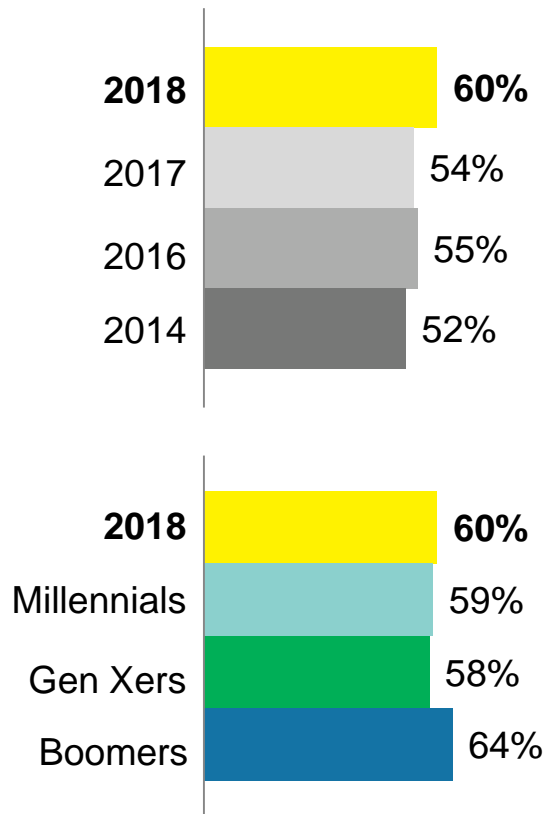
2

How do we define “savvy” health care consumerism?

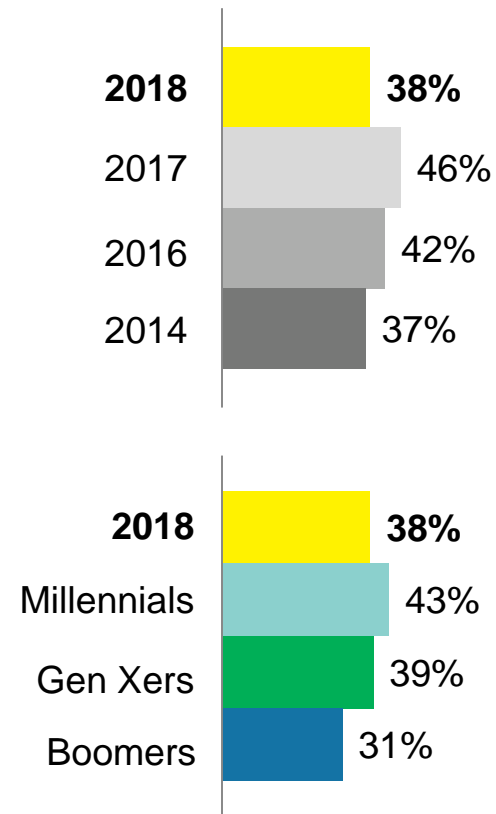
- **Seek.** Research health topics and health plan features and use available tools.
- **Engage.** Ask good questions and challenge directions.
- **Compare.** Carefully review options, balancing cost and quality.
- **Choose wisely.** Strive to take care of themselves through a balanced diet, exercise, 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



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



Note: Figures represent those citing “strongly agree” or “agree” a 6-point scale.

“I do as much as I can to build healthy habits”

