

Healthcare without

BORDERS

How Millennials are Reshaping **Health and Wellness**

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AUTHOR'S NOTE

MY CO-WORKERS CAN ATTEST TO MY LONG-HELD GRUDGE AGAINST THE TERM "MILLENNIAL."

How utterly meaningless, I'd say. Really, we're going to write articles and books and mission statements attempting to formulate useful generalizations about the largest, most ethnically, economically, and experientially diverse generation in history?

At first I resented being lumped in with my tech-savvy, self-broadcasting, multi-tasking peers. I hated every broad platitude, every BuzzFeed "You Know You're A Millennial If..." listicle, every cloying acronym and hashtag coined by the keyword-driven media machine. Eventually I came to loathe the word itself, feeling that its very existence did a disservice to each of us personally — while doing little to help marketers serve us better in the process.

**QUICK TIP**

Click on screen to zoom into content

During the course of this research, as is almost always the case, I found many parallels between my work and my “real life.” Late in the summer of 2014, my mother was diagnosed with stage 4 lymphoma. Having lived with type 1 diabetes (and its complications) for over 50 years, she was used to being sick, and I was used to taking care of her. Having lost my father to leukemia barely two years earlier, we had both been here before. Here, standing on the precipice of costs — financial, physical, emotional — unknown. Here, sitting in the oncology treatment unit at Dana Farber Cancer Institute, home to some of the best cancer care in the world.

About a month later, a string of assorted stomach problems that I’d initially brushed off finally brought me to the ER on a Wednesday afternoon. I was sent home with a diagnosis of gastritis — an irritation of the stomach lining, potentially brought on by too much stress. I was forced, for the first time in my life, to step back and fully appreciate the reality that my mind and my body can, and do, impact each other dramatically. I grudgingly discovered that, at least in this respect, I was quite similar to many in my generational cohort.

This is my Millennial healthcare story. It’s just one of 80 million Americans’. I know that, at age 32, my experiences with the healthcare system and with my own health are likely to be very different from those of someone who’s, say, 21, in college, and still on their parents’ insurance policy. Let alone from the other 32-year-olds across the country — a Millennial with no job or no insurance; a Millennial who lives in a rural area, with limited care options; a Millennial with healthy parents but children of their own. Surely we each bring our own unique challenges, priorities, and history to the table, and therefore seek different relationships with different brands at different times.


So this report is an attempt both to explore broad trends among my 18-32 cohort — with a particular focus on how they differ from previous generations — and to represent and honor the diversity of voices and experiences we heard. Only by listening to and empathizing with these individuals can brands help all Millennials live healthier, happier lives.

Katrina Lemman



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EXECUTIVE SUMMARY

In a rapidly evolving healthcare landscape, Millennials are the lynchpin; the key to making universal healthcare work for everyone. Understanding the unique challenges, needs, and priorities of this cohort are essential, not just for healthcare brands, but — in a broader, more economically competitive health and wellness landscape — for a wide range of companies. In this multi-method study of over 2,000 consumers, we take a generational lens to understand what makes younger consumers truly a new breed and how marketers can connect by understanding these trends. We also explore the diversity of healthcare consumers using c2b solutions' proprietary Consumer Segmentation Model.

During the past decade, Millennials have faced tumultuous conditions: unprecedented levels of student debt, a recession marked by extended unemployment, and the passage of the Affordable Care Act, a complex law which has made coverage more accessible for some, but more expensive for others. Their generational values, shaped by many of these same events, are directly reflected in their approach to healthcare: a detachment from institutions; a propensity to gather, curate, and share data; a concern with the origin and lifecycle of their products; a desire to engage with, and, unplug from technology; an emphasis on work/life balance; and a focus on the present over the future. Those who seek to serve Millennial consumers need to work within, not against, this orientation.¹

Healthcare is no longer confined to the traditional channels of the hospital and the doctor's office. It's happening in a discussion with a friend over coffee, a hypochondriac's Facebook newsfeed, a Google search in the drugstore, an online community for Paleo dieters, a launch party for a new line of organic, cruelty-free cosmetics, a "detox" afternoon in the middle of the work week, an abuse survivor's support group. It's happening 24/7, everywhere and anywhere; even as we sleep, our wearable devices beam REM patterns up to the cloud.

HEALTHCARE IS NO LONGER CONFINED TO THE TRADITIONAL CHANNELS OF THE HOSPITAL AND THE DOCTOR'S OFFICE. It's happening in a discussion with a friend over coffee, a hypochondriac's Facebook newsfeed, a Google search in the drugstore, an online community for Paleo dieters...

For brands, this means an explosion of opportunities to connect. It means a seat at the table for companies far outside of the standard healthcare consideration set. But it also means recognizing that the fundamental locus of control in healthcare has shifted from providers and big businesses to the consumer. Not only are consumers empowered by technology, connectivity, and access to information, but political and financial changes to the system have put patient outcomes front and center. Millennials have more incentive than ever to keep themselves healthy and informed. At the

same time, competing financial pressures mean they make direct tradeoffs between healthcare spending and other purchases, leading them far beyond the traditional system of care in an attempt to cut costs. Brands must meet consumers where they are — by expanding definitions of healthcare, embracing institutional aversion, and enriching a quantified lifestyle — to have a chance at truly moving our healthcare system from treatment to prevention to one based in treatment to a system focused on prevention, following Millennials' lead.

KEY FINDINGS

GROWING PAINS

In healthcare and elsewhere, Millennials (ages 18-32) find themselves caught between a carefree childhood and a responsible adulthood. To wit: 25% in our study still get health insurance through their parents. They undoubtedly crave the protection that coverage can provide, yet they often display a “live for the moment” mindset: less than half consider regular medical (44%) and dental (45%) checkups, health insurance (46%), vaccinations (39%), medication adherence (37%), routine self-exams (32%), and routine cancer screenings (23%) to be part of their overall health and wellness. Savvy brands can help them grow up by speaking to this ambivalence with empathy and support, not paternalism.

DOCTOR WHO?

Millennials seek care and advice from a wide range of sources. Just over half (56%) of Millennials have visited a doctor’s office in the past year, compared to three-quarters (73%) of non-Millennials. By contrast, Millennials are more likely to have utilized a range of care options, from urgent care clinics to emergency rooms to home remedies. They are more likely to self-diagnose (28%) or treat at home (36%) before going to a doctor. Nearly a quarter say they’ve sought medical advice from friends and family in the past year (vs. 15% of non-Millennials) and 53% consider them to be a trusted source of information. Brands must embrace this institutional aversion through new channels and content strategies.

3

HOLISTIC HEALTH

Millennials define their health and wellness more broadly than do older generations. Nearly half (49%) consider maintaining a work/life balance to be part of staying healthy, ranking it higher than regular dental or physical exams or health insurance. They are more likely than non-Millennials to consider unplugging from technology, meditation, massage, and talk therapy to be elements of staying well. And over a quarter say organic, natural, and non-toxic products are part of maintaining their health and wellness. These trends signal opportunities for companies in areas well beyond the traditional healthcare sectors.

4

TRACK ME, TREAT ME

Increased tracking activities, along with decreased privacy concerns, mean that brands can leverage self-quantified data to motivate engagement and behavior change. The rise of wearable sensors and mobile health applications have been spearheaded by young adults, who find these tools convenient, motivating, and empowering. Over a quarter (27%) in our study had used a health or fitness app in the past year and 8% had used a wearable device — both rates far outpacing adoption levels by older peers. Many are willing and eager to share such data with employers, insurers, providers, other consumers, and brands — assuming they get clear value in return, and have demonstrated their lesser concerns about privacy and security.

METHOD/SAMPLE

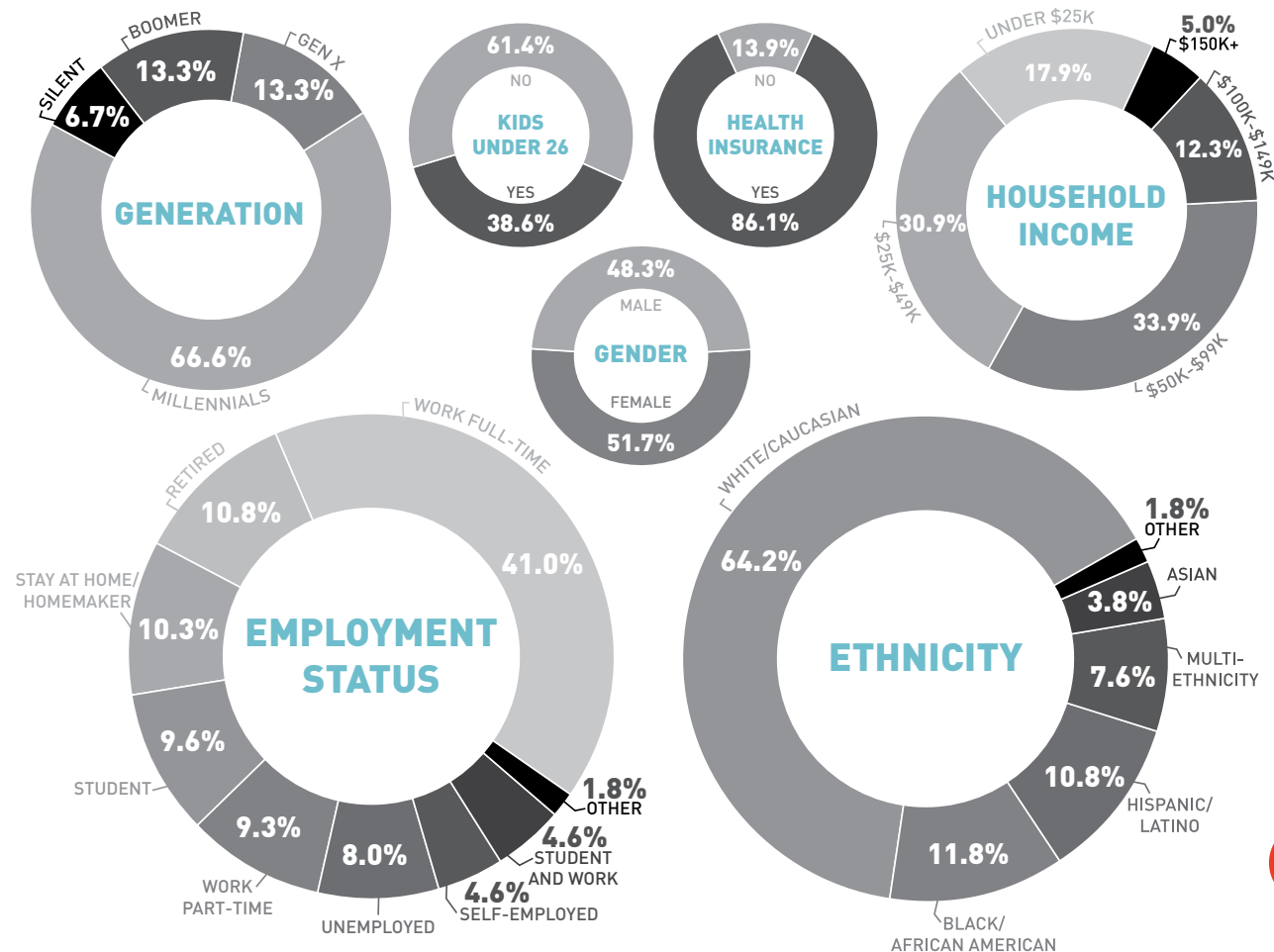
METHOD

Research was conducted using a combination of online methodologies

- **QUALITATIVE EXPLORATION WITHIN 3 PRIVATE, ONLINE COMMUNITIES RUN BY C SPACE** took place from July through October 2014, and included Emotion Centric Explorer™, image-based metaphor-building exercises, web-based annotation of print advertisements, free-form digital collaging, and open-ended discussions (N = 615: 297 Millennials, 318 non-Millennials).
- **A 54-QUESTION ONLINE SURVEY** was fielded to a national sample through Survey Sampling International during September 2014 (N = 1,507: 1,004 Millennials, 503 non-Millennials).

