

Consumer Health Mindset[®] Study 2017

Turning Struggle Into Savvy
Top 5 New Insights



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Multi-Channel Experience Is Vital



ADVICE

"Consider my overall wellbeing and build an environment that holistically supports it."

While consumers see all aspects of overall wellbeing becoming more important, they view the traditional areas of diet and exercise as less important than a year ago. Perhaps they are being more realistic about what is achievable over what time frame, if at all. The good news is that those in strong health cultures will make a greater effort and are more likely to be healthy.

"Up your game, because it's as hard as ever to stay healthy and be confident in my health care decisions."

Fewer consumers than last year are taking actions like comparing the cost of services. And nearly a third say living a truly healthy life requires more resources than they're willing to spend. The impact is that they're making decisions they regret and avoiding medical care they need. Fortunately, consumers still report a high degree of control over their personal health, which is a foundation for continued change.

"Coach me in using the health system, because I don't have time to be an engaged patient."

Moderate and high users of health care manage to find their way through the health system. But it's frustrating, time-consuming, and overwhelming to the point that one-third of consumers lose their patience for being patients, often giving up and just hoping for the best. They're open to guidance and help—particularly the assistance that gets them the best value.

"Reduce the social stigma around mental and emotional health so I'm more open to seeking help."

Mental illnesses in the U.S. are prevalent, and consumers report high stress levels. Yet most are not taking advantage of mental health and counseling assistance when they need it. Out-of-pocket costs—along with stigma, lack of time, and lack of flexibility—make it difficult for consumers to prioritize mental and emotional health.

"Capture my attention and prompt me to act through an array of communication channels."

Multi-channel experiences are still the best way to reach consumers. Email is foundational, mobile is essential, and high touch makes it real. In addition, offer social media as a readily available option to complement the experience. To make the experience compelling and easy to identify, wrap it all in a wellbeing brand.

Turning Struggle Into Savvy

Progress. Change. Confusion. Frustration. Hope.

We've experienced significant change in health care in the seven years that Aon Hewitt has collaborated with the National Business Group on Health® (The Business Group) and Kantar Futures to conduct the *Consumer Health Mindset® Study*.

With the complexities of the U.S. health care system, people find health care services more and more challenging to navigate. How can employers and their business partners deliver experiences that give consumers the practical understanding—or savvy—to achieve greater outcomes for themselves and their organizations?

This study aims to find out. In it, we explore the health attitudes, motivations, and preferences of consumers across the U.S.—particularly employees and their dependents—as they use their employer-sponsored health plans and wellbeing programs and maneuver through the broader health landscape. The study is based on the results of a comprehensive online survey administered in the U.S. by Kantar Futures. A representative group of 2,503 consumers completed this year's survey.

This report captures the study's top five findings, including insights into questions employers often ask about employees and their dependents:

- **What works?**

What programs, resources, and tactics can more effectively engage people in their health care decisions?

- **What sidetracks?**

What gets in the way of individuals taking a more active role in their health and health care?

- **Who's unique?**

How can we more effectively reach key workforce groups like Millennials, who have different perspectives?

Throughout this report, we refer to all survey respondents as “consumers” and distinguish between all consumers (employees and dependents) and only employees where appropriate. The numbers on some charts may not add up to 100% because of rounding or multiple options available to the respondents.

Unique Perspectives and Trends

This report includes charts that reflect the primary insights from the survey. In addition, we highlight unique perspectives from particular consumer segments and call out trends we've seen over the seven years we've done this survey.



Gender

- Female
- Male



Generational Differences

- Boomers Born 1946–1964
- Gen Xers Born 1965–1978
- Millennials Born 1979–1993
(Established: 1979–1987; Emerging: 1988–1993*)



Health Care Use (in last 12 months)

- Low <4 visits
- Moderate 4–9 visits
- High 10+ visits



Health Culture

- Strong
- Mediocre
- Weak



Job Category

- Management/Supervision
- Professional/Non-Management
- Team Member/Front Line



Stress

- High
- Low



Year-Over-Year Comparisons

- 2017
- 2016
- 2015**
- 2014
- 2013
- 2012

*The Millennial generation extends to people born in 1996, but in this report we did not survey anyone born after 1993.

**In 2015 the Consumer Health Mindset Study was comprised of qualitative interviews and focus groups and, therefore, will not have quantitative result comparisons displayed.

INSIGHT



Wellbeing Is Having a Bigger Impact

ADVICE

“Consider my overall wellbeing and build an environment that holistically supports it.”

While consumers see all aspects of overall wellbeing becoming more important, they view the traditional areas of diet and exercise as less important than a year ago. Perhaps they are being more realistic about what is achievable over what time frame, if at all. The good news is that those in strong, supportive health cultures will make a stronger effort and are more likely to be healthy.

ACTION

- Brand and market wellbeing within a holistic total rewards framework.
- Refresh efforts related to diet and exercise with new approaches in design, marketing, and delivery.
- Build a strong health culture by enhancing all its components, particularly incorporating health into business decisions and recognizing employees' health efforts.
- Within a comprehensive set of wellbeing programs, provide high-impact decision-making tools, personalized reporting, and clear direction.



46%

are concerned that unhealthy habits
will soon catch up with them



54%

say they do all they can to be healthy

WHILE



80%

say physical wellbeing is very
important in their lives

BUT



importance of diet has fallen

65% to 58%

2016

2017



and importance of exercise has fallen

59% to 53%

2016

2017



Consumers are

4x

more likely to be engaged at work if a
company has a strong health culture

Employees in strong workplace health cultures are better health
consumers and in better health

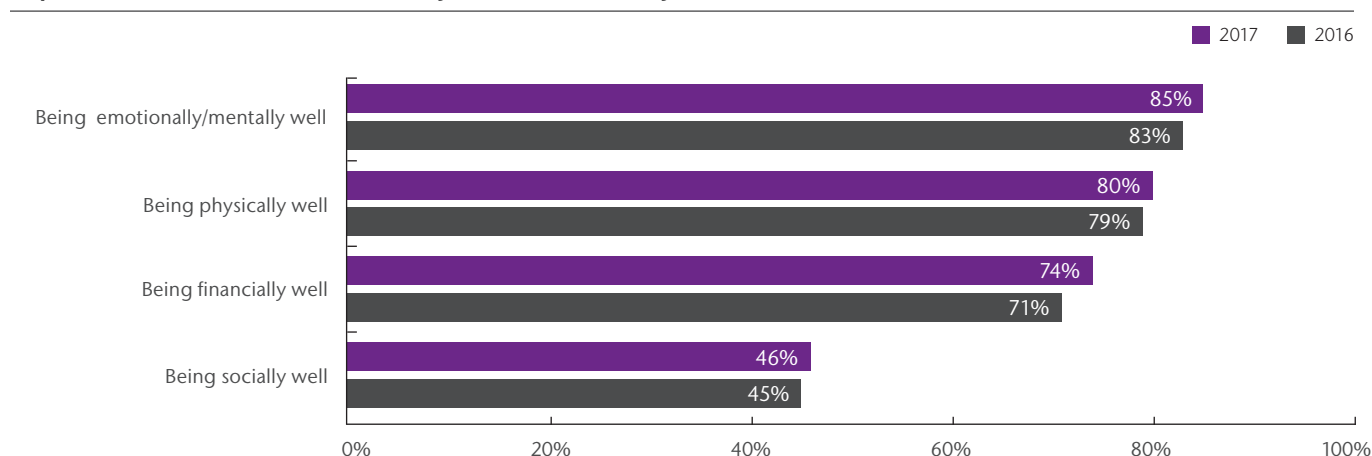
	STRONG	WEAK
• Have compared health services costs	45%	27%
• Have not avoided care, reduced or stopped using Rx, or declined insurance due to costs	86%	69%
• Say health and wellness programs make the company more attractive	69%	29%
• Cite health and wellness programs as one of the reasons they stay at their job	46%	27%
• Have normal BMI	33%	25%
• View their health as very good or excellent	61%	45%

“Overall wellbeing is becoming more important to me, but the conventional diet and exercise components are becoming less important.”

If you’re putting more energy into connecting benefits and rewards to the concept of overall wellbeing, you’re not alone. Many employers are moving in that direction. By positioning programs in this broad, integrated, and potentially more appealing way, employers are striving to drive greater awareness, employee appreciation, and consistency across global regions where governmental and legal aspects of benefits vary widely. These factors ultimately influence attraction and retention as well as productivity and performance.

The degree of importance of all four broad dimensions remains similar to 2016, though each rose slightly. The exception is financial wellbeing, which has risen even more significantly since last year. Reinforcing this increase in importance is that in Aon Hewitt’s most recent *Financial Mindset® Study*, the percentage of respondents who feel financially comfortable declined significantly—especially for Millennials.*

Importance of Broad Dimensions in My Personal Life Today**



Boomers are more likely to view physical wellbeing as important (84% vs. 79% for other generations), while **Millennials** are more likely to view social wellbeing as important (53% vs. 43% for others).



Women are more likely than **men** to cite the importance of emotional/mental (89% vs. 81%), physical (85% vs. 76%), and financial (77% vs. 71%) wellbeing.



Those in **strong health cultures** are more likely than those in **weak health cultures** to view physical (89% vs. 82%), financial (82% vs. 73%), and social (57% vs. 44%) wellbeing as important.

Declining Importance of Specific Activities in My Personal Life Today**

Activity	2017	2016
Eating healthy	58%	65%
Getting enough exercise	53%	59%
Learning something new	47%	53%

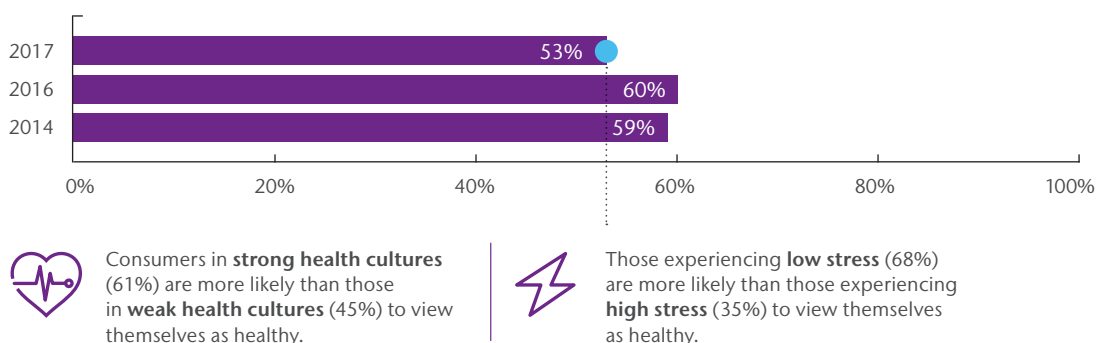
*2016 Aon Hewitt Financial Mindset® Study

**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.”

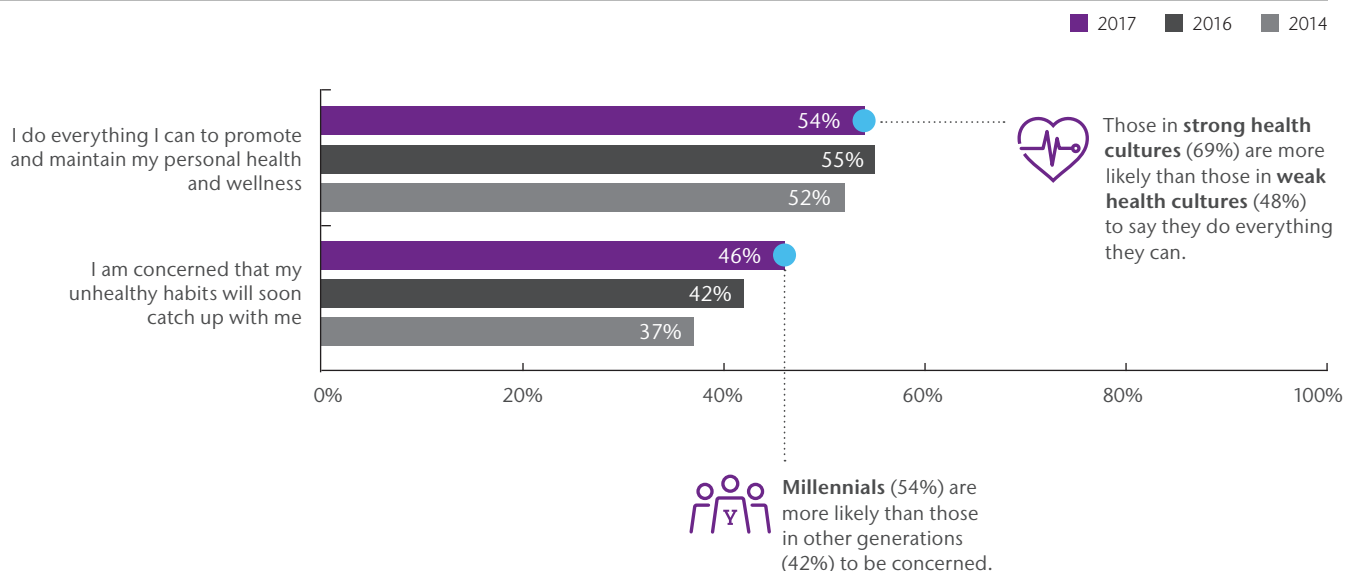
"I know I'm not as healthy as I should be, and I'm not doing what I should to improve that."

This year, consumers are less likely to view their current health as positively as they did in prior years. And they are more likely to be concerned about the consequences of unhealthy habits. Perhaps this more realistic awareness is good news, given the general decline in overall U.S. health. At the same time, only half of consumers say they are doing all they can to maintain their health and wellness. These shifts signal further challenges to sustained healthy behaviors. As in prior years, we also see about one-third of those in the obese category (defined by BMI) self-report their health as excellent or very good.

I Describe My Current Health as Excellent or Very Good*



I Strongly Agree or Agree With These Healthy Lifestyle Statements**



*Figures represent percentage citing "excellent" or "very good" on a 5-point scale that also includes "good," "fair," and "poor."

**Figures represent percentage citing "strongly agree" or "agree" on a 6-point scale.

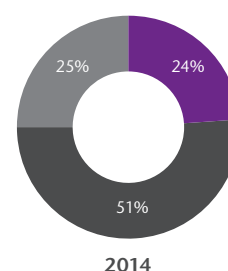
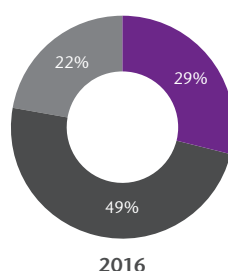
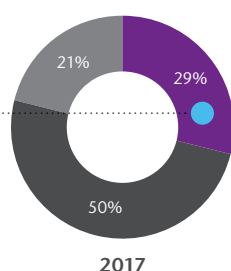
"A strong culture of health in the workplace is good for me and good for my company."

We saw an initial increase in the percentage of consumers in strong health cultures from 2014 to 2016. This year, the progress has leveled off, with 29% of employees characterizing their work environment as having a strong culture of health and 21% as having a weak health culture.

Health Culture Strength*



High users of health care (31%) are more likely than low users (26%) to view their health culture experience as strong.



Strong Mediocre Weak

Cultures of health continue to gain momentum among employers. Again, strong health cultures produce positive health behaviors, perceptions, and better health outcomes than weak ones. For example, those in strong health cultures (compared to weak health cultures) are more likely to exhibit the characteristics in the following chart.

Differences by Health Culture

The gap shows the difference between **strong and weak health cultures** as a straight point difference and percentage difference.

	Weak	Gap	Strong	
Have not avoided care, reduced or stopped using Rx, or declined insurance due to costs	69%	17 (25%)	86%	Behaviors
Have compared health services costs	27%	18 (67%)	45%	
Have asked my provider about a treatment I've heard about	45%	16 (36%)	61%	
Say health and wellness programs make the company more attractive	29%	40 (138%)	69%	Perceptions
Cite health and wellness programs as one of the reasons I stay at my job	27%	19 (70%)	46%	
Am satisfied with my health plan	77%	18 (23%)	95%	Outcomes
Do not have high stress levels	69%	15 (22%)	84%	
View my health as very good or excellent	45%	16 (36%)	61%	
Have normal BMI	25%	8 (32%)	33%	

*On a scale from 0 to 40 (8 questions across a 6-point scale); 0–12 is considered a weak health culture, 13–25 is a mediocre health culture, and 26–40 is a strong health culture.

"Recognize me for health achievements and keep employee health a priority in business decisions."

When considering the characteristics that make up a culture of health, each plays an important role. However, two tend to create a distinction between strong and weak cultures more than the others: Business Decisions and Recognition. When deciding what to focus on as you strengthen your health culture, these two will likely produce greater impact. Next, focus on Leadership, Priority, and Encouragement. Encouragement and Leadership have increased the most since 2014—each up 9 points.