Importance of specific wellbeing activities in my personal life today*

Getting enough sleep

73%: 2018
+3 over 2017

Effectively balancing work and personal commitments

63%: 2018
+1 over 2017

Taking reasonable time off of work

67%: 2018
+3 over 2017

Getting routine medical screenings and following medical advice

61%: 2018
+4 over 2017

Eating healthy

66%: 2018
+8 over 2017

Getting enough exercise

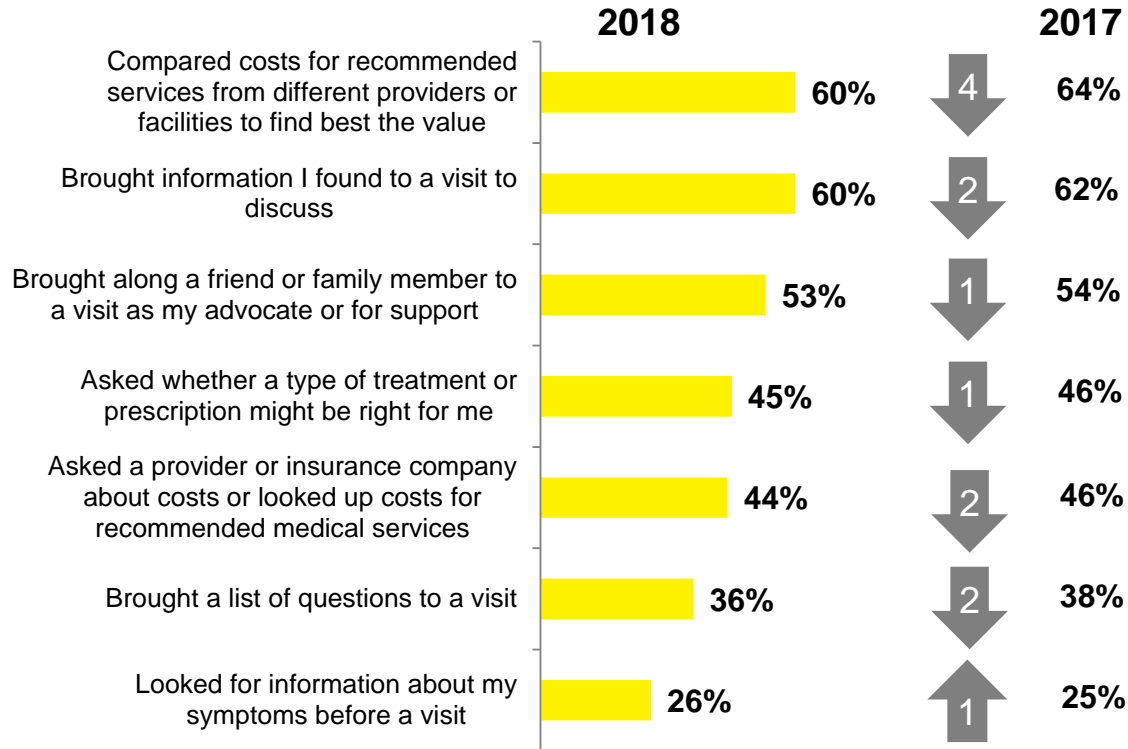
60%: 2018
+7 over 2017

*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...



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”

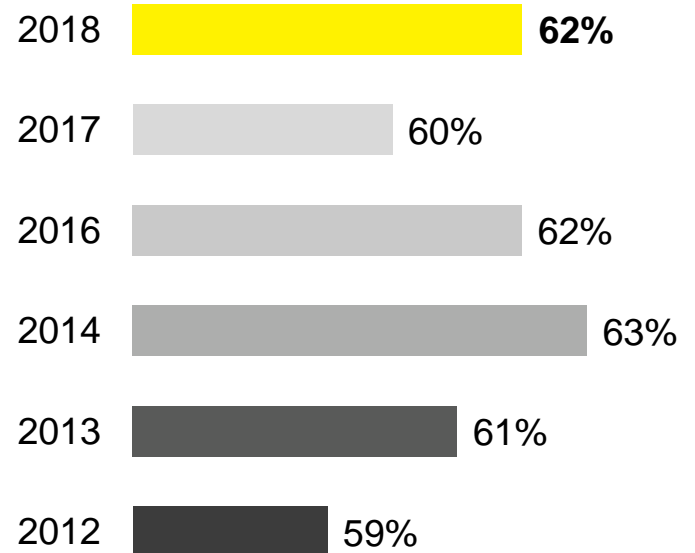


66% vs. 61%

**Consumers
in HDHPs**

**Consumers
in other
plans**

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



If I haven't met my deductible for the year, I would...	HDHPers	Other consumers
Question the cost of recommended services or seek less expensive options	71%	65%
Choose an over-the-counter drug	71%	64%
Search for medical services or medication costs	68%	62%

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

FEELING LOST?

SMARTGUIDE

Let SmartGuide get you on the road from **confused** to **confident**.

Introducing SmartGuide. Like a GPS, SmartGuide helps you map out the destination that's right for you and your family.

Ready to get started? Flip open now to make the most of your [\[Smart Plan Home Page\]](#).

USE SMARTGUIDE TO HELP YOU:

Start

and fuel up your Health Savings Account (HSA)

Navigate

your deductibles and other costs

Plan

a trip to your doctor or pharmacy

Explore

options for spending, saving, or both

Forty-six percent know where to go to figure out what a health service they need or want will cost.