SAMPLE

All data represent survey sample only



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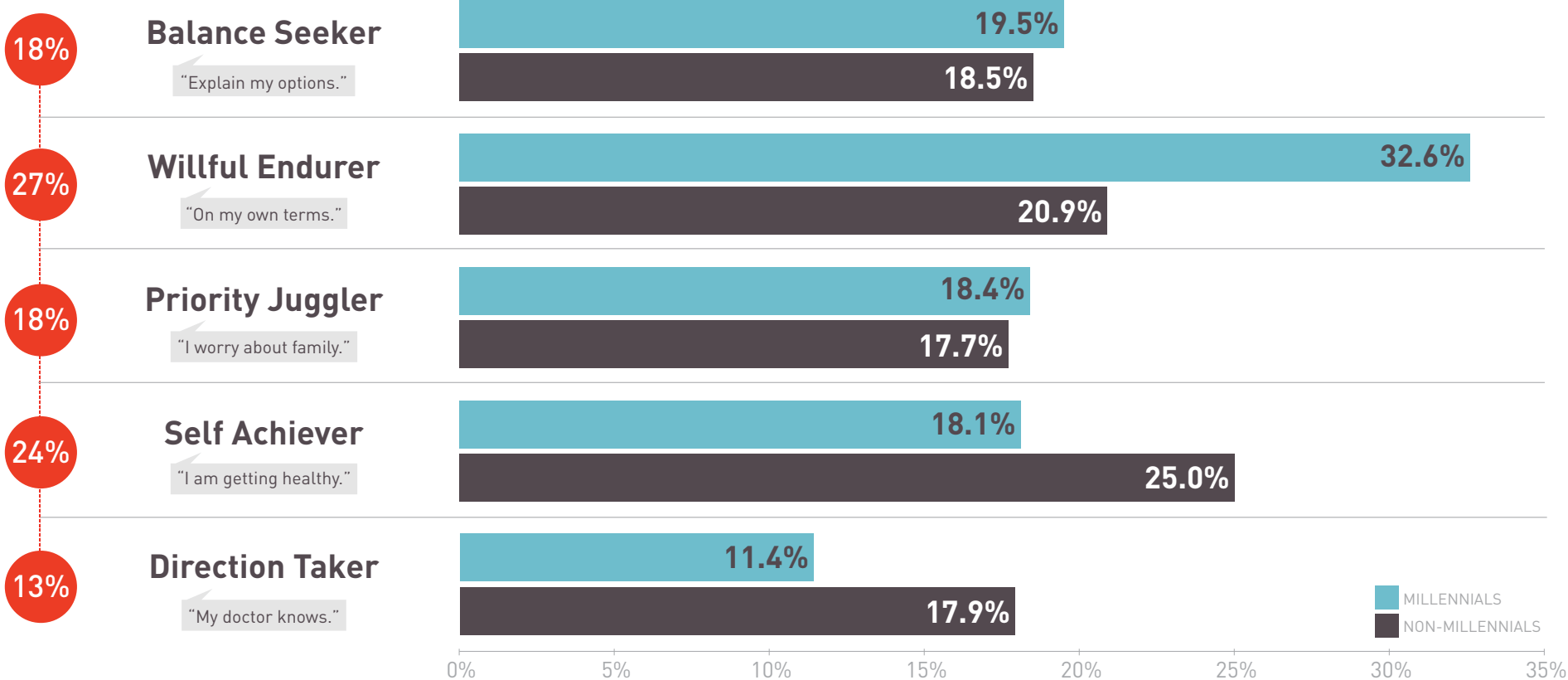


C2B CONSUMER CLASSIFIER

All participants were administered the Consumer Classifier questionnaire developed by c2b solutions. This highly predictive (91.1%) consumer psychographic segmentation categorizes consumers into 1 of 5 distinct segments, each with its own motivations and preferences.

This segmentation was then used as a framework through which to understand the diversity of Millennial healthcare consumers and how the unique characteristics of each group can help businesses to understand and connect with the segments most relevant to their strategies.

c2b GEN POP
BENCHMARK



MILLENNIALS TEND TO SKEW MORE HEAVILY TOWARDS THE WILLFUL ENDURER AND AWAY FROM THE DIRECTION TAKER SEGMENT, AND THIS HELD TRUE IN OUR SAMPLE.



PETER PAN PICKS A PLAN

Millennials and Healthcare Today

Today's Millennials are often accused of living an extended childhood — staying at home or otherwise relying on their parents for financial support; delaying or avoiding marriage, children, and home ownership; and focusing on career and personal fulfillment through their 20s. Indeed, thanks to the Affordable Care Act (also known as the ACA or Obamacare), nearly 25% of the Millennials in our sample still receive insurance through their parents, and many report relying on their mothers as primary sources of healthcare information and advice. As Millennials navigate a complex, dynamic regulatory and financial landscape, they often end up caught between the desire to protect themselves from the harsh uncertainties of growing older and the temptation to never, ever grow up.



THE TEMPTATION TO NEVER, EVER GROW UP.



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TODAY'S HEALTHCARE LANDSCAPE: INSTITUTIONAL BLAME

Regardless of age, most Americans are in agreement that America's healthcare industry has some major problems. Thirty-seven percent of Millennials rate the current state of healthcare in America as "poor" or "terrible," compared to only 23% who think it's "good" or "great." Despite near-constant advances in medical care and recently expanded coverage opportunities, only % agree that the healthcare system today is better than it was in their parents' day. Parents without children under 26, people with lower incomes, and those without insurance are even more likely to hold these negative views.

WHO DO MILLENNIALS BLAME THE MOST FOR THESE PROBLEMS?



The government. Regardless of their personal feelings about the ACA, they feel that the law has done little to make the healthcare system simpler, cheaper, more efficient, or better prepared for the future. Some blame warring government factions for letting politics get in the way of progress; others think the law's mandate was an overreach of power; and still others wish for more sweeping reforms, such as single-payer healthcare (41% of Millennials agree it's a good idea, while only 19% disagree). In fact, the only consensus opinion is that the government has failed in its responsibility to provide healthcare for all citizens. According to Pew, 55% of Millennials say the government has a responsibility to provide healthcare coverage for all Americans, the only age group with a majority saying so.)²

37% OF MILLENNIALS RATE THE CURRENT STATE OF HEALTHCARE IN AMERICA AS “POOR” OR “TERRIBLE”



A sizable portion of blame also goes to **health insurance companies**, who are often perceived as putting profits ahead of patients. A full two-thirds of Millennials (and 71% of non-Millennials) agree that insurers have too much power.



Pharmaceutical companies are seen as greedy and deceptive, ranked as the least trusted healthcare information source (25% trust, 34% distrust).

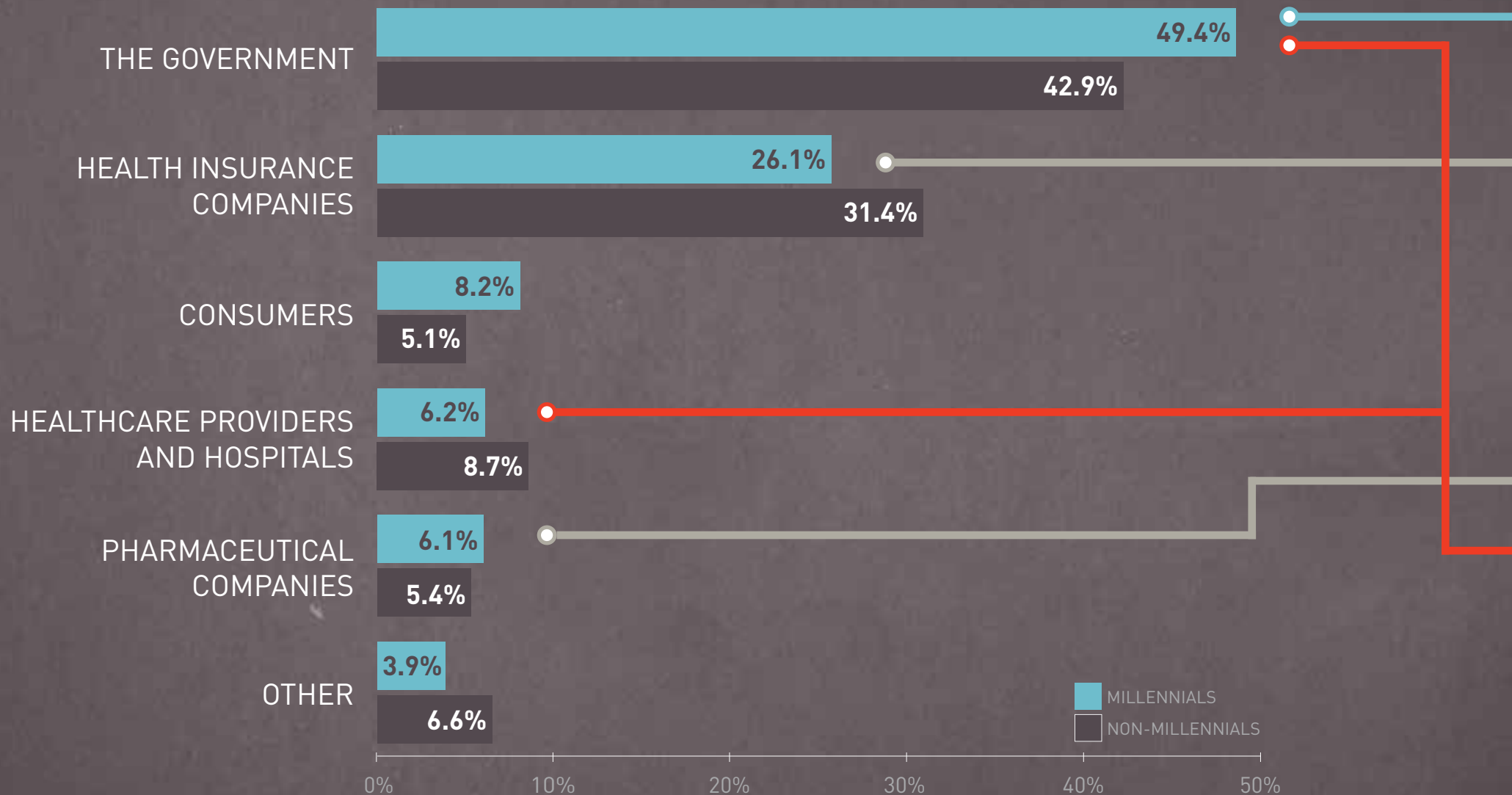


Hospitals and providers don't escape blame either. More than half think hospitals and doctors should have to post their prices so people can comparison shop.

In general, Millennials see the entire healthcare system as a dysfunctional collusion — and don't see any of the major players as having incentive to change.

TODAY'S HEALTHCARE LANDSCAPE: INSTITUTIONAL BLAME

WHO IS MOST RESPONSIBLE FOR THE PROBLEMS WITH HEALTHCARE IN AMERICA TODAY?



"It is a very complex issue, but the government has not effectively leveraged its collective buying power to make healthcare affordable."

FEMALE, PRIORITY JUGGLER

"Here in Pittsburgh **local healthcare giants** UPMC and Highmark are fighting daily about how they can shut one another out of the market. They're clearly spending thousands of dollars on lobbying, advertising, etc., all while our premiums rise ... I'm starting to feel they are as bad as the **pharmaceutical companies**, who seem intent on **getting rich on the backs of people who are dying.**"

OKIMASA B., PRIORITY JUGGLER

"It's actually a vicious cycle. The **government** approves of these outrageous drugs that are extremely costly. The **healthcare providers** are very quick to hand out drugs instead of doing real research about the client's health ... Then the government does not allow for many types of **alternative medicine**, but will approve drugs that do more damage long-term. **It's greed across-the-board.**"

MALE, BALANCE SEEKER

CHANGE AND HOPE? MIXED VIEWS OF THE AFFORDABLE CARE ACT

At the intersection of all of these strong emotions towards healthcare lies Obamacare, the driving force behind changes to the healthcare industry over the past four years. In general, views of the ACA are heavily dependent not just on one's personal experience, but on demographics. Those with children, those with insurance, and those with higher household incomes are more likely to have positive views of the ACA and to report positive impacts for themselves and those around them.

"[Lightning] can seem like a violent, damaging act which causes fire and destruction, but it is also the sign of storms and rain, which bring about growth. Same thing [with] the ACA. Different people can make you see different things about it."

CHAD D., WILLFUL ENDURER



Millennials are **disproportionately affected** by the ACA: more than half (51%) reported being personally affected, compared to only 41% of non-Millennials. Those Millennials who were impacted reported a range of experiences, while older generations were more likely to have been negatively affected. In both cases, negative experiences were generally related to higher costs and shortage of care.

When it comes to the people they know, Millennials are more likely than non-Millennials to have heard positive reviews and less likely to know those negatively impacted. This is possibly by design — the ACA was intended to encourage young, healthy patients to sign up for health insurance. Similarly, Millennials are likely to have **mixed feelings** about the ACA's impact on the country as a whole, while non-Millennials have a decidedly more negative opinion.

Millennials are also more likely than older adults to say they have **no opinion** or don't know enough about the ACA, which is interesting since they are more likely to be personally affected. In some cases, confusion or **lack of information** itself may be a source of dissatisfaction with the law. Similarly, Millennials were more likely to express a wait-and-see attitude or even **hope** that the ACA could lead to positive changes in the future.