Characteristics That Comprise a Health Culture*

		Overall			
		Weak	Mediocre	Strong	
Characteristic		21%	50%	29%	Characteristic
Business Decisions	Employer does not take employee health into account	31%	42%	27%	Employee health is an important input for employer
Recognition	Health achievements not recognized, rewarded, or celebrated	34%	39%	27%	Health achievements often recognized, rewarded, or celebrated
Leadership	Leaders do not actively encourage employee health or serve as health role models	23%	45%	32%	Leaders are health advocates and health role models
Priority	Employer only does what will save money	26%	41%	33%	Employer seriously considers all actions that improve employee health
Encouragement	Employees discouraged from incorporating healthy activities into workday	14%	46%	40%	Employees actively encouraged to incorporate healthy activities into workday
Sharing	Employees not encouraged to share health-related efforts with others	23%	51%	26%	Employees encouraged to share health-related efforts with others
Work Environment	Environment makes it difficult to get or stay healthy	25%	49%	26%	Environment makes it easy to get or stay healthy
Cafeterias and Vending	Cafeteria/vending offer few healthy choices	33%	43%	24%	Cafeteria/vending offer many healthy choices



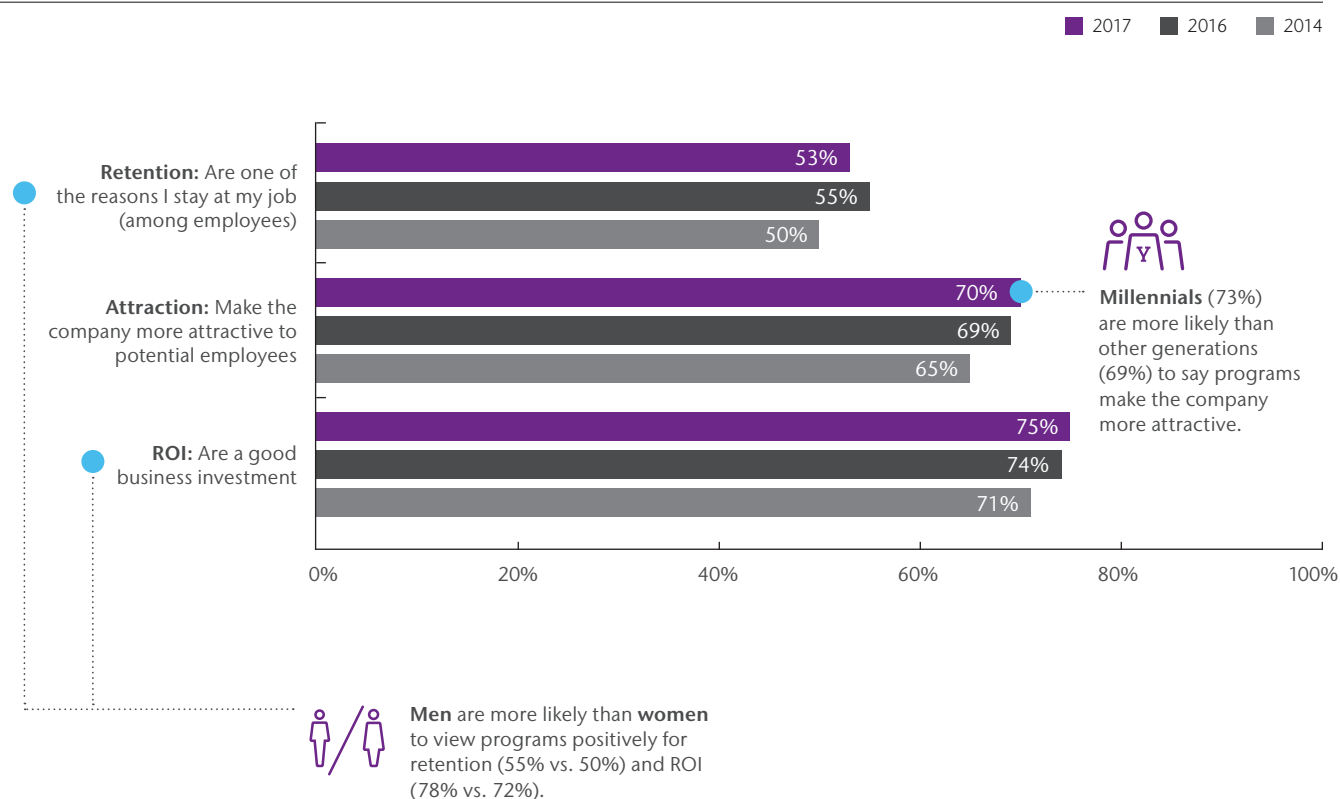
Millennials are more likely to view their health culture experience positively overall and across nearly all elements—especially relative to their **Gen X** counterparts—particularly regarding Encouragement, Leadership, and Recognition.

*On a scale from 0 to 40 (8 questions across a 6-point scale); 0–12 is considered a weak health culture (mostly left-side characteristics), 13–25 is a mediocre health culture, and 26–40 is a strong health culture (mostly right-side characteristics).

"Health and wellness programs make a difference to me and our business."

Consumers continue to be more likely to believe that health and wellness programs positively affect retention and attraction and provide a positive return on investment. These attitudes are particularly true for Millennials, a generation that is very pragmatic in their lifestyle and job choices.

Health and Wellness Programs Offered by the Employer...*

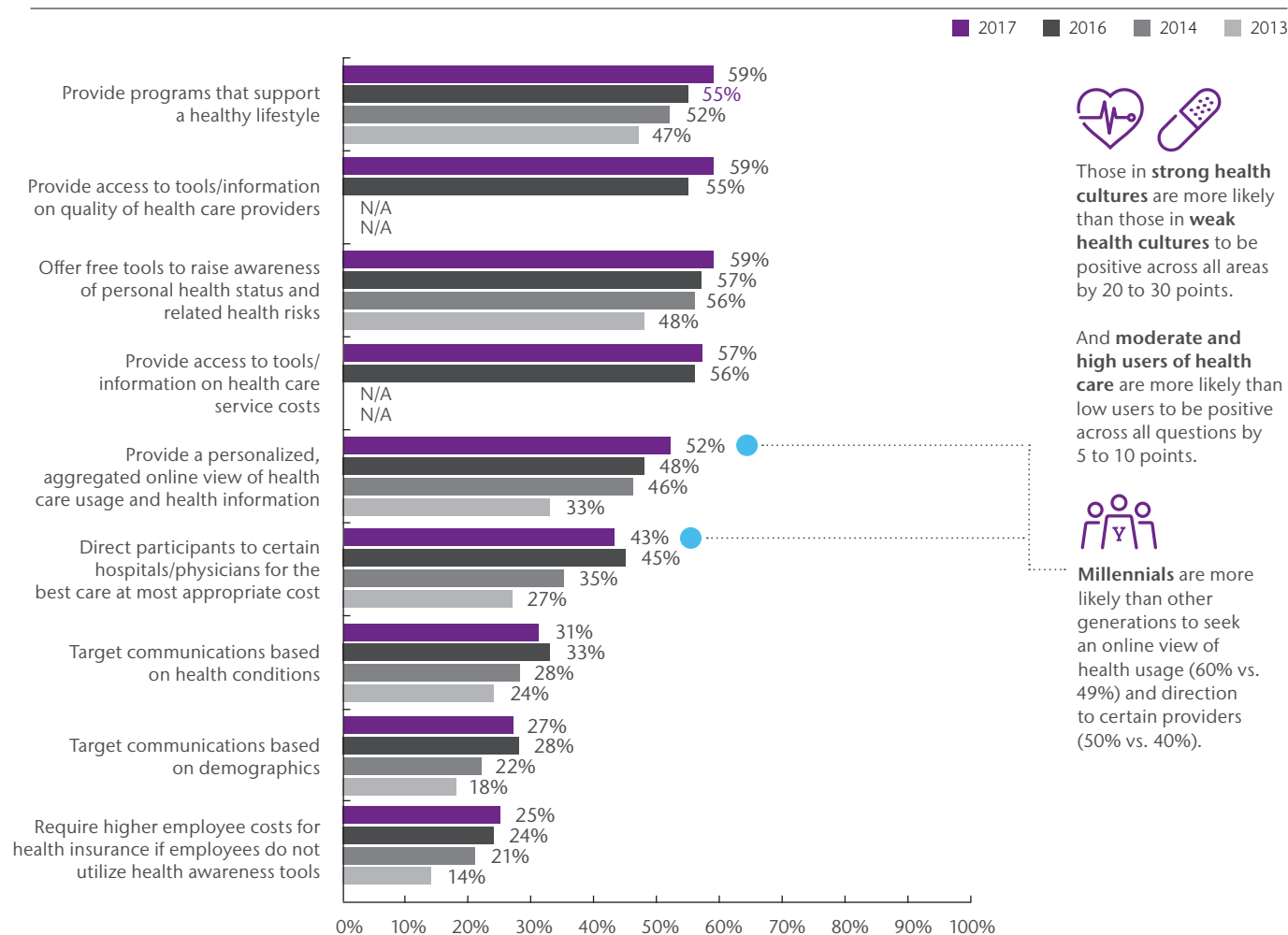


*Figures represent percentage citing "strongly agree," "agree," or "slightly agree" on a 6-point scale.

"I still want health and wellness help from my employer."

The percentage of consumers who believe that employers should provide help continues to rise—up significantly from 2013. This trend is particularly true for Millennials, especially those in their 20s. Perceptions about the value of having employers direct consumers to certain providers or target them based on a health condition or demographics have leveled off, although they're still up significantly from 2013.

Without Compromising Privacy, Employers Should...*



A Note on Incentives

When asked whether employers (via third parties) should use health outcomes-based incentives, consumers continue to be more likely to say employers should do so. Consumers also continue to favor a rewards-based approach (58%, up 8 points from 2013) over penalizing (18%, up 3 points from 2013). Millennials and Gen Xers (61%)—who are more self-reliant and pragmatic in nature—are more likely to say employers should reward for outcomes compared to their Boomer counterparts (52%), as do moderate and high users of health services (60%) compared to low users (54%). Also, participants in consumer-driven health plans (CDHPs) tend to favor rewards (63%) more than those in other types of plans (57%).

*Figures represent percentage citing "strongly agree" or "agree" on a 6-point scale.

INSIGHT



Savvy Consumerism Is Still a Challenge

ADVICE

“Up your game, because it’s as hard as ever to stay healthy and be confident in my health care decisions.”

Fewer consumers than last year are taking actions like comparing the cost of services. And nearly a third say living a truly healthy life requires more resources than they’re willing to spend. The impact is that they’re making decisions they regret and avoiding medical care they need. Fortunately, consumers still report a high degree of control over their personal health, which is a foundation for continued change.

ACTION

- Go back to basics with health care and insurance terms and tools to help consumers make better day-to-day health choices.
- Develop mobile contact cards and related “grab and go” content that outline top questions to ask health care providers at appointments.
- Create hyper-personalized communications based not only on demographics, but also on health care usage and other pertinent behaviors (while addressing privacy concerns).
- Offer “how to” sessions on health plan and cost comparison tools, finding providers, interpreting explanations of benefits (EOBs), and other decision-making needs.

/// My family pays more than our mortgage in health insurance premiums, yet we still have medical bills we can't afford. ///



77%

of consumers have regretted
a health care decision



1 in 5

say high costs have led them to decline other
coverage, stop taking meds, or avoid care



Only

40%

know where to go to figure out what
a health service they need or want will cost
(DOWN 7 POINTS)



29%

say a truly healthy lifestyle takes more resources
than they're willing to spend

/// I have put off recommended screenings and going to the doctor when I'm sick because of the high deductibles, high costs, and other red tape involved in dealing with my care. ///

"I'm not doing many of the things I'm supposed to do to be a savvy health care consumer."

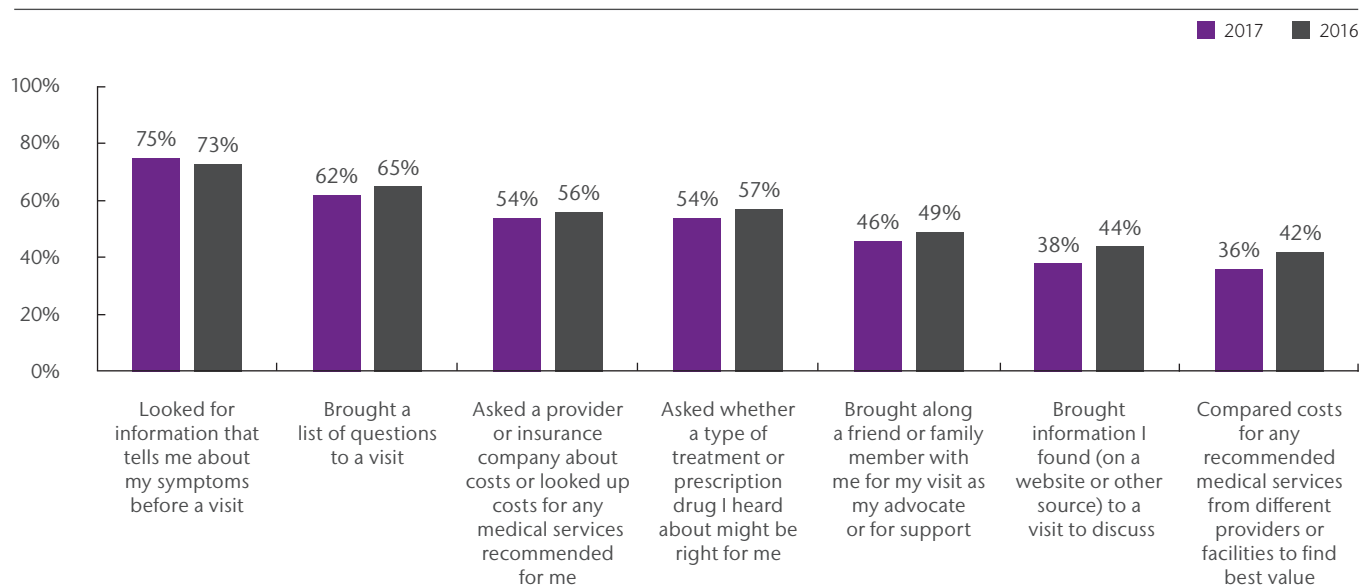
In 2015, we explored health care consumerism—what it looks like, what inhibits it, and what empowers it. A year later, we started asking consumers about their specific health care habits. A clear picture emerged. Savvy consumers:

- **Seek.** They research health topics and health plan features, and use available tools to make day-to-day decisions about health insurance and care.
- **Engage.** They ask good questions and challenge direction appropriately.
- **Compare.** They carefully look at their options and choose well from a cost and quality perspective.
- **Choose.** They regularly strive to take care of themselves through a balanced diet, regular exercise, adequate sleep, and positive social connections.

So how are consumers measuring up now? Not as well as we had hoped. Overall, fewer consumers today (across all generations) say they've taken certain actions—like comparing costs or bringing information to a doctor visit—as part of their health care experience or decisions.

The chart below demonstrates actions consumers have taken at least once before or after a medical visit or when making health care decisions. With the exception of looking up symptom information before a medical visit, all surveyed behaviors have declined. This downward shift doesn't necessarily indicate the start of an extended trend (as opposed to a behavioral blip). However, employers should err on the side of caution by continuing to reinforce these behaviors more often and in multiple ways.

Actions I've Taken Before or After a Medical Visit or When Making Decisions*



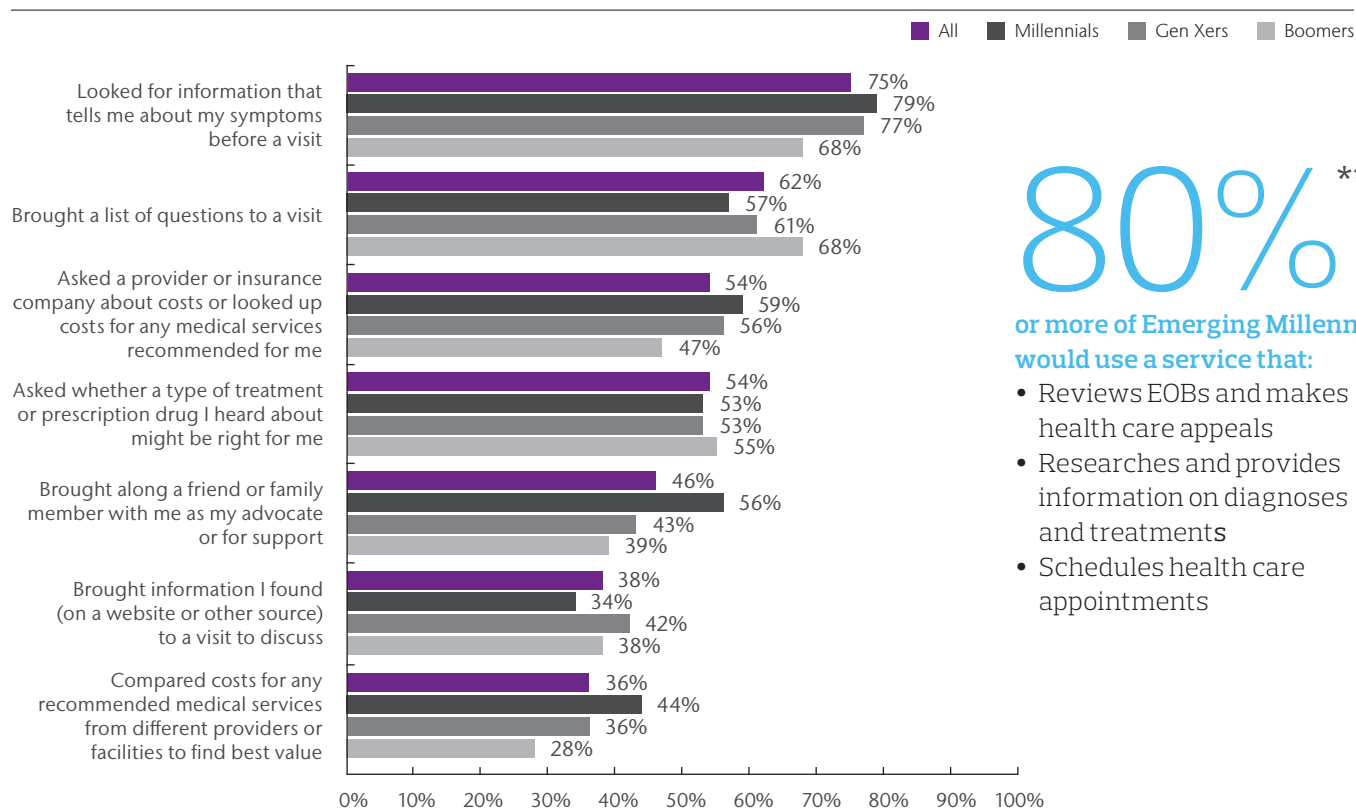
*Figures represent the percentage citing "once" or "more than once" on a 3-point scale.

