

CONSUMER HEALTH POV

REPORT

A Multi-Generation Survey That Reveals What's Weighing on the Minds of Consumers: How Stress, Nutrition and More are Impacting Wellbeing

Welltok®

meQuilibrium

zipongo





Consumer Health Point of View (POV) Report

Think you know what's on the minds of healthcare consumers? Think again. The 2017 Consumer Health POV report reveals an immediate need for a more holistic approach to health and wellbeing, including physical, emotional, and financial support.

There is compelling evidence that shows a person's health status is not predetermined by genetics or by the quality of care received, but rather lifestyle choices and their environment. These are classified as the social determinants of health - where and how people work, live and play. And, the correlation these determinants have on health and wellbeing is significant.

It is clear that lifestyle habits and choices play a key role in the health of Americans. So, by understanding what's weighing on their minds, population health managers can

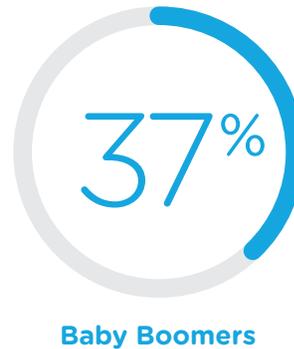
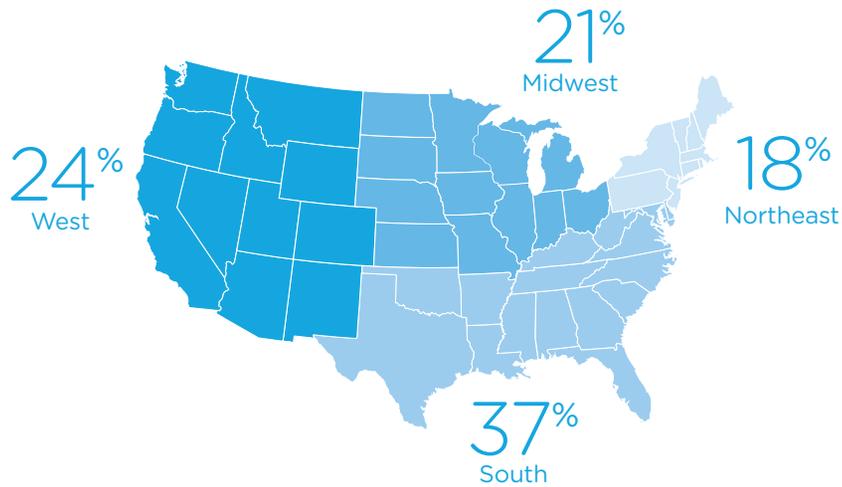
prioritize what will help improve consumers' health and wellbeing.

The report answers important questions and delves deep on topics, such as:

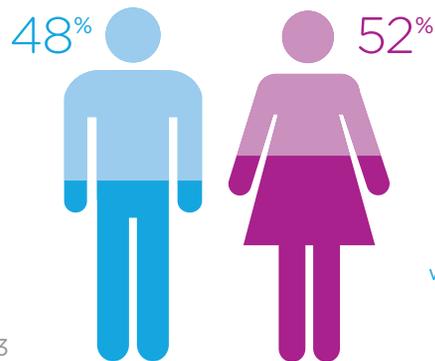
- What's keeping Americans up at night?
- Do the barriers to eating healthy vary by income level?
- Are Millennials stressed more than Gen Xers?
- Is there correlation between age and resilience level?

Research Methodology and Demographics

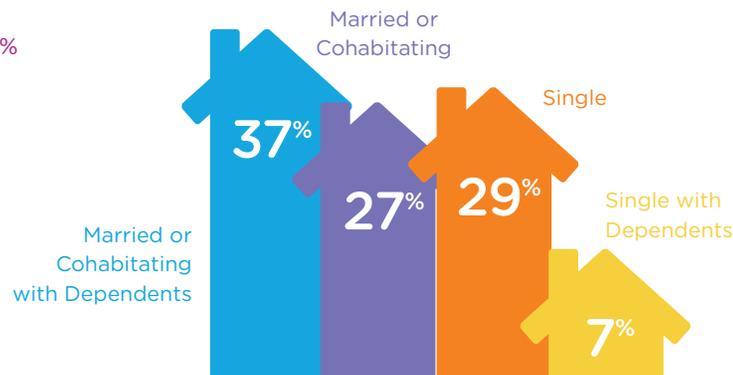
To gather the insights presented in this report, Welltok, meQuilibrium and Zipongo surveyed 2,000 full-time employees with equal representation across age, region, income and marital status. The survey was conducted online within the United States in August 2017.