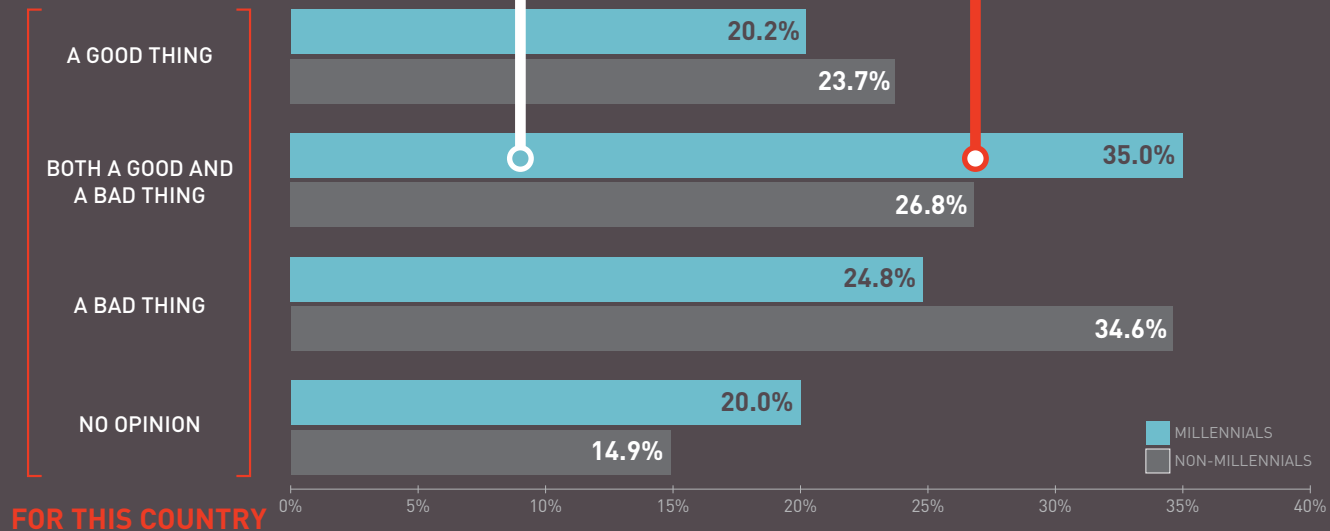
“Many friends and family have never had insurance and have health issues, and they are happy that they can finally see a doctor for a lower cost. It has also negatively affected me and others because premiums are up and the waits to see the physicians are longer.”

FEMALE, BALANCE SEEKER

“It’s given more people a chance at healthcare but has also been a poorly implemented mess with very bad communication [about] what needs to be done to sign up and what happens next once you’re signed up.”

MALE, PRIORITY JUGGLER

THE ACA HAS BEEN



Millennials’ **polarized, politicized,** and **personal** views on Obamacare are evident when asked to choose pictures to represent their feelings.



I think we are on the right path but we have a long journey to go.

It turns us into Communists.



It shows how the penguin takes care of his child and that is how the government is taking care of people who can’t afford health insurance.

Big brother looking down on us.

INSURANCE: THE DOUBLE-SIDED UMBRELLA



Most Millennials hate thinking about insurance, period, describing it as gloomy and depressing; a rainy day. For some, this means not getting it at all: 15% of our sample remains **uninsured** almost one year after the ACA's insurance exchanges opened for business. And, though cost is the primary factor (57%), uninsured Millennials are actually more likely than older adults to say they don't have insurance because they don't know how or where to sign up (13%). For others, it means having it but being **hesitant to use it**, for fear of getting lost in a confusing maze of co-pays, deductibles, and authorizations.

Despite the universal assessment that health insurance is a necessary evil at best, and an administrative nightmare at worst, most Millennials are also **grateful** when they have insurance. Like the stubborn teenager whose parents know best, some Millennials acknowledge resisting the ACA's individual mandate, but ultimately feel that they are better off. In addition, 25% of our sample reported still receiving insurance through their parents, reinforcing the protective, parental feelings it can invoke.

An Emotion Centric Explorer exercise emphasized the negative (**fear, anger, doubt, shame**) and positive (**security, pride**) emotions associated with buying, having, and using health insurance. It also showed that Millennials' ideal experience with insurance would actually elicit feelings of **joy** — a call to insurance companies to create a more engaging, delightful brand experience, focused not just on the confidence that comes from being covered, but on the positive experiences that confidence enables.

"I am grateful to have health insurance, even though I don't agree with Obamacare."

JENNIFER C., PRIORITY JUGGLER

"Even with the downfalls of health insurance and expenses, I still feel like it's amazing if you have it."

LAUREN L., PRIORITY JUGGLER



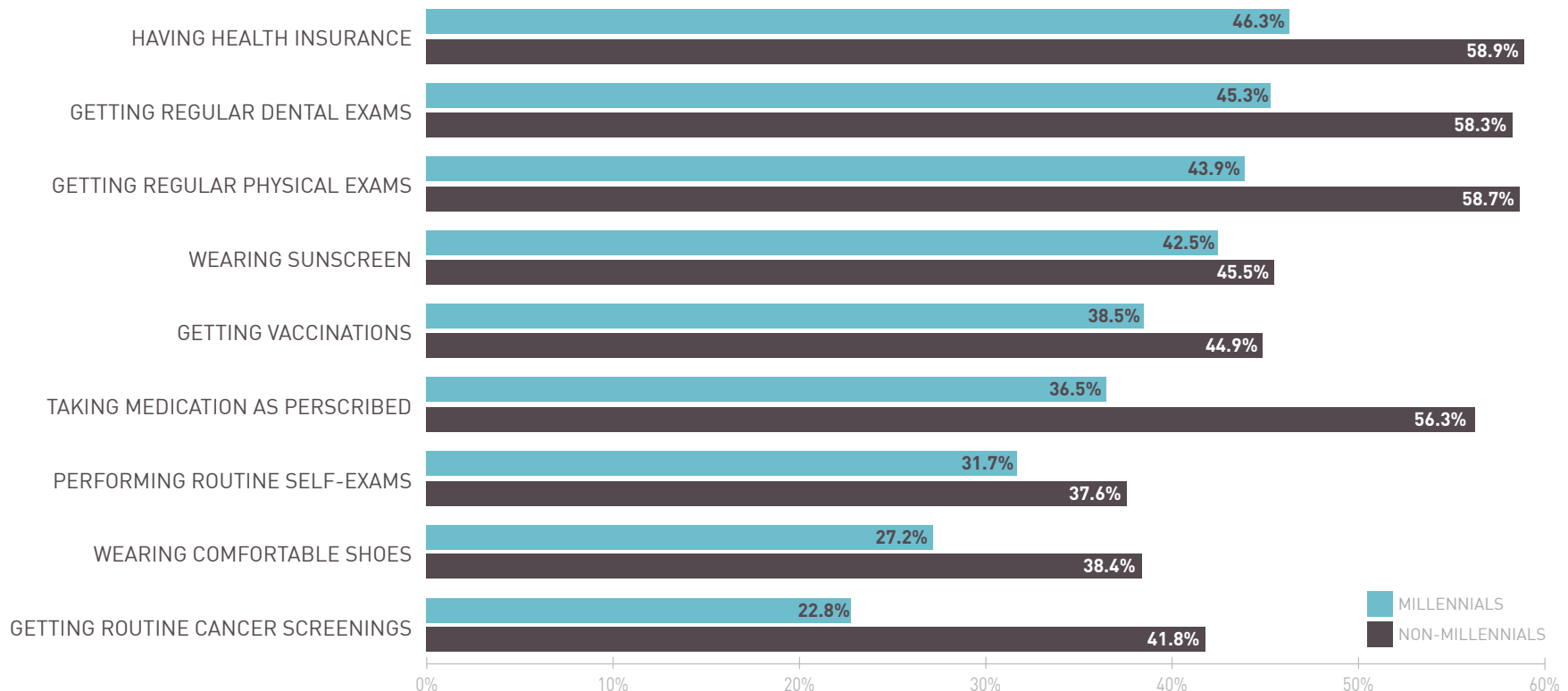
Insurance is like an umbrella protecting me against unexpected expenses (rain). I hope to not need it, but it's there if necessary.

Thinking about insurance makes me sad and seems depressing. It makes me want to stay home and not deal with it, like a rainstorm makes me want to stay home.

#YOLO: LIVING FOR TODAY

One of the most prevalent truisms about Millennials says that they value the present over the future, often expressed as a preference for experiences over material goods, or simply YOLO (“you only live once”). This **“live for the moment”** attitude is clearly reflected in their lack of attention towards “maintenance” or future-focused healthcare behaviors: less than half consider getting regular medical (44%) and dental (45%) checkups, having health insurance (46%), getting vaccinations (39%), taking medication as prescribed (37%), performing routine self-exams (32%), and getting routine cancer screenings (23%) to be part of their overall health and wellness. The one exception is Millennial [Direction Takers](#), who take a more “by the book” approach to healthcare.

WHAT IS CONSIDERED PART OF MAINTAINING HEALTH AND WELLNESS?





As their parents' generation continues to age, Millennials have seen **the good, the bad, and the ugly** of the healthcare system firsthand. They've witnessed people with health issues lose their life savings and those without insurance forced to purchase expensive plans they can't afford. They've seen healthy people get sick out of nowhere, without anyone to blame. Much like their attitudes towards home ownership, job security, and retirement, they feel they can't rely on the safeguards that previous generations took for granted. Deciding that life is a gamble anyway, many prefer to focus on **staying healthy today**, rather than worry about getting sick in the future — a mindset that is especially characteristic of the unengaged [Willful Endurer](#) and busy [Priority Juggler](#) segments.

“My dad has been in and out of the hospital for a while. It drained his savings, stocks, everything is gone. I know you can't plan for any of those things, but I don't even go to the doctor for a checkup because of his experiences. Why go when they may find something wrong, which could lead to bills, which leads to more bills and more bills? I just think it's better to enjoy life while you can, before you get sick, and you lose your savings, and you can't have fun anymore. My dad literally just sits in a chair all day now complaining about finances. I feel bad for him, because he should be grateful that he's still alive, but what was supposed to save his life ended up ruining it. I don't think he'll ever be the same.”

STEPHANIE S., WILLFUL ENDURER



EXPANDING THE HEALTHCARE ECOSYSTEM

Across demographics, Millennials display a real reluctance to engage with the healthcare system as traditionally defined. This trend is fed by many factors, including their own negative experiences or those of friends and family; recent changes to the healthcare industry driven by the Affordable Care Act; a lack of trust in institutions, such as government, insurance companies and Big Pharma; and ever-present uncertainty about costs and coverage. As a result, they seek care and advice from a wide range of sources, and have a broader and more diverse interpretation of health and wellness than do older generations.

THEY SEEK CARE AND ADVICE
FROM A **WIDE RANGE**
OF **SOURCES**



DOCTORS ARE RESPECTED, BUT AVOIDED



Industry shifts and personal experiences have conspired to make Millennials much **less engaged** in the traditional healthcare system. To start, they don't necessarily see doctors as their first line of defense when they have non-critical health concerns; in fact, for many, they're a last resort. For example, only 55% of Millennials said they would go see a doctor right away if they discovered a lump on their neck, while 38% would wait and see if it went away or got worse. By contrast, 73% of non-Millennials would head to the doctor right away.



Long wait times for (or at) appointments, fear of big bills or bad news, and general lack of convenience all keep people away from the doctor's office. For many, their doctor is not a primary source of information and advice, but instead the last step along a diverse journey of care.



This isn't to say that they necessarily seek different relationships with doctors than do other generations. In fact, both Millennials and non-Millennials have an almost identical preference for more personal (54%) versus professional (46%) relationships with their healthcare providers.



And when push comes to shove, doctors are still the **most trusted** resource for healthcare information for both groups, with 75% of Millennials saying they trust info from their doctor.

They respect doctors' education and experience, and they've witnessed the kind and heroic efforts of medical professionals firsthand; they just don't see them as the only people who can help.



“I’ve learned that the medical field can do some amazing things. When my little sister was 4 months old, she was found to have 2 holes in her heart. She had open heart surgery and 22 years later is just fine. Yet, I’ve also seen that the medical field can’t solve every problem as I watched my grandfather slowly slip away from esophageal cancer. But one thing I have found in both experiences is that most doctors, nurses and other medical field staff are truly amazing people highly devoted to their jobs and the care of their patients.”

