Survey Overview

The UnitedHealthcare Consumer Sentiment Survey provides insights into Americans’ health care knowledge, opinions and preferences. The goal is to create an annual, longitudinal survey that tracks consumers’ opinions over time, helping to inform the conversation around how to make health care more affordable, accessible, and easier to use. The data points are especially timely and relevant during open enrollment, the time each fall when Americans select their health benefits for the following year.

The survey focused on four key health care themes:

1. Comparison Shopping
2. Wellness
3. Health Literacy
4. Customer Service

METHODOLOGY

The UnitedHealthcare Consumer Sentiment Survey was conducted using ORC International’s Telephone CARAVAN omnibus among a landline and cell phone probability sample of 1,011 U.S. adults 18 years old and older. Some supplemental interviewing was conducted among a second sample of 1,009 adults. The margin of error for each sample was plus or minus 3.1 percent at the 95 percent confidence level.

Surveys were collected by trained and supervised U.S.-based interviewers using ORC International’s computer assisted telephone interviewing (CATI) system. Final data was adjusted to consider the two sample frames and then weighted by age, gender, region, race/ethnicity, household size, and education level to be proportionally representative of the U.S. adult population.
The activities consumers would prefer to do rather than select a health benefits plan during open enrollment period might surprise you. . .

Renewing their driver’s license 29%
Getting a teeth cleaning 28%
Filing their income taxes 25%

People also expect reviewing their health benefits during open enrollment period to be worse than experiencing the following everyday calamities. . .

Misplacing a credit card and having to cancel or request a new one 33%
Losing their mobile phone 28%
Losing their luggage while traveling 26%
Getting a flat tire on their car 26%
Turning to Technology First

Consumers are increasingly turning to the internet and mobile technology as a first resource when seeking health care information.

Of Americans use the internet or mobile apps as their first source to consult for information about specific health symptoms, conditions, diseases, or ailments.

25% Adoption among Millennials (18-35 year olds) led this trend, with Baby Boomers (52-70 years olds) lagging at 20%.

32% Of Americans turn first to consultations with a primary care physician or nurse, the only choice that ranked higher than the internet/mobile apps.

48%
Comparison Shopping for Health Care Services

Comparison shopping online for health care services is becoming as commonplace as comparison shopping for consumer goods or vacations.

In the past year, people used the internet or mobile apps to comparison shop for the following:

- Health care procedures, treatments & services: 49%
- Computers, cameras, and electronics: 45%
- Media content (books, CDs, movies, video games, etc.): 44%
- Vacation packages: 32%
- Car purchases: 29%
- Airline tickets: 26%
Rapid Technology Adoption Rates

Comparison shopping online for health care services has experienced enormous gains over the past four years.

Survey result of 32% using the internet or mobile apps to comparison shop for health care services represents a 230% increase in adoption since 2012, when just 14% reported using the internet or mobile apps to comparison shop for health care services. *

Trend led by Millennials, nearly half of whom (47%) now shop for health care services online.

Of those who use the internet or mobile apps to comparison shop for a health care procedure or service rated the experience “very helpful” or “somewhat helpful.”

Mobile apps such as Health4Me® enable all consumers to comparison shop for health care based on quality and cost regardless of insurance coverage, with the app providing cost information for more than 875 medical services spanning nearly 600 medical events.

* Please see press release for details about UnitedHealthcare’s 2012 survey.
Misperceptions Around Cost

While some people **overestimate** the cost of common medical tests, many **underestimate** the cost of surgical procedures.

According to public health care price transparency website [www.guroo.com](http://www.guroo.com), the average cost nationwide for a knee MRI, which uses magnets and radio waves to make a detailed image of the knee joint, is $700.

Many people, however, underestimate the actual cost of specific health care services. The average nationwide cost for a knee replacement—a common procedure that is expected to increase 500% by 2030 according to the Healthcare Cost and Utilization Project (HCUP)—is $35,000 according to [www.guroo.com](http://www.guroo.com).

Estimated the cost to be **much lower; between $5,000-$25,000**

- 61% Believed the cost to be between $800-$1,000
- 7% Only 7% guessed the correct amount
- 14% Said $5,000
- 28% Said $15,000
- 63% Estimated the cost to be much lower; between $5,000-$25,000
- 21% Said $25,000
- 11% Only 11% selected the correct amount
Workplace Wellness Programs

Employer wellness programs are gaining acceptance, but disparities exist.