UP 6 POINTS



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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?

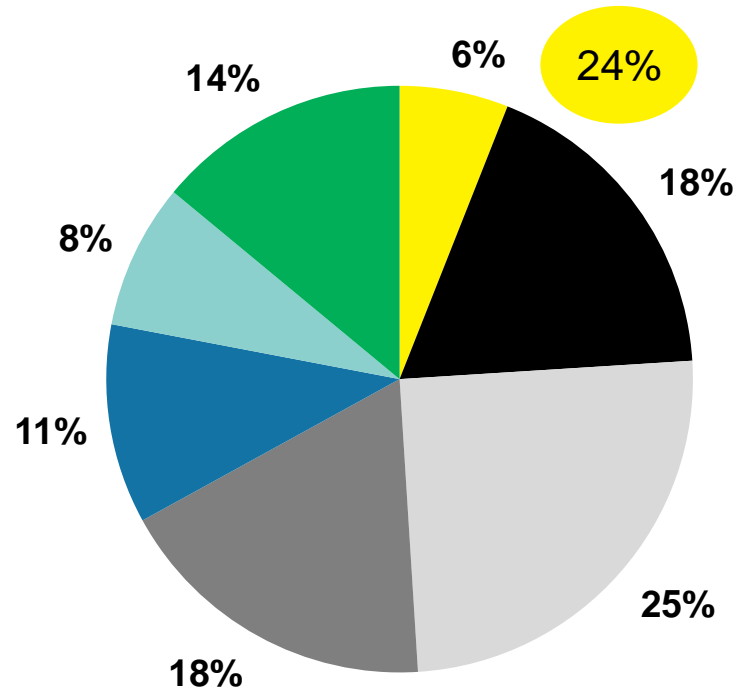
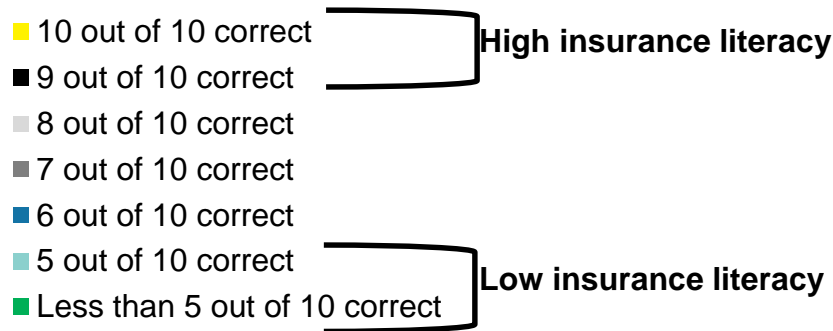
- Very important
- Important
- Somewhat important
- Not that important

Health
insurance savvy
is mediocre

3

“Health insurance terms and calculations are confusing”