"The younger I am, the more likely I am to be a savvy consumer."

On the upside, younger consumers are generally more attentive when it comes to health consumerism. This attitude may reflect having fewer financial resources and/or fewer health plan choices. The days of "copay care" are declining, and many Millennials may never have experienced anything other than a CDHP. Cost transparency and the various tools available still have limits. But there are some ways to estimate costs and seek information that didn't exist for earlier generations.

The need for continued guidance and tools is apparent, regardless of one's health care usage or age. Simply telling consumers to "compare costs" isn't enough. They also need foundational education on navigating the health care and insurance systems and clear "how to" guidance. Emerging Millennials, in particular, note an interest in getting help with the health care basics. This attitude reflects how much this generation prides itself on making choices based on smart, relevant information.

Actions I've Taken Before or After a Medical Visit or When Making Decisions*



*Figures represent the percentage citing "once" or "more than once" on a 3-point scale.

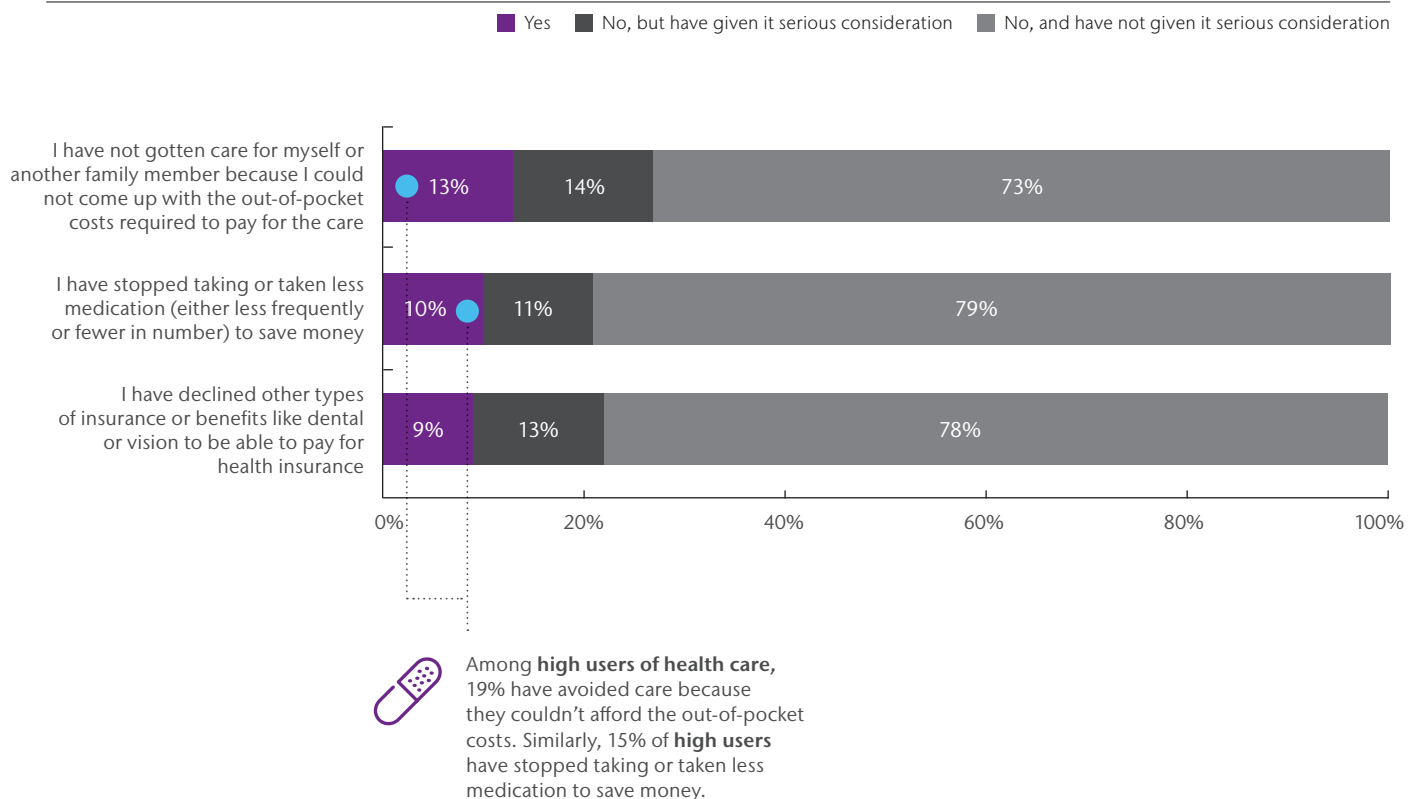
**Likelihood of using a service offered by the employer through a third party where a person (not connected to the employer or health plan) helps with the listed activities. Figure represents percentage of moderate or high health care users indicating "definitely" or "probably."

"I've avoided the care I need because I just can't afford it."

Most consumers understand how important it is to make thoughtful health care decisions. At least that's true in theory. Over the years, consumers have begun taking more ownership of their health care choices and realizing the need for more personal responsibility. Yet this year's study shows a decline in savvy consumer behaviors. Not surprisingly, saving money is still top of mind. Unfortunately, avoiding care is some consumers' answer to saving money, especially among those who may need care the most.

When asked about forgoing care, reducing medications, or declining other coverage because they couldn't afford it, more than one-third of consumers (37%) have either done so or seriously considered at least one of those actions. Over one-fifth (22%) have taken at least one of these actions to save money.

Actions I've Taken in the Last 12 Months

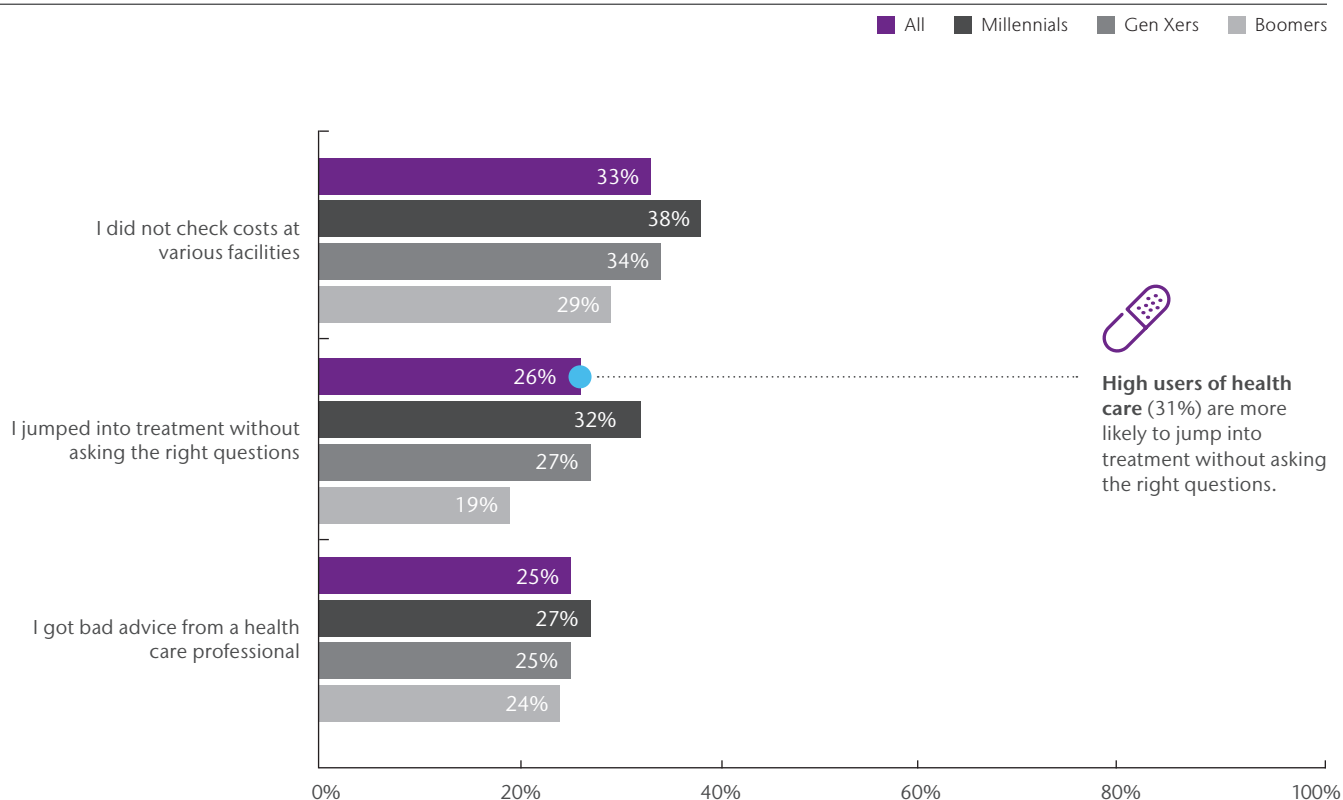


"I didn't think through my health care decision, and now I regret it."

Over three-quarters of consumers (77%) report “regretting a health decision” that led to getting the wrong care or care that cost them more than necessary. Most of the regret came from failing to check costs, jumping into treatment without asking the right questions, or getting bad advice. Without consumers having the right knowledge, tools, and guidance to do their homework, poor choices are unavoidable.

Regardless of a consumer’s age or level of interaction with the health care system, regretful decisions can perpetuate a cycle of frustration, mistrust, and disempowerment. To help stop the cycle, employers can offer practical guidance on very specific difficulties—like what to ask a doctor before and during a visit—along with an empathetic approach.

What Led Me Down a Path to a Health Decision I Regretted*



Other Factors That Led to Regret

- Not going through my primary care physician (19%)
- Taking advice from someone other than a health professional (17%)

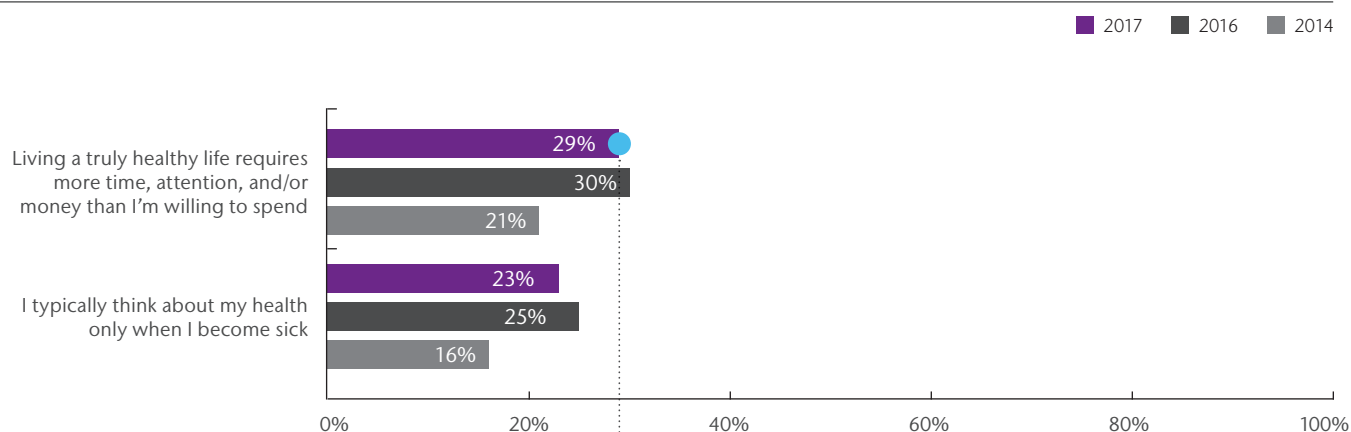
*Figures represent percentage of those who regretted a decision.

"Living a truly healthy lifestyle requires more personal resources than I'm willing to spend."

In 2014, we started asking consumers if living a truly healthy lifestyle required more time, attention, and/or money than they were willing to spend. At the time, 21% said it did. That figure has risen to nearly one-third (29%) today.

This shift could indicate that more consumers are stretched to their limits after years of seeing minimal payoff for their efforts. Eventually, the motivation to "do the right thing" wanes when it doesn't yield results or when the tools to do so aren't available or intuitive. It could also be related to an increasingly younger workforce with less disposable income or know-how. This attitude also likely reflects Millennials' expectations of an on-demand world.

How I View Healthy Living*



Boomers (22%) are less likely than other generations (33%) to say healthy living requires too much investment. The gap is even greater compared to **Emerging Millennials** (38%).



High users of health care (34%) are more likely than **low and moderate users** (28%) to say that living a truly healthy life isn't worth the money.



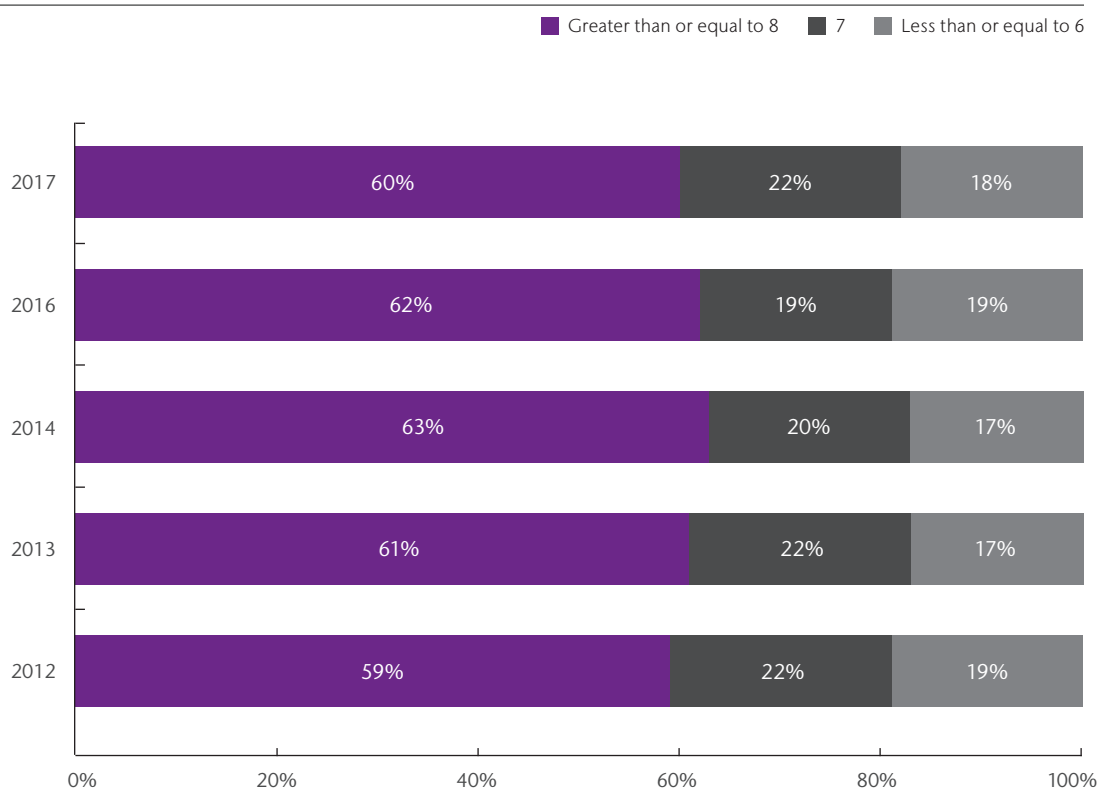
Those with **high stress** (40%) are more likely than others (26%) to say healthy living requires too much investment.

*Figures represent percentage citing "strongly agree" or "agree" on a 6-point scale.

"I know that most of what happens with my health is up to me."

Amid a downturn in savvy health care habits, there is hope and potential for change. Most consumers say they still have a high degree of control over their health. This is encouraging. Without feelings of personal control, growth and change are hindered. While some consumers may be close to throwing in the towel when it comes to having control over the health care system, at least they still maintain a sense of command over their personal wellbeing.

Level of Control I Have Over My Health*



High users of health care (55%) are less likely than **moderate and low users** (62%) to feel in control of their health.



Those working in **strong health cultures** (68%) are more likely than those in **mediocre and weak health cultures** (58%) to rate their control at least 8 out of 10.

*Figures based on 0–10 scale where 0 is “no control over my health” and 10 is “complete control over my health.”

INSIGHT



Frustration and Confusion Continue to Plague Patients

ADVICE

“Coach me in using the health system, because I don’t have time to be an engaged patient.”

Moderate and high users of health care manage to find their way through the health system. But it’s frustrating and time-consuming—and overwhelming to the point that one-third of consumers lose their patience for being patients, often giving up and just hoping for the best. They’re open to guidance and help—particularly the assistance that gets them the best value.