An estimated 70% of employers in 2015 offered some form of wellness programs, with 8% more planning to do so in 2016, according to the Society for Human Resource Management Inc. While 37% said they participate in an employer-sponsored wellness program, disparities exist among age, geography, household size, income, and education level.

Participation in workplace wellness programs vary by age:
- **44%** Generation Xers (36-51 year olds)
- **38%** Baby Boomers (52-70 year olds)
- **31%** Millennials (18-35 year olds)

Lower income households (making less than $35K annually) participate in workplace wellness programs with less frequency than higher income homes ($100K or more):
- **28%** Low-income
- **48%** Higher-income

The popularity of workplace wellness programs varies by geography:
- **40%** Midwest
- **38%** Northeast
- **40%** South
- **31%** West

The higher the household education level, the greater likelihood of participation in an employee wellness program:
- **43%** College graduates
- **31%** High school graduates or less
Keeping Pace with Fitness-Tracking Devices

A majority of Americans, led by Millennials, are interested in using a wearable fitness tracking device as part of a workplace wellness program.

Companies nationwide are expected by 2018 to incorporate more than 13 million fitness tracking devices into their wellness programs as a way to help reduce obesity and sedentary time among employees, according to technology consultancy Endeavors Partners.

Today, more than half (56%) of respondents said they would be interested in using a wearable fitness tracking device as part of a workplace wellness program.

This adoption trend is led by Millennials at 60%.

27% of survey responders are uninterested in wearable fitness-tracking devices as part of a workplace wellness program.
Tuning into Telemedicine

*More than a third of Americans are likely to use telemedicine to access health care services.*

Telemedicine is the remote diagnosis and treatment of patients through the use of telecommunications technology, such as desktop computers, smartphones, or tablets. Assuming availability at a cost the respondent could afford, when asked how likely they would be to use a telemedicine service in the future...
Telemedicine Advantages

Telemedicine may offer health care services access, convenience, and cost solutions.

Telemedicine technology may help address specific U.S. health care consumer needs, including:

**Access:**

There is a shortage of 45,000 primary care physicians required to meet the needs of patients nationwide, according to the American Association of Medical Colleges.

- The issue is especially problematic for the 25% of the U.S. population that lives in rural areas, where access to health care is often lacking.

**Convenience:**

People can easily access participating virtual-visit care providers online through Health4Me®, UnitedHealthcare’s free mobile app that provides millions of consumers with access to an array of health care information.

**Cost:**

The cost of a video-based virtual visit is generally less than $50 and provides significant savings when compared to costs for similar minor medical needs treated at a doctor’s office ($80), urgent care facility ($160), or emergency room ($650), according to UnitedHealthcare data.
America Still Struggling with Health Literacy

While U.S. consumers are more willing to use technology to improve health care knowledge and access, few have a full understanding of basic insurance concepts.

- **62%** Knew the correct meaning of the term “health care premium.”
- **62%** Recognized the correct definition of the term “health plan deductible.”
- **36%** Knew the meaning of the term “out-of-pocket maximum.”
- **32%** Had a good understanding of the term “co-insurance.”

Only 7% of the U.S. population showed an understanding of all four of these basic health insurance terms.

* The amount of money a person pays for a health insurance plan each month.
** The amount a person pays for health care services before insurance coverage starts.
*** The maximum amount a person must pay for covered health expenses during a plan year.
**** The share of costs for a covered health care service a person must pay after health insurance coverage is factored in.
Customer Service Preferences

Though people are increasingly turning to tech to research health and wellness, nothing beats speaking with a real person in real time when it comes to accessing help for a specific issue or question.

When asked their preferred method to connect with a company’s customer service department for help with a question or to resolve an issue...

- **78%** Speaking with a live customer service representative
- **7%** E-mail
- **7%** Online chat
- **2%** Text
- **1%** Mobile app
Customer Service Preferences

Knowledge is key.

When asked which is the most important thing when calling a company’s customer service department...

- 30% Said the person’s knowledge
- 27% Said how quickly the call was answered
- 22% Said feeling that the rep had all necessary information on hand
- 14% Said the amount of time it takes to have questions answered
Thank You

For additional information about this survey please visit www.uhc.com.