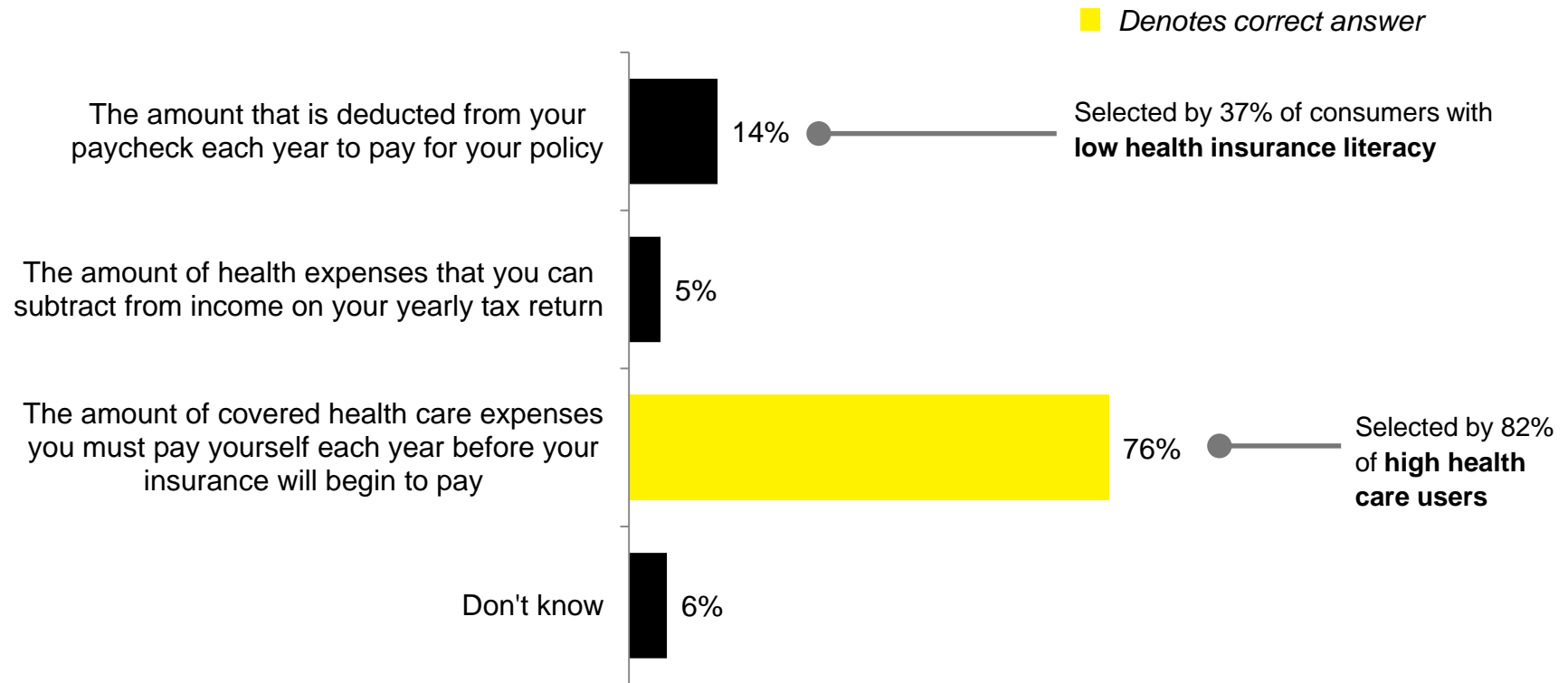
Only 1 in 4 correctly answered 9 out of 10 health insurance questions



Millennials	26%
Moderate & high users of health care	26%
HDHP participants	34%

“I know what a deductible is...”

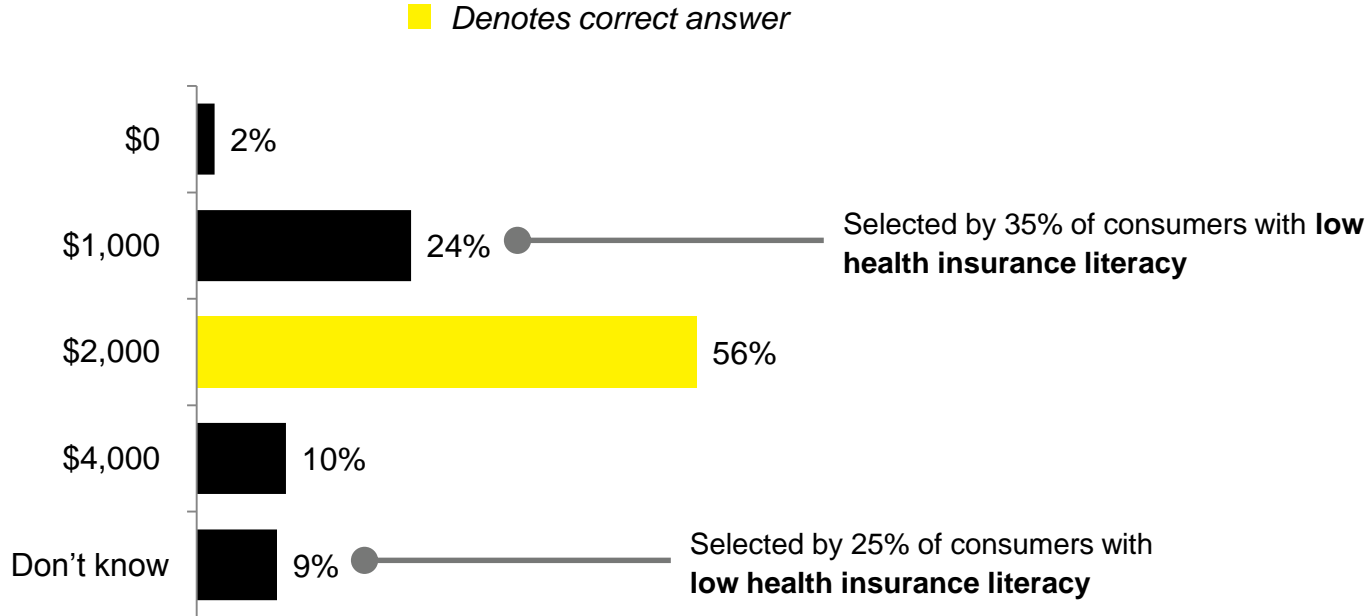
Which of the following is the best definition of the term “annual health insurance deductible”?



