

REPORT/SURVEY

MILLENNIALS:

Digital Natives Disrupting Healthcare



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ABOUT TRANSAMERICA CENTER FOR HEALTH STUDIES

The Transamerica Center for Health Studies® (TCHS) is focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness.

TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness.

A division of the Transamerica Institute, a nonprofit, private foundation, TCHS is dedicated to identifying, researching and analyzing the most relevant healthcare issues facing consumers and employers nationwide.

The Transamerica Institute is funded by contributions from Transamerica Life Insurance Company and its affiliates (not a major medical insurer) and may receive funds from unaffiliated third parties.

TRANSAMERICA CENTER
FOR HEALTH STUDIES®

ABOUT THE SURVEY

Through this research, TCHS continues its contribution to the dialogue on healthcare policy by focusing on trends in healthcare coverage and personal health and wellness. The current report, prepared internally by the research team at TCHS, illuminates the pressures Millennials face that impact their healthcare decisions, their access to healthcare, their perception of the U.S. healthcare system, and their current state of health.

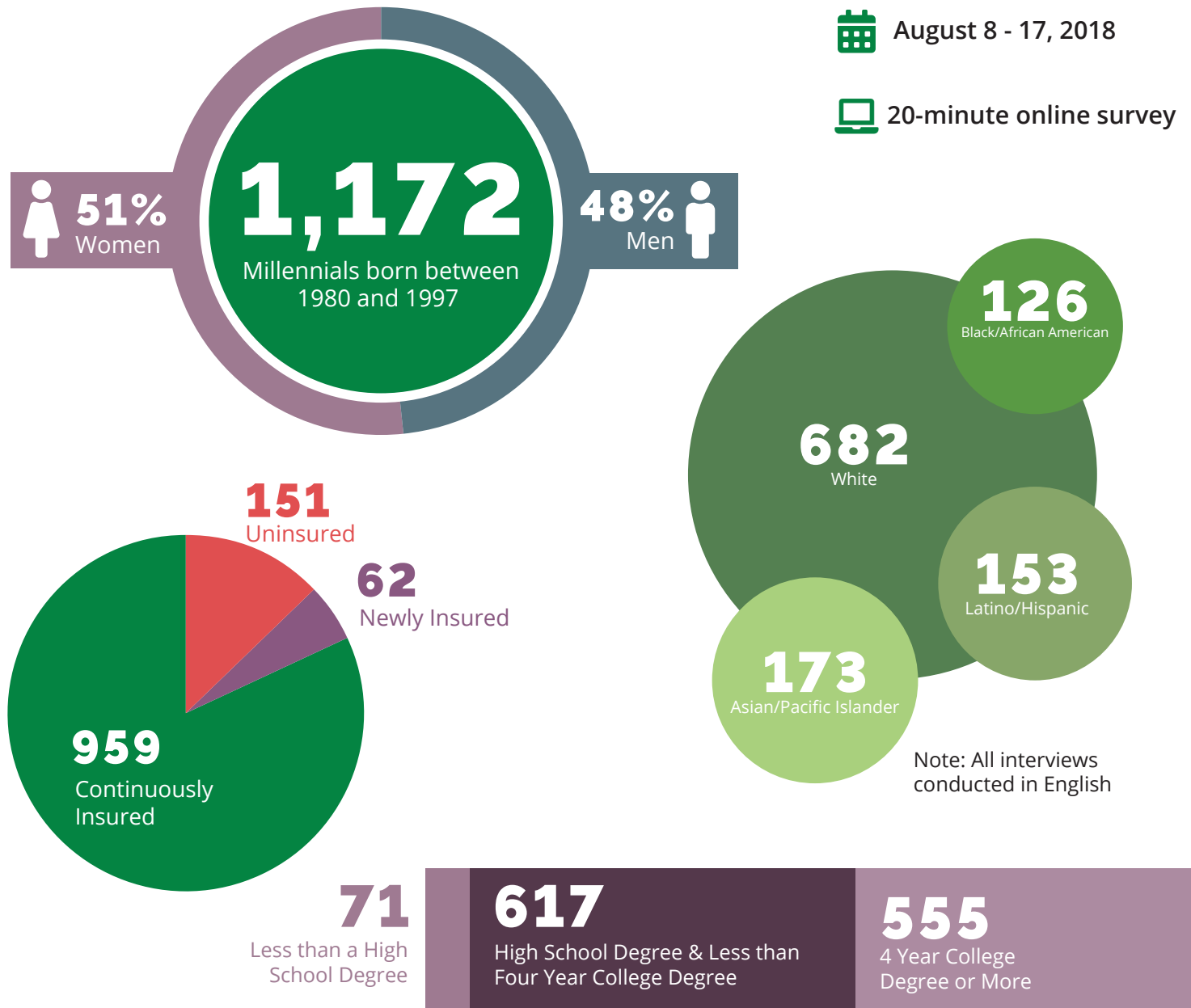
The results of the most recent study commissioned by TCHS and conducted by The Harris Poll via a self-administered online survey among 3,604 US adults age 18-64 in August 2018 – included 1,172 US Millennial adults (those born between 1980 and 1997).