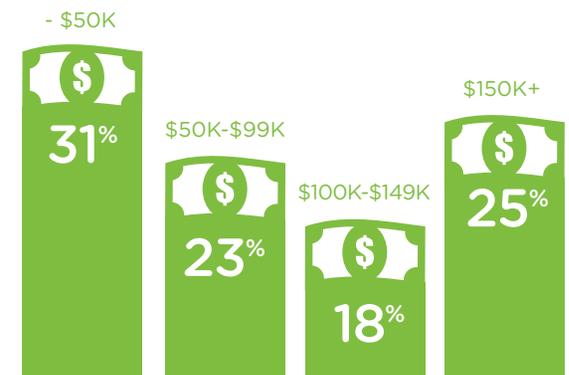
Gender



Household Status



Income Level



Key Findings



Regardless of demographics, like age, income and household status, all Americans have two things in common (by significant margins):

- Achieving financial stability
- Establishing or maintaining positive relationships



- Respondents perceive a direct correlation between age and resilience
- Men viewed themselves as more resilient than women



- More than 90% of Americans report experiencing stress in their lives
- Nearly 60% recognize that stress is negatively impacting their quality of sleep



- 88% of consumers experience challenges to eating healthy, mostly due to time constraints
- 1 in 4 are influenced by the people around them when it comes to eating habits



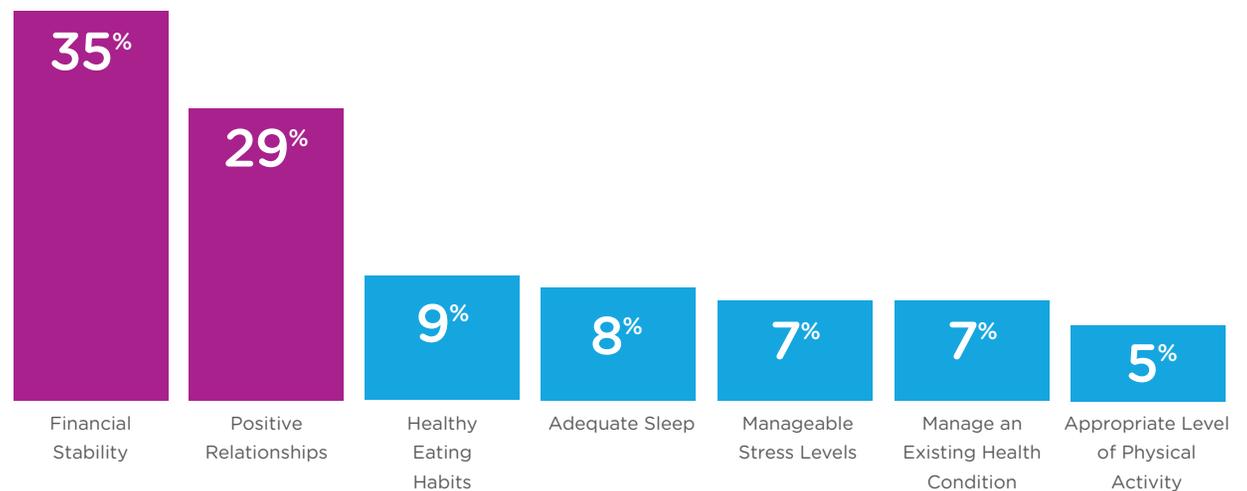
Immediate Need for Holistic Healthcare

As reported by the National Business Group on Health (NBGH), employers are expanding their focus from wellness (physical health) to deploying integrated wellbeing strategies. This critical shift from wellness to wellbeing is a more holistic approach that encompasses all aspects of health: physical health, financial security, emotional wellbeing and social connectedness.

This survey provides direct insight into what matters most to health consumers. When weighed against all aspects of health and wellbeing, all consumers ranked financial stability as a top priority

for themselves and dependents, by a significant margin. It also aligns with a previous report from NBGH and Welltok that revealed more than half of employees want financial health support from their employers. Establishing and maintaining positive relationships was a close second in terms of importance for survey respondents, especially among married respondents. When weighed against other priorities, physical activity ranked the lowest.

Consumer Health Priorities



Demographic Breakdown of Consumer Health Priorities



While most consumers were fairly consistent in their rankings of priorities, a deeper dive revealed notable differences by demographics.