MICHAEL H., PRIORITY JUGGLER

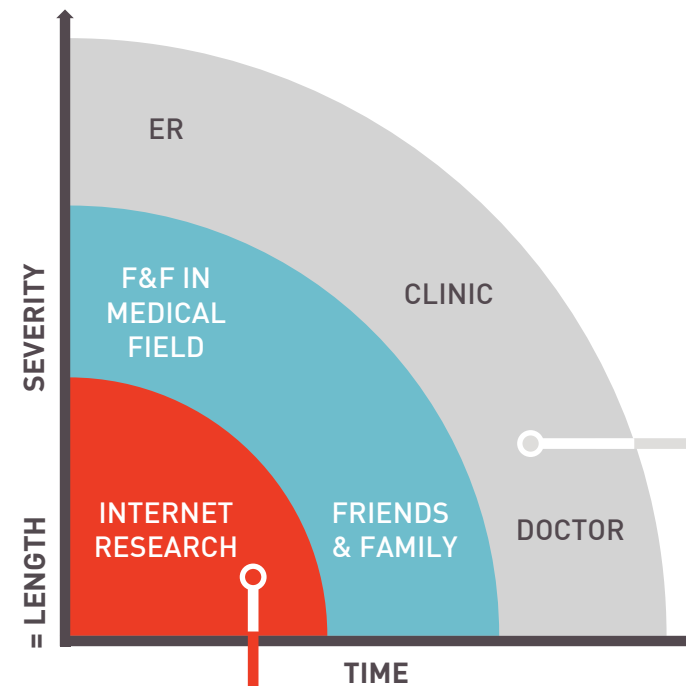
SELF-RELIANCE = DIY TRIAGE

Hand in hand with doctor's-office avoidance comes **self-reliance**. Just as the recession led consumers to reject institutions and instead rely on themselves and those close to them, the ACA, the rising costs of healthcare, and the ubiquity of self-help resources have combined to encourage Millennials to **take control** of their healthcare like never before.

So if they don't automatically rush to call the doctor, what does a typical Millennial do when they have a non-urgent health concern? They often turn to the **Internet** first (after all, it's available all the time) to check symptoms, gather information, and make an initial diagnosis. Then they might talk to a **family member** who knows their personal history or deals with similar health issues. Or a **friend** in the medical profession, or the local pharmacist. Only then, if the problem doesn't go away or gets worse, do they contact the doctor. This behavior is most emblematic of the [Willful Endurer](#) segment, which represents the biggest chunk of Millennials.

"I do like to find natural remedies for minor things though! I also like Dr. Oz usually. He seems to have some good info. If I feel it's something more serious, I check with a doctor. I don't really trust doctors that much, but when I know I can't take care of the problem on my own, I go anyway."

KRISTINA K., WILLFUL ENDURER



"I often do a Web search either on my computer or on my phone on healthcare topics that I have questions about. I also go to my mother when I have questions because she has similar health concerns. I have a really close friend who is a nurse, so I check with her for information. I then turn to my primary care physician if I absolutely have to."

ANNA T., SELF ACHIEVER

SELF-RELIANCE = SEEKING CARE OUTSIDE THE SYSTEM

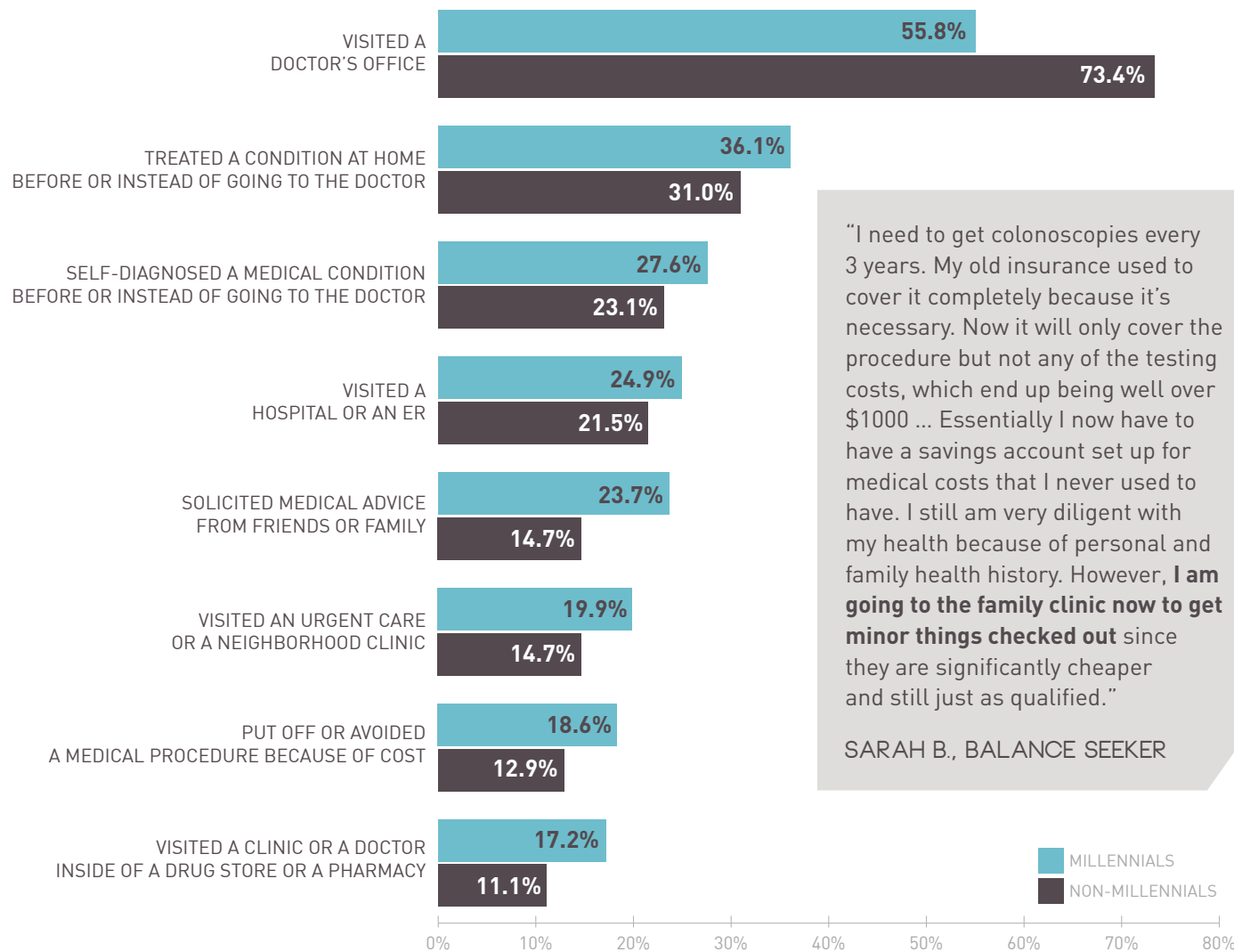
While they still patronize the doctor's office when needed, Millennials also look for care and advice from **specialized sources** and outside traditional channels: the acupuncturist, the herbalist, the drugstore doctor, the personal trainer

Just over half (56%) of Millennials have visited a doctor's office in the past year, compared to three-quarters (73%) of non-Millennials.



By contrast, Millennials are more likely to have utilized a **range of care options**, from urgent care clinics to emergency rooms to drugstores. Indeed, almost as many agree (31%) as disagree (33%) that care from a clinic is as good as from a doctor's office.

IN THE PAST YEAR...



"I need to get colonoscopies every 3 years. My old insurance used to cover it completely because it's necessary. Now it will only cover the procedure but not any of the testing costs, which end up being well over \$1000 ... Essentially I now have to have a savings account set up for medical costs that I never used to have. I still am very diligent with my health because of personal and family health history. However, **I am going to the family clinic now to get minor things checked out** since they are significantly cheaper and still just as qualified."

SARAH B., BALANCE SEEKER

Even if they do end up going to the doctor, they are more likely than non-Millennials to **self-diagnose** their condition (28%) or **treat at home** (36%) before seeing a doctor.



Nearly a quarter of Millennials say they've sought medical advice from **friends and family** in the past year (compared to 15% of non-Millennials) and 53% consider them to be a trusted source of healthcare information.

SELF-RELIANCE = INFORMATION CURATION

Just as savvy Millennials have learned to **collect and curate** vast amounts of information in their digital lives, they take their healthcare into their own hands through online and offline research, combining information from multiple sources (e.g., peers, experts, organizations) to meet their needs at different times. They understand there is a risk involved with at-home medicine and that information they encounter may not always be credible — it's a balancing act — and they determine when they need to bring in professional help.

Many like to do their own research not just to delay, but to prepare for going to the doctor — be it for self-diagnosis, at-home treatments, price comparisons, or reviews of providers and hospitals. Having so many on-demand resources in their healthcare arsenal makes Millennials, especially information-hungry [Balance Seekers](#), feel **empowered, prepared, and liberated** (if sometimes overwhelmed). Once again, they don't necessarily see self-help as an alternative, but rather a **complement** to traditional medical care.

"I use Castlight to check and see how much it will cost to have something done at the various local hospitals. It makes it easier to understand just how badly the medical industry gets away with robbery and it encourages me to use my knowledge to fix things myself ... a knife, vodka, needle and thread and I can patch things up pretty well :P ... I don't need a \$400 biopsy, simply flaying off that chunk of troublesome flesh works fine."

ALEXANDER G., BALANCE SEEKER

"I have looked up specific experiences with meds and for similar experiences with the same condition. I look for other people's opinions and research and knowledge on my conditions. The Internet has made it to where I can look up any question at any time. The answers are varied and I have to think hard about what information can help me and what won't. I feel [more] empowered though, than just depending on my doctor."

THERESA S., WILLFUL ENDURER

SELF-RELIANCE = PEER-POWERED

As much as Millennials look to expert and official sources online, they just as often look to other consumers to learn from their healthcare experiences. **Peer reviews** can be quite influential in their healthcare purchase decision-making process. Nearly a quarter (23%) say they have looked up online reviews for providers or hospitals in the past year, compared to just 15% of non-Millennials.



Millennials also connect with each other through **public online communities** centered around various conditions and lifestyles. They're twice as likely as non-Millennials to have done so in the past year, and they are more trusting of the information they find there: 28% say they trust information from online communities; only 19% of non-Millennials say this (and 30% explicitly distrust online communities).

Health and fitness communities allow them to track food and exercise, share their goals and accomplishments, and provide each other with tips, motivation, and encouragement. In **condition-specific communities**, patients and caregivers can find others with similar concerns, share challenges and tough decisions, and get advice on treatments, side effects, specialists, and costs — support that can often be hard to find elsewhere, especially for those dealing with less common conditions or living outside of population centers. The proliferation of patient networks demonstrate that people are increasingly comfortable sharing symptoms and treatment experiences online.



“Technology has given me much more access to other people’s health and fitness journeys and enables me to find tools that have helped others succeed.”

KELSEY F., PRIORITY JUGGLER

MINDFUL CONSUMPTION: LIVING HOLISTICALLY

Millennials don't just have an expanded view of the healthcare ecosystem; they actually have a **broader definition** of what constitutes health and wellness in the first place —and how to maintain it. Compared to older consumers, Millennials take a more **holistic** view of their health, one which again reflects many of their generation's hallmark **values**.



Nearly half of Millennials (49%) consider maintaining a **work/life balance** to be part of their health and wellness, ranking it higher than regular dental or physical exams or having health insurance.

Over a quarter of Millennials say **organic, natural, and non-toxic products** are part of maintaining their health, and many see them as alternatives to traditional medicine, signaling an opportunity for brands well beyond the traditional healthcare sectors.