“...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?

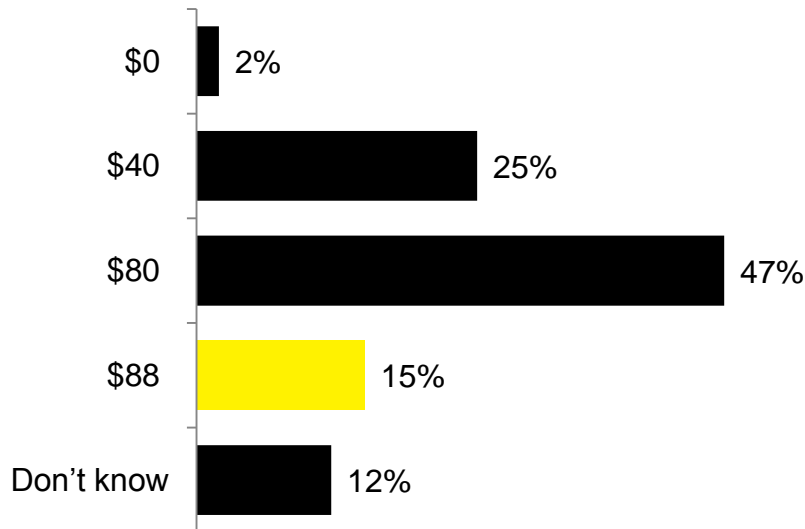


“I’m not sure how out of network charges are calculated”

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?