Other research in this series includes:

- **July 2013 Benchmark Wave** – A survey among 2,505 adults including 560 Millennials to measure the public's use and views on healthcare.
- **November 2013 Pulse Wave** – A survey among 1,005 adults including 238 Millennials to measure the public's use and views on healthcare five weeks into the ACA open enrollment period.
- **July 2014 Annual Wave** – A survey among 2,624 adults including 545 Millennials to measure the public's behavioral and attitudinal response to the ACA.
- **August/September 2015 Annual Wave** – A survey among 4,611 adults including 1,425 Millennials to measure changes experienced due to the ACA implementation, access to healthcare and wellness as a key element in cost control.
- **March 2016 Millennial Wave** – A survey among 1,103 Millennials to measure their use and views on healthcare.
- **September 2016 Annual Wave** – A survey among 4,636 adults including 1,695 Millennials builds upon past studies and examines what causes Americans stress, and how they plan to deal with it, along with how Americans are planning and paying for out-of-pocket healthcare expenses.
- **August 2017 Annual Wave** – A survey among 4,602 adults including 1,674 Millennials again builds upon past studies and examines what Americans think of the uncertainty in healthcare coverage and how they plan to deal with it, along with how Americans view and are paying for healthcare expenses. *Note: Due to the introduction of Generation Z in 2017, data points in this report representing Millennials prior to 2017 may vary slightly compared to previously released data including the 2016 Millennial report.*

**Percentages were rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding.*

2018 Methodology



WEIGHTING

Figures for education, age by gender, ethnicity, region, employment status, and household income were weighted where necessary to bring them into line with the population of US residents age 24 to 38 (based on March 2017 CPS).

The weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not, and those who respond to surveys versus those who do not.

Terminology

GENERATIONS

Millennials: Adults born between 1980 and 1997	Older Millennials: Adults ages 30-38	Younger Millennials: Adults ages 22-29
Generation Z: Adults ages 18-21	Generation X: Adults ages 39-53	Baby Boomers: Adults ages 54-64

Note: ages in 2018

INSURANCE STATUSES

Continuously Insured: Currently insured and did not acquire new insurance in the past 12 months
Newly Insured: Currently insured and acquired new insurance in the past 12 months (had no insurance in prior year)
Uninsured: Does not currently have health insurance

INSURANCE PROVIDER CLASSIFICATIONS

Employer-provided: Insurance provided by employer, union or trade association
Exchange: Insurance purchased on an Exchange/Marketplace
Individual: Insurance received through a private insurance plan in the traditional market or purchased directly through a private health insurance company