55% AGREE THAT **A HEALTHY MIND LEADS TO A HEALTHY BODY, NOT THE OTHER WAY AROUND.**

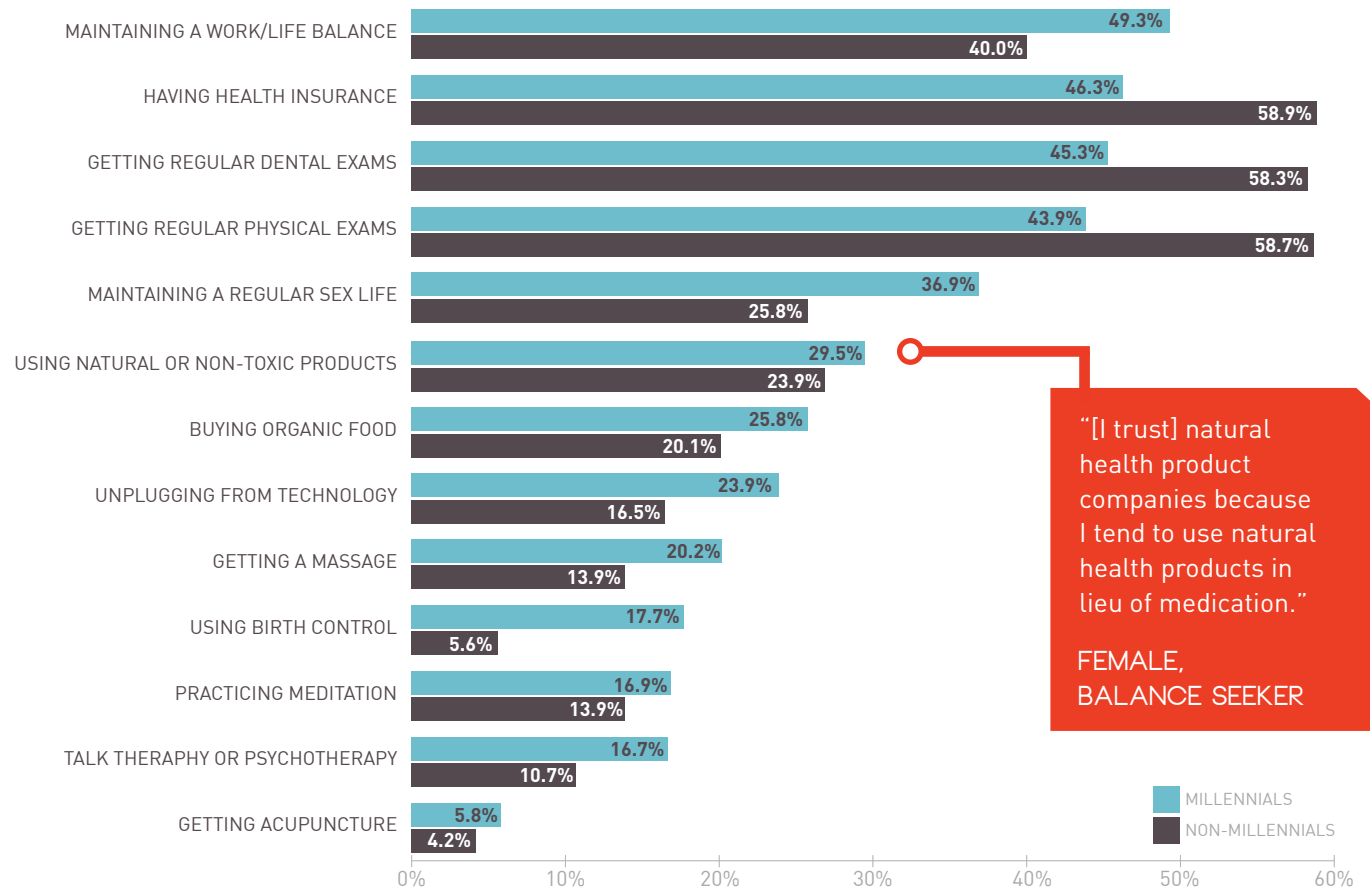


Just as they've found ways to live more sustainably financially and environmentally, they recognize the importance of **relaxation and mental health** in maintaining **long-term health**. Given that Millennials are the "most stressed" generation in history,³ it makes sense that they are more likely to consider unplugging from technology, meditation, massage, and talk therapy to be part of staying well.



And 55% agree that a healthy mind leads to a healthy body, not the other way around.

WHAT IS CONSIDERED PART OF MAINTAINING HEALTH AND WELLNESS?



"[I trust] natural health product companies because I tend to use natural health products in lieu of medication."

FEMALE,
BALANCE SEEKER

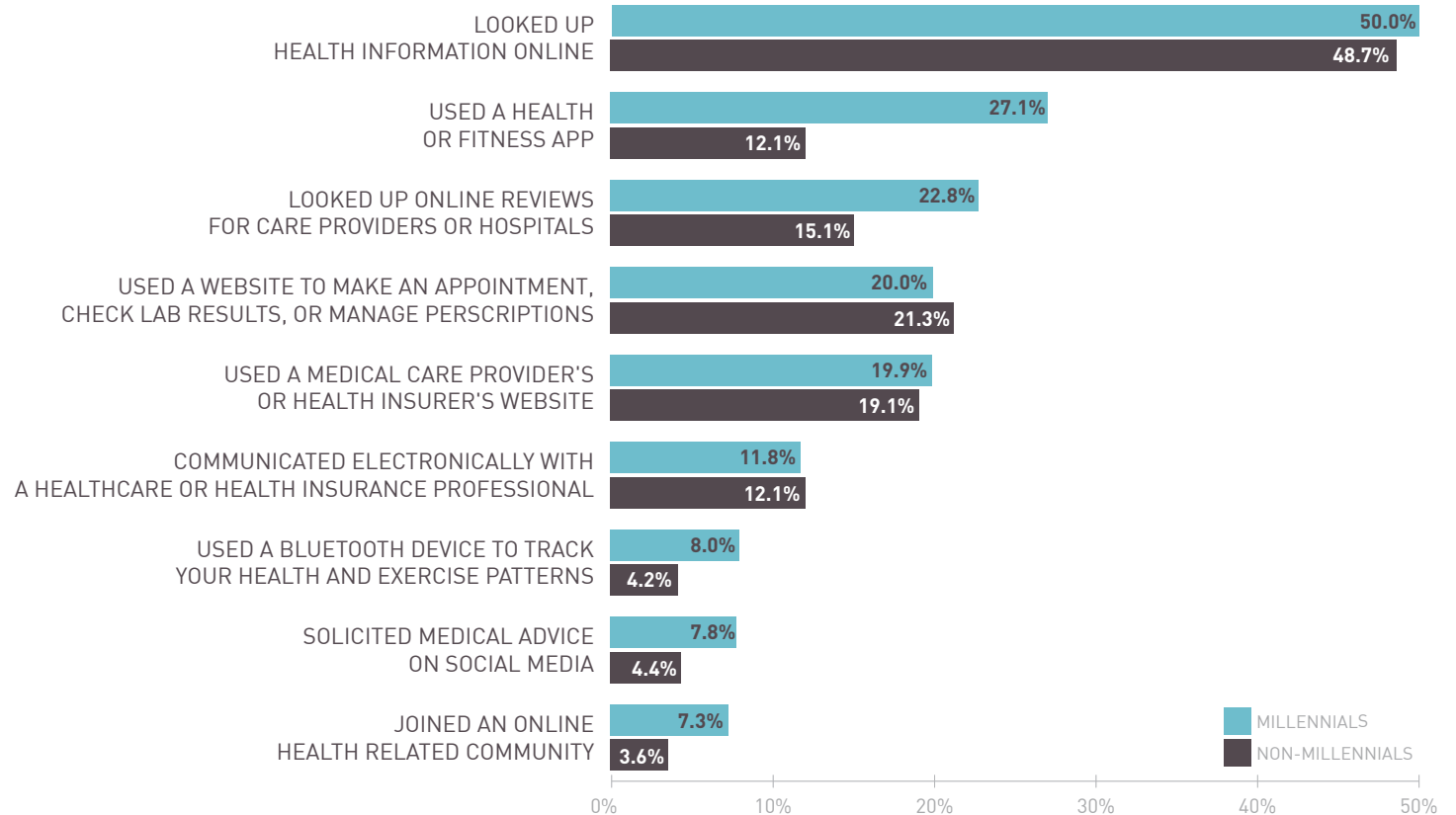
WIRED FOR GOOD HEALTH

From tele-doctors to electronic health records to patient portals, **technology** is a major part of how patients of all ages manage their health.

The well-documented rise of **wearable sensors** and mobile health **applications** has been spearheaded by the Millennial generation. Over a quarter (27%) in our study had used a health or fitness app in the past year and 8% had used a wearable device — both rates far outpacing adoption levels by their older peers.

These technologies empower them to track, record, and broadcast their diet, exercise, and biometric data. Users report that primary benefits include added **motivation**, built-in **accountability**, and even an extended **network of support** and **competition**. Proactive [Self Achievers](#) especially love using these tools.

IN THE PAST YEAR...



Older, inevitably, sicker adults use technology to manage their health in different ways. For them, it's primarily about making life easier and more convenient by **managing care** online: filing insurance claims, making appointments, accessing medical records, checking test results, and researching medication and side effects.

UNPLUGGED: THE DARK SIDE OF TECHNOLOGY AND HEALTH

Not all Millennials see technological advancements as a positive thing for their health. About one-quarter say that **unplugging** from technology is part of overall health and wellness, compared to only 16% of non-Millennials who say this.



And some reported growing tired of constant tracking and measurement, or even found it to be de-motivating over time. Young adults might have an affinity for gadgets and apps, but ultimately they're just tools and they don't change the need to be responsible for and actively mindful of your own health.

"...at the same time, relying on a device to monitor your health for you, without understanding what you need to do for yourself or how ... seems strange. I think a device can assist you, but we need to understand health and what it takes to remain healthy on our own."

TYLER C., DIRECTION TAKER

Other Millennials couldn't help but reflect on the broader impact of technological advancements on our society — namely, to make us **inactive, overweight, and chronically ill**. All of these "tech-health" innovations are simply compensating for the unhealthy lifestyles technology has promoted in the first place. As one young woman put it, after describing the litany of devices, appliances, and technologies she uses to stay healthy:

"THE OTHER GOOD STUFF I LISTED FIRST CAN'T REALLY OVERCOME THE SEDENTARY LIFESTYLE I'VE BECOME USED TO [AND] THE NEGATIVE INFLUENCE TECHNOLOGY HAS HAD OVER MY HEALTH AND WELLNESS."

3

EMBRACING MILLENNIAL HEALTHCARE VALUES

Outside of insurance companies, many businesses today may be more focused on acquiring and retaining older, sicker consumers, as they represent the bulk of healthcare spending. However, Millennials are not only the healthcare consumers of the future, but — as many continue to or begin caring for their aging parents — of the present as well. For brands seeking their business, in traditional health sectors and beyond, it is critical to work with, not against, their unique set of healthcare values by embracing institutional aversion and self-reliance, expanding notions of health and wellness, and enhancing a connected, quantified lifestyle.

WORK WITH, NOT AGAINST,
THEIR UNIQUE SET **OF**
HEALTHCARE VALUES



HEALTH APPS OF THE FUTURE: THE VISION

As we have seen, technology plays a major role in how Millennials manage their health, from calorie-tracking apps to online communities to patient portals to wearable devices. When we asked a group of Millennial consumers to design the health app they would like to see in the future, some interesting ideas emerged that highlighted a range of opportunities for brands across sectors.

A "LIFELINE" THAT STORES ALL VITAL INFO IN CASE OF EMERGENCY, BUT CAN BE ACCESSED ONLY BY MEDICAL PROFESSIONALS

REMINDERS FOR MEDICAL APPOINTMENTS AND MEDICATIONS

A MENU PLANNER THAT USES PICTURES OF DELICIOUS LOOKING FOOD TO INSPIRE HEALTHY EATING

HEALING MUSIC TO AID WITH RELAXATION

A CUSTOMIZED TOOL TO HELP YOU PICK A DIET PLAN

RECIPES + MUSIC TO COOK TO

IN THE WORDS OF ONE CONSUMER, THEY WOULD BE “REAL HELP FOR REAL PATIENTS.”

By far the most prevalent theme across concepts was the desire for **centralization**. For some, that meant gathering all of their personal health info (biometric data, food and exercise, medical records, etc.) in one place to store and share with other apps, providers, and insurance companies. They saw this as a way to spot warning signs early and stay on top of potential issues. For others, it meant having the entire family’s health data in a single, secure location for easier coordination, with personalized recommendations for each family member based on individual medical needs.

They also expressed a desire for tools that connect them with healthcare resources, especially peer reviews. In the words of one consumer, they would be “real help for real patients.” This is a particular need for rural consumers, who may have limited care options and fewer support resources, or for those seeking specialists for rare conditions.



I'M HEALED!

DESIGNER
ANN K.