ACTION

- Start with human insights about your population. Build a creative strategy to simplify the health navigation process that makes meaningful connections and directs them to friendly technology.
- Introduce and aggressively promote “high-touch” advocacy programs, concierge medical services, and comprehensive care management—particularly for those with the most health needs.
- Continue to simplify the basics, providing super-simple steps to shorten the road to health care system success.
- Rearrange your core wellbeing website around what matters most to consumers—like getting the best value they can, not making avoidable mistakes, and taking advantage of the best care models.

/// There are no clear costs involved. We could be told it will cost one thing and then we get bill after bill for other things. Things need to be simpler and more honest. ///

! ? ⚡
44%

of Emerging Millennials give up and hope for the best because they find the health care system and benefits difficult and confusing

Seeking Guidance and Information

Internet search

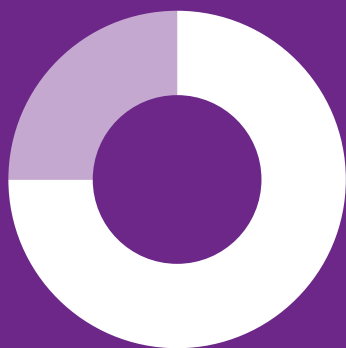
75%
EMERGING MILLENNIALS

37%
BOOMERS

family or friends

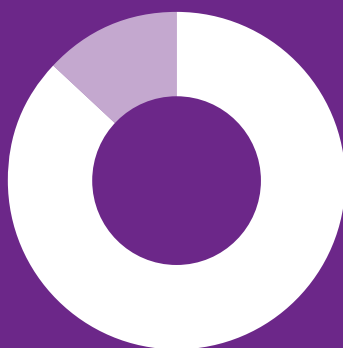
72%
EMERGING MILLENNIALS

32%
BOOMERS



75%

ALL



87%

EMERGING MILLENNIALS

welcome a service to help them review EOBs and make health care appeals

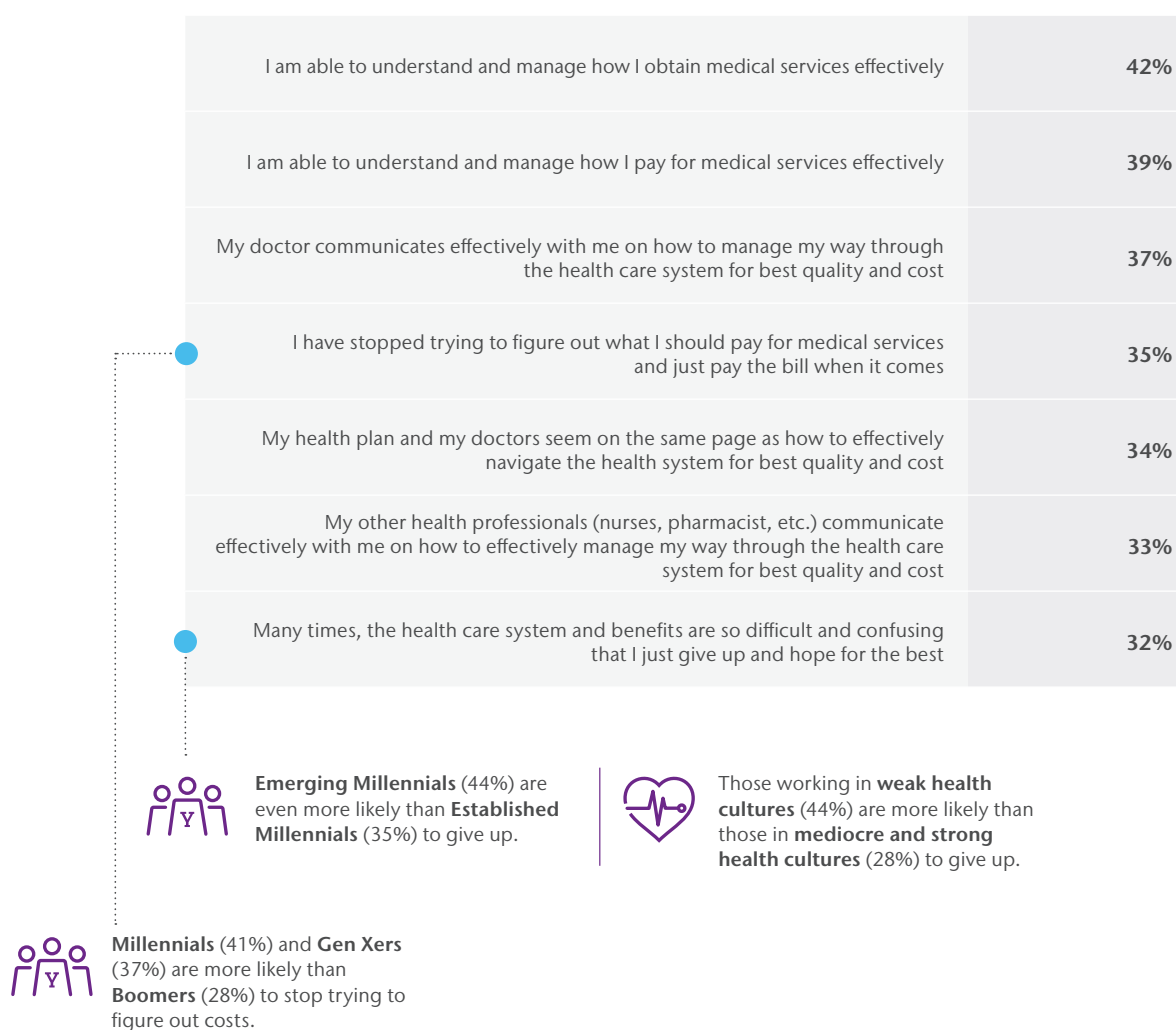
35%

/// I have stopped trying to figure out what I should pay for medical services and just pay the bill when it comes. ///

"There's a lot about the health system that's out of my control—and it leaves me feeling frustrated and powerless."

Among those who are moderate and high users of the health system, barely over one-third of consumers believe they navigate the health care system effectively. In fact, this frustration may be leading many to a learned helplessness in which they simply give up.

Extent to Which I Agree When Navigating the Health System*

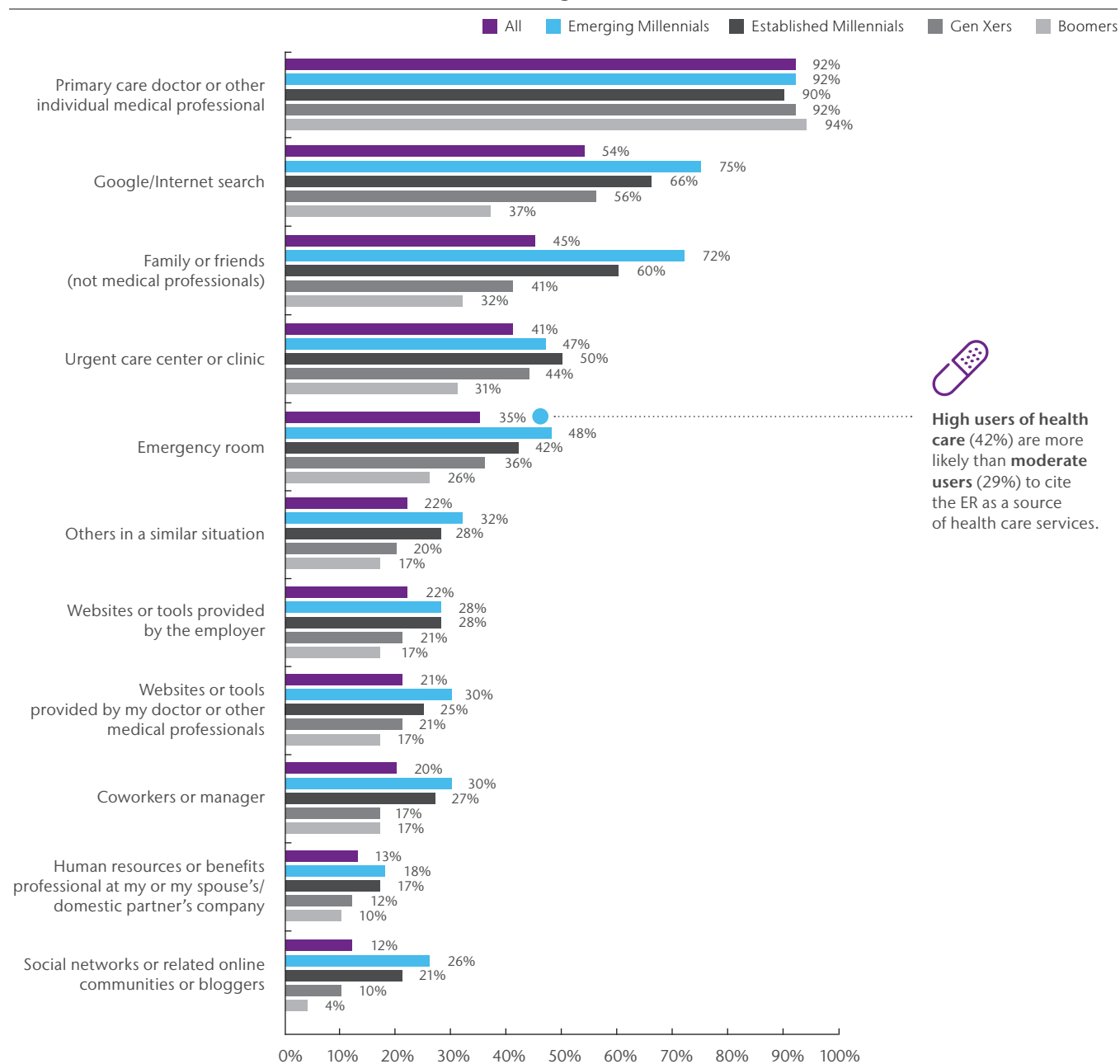


*Figures represent moderate or high health care users who "strongly agree" or "agree" on a 6-point scale.

"For health information and guidance, I look to doctors most. And if I'm younger, I also look to the Internet and family and friends."

Only one-third of moderate and high users of health care believe their doctor communicates effectively with them on how best to manage their way through the health care system (as seen on the previous page). However, doctors continue to be the most used source of information and guidance. Emerging Millennials, in particular, also turn to Google/Internet searches, as well as family, friends, and others (including coworkers and online social networks) to a more significant degree than other generations.

Sources I Use to Get Information or Guidance When I Get Significant Care or Services*

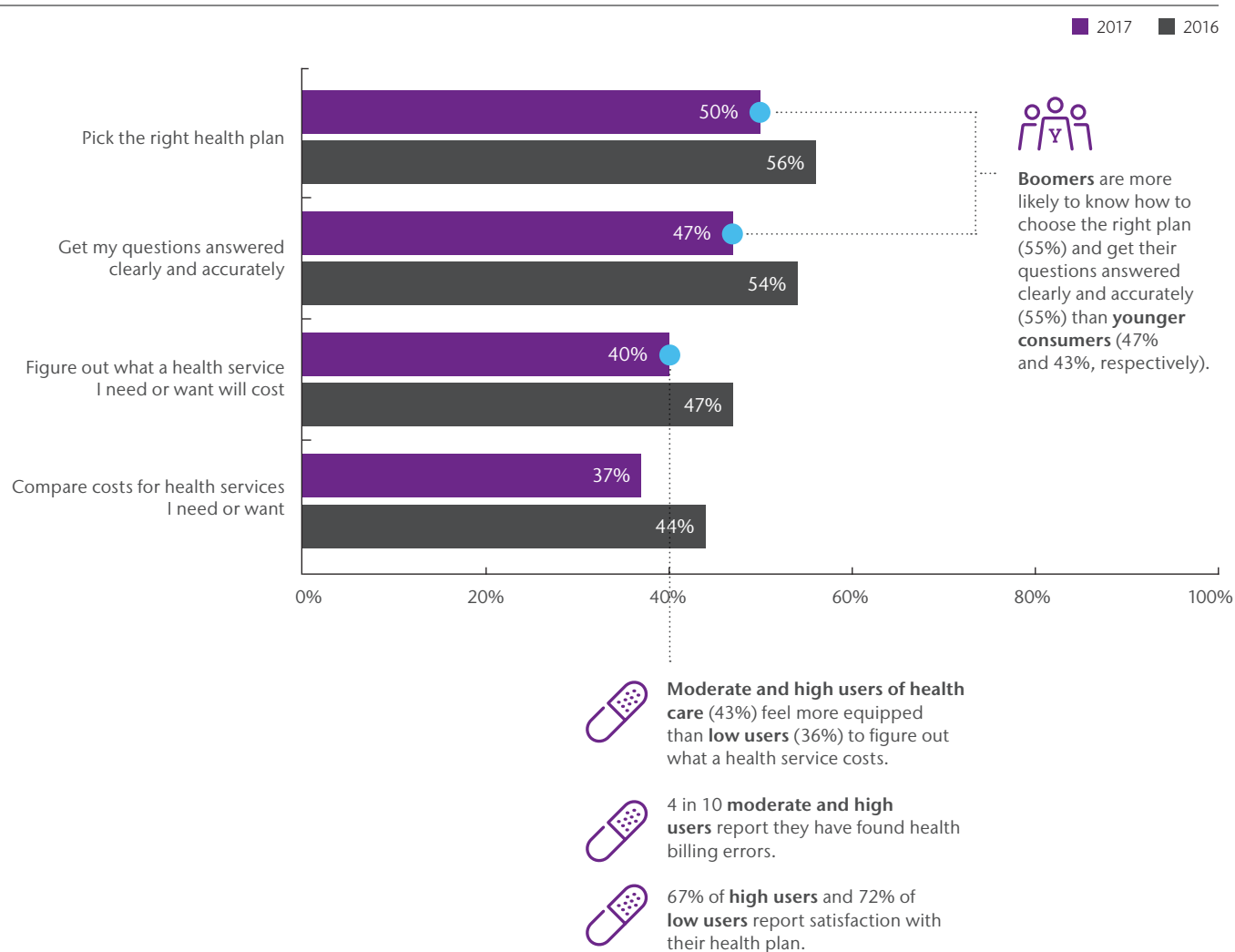


*Figures represent the percentage of moderate and high health care users who use each source for information or guidance.

"More often these days, I don't even know where to go to get the information I need to make smart health decisions."

Half or fewer of all consumers know where to get the information they need to get the best value from the health system—like choosing the right health plan or getting their questions answered clearly and accurately. They're likely getting frustrated by how much work it takes, and then giving up along the way. This tendency has worsened over the past year.

I Know Where to Go to Find the Information I Need to...*



*Figures represent moderate or high health care users who "strongly agree" or "agree" on a 6-point scale.

“Having access to a website with cost and quality information—as well as a larger network of providers—would help me feel like I’m receiving the best care and services.”

What would help moderate and high users of health care navigate more effectively?
The most preferred source is a website with cost and quality information, closely followed by having access to a larger network of providers.

Through a Third Party, What the Employer Could Do or Provide to Help Me Get the Best Care and Services*

■ Significantly higher ■ Significantly lower

	All	Millennials	Gen Xers	Boomers
Website with cost and quality information	51%	50%	50%	52%
Having a larger network of providers to choose from	46%	38%	49%	51%
Someone to call to talk through my health situation and get help	34%	35%	30%	38%
Tracking tools for what and how I’m spending money on health and medical services	34%	40%	32%	29%
Having access to providers’ online methods (chat, video conference, etc.) like telehealth	33%	33%	34%	32%
Education on what to ask about once I’m at a doctor’s appointment	27%	26%	25%	28%
Mobile applications with cost and quality information	26%	34%	28%	17%
Ways to get support and recommendations from others in similar situations	25%	22%	27%	25%
Alerts to remind me of critical activities or tasks	18%	20%	16%	19%



Gen Xers and **Boomers** are more likely than **Millennials** to desire a larger network of providers, while **Millennials** and **Gen Xers** are more likely to want mobile apps with cost and quality information. **Millennials** are also more likely than others to say tracking tools for health care expenses would be helpful.



