The 2016 Consumer Health Mindset: Four Consumer Perspectives

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About Today’s Session

Survey Background

Highlights

Insights

4 Key Finding Areas

Action

Practical Ideas

Joann Hall Swenson

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company

Aon Hewitt | Consumer Experience | Communication
Proprietary & Confidential | September 19, 2016
Anchor Study of Aon Hewitt’s Mindset Research

**Consumer Health Mindset™ Study**

**Financial Mindset™ Study**

**Workforce Mindset™ Study**

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company

Aon Hewitt | Consumer Experience | Communication
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### Background on the Study

<table>
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<th>Frequency</th>
<th>Partners</th>
<th>Consumers</th>
<th>Employer Size</th>
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<td>2,320 Consumers</td>
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<td>23–29</td>
<td>12%</td>
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<td>5,000–9,999</td>
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<td>10,000+</td>
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Source: 2016 Consumer Health Mindset Survey; Aon Hewitt, the National Business Group on Health, and The Futures Company
The Study Questions

What works?
- Personalization
- Incentives
- Relevance
- Resources
- Guidance

What sidetracks?
- Family
- Discouragement
- Money
- Time
- Life
- HDHPers
- Millennials
- Women
- Boomers
- Men

Who’s unique?
- Millennials
- HDHPers
- Men
- Women
- Boomers

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Four Key Findings

- Millennials Matter
- The Experience Engages
- Behaviors Are Building
- Ease Is Everything

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Millennials Matter—Perspective

For Millennials, being healthy is about looking and feeling good, spending time with family and friends, and finding balance.

They see themselves as healthy now, but recognize that their current lifestyle and stress levels may create future health issues.

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Millennials Matter—Data

- Looking good is a significant motivator in improving their health (64%)
- Time with family and friends, managing stress, and balance are most important (68%+)
- Health and wellness advice from family and friends is more important to them than Boomers (41% vs. 23%)

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Millennials Matter—Data

52% say their stress level is high

2 OUT OF 3 believe health plan decision tools and wellness information are most helpful

51% vs. 41% They’re more likely to say integrated well-being will influence their decision to stay with employer

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Millennials are much more likely than their older counterparts to view nearly every source of stress as significant or moderate. Which of these stress sources is #1 for Millennials?

1. Personal relationships
2. Work (or school) changes
3. Financial situation
4. Control over how they do their work

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Millennials Matter—Actions

- Activate behavior change with a “wikiHow-like” approach to well-being
- Shape and share a well-being “story” that keeps them on the edge of their seats
- Push mobile and personalized decision support tools into hyper-drive

Source: 2016 Consumer Health Mindset Survey; Aon Hewitt, the National Business Group on Health, and The Futures Company
The Experience Engages—Perspective

What consumers experience on their health care journey impacts the choices they make and how they view health care.

While they see a positive shift in health culture and support from employers, they still lack the confidence to be savvy day-to-day health care consumers.

"Take me on a connected journey"
The Experience Engages—Data

TOP TWO DRIVERS
of perceptions of a strong health culture are priority and encouragement

425%
Strong health communication effectiveness is 425% more prevalent in strong versus weak health cultures

59% vs. 76%
Plan satisfaction is significantly lower for consumers in HDHPs versus other plans

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
The Experience Engages—Data

68%
Consumers value health plan decision tools even more versus 61% in 2014

LESS THAN 1/2
know where to go for the best health care value (49%)

OR
feel well equipped to manage their health care costs (45%)

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
The Experience Engages—Quick Poll

What one of these drivers has the highest impact on driving perceptions of a weak culture?

1. Encouragement
2. Work Environment
3. Leadership
4. Sharing

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
The Experience Engages—Actions

- Boost your organization’s **health culture** by building and leveraging well-being ambassadors at all levels
- Create a robust communication strategy built around **consumer experience mapping**
- Equip employees to make optimal “using” decisions at opportune moments

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Behaviors Are Building—Perspective

Consumers are engaging in healthy behaviors more often and view employers’ health and wellness programs favorably.

But they still have an overly rosy impression of their own health; time and affordability get in the way of their making the best daily health choices.

“Guide me to the next step”
Behaviors Are Building—Data

2016: 57% 
2011: 45%

Exercise or strenuous physical labor 3+ days in last 7

POSITIVE ATTITUDES

toward health and wellness programs more prevalent with men, established Millennials and those in strong health culture

66%

had an annual physical within the last year versus 62% in 2011

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Behaviors Are Building—Data

- 3/5 of those who say they’re healthy are actually overweight or obese.
- 41% of eligible employees would never participate in any wellness program because personally irrelevant (47%) or inconvenient (29%).
- 2016: 30%; 2014: 21% of eligible employees say a truly healthy life requires more resources than they’re willing to expend.

Behaviors Are Building—Quick Poll

47% of consumers who work in weak health cultures say, “I do everything I can to promote and maintain my personal health and wellness.” What percentage of consumers who work in strong health cultures say the same thing?

A 32%
B 47%
C 62%
D 74%

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Behaviors Are Building—Actions

- Zero in on one or two “marquee” behaviors or conditions that the company needs to address
- Personalize and target communication so you can appeal to individuals’ uniqueness
- Prioritize and promote bite-size, in-the-moment learnings and actions

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Ease Is Everything—Perspective

While the health ecosystem becomes even more complex, consumers want the opposite—solutions that are simple, easy, and relevant.

They place even greater emphasis on emotional well-being and, in turn, they value approaches that speak to their personal life situations.

“Make it hyper-relevant to my life”
Ease Is Everything—Data

ONLY 32%
rate health communication effectiveness from their employer as strong

ONLY 40%
view employer-provided health information as clear and simple

2016 56% 2014 43%
More people are doing biometric screenings “to get a reward”

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Ease Is Everything—Data

**INCREASING**
Consumers’ interest in targeted communications is increasing (without compromising privacy)

**45%**
Nearly half believe employers should direct them to certain providers for most appropriate care/cost

**30%**
of Boomers still want classic in-person meetings

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Easy Is Everything—Quick Poll

Which generation is most open to employers directing them to certain providers for the most appropriate care and cost?

1. Boomers
2. Gen Xers
3. Millennials
4. Basically the same across all generations

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Ease Is Everything—Actions

- Boost the octane of your emotional and social well-being efforts
- Incorporate human touch points and communication into the well-being experience
- Create hyper-relevant and crystal-clear communication that draws consumers’ attention to what matters most
Total Well-Being—It’s a Wrap

Importance of These Attributes in My Personal Life Today

- Emotional/Mental 83%
- Physical 79%
- Financial 71%
- Social 45%

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company

TOP TWO ASPECTS of Emotional/Mental Health

- Managing my stress
- Take reasonable time off from work; rest and relaxation

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Apply the Insights

Experience Mapping

3-Year Integrated Plan

Well-Being Strategy

Integrated Branding

Compelling Campaigns

Personalized Statement

Gamified Mobile

Personalized Email

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company
Think About Your Next Steps

**Millennials Matter**
“Help me look and feel my best”
How can we integrate our well-being offerings more fully?

**The Experience Engages**
“Take me on a connected journey”
Where are the breakdowns for our employees and families in their health experience?

**Behaviors Are Building**
“Guide me to the next step”
How can we expand the way we use targeted, personalized and guidance techniques?

**Ease Is Everything**
“Make it hyper-relevant to my life”
How can we incorporate more emotional and social components into our approach?

Source: 2016 Consumer Health Mindset Survey: Aon Hewitt, the National Business Group on Health, and The Futures Company