



UnitedHealthcare Consumer Sentiment Survey

2019 Executive Summary

September 2019

Survey Overview

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

This year's survey focused on three key health care themes:

1. **Open Enrollment Preparedness**
2. **Technology & Transparency Trends**
3. **Health Literacy & Consumer Preferences**

Methodology

The 2019 UnitedHealthcare Consumer Sentiment Survey was conducted Aug. 8-12 using Engine's Telephone CARAVAN® survey among a landline and cell phone probability sample of 1,008 U.S. adults age 18 and older. The margin of error was plus or minus 3% at the 95% confidence level. Supplemental interviewing, among a probability sample of 1,002 U.S. adults age 18 and older, was conducted Aug. 22-28.



I. Open Enrollment Preparedness

2019 Consumer Sentiment Survey Results

Open Enrollment Preparedness

A majority of respondents with health benefits said they are prepared to select their health plan during open enrollment season.

TOTAL:



75% Felt **Prepared**

Down two percentage points from a year ago.



24%

Felt prepared

51%

Felt very prepared



19% Felt **Unprepared**

- The remaining 6% were unsure.



9%

Felt somewhat unprepared

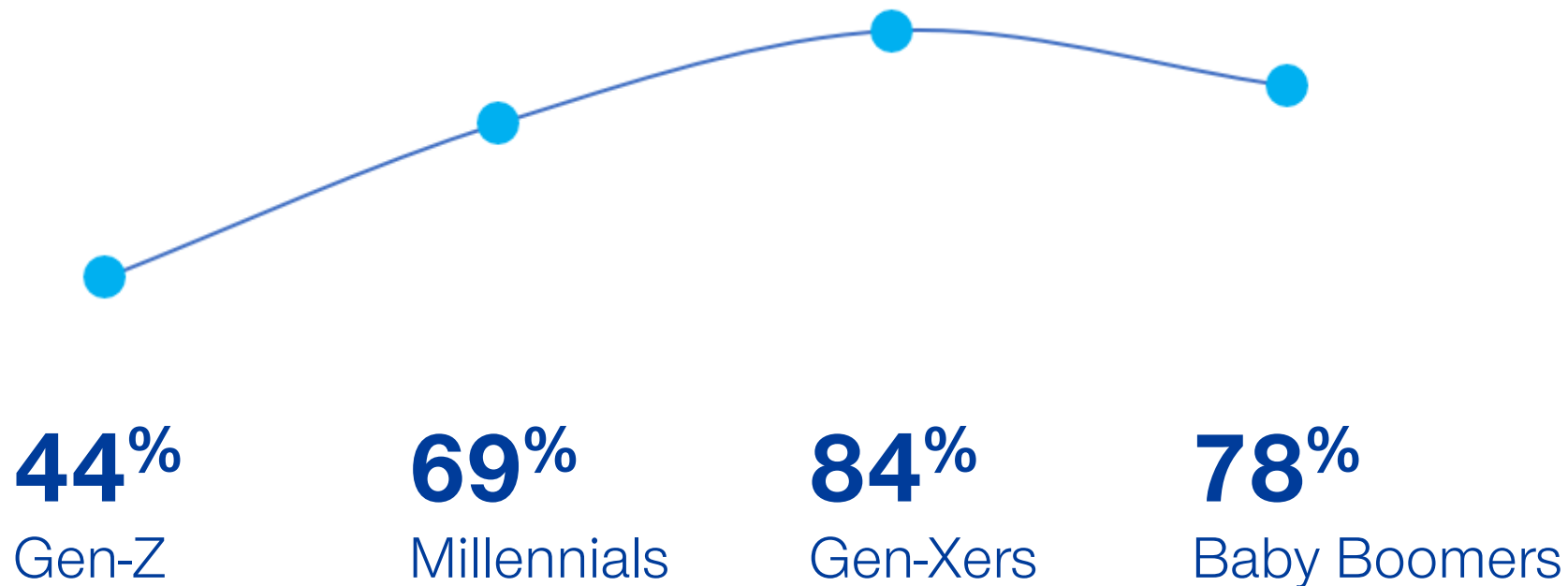
10%

Felt very unprepared

Open Enrollment Preparedness

While a majority of respondents with health benefits said they are prepared for open enrollment, confidence varied across generations.

Responded
as prepared
for open
enrollment:



Open Enrollment Research

When it comes to time spent researching health benefits during open enrollment:



36% said they devote less than one hour to the process.

27% spent between one and three hours.

23% said more than three hours.



Open Enrollment Preferences

When enrolling in health benefits, many people research network options and the availability of specialty benefits such as vision and dental coverage.



54% of respondents said they check if their doctors are in-network for the health plan they intend to select.

77% said having vision and dental benefit coverage options is “important” during open enrollment.



II. Technology & Transparency Trends

2019 Consumer Sentiment Survey Results

Technology Use Across Generations

Technology continues to play an increasingly important role in how people research and evaluate their health care options.

20% said the internet or a mobile app is the first source they usually consult for information about specific health symptoms, conditions or ailments.

25%

Gen-Z

30%

Millennials

22%

Gen-Xers

14%

Baby Boomers

Only health care professionals, such as a nurse or doctor, ranked higher at **46%**.

Transparency Trends

Comparison shopping online for health care services has increased significantly over the past 5 years.