■ 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



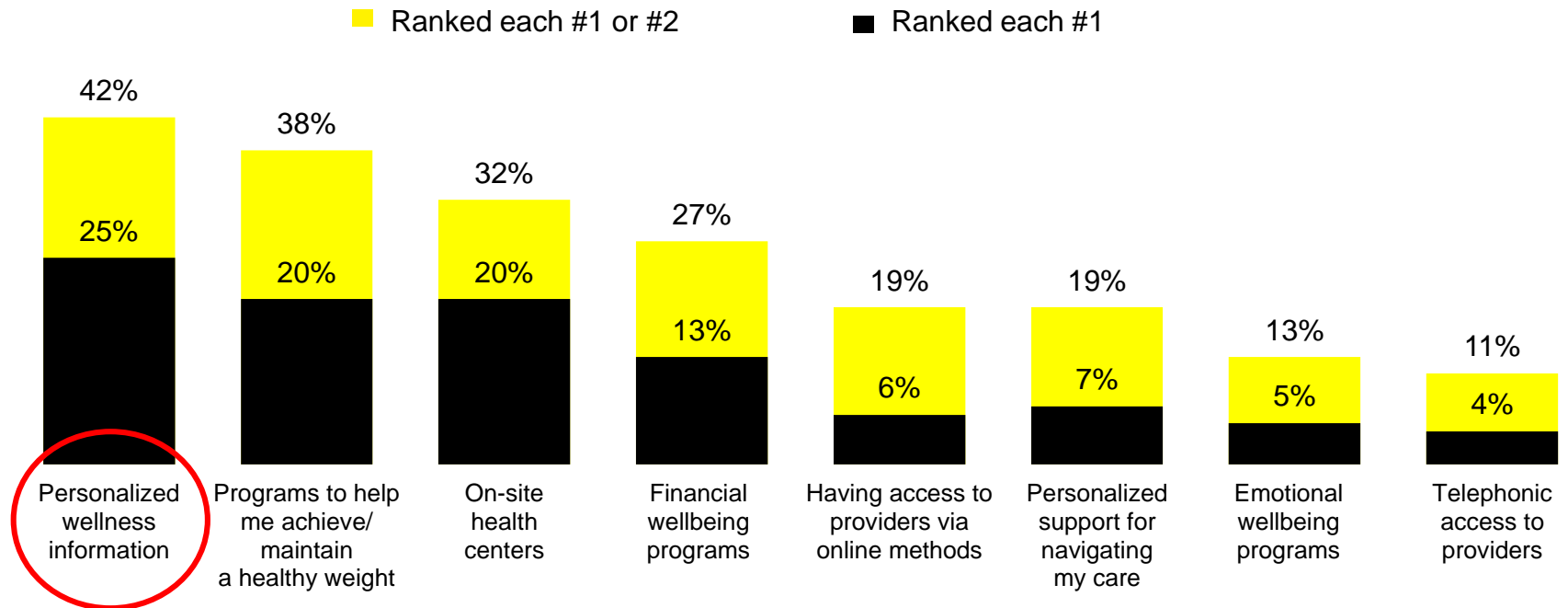
Accept it's an ongoing effort

Tension mounts between personalization and privacy

4

“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



“I’m not quite sure if sharing my personal information is worth the risk”

Personalized health communication from employer or a third-party provider

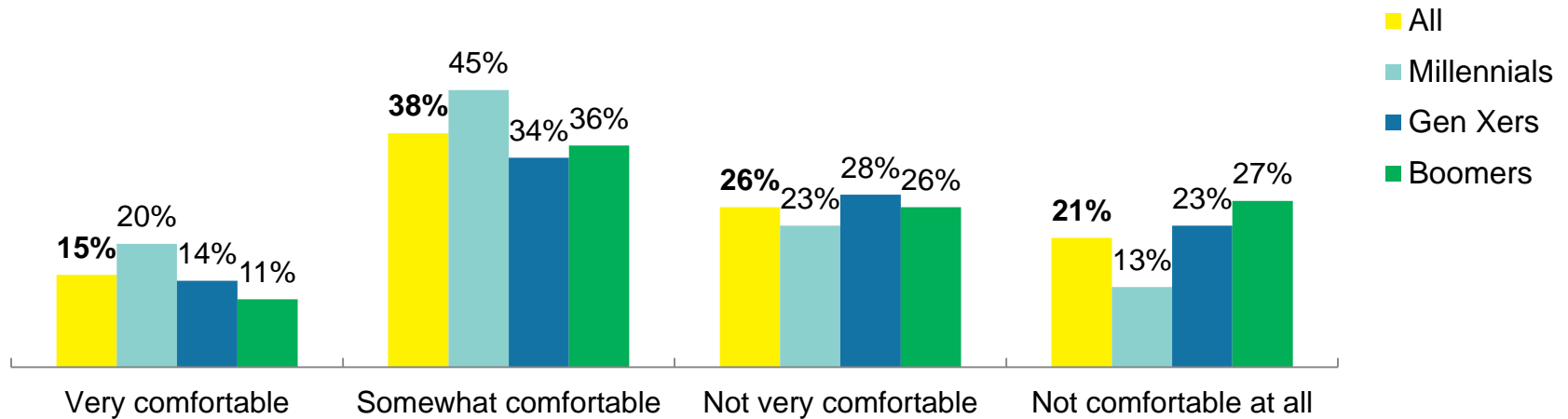
Yes , I want it from my employer or a third party working on behalf of my employer	34%	44% for Millennials
No , I don’t want it but I expect it to be coming soon as this is the way in which the world is moving	25%	
No , I don’t want it from anyone other than my doctor or health care provider	42%	

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

Millennials	<ul style="list-style-type: none">• More likely to be interested in receiving personalized health information from their employer• Motivated by conversation, so facilitate it
Gen Xers	<ul style="list-style-type: none">• 50% report that health is important but other things often take priority• Face pressure from multiple sources and need help finding balance
Boomers	<ul style="list-style-type: none">• 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.

[Ideas.alight.com/consumer-experience](https://ideas.alight.com/consumer-experience)

*Business Group members can find the full report at:

<https://www.businessgrouphealth.org/benchmarking/survey-reports/consumer-stakeholder-surveys/>

Questions

How to Ask Questions



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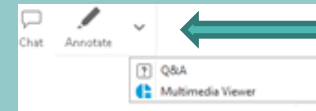
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