Those married with children were slightly more aware of their physical activity levels than other respondents.



Women care more about eating healthy and men care more about getting physical activity.



West Coasters care more about physical activity level and getting adequate sleep than other regions.



Lower income Americans care more about controlling or managing an existing condition, compared to other income brackets.



1 in 3 Millennials and Gen Xers agree that both financial stability and positive relationships are most important for themselves and their dependents.

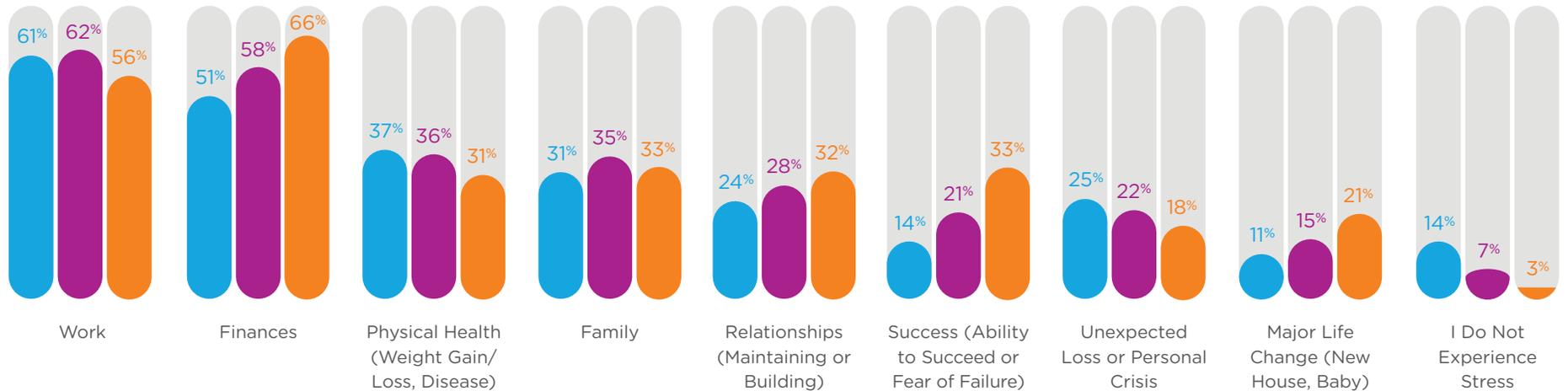
The Stress Test

Americans are stressed out, and the associated costs are on the rise. It is estimated that stress and related unhealthy behaviors, such as absenteeism and presenteeism, cost organizations as much as \$300 billion a year. This survey reveals that the sources and impact of stress varies across demographics, proving that a one-size-fits-all approach to addressing health needs is ineffective. Population health managers need to first understand the sources of stress and then provide support at an individual level.

The majority (92%) of survey respondents report experiencing stress in their lives, and on the surface the

primarily stressors are ranked as: 1) work, 2) finances and 3) physical health. A deeper dive of the data exposes that Gen X is more stressed about work than any other age group, which is self-reported to have a greater impact on productivity and focus at work. Not surprisingly, Millennials and younger Gen Xers are feeling the stress of “adulting”, which includes major life change situations, like buying a new house or starting/building a family. Analysis of responses by region, exposed that West Coasters are the least stressed about work, and care the most about maintaining and building relationships. Whereas, Northeasterners are more stressed about work and care less about maintaining positive relationships.