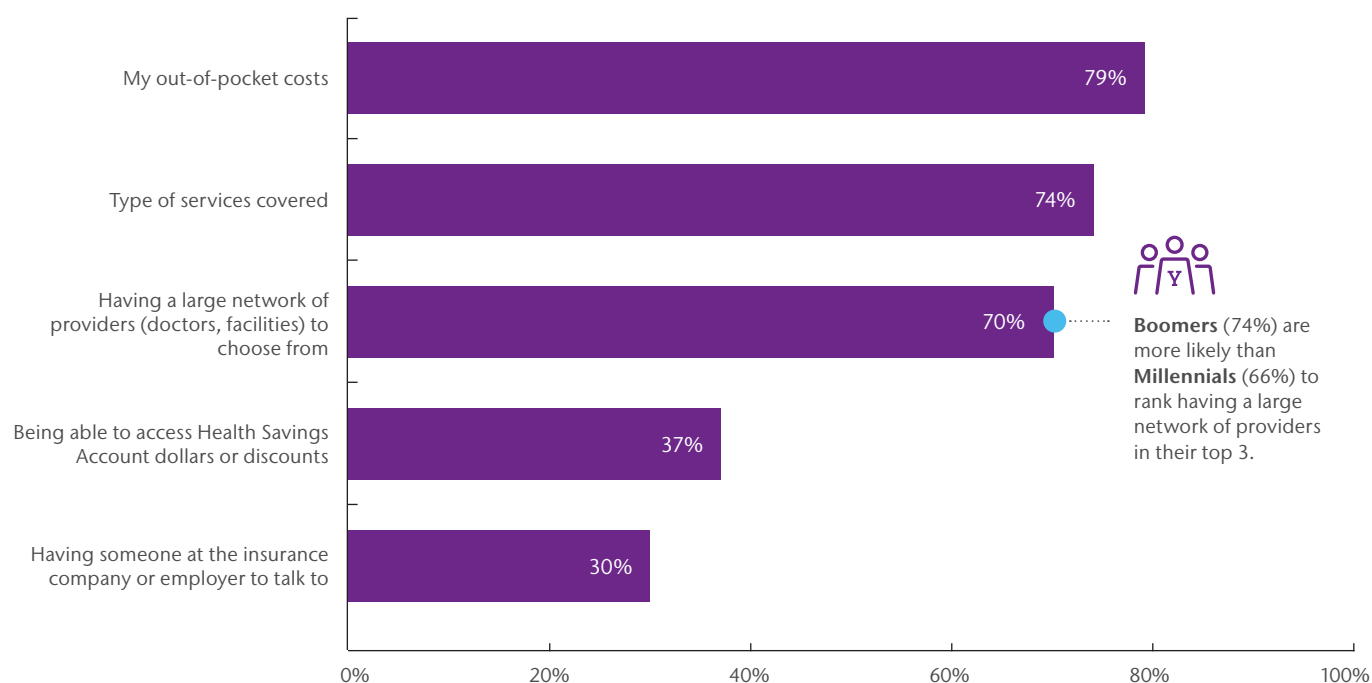
Established Millennials (43%) are more likely than **Emerging Millennials** (26%) to say a larger provider network would be helpful.

*Figures represent moderate or high health care users ranking each 1, 2, or 3.

"Out-of-pocket costs—along with finding covered services and the right network providers—are my top concerns and considerations when I look for care."

Costs are top of mind for consumers when they need significant medical services. They consider what they'll need to pay out of pocket, and they've learned that they pay less—or sometimes nothing at all—if the services are covered in-network. Also related to cost, they'd like to have a large selection of in-network providers so they don't need to go out of network and pay more for a provider they want to see.

Most Important Aspects of My Health Care Plan When I Need Significant Medical Services*

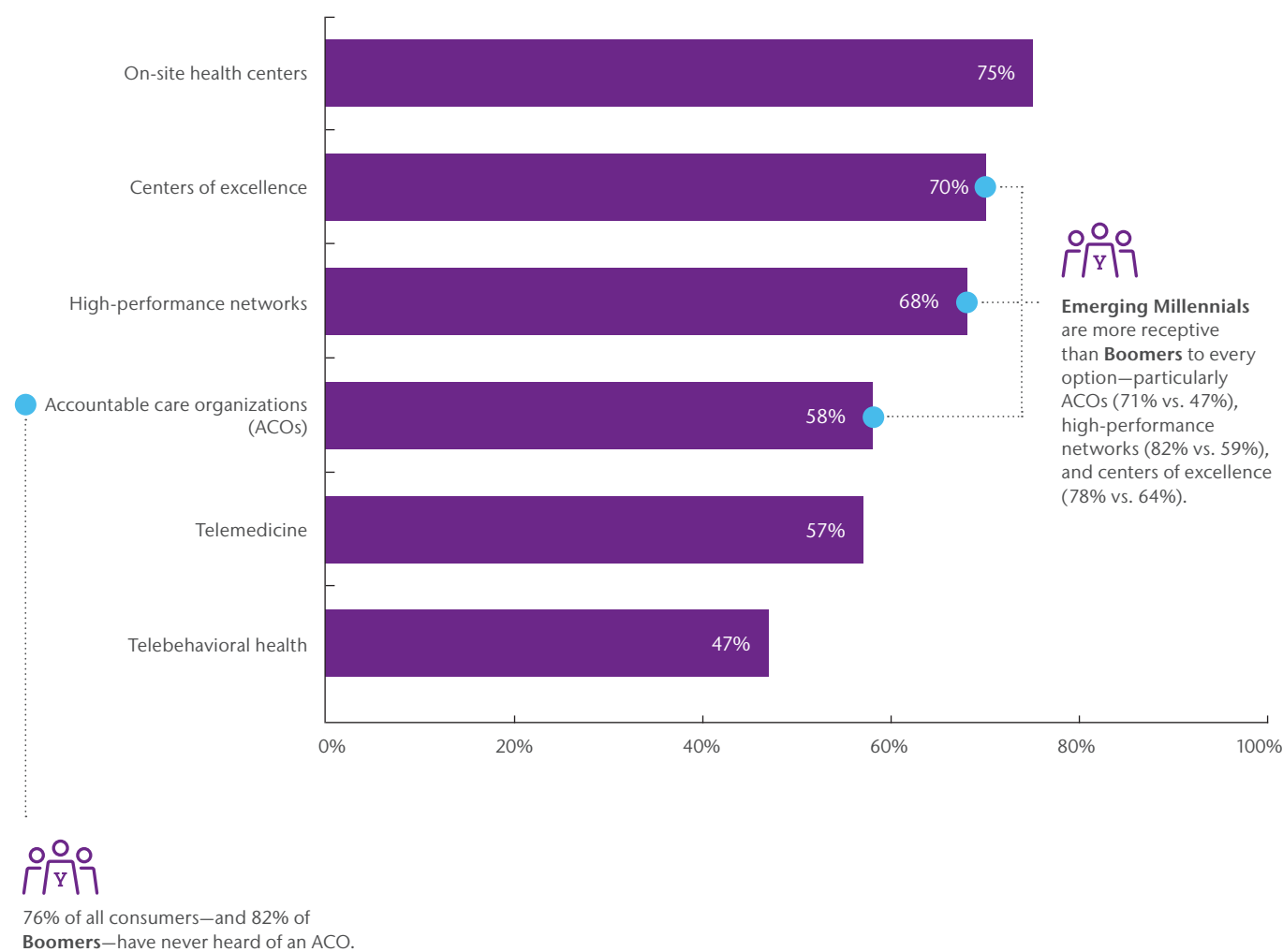


*Figures represent moderate or high health care users ranking each 1, 2, or 3.

"I'm open to new health care delivery systems, but my lack of familiarity with them is leading me to make inaccurate assumptions and giving me pause."

Most consumers are receptive to new ways of receiving health care, such as an on-site health center—particularly if it's easy, convenient, and costs less. And the younger they are, the more open they are—likely because they are not entrenched in the ways they're accustomed to receiving care.

I Would Consider These New Ways to Get the Best Health Outcomes*



*Figures represent those indicating “definitely” or “probably” to this question: “Employers and health plans are considering new ways to most effectively deliver high-quality patient outcomes at appropriate costs. For each, please indicate whether you would consider using these options.” Each is described in detail within the survey.

INSIGHT



Mental Health Is in the Shadows

ADVICE

“Reduce the social stigma around mental and emotional health so I’m more open to seeking help.”

Mental illnesses in the U.S. are prevalent, and consumers report high stress levels. Yet most are not taking advantage of mental health and counseling assistance when they need it. Out-of-pocket costs—along with stigma, lack of time, and flexibility—make it difficult for consumers to prioritize mental and emotional health.

ACTION

- Create an emotional fitness strategy to raise awareness, reduce the stigma, foster a trusting climate, and boost participation in mental and emotional wellbeing.
- Evaluate your work environment to identify and address issues that negatively impact employees’ mental and emotional health.
- Train leaders and managers to spot the subtle warning signs of a struggling employee, identify opportunities to offer support, and lead employees to available services to get help.
- Promote on-site classes or seminars where employees can learn stress resilience, mindfulness techniques, and other coping skills to stay emotionally fit.



Stress on the rise

54%

report high stress level

(UP 5 POINTS)

37%

report increase in stress level over past year

(UP 4 POINTS)

/// I suffer from severe anxiety and depression. Where I live, there are literally no psychologists available. They are closing practices or not taking new patients, and if they do take new patients, there is a very long wait list. ///



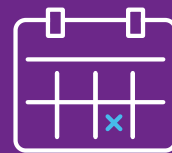
1 in 5

consumers/family members sought mental health support in past year

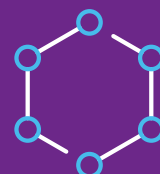
Most helpful resources employer could provide:



one-on-one assistance



appointment flexibility

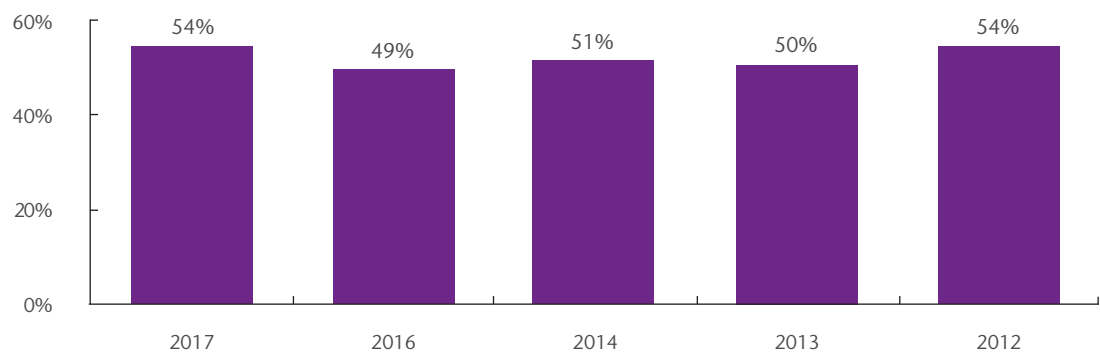


expanded network of providers

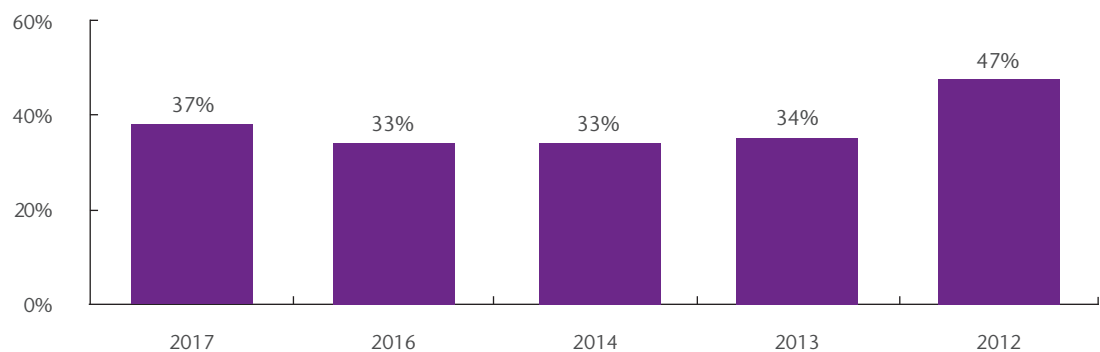
"I'm probably stressed—and it's getting worse."

More than one-half of consumers (54%) say their stress level is high. That's up five percentage points over last year (49%) and consistent with findings from our first study in 2012 (54%). More than one-third of consumers (37%) say their stress has increased over the past year. That's significantly lower than the consumer response in 2012 (47%), but higher than the past three years.

My Stress Level Is Usually High*



My Stress Level Has Increased Over the Past Year**



Consumers in these groups are more likely to report high and increasing stress levels:

- Women
- Millennials
- Moderate or high users of health care
- Those in workplaces with weak health cultures

*Figures represent percentages citing "overwhelming," "high," or "slightly high" on a 6-point scale.

**Figures represent percentages citing "much higher" or "slightly higher" on a 5-point scale.

"My finances and work experiences are stressing me out."

Overall, consumers' stressors have stayed fairly consistent over the past two years. Finances—along with work or school (changes, schedule, relationships, and influence/control)—continue to be the top stressors. We also see differentiation among users of health care, with high users more likely to view all the sources as significant or moderate stressors compared to low or moderate users.

Sources of Stress*

	2017	2016	2014	2013	2012
Financial situation	50%	50%	47%	46%	44%
Work (or school) changes	41%	43%	40%	37%	46%
Work (or school) schedule	40%	41%	37%	34%	N/A
Work (or school) relationships	36%	40%	34%	32%	31%
Influence/control over how I do my work	33%	37%	34%	32%	N/A
Personal relationships	32%	32%	29%	29%	30%
Personal/family commitments	28%	32%	26%	27%	18%
Family member's health condition	28%	31%	27%	27%	23%
Personal health condition	26%	27%	26%	25%	19%
General social, technological, environmental, economic, or political changes in the region, country, or world	25%	N/A	N/A	N/A	N/A
Family changes	20%	24%	23%	22%	9%
Other significant life event	19%	26%	21%	21%	N/A
Travel/commuting	16%	20%	19%	16%	12%



Employees in **strong health cultures** are less likely than those in **weak health cultures** to view work as a significant or moderate source of stress.



Similar to 2016, **Millennials** are more likely than other generations to view nearly all sources of stress as significant or moderate.



Millennials (31%) are more likely than other generations (23%) to cite social, technological, economic, or political changes as stressors.

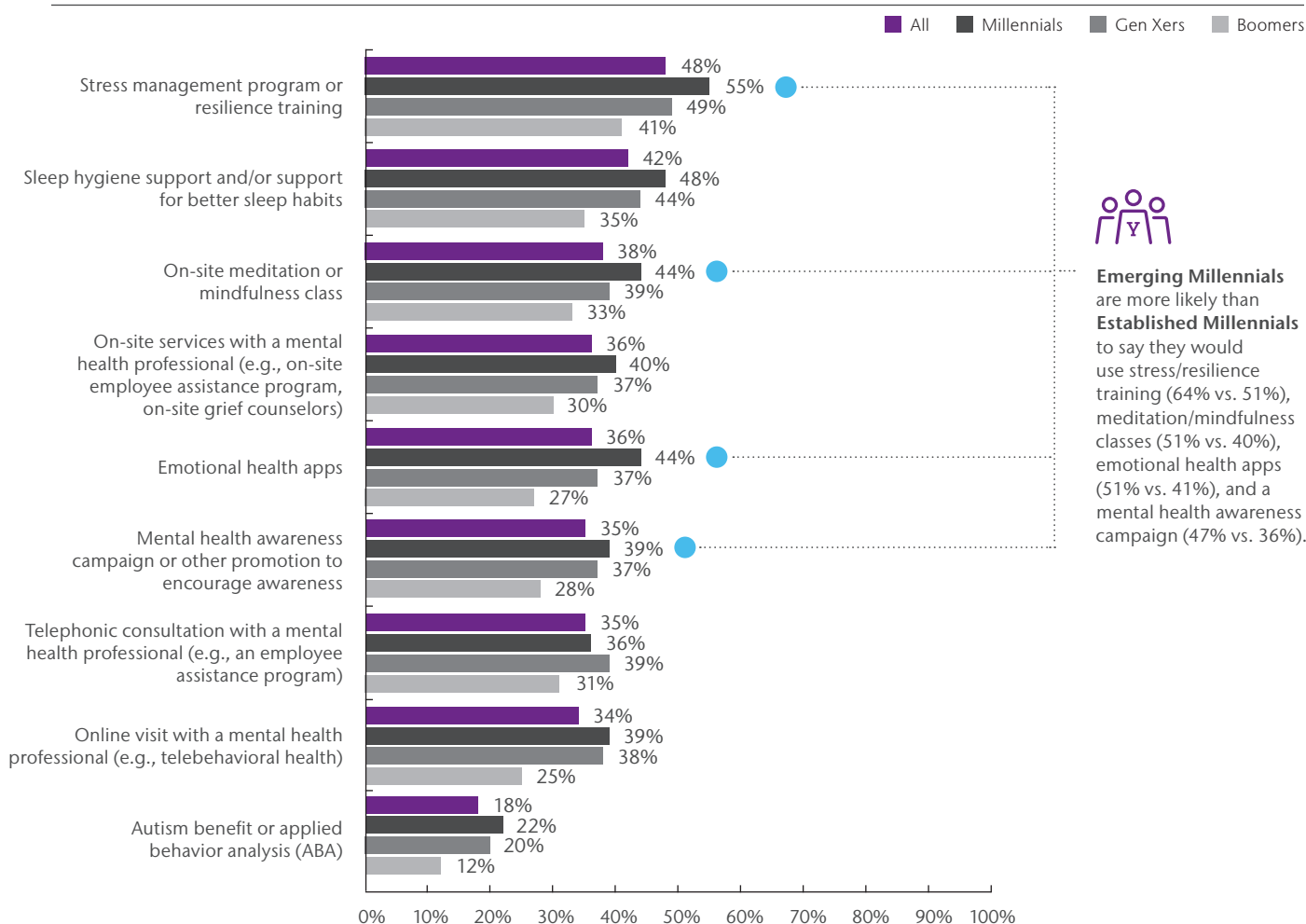
*Figures represent percentage citing each as "significant" or "moderate" source of stress on a 4-point scale.

"Teach me how to be more resilient in times of stress and sleep better."

As employers consider benefits and resources to support employees' mental/emotional wellbeing, we wondered what types of services employees would be most likely to use. At least one-third would take advantage of nearly all the activities listed below. Consumers say they'd most likely use stress/resilience training, sleep hygiene support, and on-site meditation/mindfulness classes.