1

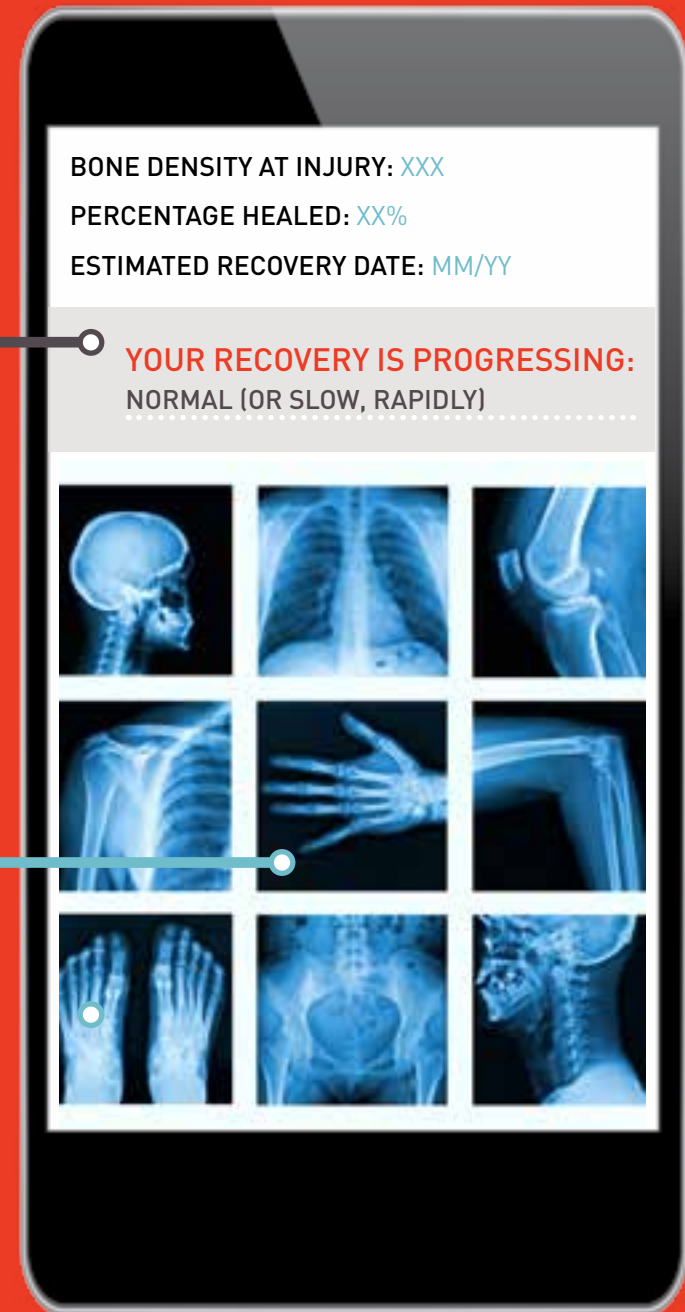
Percentage healed and estimated recovery date based on targets indicated by doctor

2

X-ray images of the patient's specific broken bone

DESCRIPTION

Working with a smart bone-density monitor, the smartphone monitors healing bones and indicates if there are any issues. This would be particularly useful for bones that cannot be placed in a cast (i.e., ribs, collarbone, spine), for limited movement injuries until healing reaches a certain point, and for individuals who generate limited bone (cancer patients, the elderly, etc.). It possibly could also identify if the bone is not growing back properly. Caught early, this might prevent corrective surgery. This information would be shared with doctors. (For the not-so-private people, this data could also be shared on Twitter or Facebook.)



POCKET DOC

DESIGNER
BARBARA C.

1

Keeps track of appointments and other contact with doctor

2

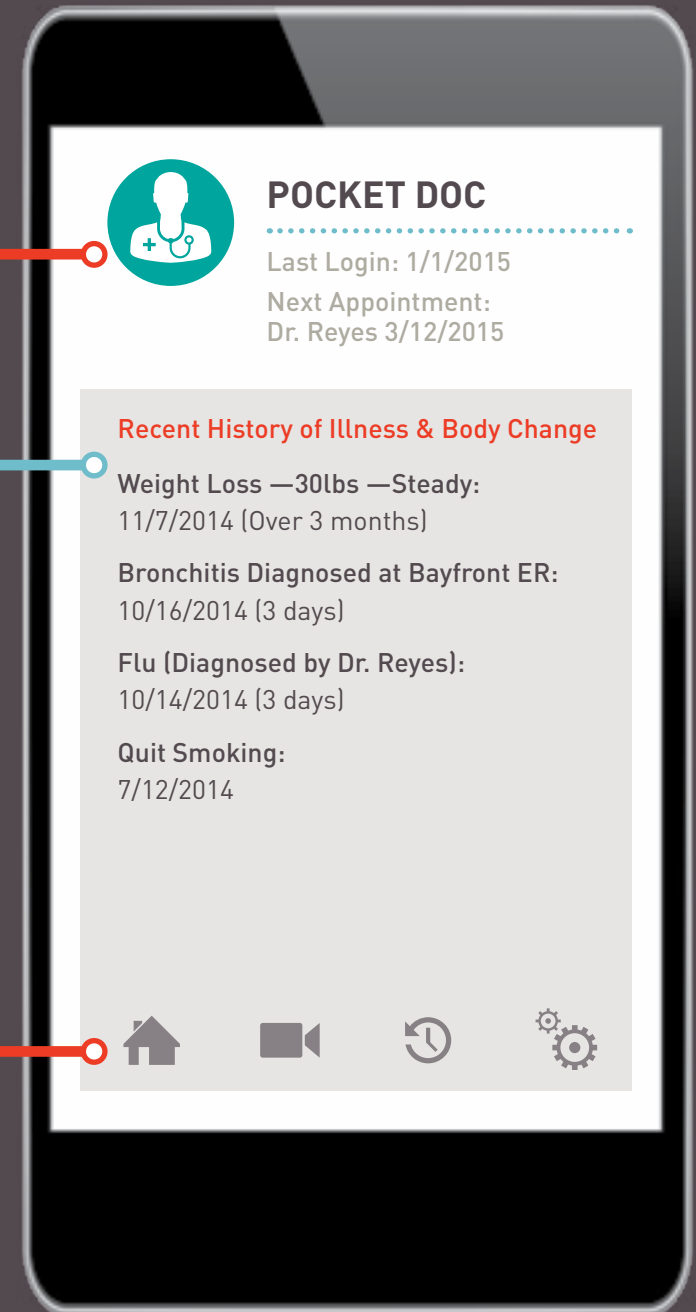
Current health progress and issues (fitness tracker, weight, colds, flus, etc.)

3

General health history

DESCRIPTION

The app will keep track of your basic information and will be password-protected. You enter your weight, your height, any pre-existing conditions, health history. Your doctor can help you add things to it. It can keep track of your fitness, your illness history, your cycle, your appointments; you can use it to send message to your doctor or to do video chats for an easier diagnosis when you can't get in. It would just be a one-stop shop. The information would be useful to share with all of your doctors, would be helpful in the event of an emergency, and could help with early detection of serious illnesses that sneak up on people.



HEALTH APPS OF THE FUTURE: THE REALITY

If the future of health technology is centralization, then Apple, Google, and Facebook may be the ones to take us there. These technology giants know better than anyone the potential — for profit, for personalization, for collaboration, for behavior change — locked in consumer data. Now they are looking to leverage their existing social and mobile relationships with consumers to simplify, streamline, and consolidate the management of health data. Apple's current plans for its HealthKit product come closest to the full integration consumers dream of (e.g., "Pocket Doc").



FACEBOOK = PERSONALIZATION

Facebook's healthcare plans are still in development, but one team is apparently looking into the creation of "preventative care" apps designed to help people live healthier lives. Another group has started to explore the creation of online support communities that connect Facebook users suffering from the same conditions, after noticing this behavior arose naturally.⁴



GOOGLE AND SAMSUNG = CENTRALIZATION

Google's new project, Google Fit, doesn't try to integrate with the world of physicians and hospitals. Similar to Samsung's S Health, Google's suite of apps and services is focused on creating a personal ecosystem of biometric, exercise, and nutrition data, as opposed to attempting to coordinate with the full range of medical care.⁵



APPLE = INTEGRATION

Apple is trying its hand at the notoriously difficult challenge of collaborating with doctors and healthcare providers. It has enlisted a powerful ally for its HealthKit: Epic, which now manages over 51% of the patient records in the US. Apple could absorb health data on more than half of US patients, allowing their doctors to see what's happening with their patients in between visits.⁶

PUTTING VALUES INTO ACTION

EMBRACE AVERSION TO THE SYSTEM

Given Millennials' lower engagement with the traditional healthcare system and increased focus on self-reliance, companies will need to meet Millennials where they are — online, in their social networks, and in emerging healthcare delivery channels. They will need partners to help make complicated systems more accessible and difficult decisions simpler. By providing self-help tools and resources, brands can help these consumers feel more empowered to make the right choices, while also gently steering them towards traditional channels as necessary. Opportunities will also exist for brands to extend into Millennials' broader networks of people and places as these are valued resources for this generation.

Excedrin's free My Migraine Triggers™ app allows users to keep detailed records of their headaches, helping them spot patterns and potential triggers on their own. They can choose to keep their data private or email their history to a doctor or anyone else. In one low-pressure package, Excedrin provides tools for self-reliance, but also the means to engage with the healthcare system if needed.

Excedrin again targets Millennials with a multi-platform campaign featuring singer/actress Jordin Sparks that speaks to the influence of family in healthcare decision making. Sparks explains that her mom (who even appears in one video) got migraines, too, so “she knows what to do.” (Take Excedrin, of course!)

The graphic is split into two main sections. The left section is a white background with a green header. It features a screenshot of the 'My Migraine Triggers' app interface, showing a 'Migraine Diary' with a 'New entry' button and a 'TRIGGERS' icon. Below the screenshot, the text reads 'My Migraine Triggers™ App' and 'Don't wait until your next migraine. Download the free app and start identifying and tracking your migraines today.' At the bottom, there are logos for 'Available on the App Store' and 'GET IT ON Google play'. The right section features a portrait of Jordin Sparks on the right side. To her left, the text says 'Jordin shares her experiences with migraines'. Below this, there is a small video player with the text 'Watch her video' and a row of four small video thumbnails.

MOST RELEVANT TO:

PRIORITY JUGGLERS

SELF ACHIEVERS

WILLFUL ENDURERS

PUTTING VALUES INTO ACTION

TAKE ADVANTAGE OF DATA SHARING

Research has shown that younger consumers are increasingly willing to share their personal data with a range of sources,⁷ even as they bemoan the potential for fraud and discrimination. The potential for added convenience, personalization, and incentives is simply too tempting for many to resist. If this trend continues, the exchange of health data has almost unlimited potential to connect consumers more deeply to brands, products, and services, and help drive desired (consumer — or brand — intended) behavior change.

*More than 1.8 million **Walgreens** customers are currently sharing their health and fitness data with the retailer's Balance Rewards program. In exchange for running a mile or tracking weight loss, customers earn points that can be used as cash towards in-store and online purchases. Walgreens' successful integration of wearables into their customer experience has grown loyalty and fundamentally changed a transactional relationship into a partnership in the journey to wellness.*

"My employer has a system whereby we track our fitness goals and progress online in order to receive incentives such as additional days off or free membership to the campus fitness facility."

VIRGINIA J., BALANCE SEEKER

*Corporate Wellness programs, which incentivize employees for healthy behavior, often involve sharing detailed health data with employers and/or insurers. **CVS Caremark** recently said it would require its 200,000 employees to report their weight, blood sugar, and cholesterol or be forced to pay an annual penalty. Johnson & Johnson employees get discounts on annual premiums for submitting a health profile; the company then uses the data to offer additional incentives for participating in activities tailored to their needs. The company says its return on investment is up to \$4 for every dollar it spends on employee wellness.*

MOST RELEVANT TO:

BALANCE SEEKERS

SELF ACHIEVERS

WILLFUL ENDURERS

PUTTING VALUES INTO ACTION

EXPAND NOTIONS OF HEALTH AND WELLNESS

As we've seen, Millennials are much more focused than older generations on the "wellness" part of "health and wellness." Staying well isn't just about not getting sick; it's about all facets of life, and in particular, how they are connected — from maintaining balance to controlling stress to cultivating positive experiences and relationships. For Millennials, health and wellness is something to be maintained every day, through a multitude of small choices and actions. Opportunities will exist for brands that can free themselves from the narrow view of "healthcare," and see the possibilities for products and services that help Millennials enhance their "well-being."

Humana's My Well-Being site, a self-described "content platform," provides information on a range of wellness-related topics from Health and People to Money and Play. By sponsoring a site that recognizes the holistic nature of health and wellness and is focused on providing resources rather than pressuring action, Humana can position themselves as a helpful, trusted, and relatable partner.

Greatist aims to be a new type of health site, claiming "we celebrate choosing whatever healthy means to you." In fact, the name itself speaks to their focus on attainable, incremental progress: "you don't have to be the greatest all the time, but instead, just be a greatist: someone who chooses to fit small, healthier choices into their everyday life." With content from a network of writers, researchers, and professionals, a community where users can connect, and topics ranging from recipes and workouts to creativity and travel, Greatist truly embodies the new Millennial mindset.

MILLENNIALS ARE **MUCH MORE FOCUSED ON THE "WELLNESS" PART OF "HEALTH AND WELLNESS."**

MOST RELEVANT TO:

PRIORITY JUGGLERS

WILLFUL ENDURERS

BALANCE SEEKERS

TO SUM UP...

As political, financial, and technological forces combine to remake the healthcare landscape, Millennials are highly dissatisfied with the current state of healthcare in America. As a result, today's young adults have developed unique approaches to managing their health and wellness. Pushed outside of the traditional system by high costs, shortage of care, and an aversion to large institutions, they are fiercely independent, relying instead on their personal networks, niche resources, and a wide range of products, services, and providers to manage their health. And beyond seeking healthcare through new channels, Millennials actually have an expanded view of what staying healthy means, with an increased emphasis on balance, mental health, and overall well-being, as opposed to simply not getting sick.