Sources of Stress by Generation

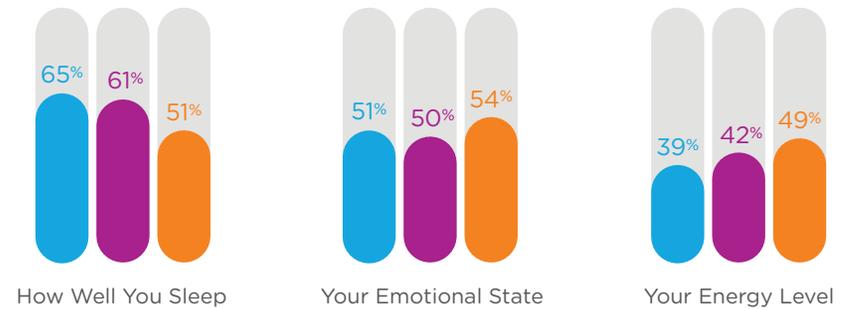


This survey provides self-reported data on how stressful situations directly impact consumers' lives. The leading symptom of stress is sleepless nights. This is significant, because according to recent reports from the Center for Human Sleep Science at the University of California, Berkeley, sleeping less has been associated with weaker immune systems, an increased risk of weight gain and an increase in the incidence of Alzheimer's disease. Our survey found that individuals who are 45 years of age and older are more likely to be sleep deprived as a result of stress. This same population is 200% more likely to have a heart attack or stroke in their lifetime due to lack of sleep (UC-Berkeley). Younger generations tend to take more of an emotional hit from stress. Respondents with no dependents in their household also reported an adverse impact on their emotional state when dealing with stressful situations.

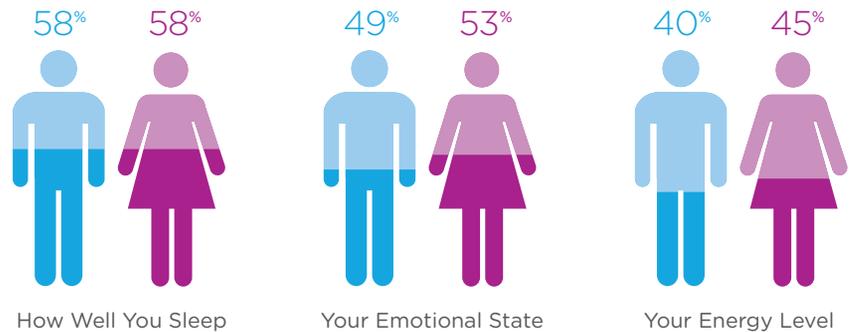
Approximately 1 in 3 respondents physically feel the toll of stress. Men and women both toss and turn over stress, but women are more likely to have their energy zapped or experience appetite change. Interestingly, more men see the impact of stress on relationships with friends and family than women.

Top 3 Aspects of Life Impacted by Stress by Generation

● Baby Boomers ● Gen Xers ● Millennials



Top 3 Aspects of Life Impacted by Stress by Gender



Getting Real About Resilience

Rather than treating the symptoms of stress, organizations are starting to put more emphasis on stress management and building resilience. Resilience is the ability to adapt well and recover quickly from stress or adversity. It gets to the root cause of stress and unhealthy behaviors by helping people challenge and adapt their thinking. Resilient people are 5 times more likely to have very good or excellent health.

Survey respondents assume that there is a direct correlation between resilience and age - the older someone is, the more resilient they are. Individually, Baby Boomers not only ranked themselves as resilient (7 or better on a scale of 1-10), but they also ranked their overall generation as the most resilient (79%). Millennials support the “young invincible” mentality with more than 50% classifying themselves individually as very resilient. Yet, when it came to comparing themselves to other generations, only 1 in 3 Millennials ranked their generation as the most resilient.

Men viewed themselves as more resilient than women, and women were harder on themselves with 30% reporting a resilience level of 6 or below. Respondents who are married with children rated themselves more resilient than other cohorts.

Most Resilient Generation (as ranked by other generations)



Most Resilient by Household Composition (self ranked)

- Married/Cohabiting with Dependents
- Married/Cohabiting
- Single with Dependents
- Single