High users of health care also indicated that they would be much more likely than low users to take advantage of all these benefits. When it comes to the different generations, Millennials and Gen Xers are more willing than Boomers to participate. And we see an even stronger interest among the Emerging Millennial group.

Mental Health Services I Would Likely Use if Offered by My Employer Through a Third Party*



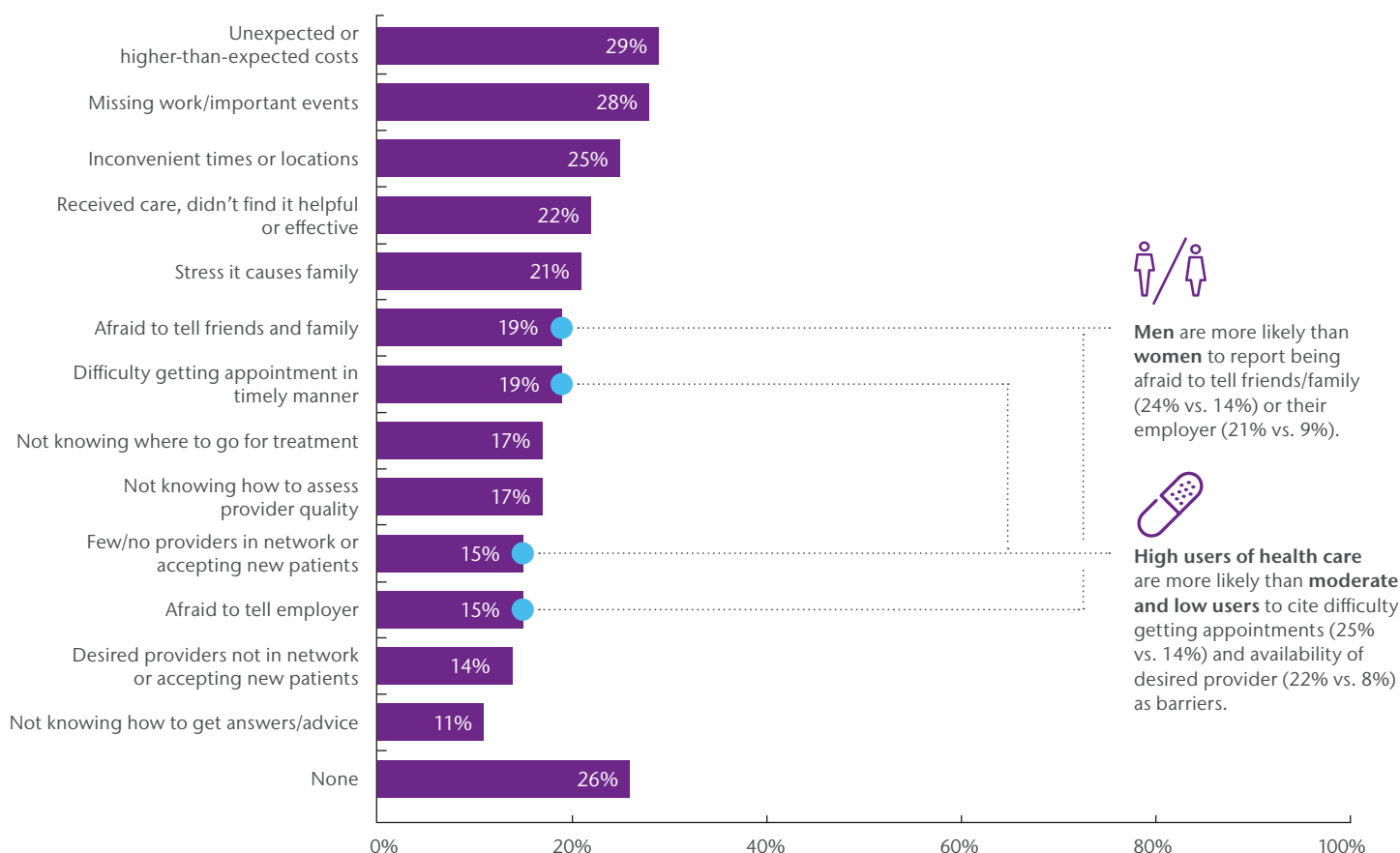
*Figures represent percentages of all consumers citing "definitely would" or "probably would" on a 4-point scale.

"Lack of affordability, limited flexibility, and inconvenience make it difficult to get mental health treatment."

Taking a closer look at mental health, according to a National Institute of Mental Health* study, approximately one in five adults in the U.S. experiences mental illness in a given year,* but only one in 10 consumers participating in this study has sought support specifically for a mental health condition. Going beyond a mental health condition or illness specifically, one in five consumers (21%) says he/she or a family member has sought counseling or other related services for mental health (10%), family issues (10%), high stress (9%), or substance abuse (3%).

Unfortunately, three-quarters of consumers (74%) seeking treatment have experienced at least one barrier. Unexpected or higher-than-expected costs, having to miss work, and inconvenient times or locations are the hurdles they cite most often.

Barriers to Getting Appropriate Counseling or Other Related Services**



*National Institute of Mental Health. "Any Mental Illness (AMI) Among U.S. Adults" (n.d), retrieved January 24, 2017, from <https://www.nimh.nih.gov/health/statistics/prevalence/any-mental-illness-ami-among-us-adults.html>.

**Figures represent consumers who say they or a family member sought counseling/other services in past year.

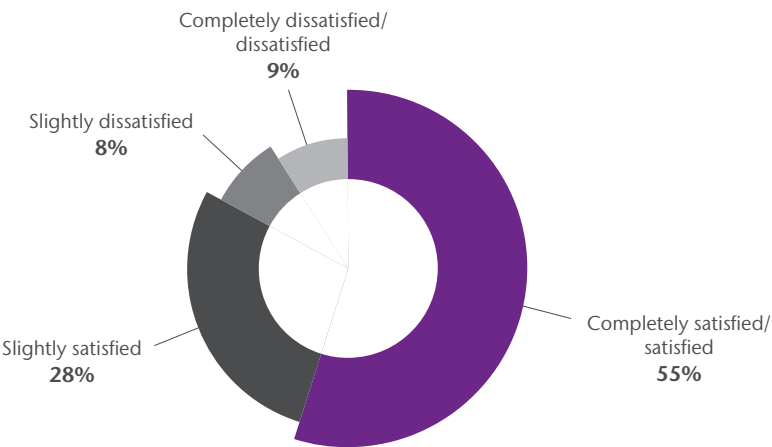
“For the most part, I’m satisfied with the mental health services I’ve received.”

Consumers who sought and received counseling or other related services are split in their satisfaction levels, with just over one-half of consumers reporting good satisfaction with treatment and over four-fifths at least slightly satisfied.

Some of the satisfaction factors are consumers’ first impressions of their provider, the provider’s treatment approach and strategies, whether they can get treatment in a timely manner and from providers they want to see, and the level of trust developed over time between the individual and the mental health provider.

Employers can help improve consumers’ experiences by reviewing the mental health provider network to ensure adequate access to quality providers as well as by offering services that give consumers different ways to engage with mental health providers (e.g., employee assistance programs, telebehavioral health).

Satisfaction with Services or Treatment Received*



Who’s More Comfortable Reaching Out**

Just 22% of consumers would be comfortable reaching out to an employee dealing with an emotional and/or mental health issue. However, consumers in certain environments and roles may be more willing than others.

Comfort by Consumer Groups

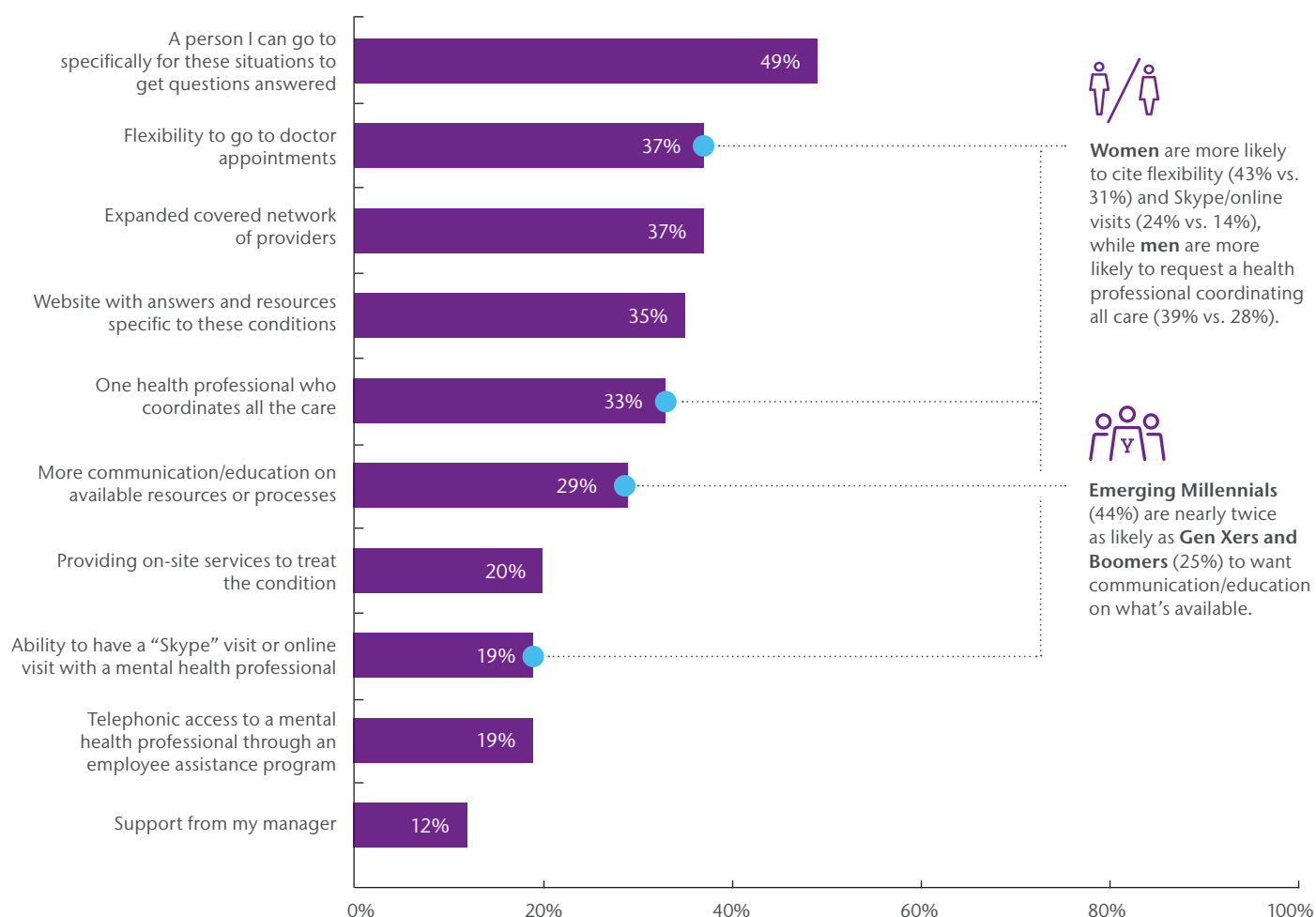
Employees in strong health cultures	33%	VS.	16%	Employees in weak health cultures
Managers and supervisors	32%		20%	Front-line employees
High and moderate users of health care	26%		19%	Low users of health care

*Among consumers who sought and received counseling or other related services.
**Figures represent percentage citing a 6 or 7 on an 8-point scale where 7 represents “completely comfortable” and 0 represents “not at all comfortable.”

"I want my employer to provide more personalized guidance, flexibility, and covered providers."

With many experiencing challenges in getting treatment and only moderate satisfaction when receiving care, it's no wonder that consumers would appreciate help from their employers. Someone to talk to about their personal situation, workplace flexibility, and more in-network providers are the resources that would help them the most.

Most Helpful Resources My Employer Could Provide*



*Figures represent percentages ranking 1, 2, or 3 among consumers who sought counseling in the past year.

INSIGHT



Multi-Channel Experience Is Vital

ADVICE

“Capture my attention and prompt me to act through an array of communication channels.”

Multi-channel experiences are still the best way to reach consumers. Email is foundational, mobile is essential, and high touch makes it real. In addition, offer social media as a readily available option to complement the experience. To make the experience compelling and easy to identify, wrap it all in a wellbeing brand.

ACTION

- Personalize “in-the-moment info”—or IMI—and make it timely to guide consumers moment to moment in their health and wellbeing journey.
- Allow employees to control and customize IMI to their personal needs to increase the likelihood they will subscribe to and use IMI.
- Engage trusted sources—like medical professionals and health and wellness service providers—to provide IMI to employees.
- Deliver IMI through consumers' preferred sources—personal emails and texts.



By far, physicians

98%

are the most trusted source of
health information



More than

10

percentage-point increase in 3 years
in social media, app, and wearable use

“In-the-moment information” (IMI)

Preferred channels for IMI:



64%

PERSONAL EMAIL



44%

TEXT MESSAGES

Most likely to opt in:



68% vs. 61%

MANAGERS AND
SUPERVISORS



OTHER EMPLOYEE
GROUPS

NOT as much:



20%

WORK EMAIL



13%

POSTAL MAIL



72% vs. 53%

MILLENNIALS



BOOMERS



11%

MOBILE



6%

LAND LINE

PHONE CALLS



76% vs. 49%

HIGH USERS



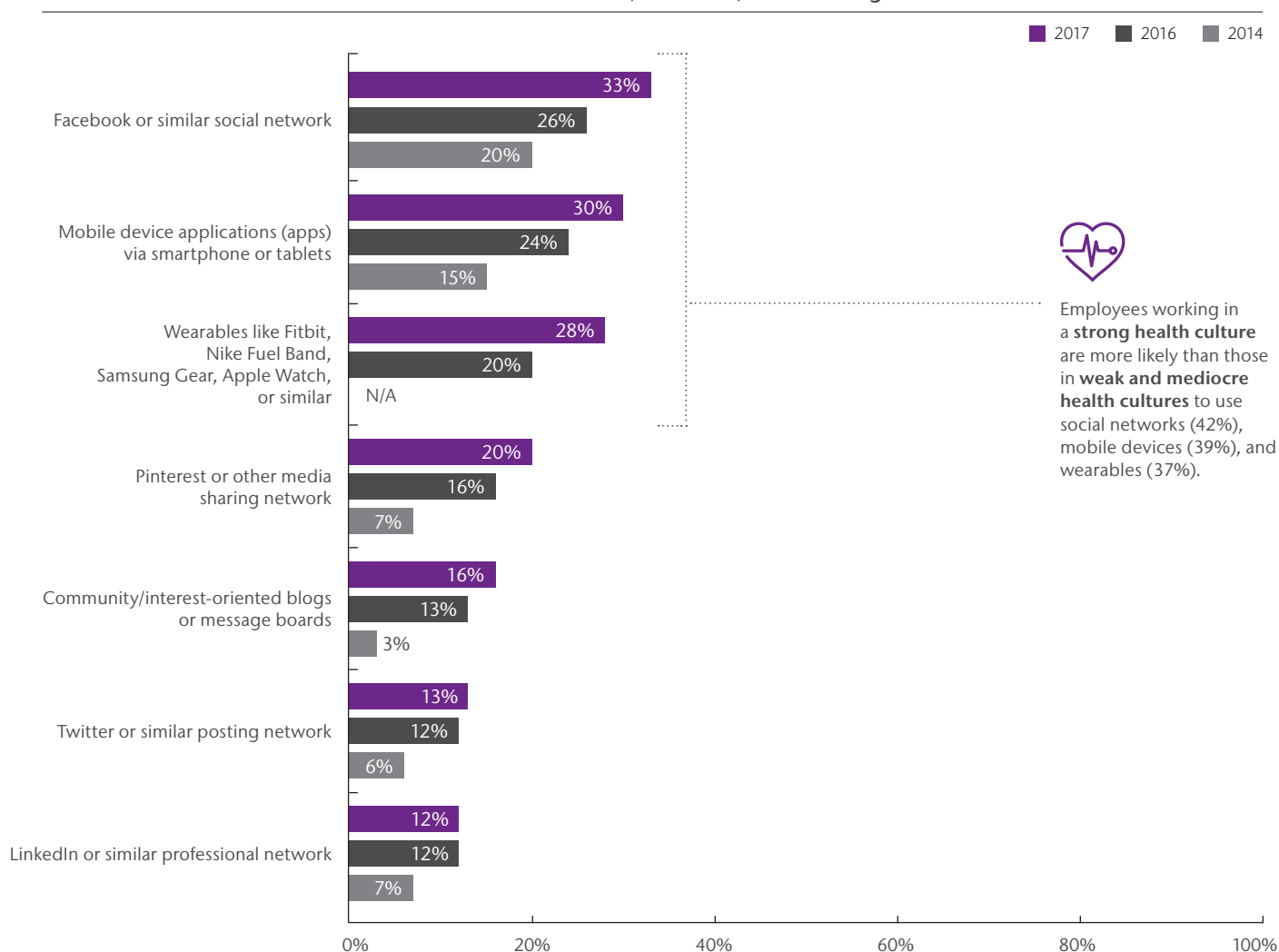
LOW USERS

HEALTH CARE

"I'm using social media, apps, and wearables to track my health and wellness efforts much more often."

More consumers are using social media, mobile apps, and wearables to support their health and wellness activities and get information. With all the channels available, the frequency has increased dramatically—10 points on average—in the last three years.