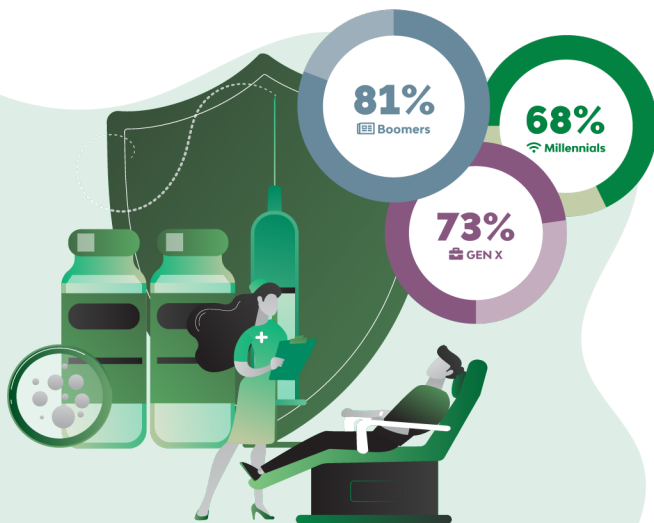
INSURANCE CLASSIFICATIONS

<p>Private Insurance:</p> <ul style="list-style-type: none"> • I receive benefits through an employer (mine or someone else's) • I receive benefits through a union (mine or someone else's) • I receive benefits through a trade association (mine or someone else's) • I receive benefits from a private insurance plan in the traditional market through my spouse • I receive benefits from a private insurance plan in the traditional market through my parents • I receive benefits through my college or university • I buy my own health insurance from a private health insurance company 	<p>Public Insurance:</p> <ul style="list-style-type: none"> • I receive benefits through Medicare (for age or disability reasons) • I receive benefits through Medicaid or another state funded program • I receive benefits through military service (mine or someone else's) • I receive VA benefits from my own service or through my spouse <p>Exchange Insurance:</p> <ul style="list-style-type: none"> • I buy my own health insurance through a health insurance Exchange, such as healthcare.gov or a state-based Exchange
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EXECUTIVE SUMMARY

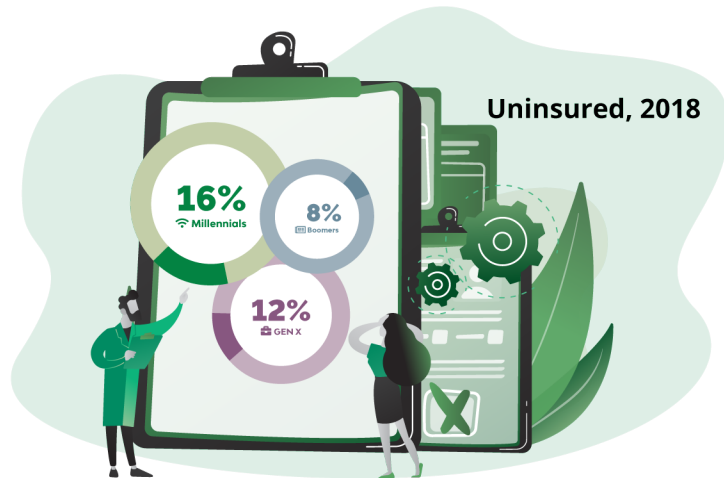
MILLENNIAL HEALTHCARE PREFERENCES ARE A DEPARTURE FROM THE STATUS QUO

New research about Millennials shows they are less likely to be insured, less satisfied with healthcare quality, and visit the doctor less than older generations.