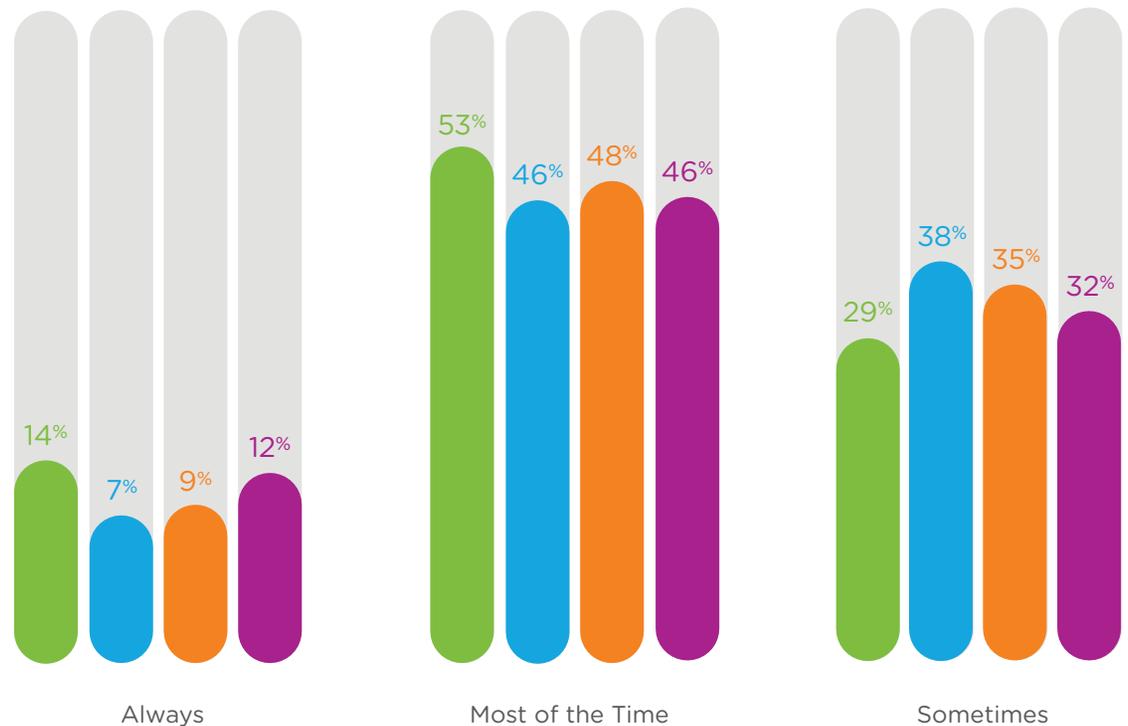
What's Eating Americans

Consumers make more than 200 food decisions a day. Therefore, changing how people eat can have a huge impact on their health. It can reverse chronic disease, help with weight loss and ultimately, lower healthcare costs. Yet, 41% of Americans say they aren't eating healthy most or all of the time. West Coasters seem to pride themselves on eating healthy most often (67%),

followed by Northeasterners (59%) who have the biggest disparity between those who eat healthy often and those who never do. Young, single Americans reported the poorest eating habits. Nearly half of respondents said their eating habits are negatively impacting their health. The percentage increases when you focus on single people with dependents (56%).