Brands in traditional healthcare sectors — often focused on older, sicker consumers — need to understand that Millennials actually do define and manage their health and wellness differently than older generations, and adjust their approaches accordingly. This means embracing and supporting the preferences and priorities of this group, not dictating the “right” way to stay healthy. It means connecting information-hungry consumers with the resources, knowledge, and tools to make the right healthcare decisions, on their own terms. And, for brands across sectors, it means expanding their own view of what health and wellness means, and asking what their organization can do to support Millennials in their quest to stay well.

THIS MEANS EMBRACING AND SUPPORTING THE PREFERENCES AND PRIORITIES OF THIS GROUP, NOT DICTATING THE “RIGHT” WAY TO STAY HEALTHY.

Finally, it is essential to remember that not all Millennials are created equal. Depending on their age, ethnicity, location, income level, health conditions, marital and parental status, and a host of other factors, different groups have different priorities, needs, and motivations, and thus will respond to different messages. Understanding which types of Millennials you are trying to reach will help brands customize their products, services, and promotions to best serve each audience.

All stakeholders in the healthcare ecosystem — from patients and providers to insurance and pharma companies — are trying to navigate these seismic shifts, and it can be easy to focus on the challenges and complications. But these changes also provide huge opportunities. Consumers are looking to take control of their healthcare, but they need help and support to do so. Millennials, in particular, express hope that current changes, painful though they may be, could pave the way for a better healthcare system in the future. Brands that can internalize and integrate the new Millennial healthcare values have the opportunity to partner with consumers to create the healthcare future we all want to see.

4

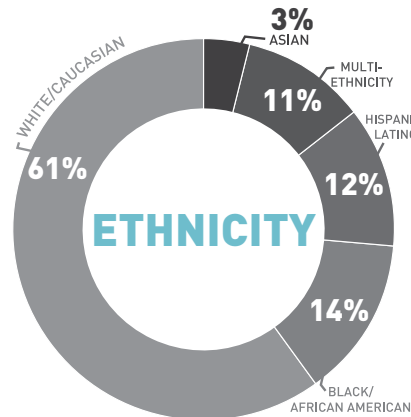
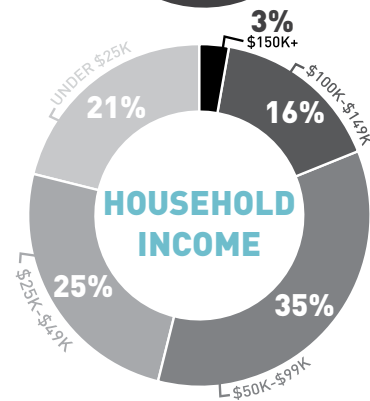
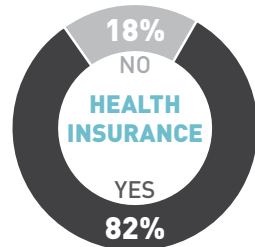
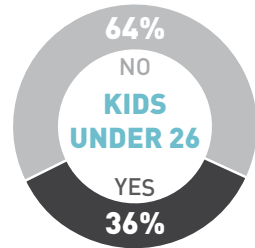
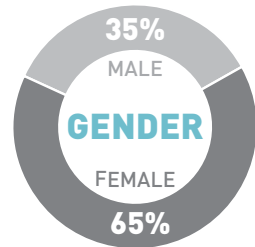
THE FIVE PATIENT TYPES

As we've seen, there are some clear trends that typify the Millennial healthcare consumer; but like any generation — perhaps even more so — they also display a wide range of attitudes and beliefs. In this section, we examine Millennials through the lens of the c2b solutions Consumer Classifier segmentation to better understand the motivations and barriers of each group. With this view of their customer landscape, businesses can customize strategies to engage, inform, and assist various types of healthcare consumers.





THEY DISPLAY **A WIDE RANGE**
OF **ATTITUDES AND BELIEFS.**



BALANCE SEEKERS 20% OF MILLENNIALS

I am open to many ideas and options, as long as they make sense for me. I need context to understand ideas and recommendations that are presented to me — I like to know the “why” behind a suggestion and be able to connect it with my prior experiences and knowledge before I determine its personal relevance. No one knows my body better than I do, including my doctor. Physicians (and other healthcare professionals) are important with insight that I may not have, and I appreciate their candor, but they should also be open to different perspectives and approaches to my care. I believe in moderation, and seek to reduce stress in my life. I believe I eat well, stay active, and am informed about healthy living.

IDEAS FOR MARKETING TO BALANCE SEEKERS

Recognize their skepticism about the state of healthcare today and the ACA — this segment will be very sensitive to false information, and will triangulate provided information with sources of their own.

They are going to do research to get context and answer “why” they should change behavior. So facilitate this activity by making credible and diverse information readily available to them — help them feel in control.

They also have a very holistic idea of what counts as “health and wellness,” which means they are engaging across industries and channels. Give them options and choices so they can make informed decisions that fit their priorities.

- Most female-heavy segment (65%); least likely to be Asian (3%).
- Hold most negative/skeptical views about the state of healthcare today:
 - Most likely (54%) to say it was “poor” or “terrible” and least likely (16%) to agree that today’s healthcare system is better than in their parents’ days.
- Most likely to say the ACA had negatively affected them (28%), people they know (33%), and that the ACA was a “bad thing” for this country (33%).
- Most likely to prefer personal to professional relationships with healthcare providers.
- Have the broadest definition of what “health and wellness” means and seem most strongly engaged in the subject, with the most holistic and eclectic approach to health maintenance:
 - Most likely to say that buying local, organic food, and using non-toxic or natural products were all ways they maintained their health.
 - Most likely to see having a regular sex life, spending time outdoors or in nature, unplugging from technology, pursuing hobbies and interests, and doing puzzles to stay mentally sharp as part of their health and wellness big picture.
- Only segment for whom looking up healthcare information online was the activity most frequently engaged in over the last 12 months (68%) — more commonly done than visiting a doctor (65%). Most likely to have self-diagnosed a condition (38%), solicited medical advice from friends or family (30%), attempted to treat a condition at home (54%), and used a health or fitness app (36%) in the past year.

“I occasionally look up primary journal articles about a clotting disorder that I have to see if anything new has been found. I had an allergic reaction to some sort of insect bite a couple months back, so I was researching possibilities. I also try to keep an eye out on new, emerging (and old, re-emerging) infectious diseases. ... Technology has made all of these articles accessible in a much more efficient manner and a searchable manner. I don’t even want to think about how research was done back in the day.”

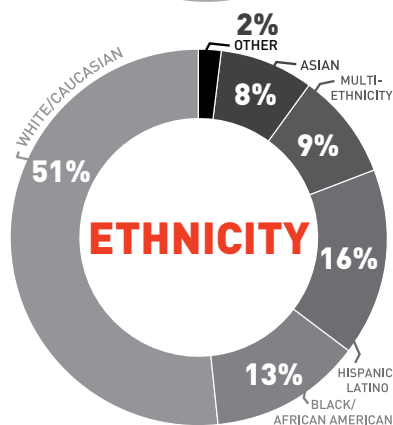
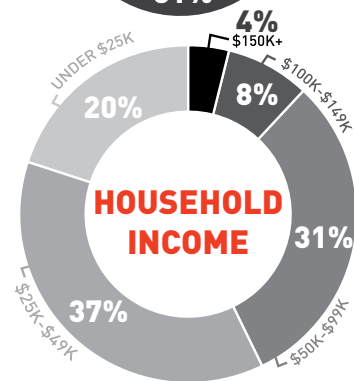
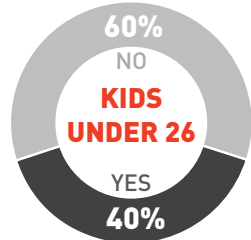
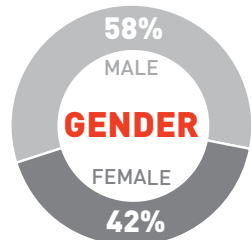
BLAIR S., BALANCE SEEKER

“Nutrition-related, I think the accessibility of information is a double-edged sword. There is so much MISINFORMATION on the Internet. A lot of nutrition-related material in the media is just to SELL YOU something.”

ANDY Y., BALANCE SEEKER

“I get healthcare information mostly from government websites or news sites. I also go to my primary care physician or anyone in the healthcare [field] when I need additional help. I think having both options is helpful, but if I ever feel that the information given to me is not trustworthy, then I make sure to [check] it online.”

STEPHANIE S.,
BALANCE SEEKER



WILLFULL ENDURERS 33% OF MILLENNIALS

There are more important things in my life to focus on than improving my health. I'm not necessarily unhealthy, but I like to do what I like, when I like, and I don't change these habits. I live in the "here and now" instead of thinking about tomorrow or the future. Life happens, and I can withstand anything life throws at me. I rely on myself and will not go to the doctor unless things get really bad. That said, if I have a positive experience with a hospital or doctor who seems to understand me, I'll probably stick with them.

IDEAS FOR MARKETING TO WILLFULL ENDURERS

This is one of the most ethnically diverse, progressive-thinking, and unengaged segments when it comes to healthcare — and Millennials over-index in this segment. Reaching them in a way that resonates and connects will depend on matching your message with their mindset.

They live in the "here and now" and don't invest in future health, so position any change in behaviors as having immediate benefits, as opposed to long-term or future value.

They define "health and wellness" holistically and eclectically, and have a strong DIY approach. Meet them where they are at — which is not in the doctor's office.

- Most likely to be male (58%); most likely to be Latino (16%) and Asian (8%); most ethnically diverse segment (51% White/Caucasian).
- Least likely to have health insurance (81%).
- Most likely (60%) to say that coverage for contraception and abortion was an important factor in choosing insurance coverage.
- Most positive (and possibly progressive) views about the state of healthcare today — most likely (36%) to say it was “good” or “great.”
 - Most likely to say that healthcare providers had too much power (55%) and that care through a walk-in clinic is as good as what one would get at a traditional doctor’s office (39%).
 - Most agreement that a single-payer, government-run system would be a good idea for the country (44%).
- Opinions about the ACA largely mixed to positive, perhaps most balanced of all segments:
 - Majority said the ACA had affected them personally (58%).
 - Most likely segment to say the ACA had both positively and negatively affected them (23%) or people they know (29%).
- Most open to communicating with healthcare providers via text message.
- Broad definition of what “health and wellness” means, but engagement in the topic lowest of all segments (i.e., use many diverse health maintenance strategies, but in low frequency overall).

“Usually the first thing I do is go online and search for health information, whether it be symptoms I’m having or just information on overall wellness. I know when you’re feeling sick that’s the last thing you should do, because you end up thinking you have the WORST thing, yet I do it anyway. If I feel it’s something more serious I check with a Dr. The Internet is definitely convenient but you never know if the source is legit. So as much as I don’t like the doctor, I suppose they are more trustworthy!”

KRISTINA K., WILLFUL ENDURER

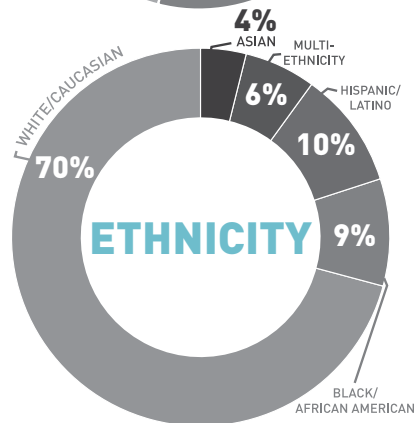
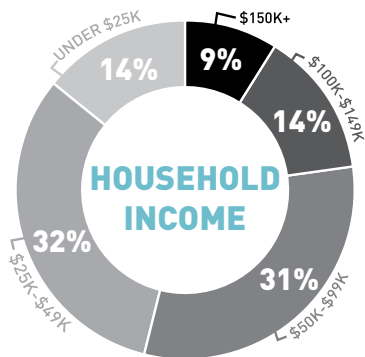
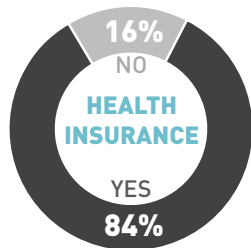
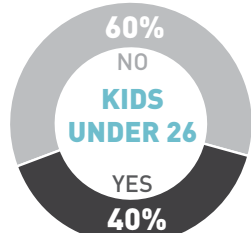
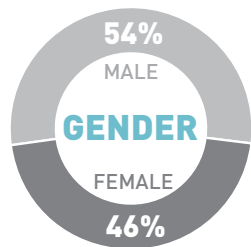
“I guess there’s a notion that going to the doctor is going to be a hassle and expensive. I sprained my ankle a few months ago and didn’t think about going to see a doctor. I think I’d only go see one if I’m in immense pain.”