How Often I Use Channels for Health and Wellness Efforts, Activities, and Tracking of Information*



A Note on Effects of Social Media Use

Recently, many sources have expressed concerns about the effects of increased social media use on individuals' personal wellbeing. These concerns range from increased anxiety and adverse social comparisons from using Facebook, to the negative impact social media has on the quality and quantity of our sleep. A more positive view holds that wellbeing is improved by online communication with a close friend or receiving information specific to a need.**

When asked in this study, consumers using social media were also mixed in how they viewed social media's impact, with 23% citing a positive impact and a nearly equal number (22%) citing a negative impact on their overall wellbeing. For employers looking to leverage social media for health and wellness, it is important to develop a strategy that enhances the positive and minimizes the negative.

*Figures represent those reporting engaging in those activities at least once a week or 2–3 times a month.

**Burke, M. and Kraut, R.E. (2016), "The Relationship Between Facebook Use and Well-Being Depends on Communication Type and Tie Strength," *Journal of Computer-Mediated Communication*, 21: 265–281. doi: 10.1111/jcc4.12162.

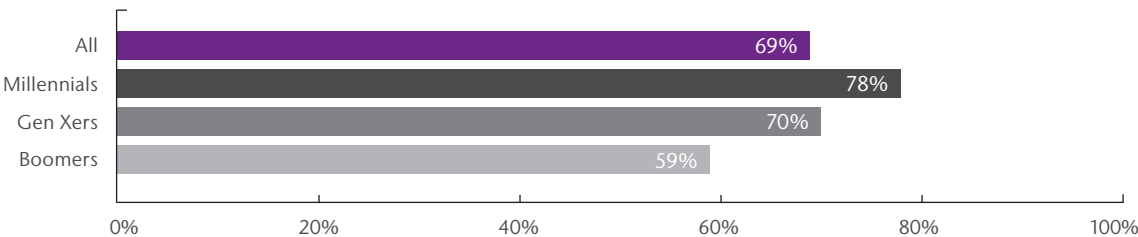
“Health care is really complicated, so I’d welcome ‘in-the-moment info’ prompts.”

Imagine that you could receive automated, just-in-time information to help you navigate the health system more easily in your quest to get and stay healthy. We wanted to see if this approach would be helpful to consumers, so we tested interest related to “in-the-moment info” (IMI). Here are some of the characteristics of IMI.

IMI is:	So it:
Personalized	Knows who you are and gathers more information about your preferences as you interact with it
Timely	Gives you information that’s important to you, at the right point in time, given your circumstances—like reminders for appointments or alerts related to something you should pay attention to
Practical	Advises you, helps you problem-solve, and refers you to relevant programs and services from the employer and insurance company
Prioritized	Provides prompts in priority order so the information is not overwhelming
Multi-channel	Gives you the opportunity to receive IMI through one or more channels (like text, email, voice, apps)
Private	Follows all health privacy rules
Interactive	Gathers your feedback and improves your experience along the way

The concept is popular with most consumers. Overall, seven out of 10 consumers see it as valuable—and it’s even more popular with Millennials. That’s likely because Millennials more often report experiencing challenges and confusion about health care and health care coverage, and may be more accustomed to this type of approach.

How Valuable IMI Would Be to Me*



High users of health care (79%) are more likely than **moderate and low users** (65%) to say IMI would be very valuable.



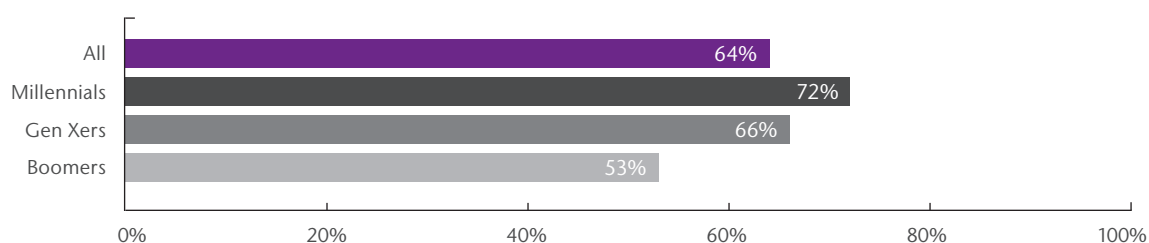
Employees in **strong health cultures** (77%) are more likely than those in **mediocre** (68%) or **weak cultures** (58%) to say IMI would be valuable.

*Figures represent those citing “very valuable” or “somewhat valuable” on a 4-point scale.

"I would need help appreciating and understanding the value of IMI."

Consumers recognize the potential value of IMI. However, employers must develop a multi-channel marketing approach to encourage them to take advantage of this source of health information.

How Likely I Am to Opt In to IMI*



Managers and supervisors (68%) are more likely than other employees (61%) to opt in to IMI.



High users of health care (76%) are more likely than **low users** (49%) to opt in to IMI.

*Figures represent percentage citing "extremely likely," "very likely," or "somewhat likely" on a 6-point scale.

"I want information I can trust, as well as the ability to control how much and how often I receive IMI."

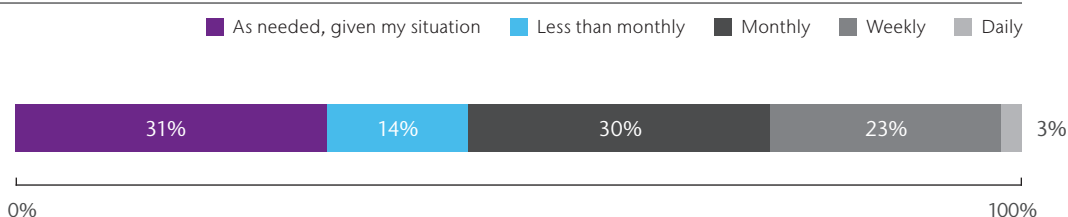
Consumers want a lot of control when it comes to IMI. In particular, they want to know where it's coming from so they're sure they can trust the information. And they want the IMI to be brief and to be able to turn them on or off if they'd like.

Factors That Would Most Influence Me to Opt In to IMI*



Nearly one-third of consumers (31%) say they would expect to receive IMI alerts on an as-needed basis, depending on their personal health situation; 30% would prefer IMI on a monthly basis.

Ideal Frequency of IMI Alerts

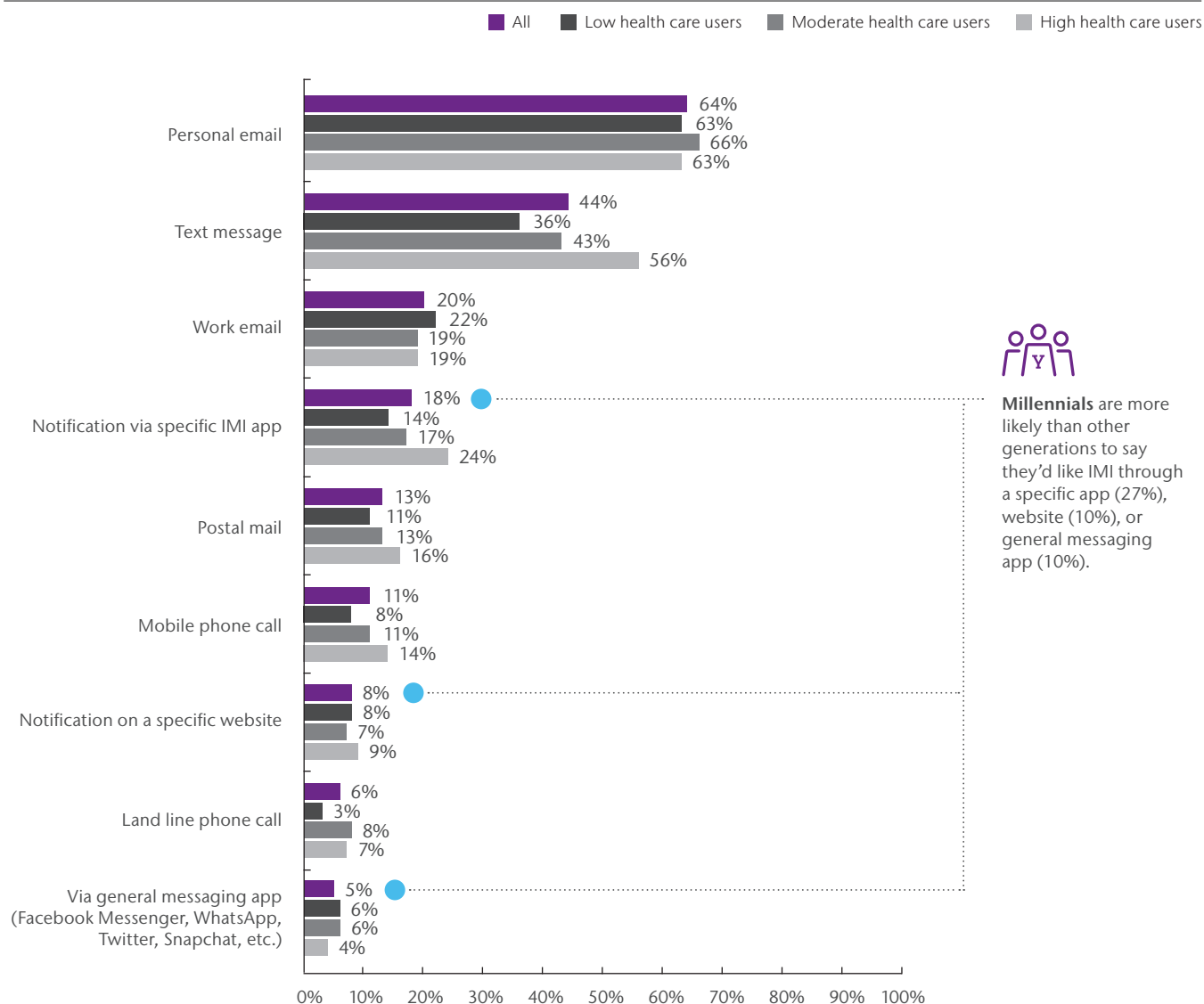


*Figures represent percentage ranking each 1, 2, or 3.

"I prefer to receive health and wellbeing IMI through my personal email or text."

When receiving health and wellbeing IMI, consumers have definite channel preferences—particularly depending on their health care usage. Low users are less likely to prefer text messages than moderate or high users. This could be related to having fewer interactions and lower expectations of seeing this type of information. But while more-traditional communication vehicles are less appealing to them overall, it appears that there are many ways high users of health care could find IMI appealing.

Best Ways to Communicate Health and Wellbeing IMI to Me*

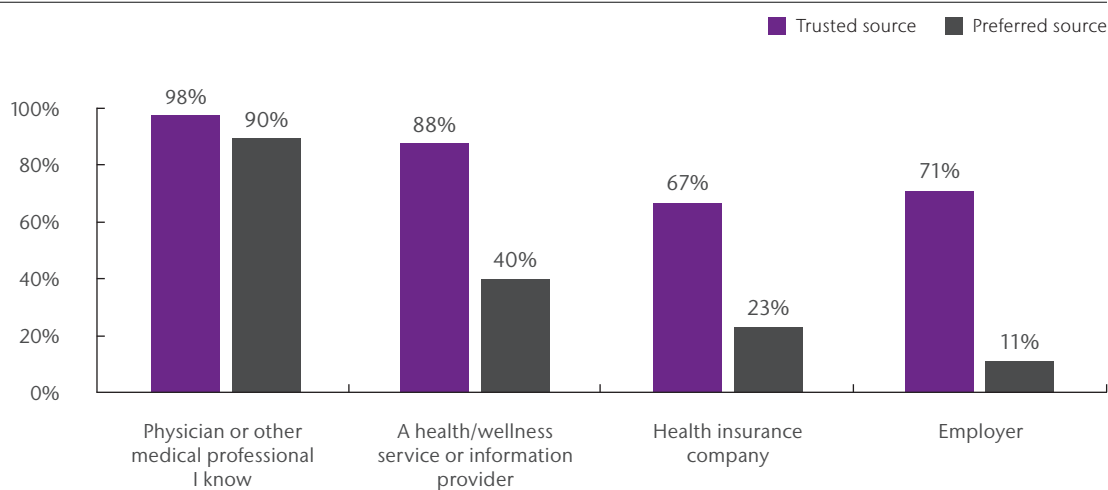


*Figures represent percentage citing each as most preferred. Respondents could select all that applied.

"My best sources are the ones I think are most likely to have my best interests at heart."

By far, the most trusted and preferred source of IMI is a physician or medical professional, followed by a health and wellness service provider. The employer is slightly more trustworthy than the health insurance company, but the employer is the least preferred source.

Whom I Trust* and From Whom I'd Most Prefer to Receive IMI**



*Percentage of respondents citing each as "completely trustworthy" or "trustworthy" on a 3-point scale (3 = "not at all trustworthy").

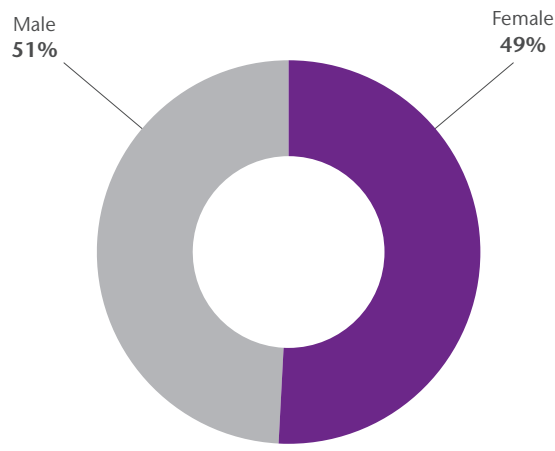
**Percentage of respondents selecting each as one of their top 2 preferences.

Who Responded

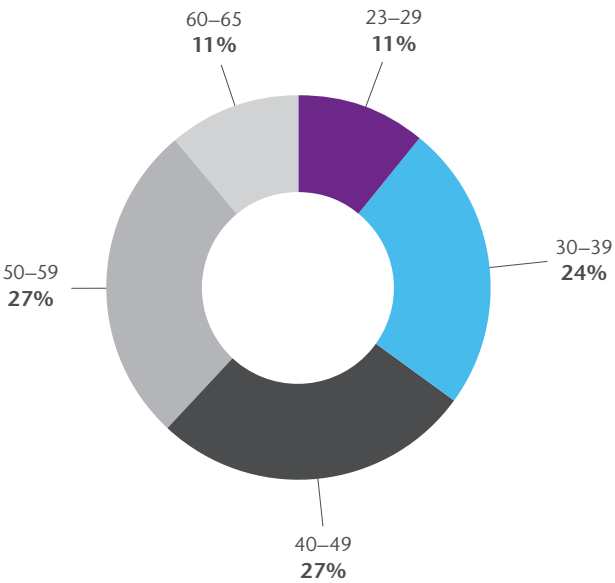
The primary source of data for this study comes from a survey administered online within the United States from November 21 to December 9, 2016. A diverse group of 2,503 consumers—including both employees and dependents—completed it. All respondents have coverage through health plans at employers with at least 1,000 employees.

Consumer respondents are representative of the U.S. population 23 to 65 years old across demographic categories, employer size, types of health plans, and health conditions.