Frequency of Eating Healthy by Region

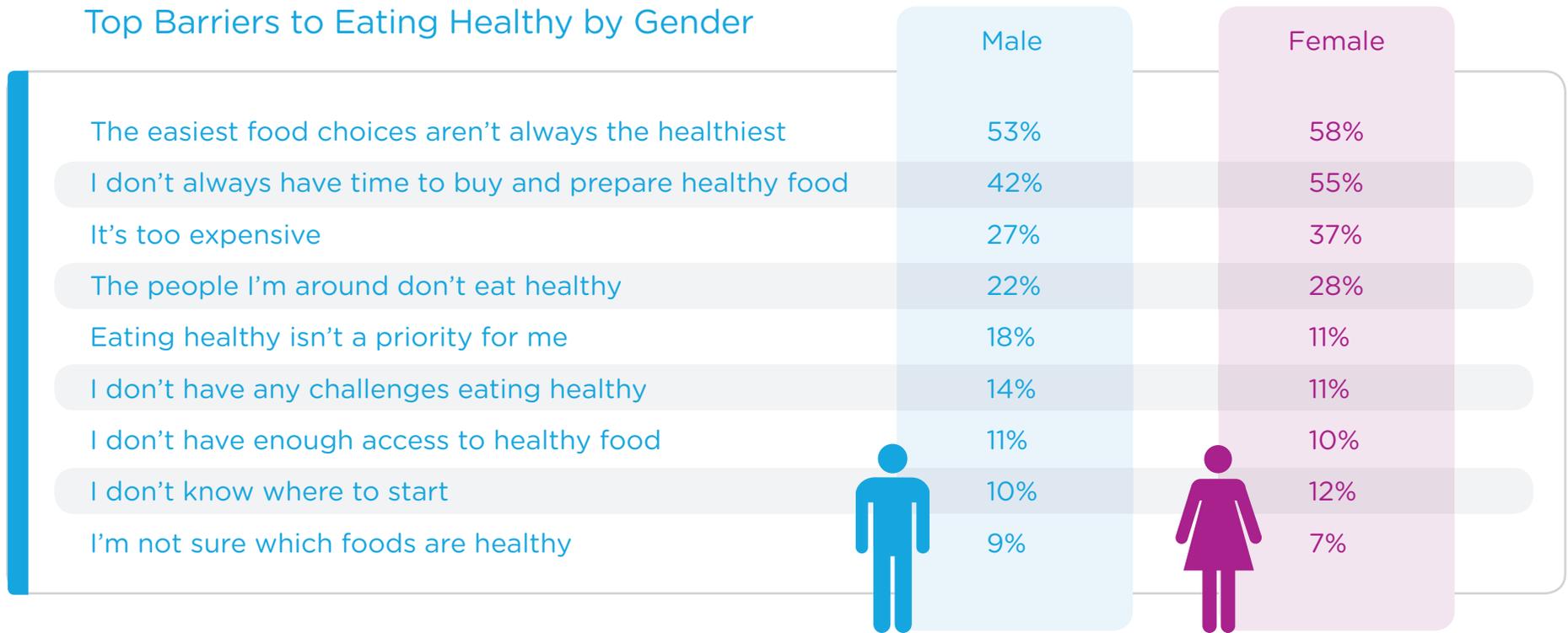
● West ● Midwest ● South ● Northeast



The top challenge for eating healthy regularly is that the easiest food choices aren't always the healthiest, according to 56% of respondents. Nearly half (49%) say they don't have time to buy and prepare healthy food. About one in four are influenced by what people around them are eating, however Millennials are more impressionable (30%). Unfortunately, lower income Americans still see cost as a burden and the lowest income bracket reported the greatest struggle is accessing healthy foods.

For individuals who do not eat healthy often, convenience reigns as the biggest hurdle. However, for those who usually do not eat healthy, they are also struggling with costs, don't know where to start or don't view it as a priority. Women are more likely to cite time and convenience challenges as reasons for not eating well. Whereas, more men say that they don't eat well because it is not a priority.

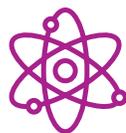
Top Barriers to Eating Healthy by Gender



Conclusion

The survey reveals that while Americans face similar struggles related to their health and wellbeing, the causes and impact have notable variations by age, income, household composition and location. This underscores the need for a more personalized approach to health and wellbeing programs to address individual needs. It starts with understanding and predicting those individual needs, which can only be derived by combining consumer inputs (e.g., personal goals, tracking device activity), robust consumer data sets (e.g., voting records, purchasing behaviors) and available clinical data (e.g., claims, encounter).

Furthermore, it reaffirms that consumers are concerned with more than just the physical aspects of health. This presents an opportunity for population health managers to take a more holistic approach to health, providing resources that not only address the physical aspects of health, but emotional, financial and social connectedness as well.



Fortunately, the health and wellbeing ecosystem is rapidly growing to meet the distinct needs of consumers and help change unhealthy behaviors. For example, resilience training programs are available to help address the root cause of stress, and on-demand healthy eating programs are available to guide consumers food choices based on their lifestyle and goals. These are two areas that this report revealed to be top of mind for consumers. In order for health plans and employers to connect consumers with such relevant and valuable programs, they need an agnostic, integration platform that's truly driven by data.

Being able to provide a holistic and personalized health experience for your consumers is now within reach. By leveraging a data-driven, integration platform, you can connect your consumers with the most effective and relevant programs. Let's talk about the proven resources we can introduce to you and your population.

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Welltok's award-winning CaféWell Health Optimization Platform uses a data-driven approach to organize the health and wellbeing ecosystem and connect consumers with personalized resources, benefits and rewards. Welltok's technology-enabled services leverage both advanced analytics and multi-channel communications to identify, target and effectively reach and engage consumers.

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meQuilibrium is the leader in data-driven human and organizational resilience solutions that have become essential for complex global enterprises to transform in today's disruptive business environment. Using proprietary software and people analytics that are grounded in cognitive behavioral therapy, meQuilibrium empowers complex global enterprises to optimize talent, wellbeing and business opportunity by measurably and effectively building resilience capacity at scale. By driving adaptive thinking that results in adaptive behavior, organizations are able to not only increase the agility and purpose of their workforce, but also drive greater productivity and performance.

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Zipongo empowers people to make better decisions about what to eat—at home, at work, and on the go. Zipongo's digital nutrition platform includes nutrition coaching and meal planning, online grocery ordering and grocery rewards, healthy food delivery, and other tools that make it easier to select, purchase, and prepare healthy foods. More than 150 Fortune 1000 companies and dozens of health plans and wellness platforms offer Zipongo digital nutrition solutions as an employee benefit, helping to improve the health and well-being of workers while ultimately lowering the overall cost of healthcare for the organization.

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