ERIC T., WILLFUL ENDURER

“I learned from jury duty that an ambulance ride costs about \$800-\$1000! So, I’ll make a mental note to take myself to the hospital if I’m able to.”

MICHAEL T., WILLFUL ENDURER

- More likely to say they trusted sources besides their primary care provider.
- Drastically more likely to turn to social media in response to a lump on their neck (14% vs. 6% across segments).



PRIORITY JUGGLERS

18% OF MILLENNIALS

I worry more about my responsibilities or my family's health than my own health. I make sure my family is well cared for, but I may not take the time to invest in my own wellness. I am constantly on the go, juggling many responsibilities, so getting sick is not an option. Even when I do get sick, I don't let it get in the way of daily life — family, work, etc. I will go to the doctor when it's necessary, and I'll investigate health information at the moment I need it, but not before. The doctor is an authority, but I also like to learn from other people — friends, family, or others who are managing a health issue like mine, for advice and support. I have faith that things will work out in the end.

IDEAS FOR MARKETING TO PRIORITY JUGGLERS

This segment lives for responsibilities and/or family. They will change behaviors, not for their own good, but if it benefits the family or helps accomplish other responsibilities, so consider tapping into these external motivations.

This segment was likely to define health and wellness rather traditionally, but did show a propensity to engage in "easy everyday" health maintenance practices. So, maybe not scheduling a yoga class or some time-consuming activity, but washing hands, using sunscreen, taking prescribed medications are all small, simple steps to take every day. Find a way to market your product or services so that it can "fit it" and not trip up the juggling act.

- Most likely segment to have income of \$150,000+.
- Least likely to be African American (9%), Hispanic (10%), or multi-ethnicity (6%); least racially diverse of all segments (70% White/Caucasian).
- Most likely segment to obtain health insurance through their own employers (50%).
- Vast majority viewed the state of healthcare today as “OK” (44%) to “poor” (36%); most likely segment to blame health insurance companies for the problems in healthcare (32%).
- Have a slightly more focused view of “health and wellness,” compared to other segments.
 - Endorsed some of the most commonly selected behaviors — such as drinking water, exercise, keeping a healthy weight, and work/life balance — almost as frequently as did Balance Seekers. But of 41 strategies presented, not one stood out as a clear differentiator for this group.
 - Commonly picked a few “everyday easy” strategies: washing hands, using hand sanitizer, wearing sunscreen, and taking medication as prescribed.
- Least comfortable segment with “alternative” medical care: most skeptical about the quality of care available through walk-in/drugstore clinics (42%) and least likely to have visited a drugstore doctor (13%) or urgent care clinic (15%).

“I am the type that puts family and everyone else first ... and I am truly [so] busy taking care of them that I neglected myself to the point where I got sick [from] just not paying enough attention to myself and ignoring the signs, thinking that if my family is ok, I will be as well ... I go to the doctor when I get alarmed and then driven by panic, I start my own research to learn more and reverse whatever I got myself into...”

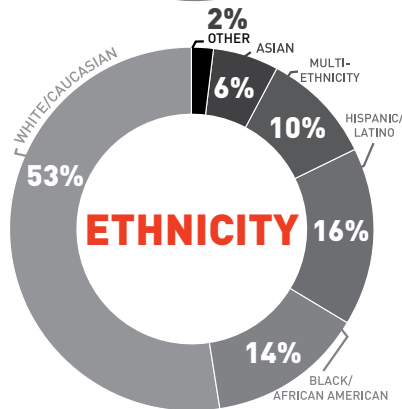
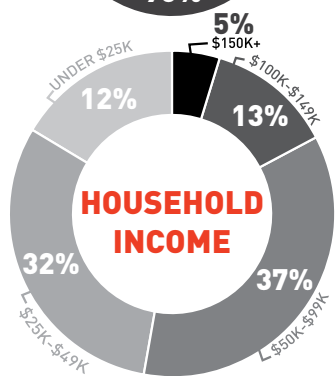
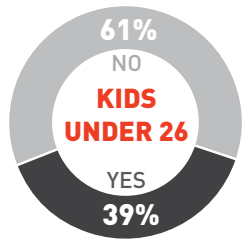
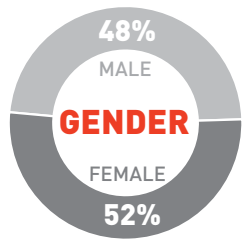
HOUDA H., PRIORITY JUGGLER

“All these technologies just make me feel overwhelmed and less inclined to work on my health. I’ve always practiced moderation in eating with frequent exercise and never had any reason to complain about my health. As long as that remains the case, I will stay far away from the new tech.”

MICHAEL H.,
PRIORITY JUGGLER

“I think for serious illnesses, or a really bad flu, or a broken bone, a doctor is totally necessary, even for an annual check up, but for me, general health is on my shoulders and I need to take care of me by listening to my body and doing everything I can to keep it in pristine condition.”

BARBARA C.,
PRIORITY JUGGLER



SELF ACHIEVERS 18% OF MILLENNIALS

I take ownership of my health and I actively take steps to be healthy. I am willing to invest whatever is necessary toward my health and my appearance. I may have some health conditions, but I stay on top of those issues. I regularly get annual checkups and medical screenings, and I will be well-read in health subjects that pertain to me. I see my doctor as an expert who can help me be, and feel, my best. I am task-oriented and focused on achieving goals. I like new experiences, and change is a good thing.

IDEAS FOR MARKETING TO SELF ACHIEVERS

This segment is perhaps the most positive about healthcare today and the most proactive about prioritizing their health. They may be more open to influence through traditional channels — and more likely to follow through.

This segment is task-oriented and needs goals and measures. Progress is a key motivator and the ability to measure change is crucial, so provide the tools to help them connect your product and service to their own, highly personalized health and wellness goals over time.

- Disproportionally Latino (16%) and African American (14%).
- Most likely to purchase health insurance in the individual market (15%), least likely to obtain insurance through Medicaid (6%).
- Most likely segment to say that keeping one's current provider (82%) and the size/quality of in-network providers (80%) were important factors in choosing a policy.
- Positive views about the state of healthcare today — most likely to say it was “great” (10%). Most likely to view our current system as better than what it was in their parents' days (40%).
- Opinions about the ACA most unilaterally positive of all segments:
 - Most likely to say the ACA had affected them in some way (60%).
 - Most likely to see the ACA as positively affecting them (26%), people they know (36%), and the country (28%).
- Broad and eclectic definition of what “health and wellness” means, with fairly high engagement.
 - Second-most-likely to include the following in their health and wellness management: local or organic food, non-toxic or natural products, a regular sex life, comfortable shoes, unplugging from technology, massage, meditation, a good mattress, vitamins and supplements, an air purifier, ergonomic products, a glass of wine per day, and acupuncture.
- Most likely segment, during the last 12 months, to have communicated with a health or insurance provider over the phone (30%), or used a website to make an appointment or fill a prescription (25%). Least likely to have put off a medical treatment because of cost (12%).

“I can input my mood, any symptoms I'm experiencing, track when I've taken any regular medications, keep track of fertility indicators, and mark if I've been intimate with my husband. It then provides a variety of charts in order to figure out trends in all of those things. There is also a pregnancy mode that can help track your pregnancy. There is also the option of interacting with a community of other women who use the app to discuss a variety of issues.”

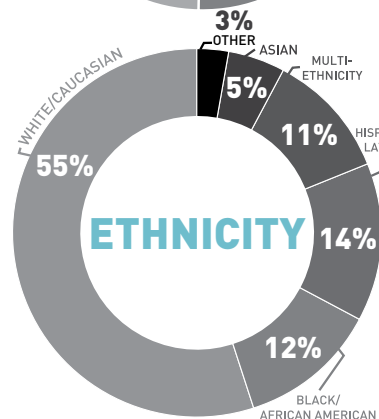
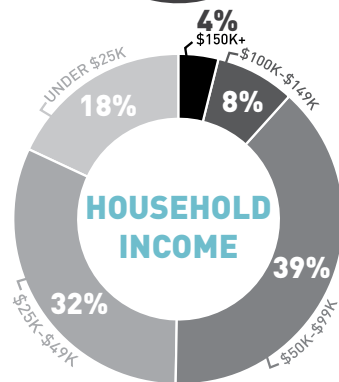
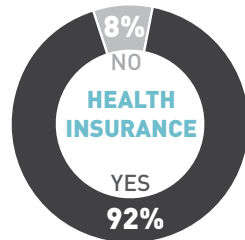
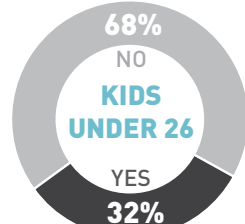
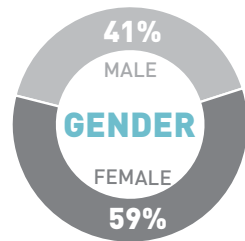
ANNA T., SELF ACHIEVER

“It's a good aggregator of my workout activity to keep me on track. I like to easily see my records, history, and results, all at my convenience. The downside is data security, but there always seems to be a give and take.”

G.W., SELF ACHIEVER

“My experiences with healthcare are very mixed, as I have learned through the years that no matter how expensive you think healthcare is, it is way more expensive than you can ever imagine. On the other hand, I have had my life impacted on numerous occasions where the healthcare industry helped my life and people around me, and for that, I cannot put a price on it. My moments with the healthcare industry have been the most memorable for me because I have a pretty positive outlook on what it can do.”

ANTHONY K.,
SELF ACHIEVER



DIRECTION TAKERS 11% OF MILLENNIALS

I may be struggling with some health issues, but I look to my doctor and other healthcare professionals for guidance and direction on what I need to do to address these issues. I will go to my doctor at the first sign of health concerns, and I trust my doctor to know what is right for me; I want to know what my doctor thinks I should do. However, I have to admit I may not always follow my doctor's advice — not because I disagree with his/her recommendations, it's just difficult to work these recommendations into my routine. I often view my interactions with the healthcare system as transactional, and seek value for my dollar.

IDEAS FOR MARKETING TO DIRECTION TAKERS

This segment is perhaps one of the most negative about healthcare today, the most traditional-minded in managing their health, and the most deferential to authority. Consider proscribed, detailed programs with advice from medical experts, as opposed to celebrity endorsements.

This segment was the most likely to prioritize routine or proscribed treatments; they are the most likely to be engaged through medical or quasi-medical (e.g., pharmacies) channels.

- Most likely segment to have health insurance (92%).
 - Of those who did not have insurance, nearly half (43%) said it was because they did not know how to sign up — indicating they want insurance but can't get it.
- Most likely segment to receive coverage through Medicaid (15%)
- Most likely segment to have children under age 26 (68%).
- Somewhat negative/skeptical view about the state of healthcare today:
 - Most likely to say it was "OK" (48%), yet 40% said it was "poor" or "terrible" (only 12% felt positively).
 - Most likely segment to agree physicians (69%) and hospitals (65%) should post rates to facilitate comparison shopping, and that a single-payer system would be good for the country (45%).
 - Most likely segment to say the ACA had not affected them (64%) or anyone they knew (34%).
- Have a "by the book" definition of what "health and wellness" means — moderately engaged, prioritized traditional
 - More likely than other segments to select the strategies of getting routine cancer screenings, physical exams and vaccinations, having health insurance, and taking medication as prescribed.
- Most likely segment to have visited a doctor's office (70%) or the ER (31%) in the past year.
- Most distrustful of healthcare information from a friend or family member, informational website, their health insurance provider, online communities, and news organizations.
- Most positive in evaluations of pharmaceutical advertisements viewed.

"I have some health issues but am actively working to resolve them w/ suggestions from the doctor, but incorporated in a way that works for me. I am taking steps based on what I know and with the doctor's suggestions on improving my health. I go to the doctor regularly and do research and try things on my own."

ASHLEY F., DIRECTION TAKER

"My overall outlook on US healthcare, from how it is acquired [to] how it is dispensed [to] the lack of transparent quality metrics [to] the overall affordability of the system [is more negative]. Because of these issues, I've learned to be proactive regarding my health, working out and eating healthy regularly. I've also learned to keep exact records regarding medical bills and their payments."

KINGSLEY O.,
DIRECTION TAKER

"I find the most trustworthy information comes from an actual healthcare practitioner, because what he or she is saying is relevant and specific to me, because they know me and have a relationship with me. I am also part of communities online pertaining to my specific ailments and I get great information from them to go and discuss the next time I visit a doctor's office."

RIVLY B., DIRECTION TAKER



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