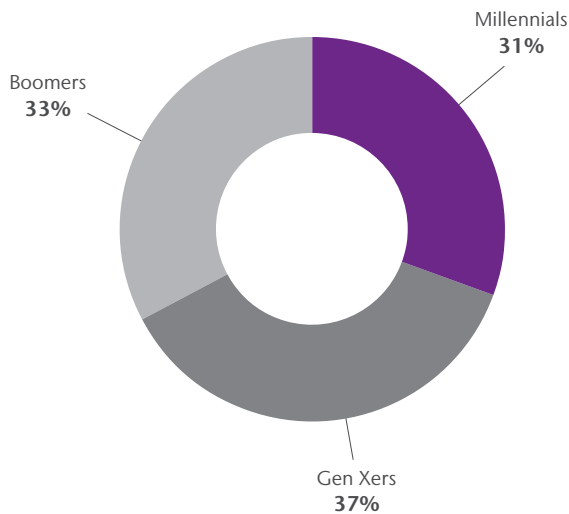
Gender



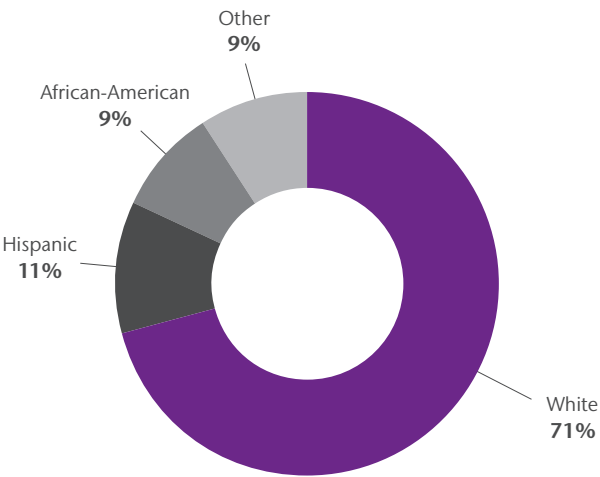
Age



Generations

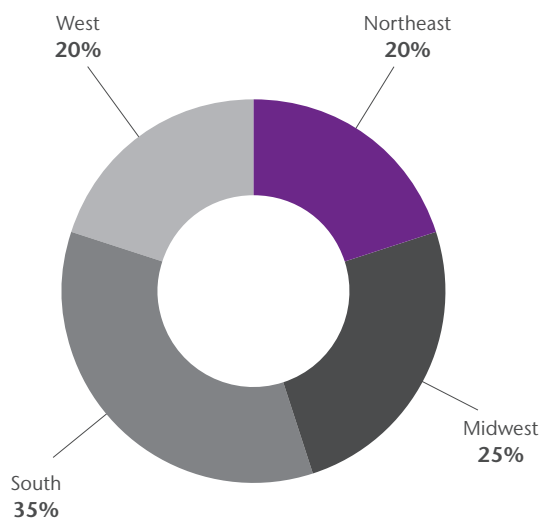


Race/Ethnic Identity

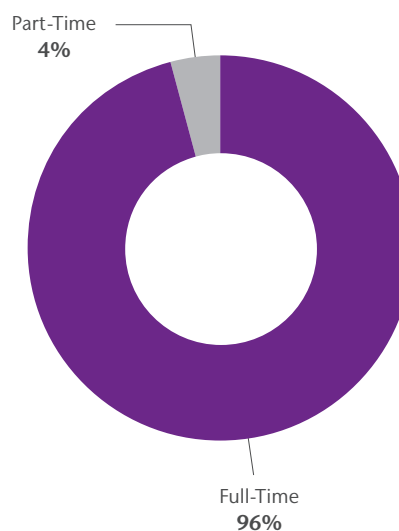


Millennials
Emerging Millennials 10%
Established Millennials 21%

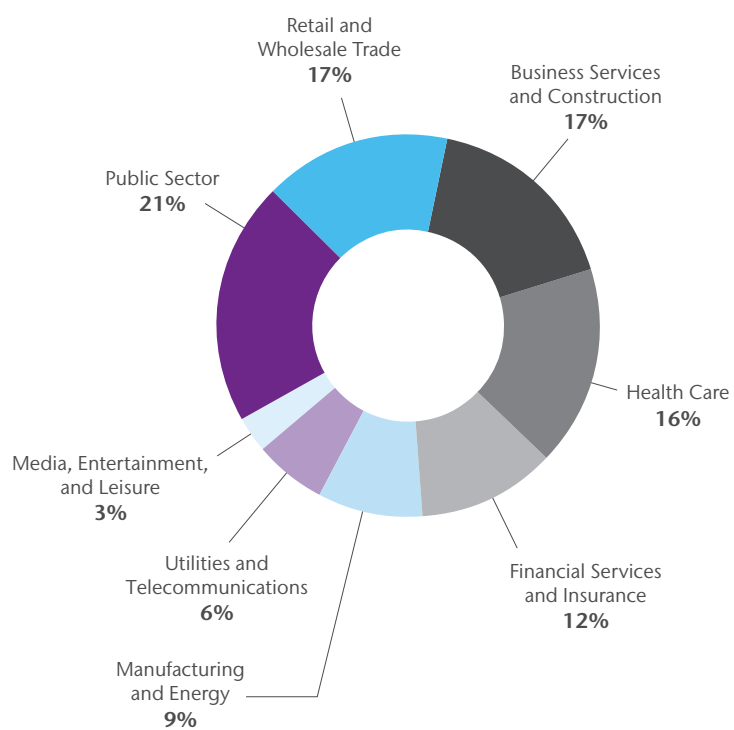
U.S. Region



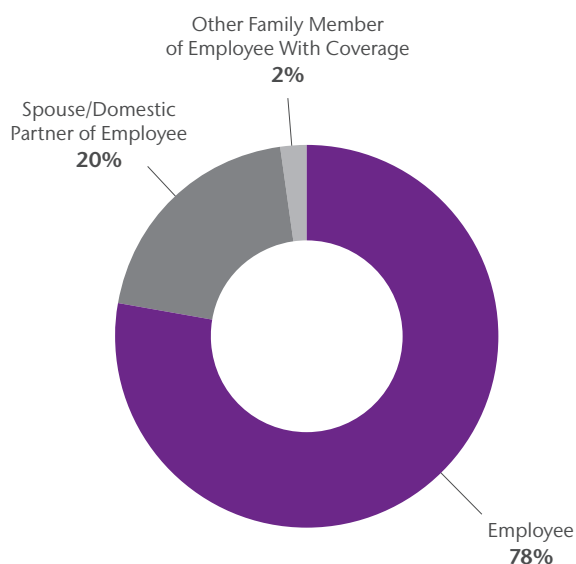
Job Status of Employee With Health Coverage



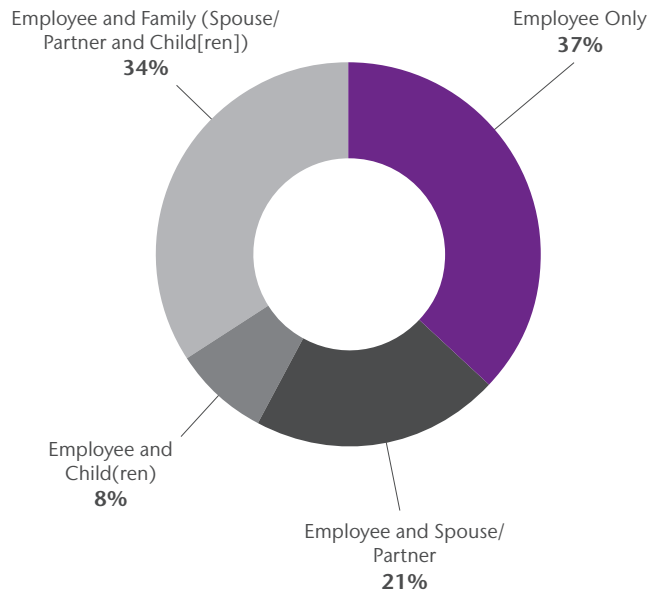
Industry of Employee



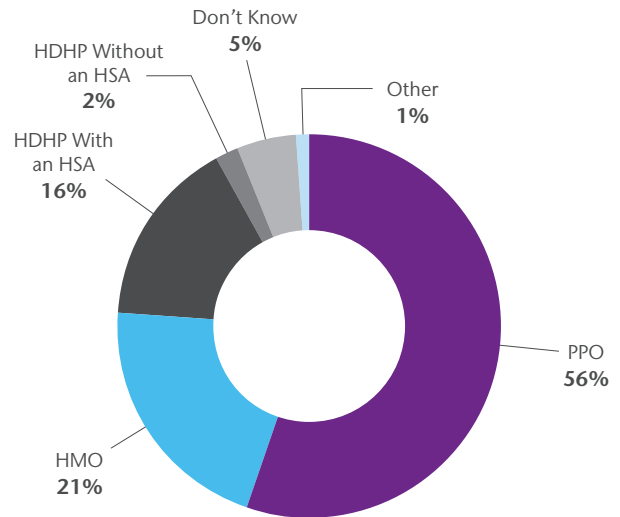
Relationship to Health Plan



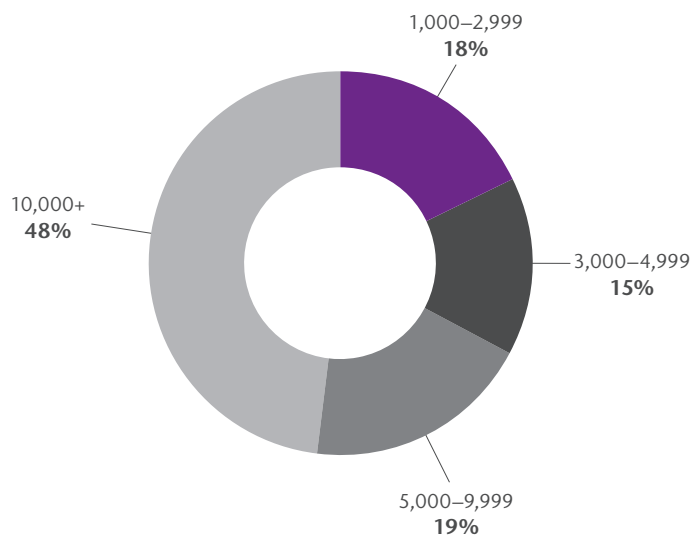
Type of Coverage



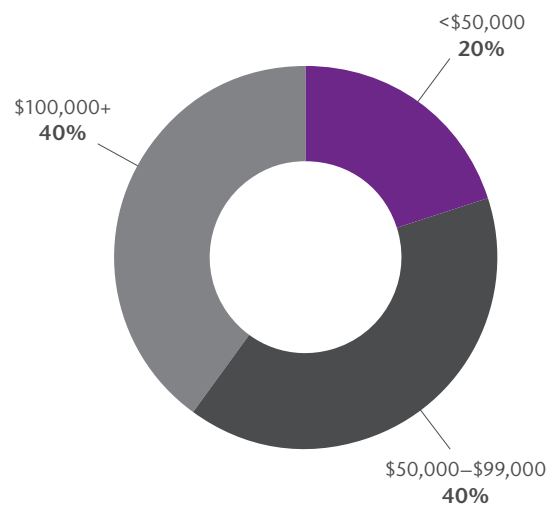
Plan Type



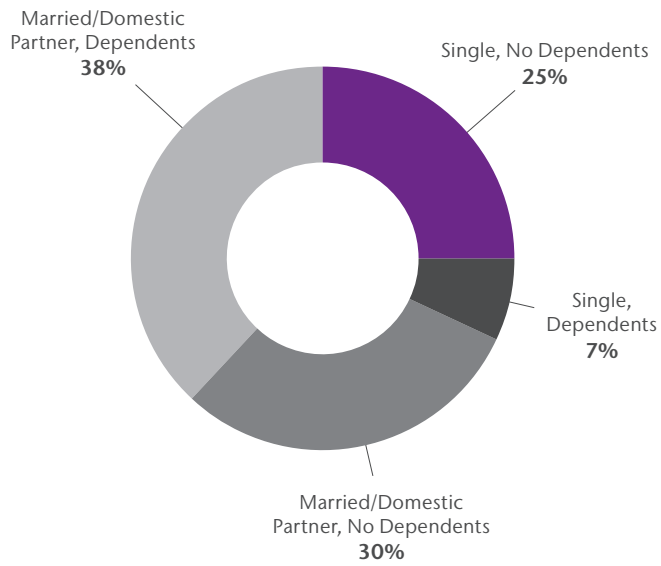
Employer Size of Covered Employee



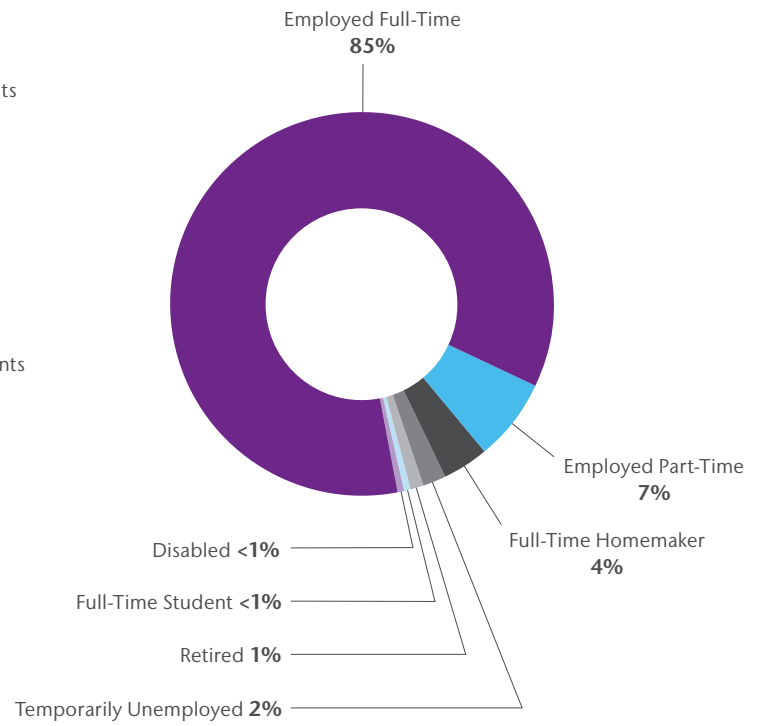
Household Income



Household Composition



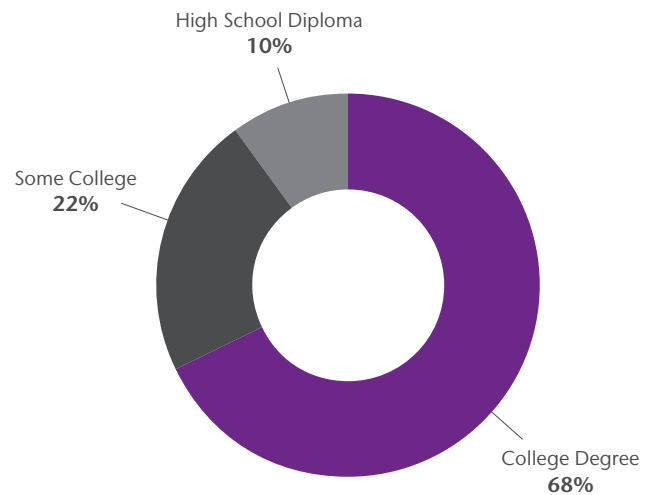
Primary Occupational Status of Consumers



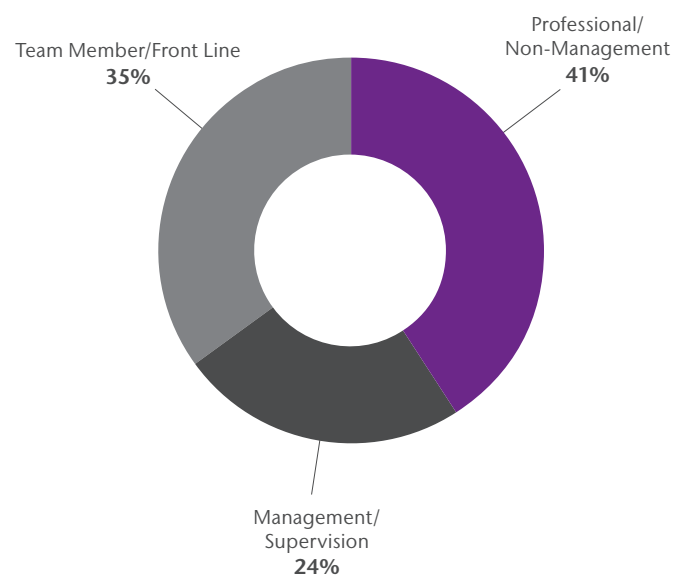
Pay Status



Education



Job Category of Employees



Aon Hewitt's Mindset Research

Aon Hewitt's Consumer Experience practice is pleased to offer a suite of “mindset” research. Our research provides a comprehensive view of what employees are thinking to help our clients understand how to optimize the employment experience to drive employee engagement as well as productivity and performance. For more information, please visit aonhewitt.com.

The *Consumer Health Mindset® Study* described in this report is the foundational study in Aon Hewitt's *Mindset* studies, which also includes two other studies:

Financial Mindset® Study

This study examines U.S. employees' financial and savings attitudes and behaviors, including confidence, literacy and engagement, saving intentions, retirement benefits, and communication preferences. Aon Hewitt conducts the study to provide insight into what employers can do to improve employees' financial wellbeing, drive greater awareness of and engagement in financial benefits, and facilitate smarter planning and actions.

Workforce Mindset™ Study

This study explores employees' perceptions and attitudes about their work experience—including employment value proposition and culture, total rewards, performance management, and manager effectiveness. The findings reveal what differentiates an employer, what rewards are most valuable, and effective ways to create a compelling employment experience.

Our Consumer Experience practice reimagines the way people interact with companies, technology, and others. Our 500+ strategists, creatives, and digitalists across North America seamlessly combine human insights, creative strategy, meaningful connections, and friendly tech to deliver experiences that move people to achieve greater outcomes for themselves and their employers. We're part HR firm, part creative agency, and part business consultant. Headquartered in the cloud—keeping us smart, nimble, and inventive—we can go wherever our clients and ideas take us. For more information, please visit aonhewittconsumerexperience.com.

About the Authors

We in the Consumer Experience practice are grateful to have the opportunity to bring you insights into consumer health for the seventh year. Feel free to contact us if you would like to discuss any aspect of the research or recommendations.

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About Aon Hewitt

Aon Hewitt empowers organizations and individuals to secure a better future through innovative talent, retirement, and health solutions. We advise, design, and execute a wide range of solutions that enable clients to cultivate talent to drive organizational and personal performance and growth, navigate retirement risk while providing new levels

of financial security, and redefine health solutions for greater choice, affordability, and wellness. Aon Hewitt is the global leader in human resource solutions, with over 30,000 professionals in 90 countries serving more than 20,000 clients worldwide. For more information, please visit aonhewitt.com.

About the National Business Group on Health

The National Business Group on Health is the nation's only non-profit membership organization of large employers devoted exclusively to finding innovative and forward-thinking solutions to their most important health care and related benefits issues. In addition, it is the voice for large employers on national health care issues. The Business Group identifies,

develops, and shares best practices in health benefits, disability, health and productivity, related paid time off, and work/life balance issues. Business Group members provide health coverage for more than 55 million U.S. workers, retirees, and their families. For more information on the Business Group, please visit businessgrouphealth.org.

About Kantar Futures

Kantar Futures is the leading global foresight and futures consultancy. It is a team of consultants, researchers, and futures experts who use futures techniques and cultural foresight to help their clients "Profit from Change." They offer a range of research and consulting solutions and

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About Aon

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