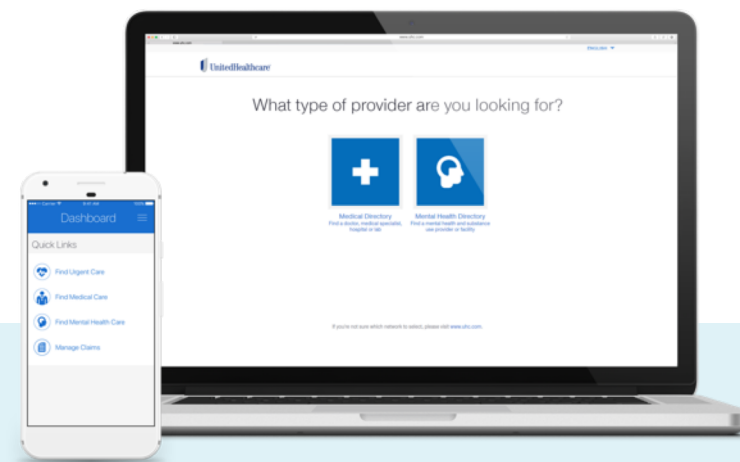
37% of respondents used the internet or mobile apps to comparison shop for health care services.

* A 257% increase from 2012.

50% of Millennials shop for health care services online, continuing to lead the trend.

80% of those who use the internet or mobile apps to comparison shop for a health care procedure or service rated the experience “very helpful” or “somewhat helpful.”

39% of comparison shoppers said the process prompted them to change the health care provider or facility (or both) for the service.



That's why UnitedHealthcare offers online and mobile resources that enable people to comparison shop for health care based on quality and cost. The resources provide information for more than 800 medical services spanning about 600 medical events.

Transparency Trends

While many Americans comparison shop for care, people would benefit from the wider use of resources that make pharmacy costs more transparent.

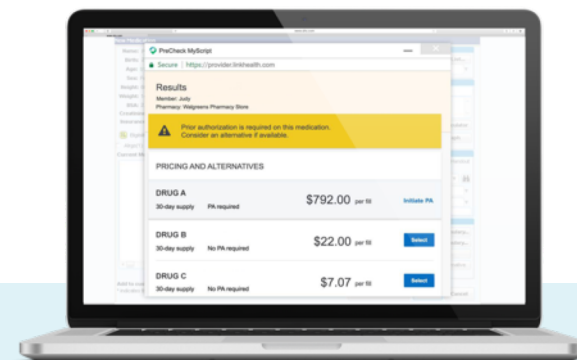
Among people taking prescriptions,



64% said they “never” know the cost of the medications before leaving the doctor’s office.

21% said they “sometimes” know this information.

11% said they “always” know the price.



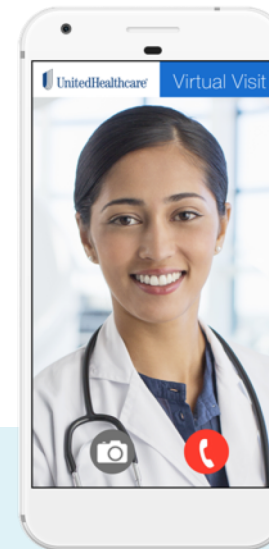
That’s why UnitedHealthcare offers PreCheck MyScript®, which enables doctors to view precise prescription costs in real-time and potentially obtain prior authorization before leaving the exam room. This may encourage the selection of lower-cost drug alternatives, such as generics, or the pharmacy selected to fill the prescription.

Tuning into Telemedicine

Many Americans said they are likely to use telemedicine to access health care services.

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

 **39%** said likely.



That's why UnitedHealthcare enables people to access Virtual Visits, which may help provide convenient and cost-effective care for treating some common health issues, including colds, fevers, migraines, allergies and more.

Technology Trends

Some Americans are embracing emerging technologies that may influence treatment decisions, including artificial intelligence.



45% of respondents said they are interested in their physician using artificial intelligence to help with diagnosis.

Among those,

46% were motivated by the potential for a more accurate diagnosis; **31%** cited the potential to reduce human error; and **15%** hoped for faster treatment decisions.

For uninterested respondents, they cited a preference for the expertise of a trained health care professional **(47%)** and a lack of trust in the technology **(24%)**.



III. Health Literacy & Consumer Preferences

2019 Consumer Sentiment Survey Results

Some Americans Struggle with Health Literacy

Improving health literacy — defined as a person's ability to process health information to help make appropriate health care decisions — is crucial to encouraging well-being, enhancing consumer satisfaction and reducing health care costs.

59% knew the correct meaning of the term “health plan premium.”¹

53% knew the correct meaning of the term “health plan deductible.”²

33% knew the correct meaning of the term “out-of-pocket maximum.”³

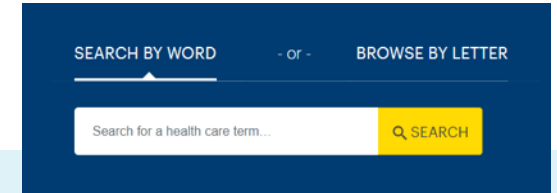
21% knew the correct meaning of the term “co-insurance,”⁴

¹ The amount of money a person pays for a health insurance plan each month.

² The amount a person pays for health care services before insurance coverage starts.

³ The maximum amount a person must pay for covered health expenses during a plan year.

⁴ The share of costs for a covered health care service a person must pay after health insurance coverage is factored in.



That's why UnitedHealthcare created the [Just Plain Clear® Glossary](#), a public website that provides definitions for thousands of health care terms in plain, clear language. The glossary offers health care definitions in English, Spanish and Portuguese.

Customer Service Preferences

Despite increasing adoption of technology, many people still prefer support from a real person when it comes to addressing a specific issue or question.

When asked their preferred method to connect with their health plan for help with a question or to resolve an issue...



66%

said speaking with a live customer service representative.



10%

said a self-service option available through an app or online.



8%

responded email.



4%

said text.



3%

said an automated representative via phone.



Thank You

For full survey results click [here](#) or contact Will Shanley for additional information.

Email: will.shanley@uhc.com

Phone: (714) 204-8005