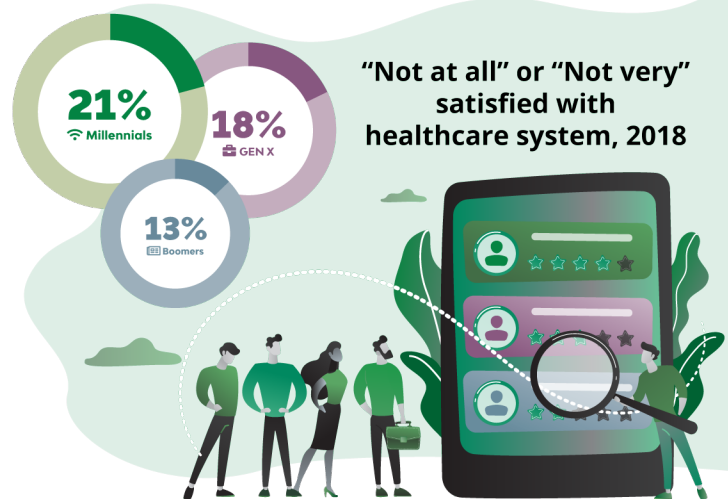


Visited Doctor's Office, 2018

TRANSAMERICA CENTER
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Uninsured, 2018



"Not at all" or "Not very" satisfied with healthcare system, 2018

What are Millennials Currently Doing for Health Insurance?

- **Number of uninsured Millennials continues to increase.** Millennials (16%) are more likely to report being uninsured compared to 12% of Generation X (Gen X) and 8% of Baby Boomers (Boomers), an increasing trend since 2016. [pg 11](#)
- **Affordability is a major barrier for the uninsured.** The two most common reasons for Millennials not obtaining health coverage are based on affordability: 60% say health insurance is too expensive and 26% say paying health expenses with the tax penalty was less expensive than the health insurance options available to them. Compared to other generations, Millennials are most likely to say they did not have time to purchase health insurance before the deadline (11%). [pg 13](#)

How do Millennials use healthcare?

- **Millennials are most likely to have no doctor's office visits.** Millennial respondents are most likely (32% vs. 27% of Gen X and 19% of Boomers) to report zero visits to the doctor's office in the past twelve months. However, Millennials are more likely than older generations to have one or more mental health visits (20% vs. 11% of Gen X and 7% of Boomers), chiropractor/massage therapy visits (19% vs. 12% of Gen X and 9% of Boomers), and acupuncture visits (13% vs. 3% of Gen X and 2% of Boomers). [pg 19](#)
- **Millennial satisfaction with quality of healthcare system has decreased since 2016.** Millennials (21% vs. 18% of Gen X and 13% of Boomers "not at all" or "not very satisfied") are the least satisfied with the quality of healthcare. [pg 17](#)
- **Most Millennials consider preventive healthcare and self-care their most important health-related priorities.** More than half of Millennials (55%) say their current, most important health-related priority is "staying healthy and covering basic preventive healthcare expenses." At the same time, more Millennial men (14%) may prioritize managing a chronic illness compared to women (10%). [pg 15](#)

Is healthcare affordable for Millennials?

- **Many Millennials cannot afford routine healthcare expenses.** One in five Millennials (20%) say they cannot afford their routine healthcare expenses, an improvement from 2014 when one in three (31%) struggled with affordability. Millennial women (25%) are more likely than men (15%) to say that they cannot afford their routine health expenses. [pg 21](#)
- **Monthly healthcare spending is less than \$100 for many Millennials.** Almost half (48%) of Millennials spend \$0-100 per month on routine health expenses, not including insurance premiums. Millennials report spending an average of \$229 per month on routine health expenses. [pg 23](#)
- **Millennials are using savings, credit, and 401k withdrawals more than other generations for healthcare expenses.** Millennials with significant out-of-pocket healthcare expenses are most likely to pay these expenses with savings (52% vs. 46% of Gen X and 46% of Boomers), credit cards (44% vs. 38% of Gen X and 33% of Boomers), or 401k withdrawals (16% vs. 6% of Gen X and 3% of Boomers), and are less likely to pay with disposable income (29% vs. 38% of Gen X and 40% of Boomers). [pg 25](#)
- **Increasingly, Millennials are saving for health expenses.** Increasing from previous years and more than any other generation, Millennials (38% vs. 27% of Gen X and 24% of Boomers) are currently saving for healthcare expenses. About one in four Millennials are saving in health savings accounts (25%) and flexible spending accounts (24%). Millennial men are more likely than women, 46% vs. 31%, to say they are currently saving for their healthcare expenses. [pg 24](#)

How do Millennials make decisions about healthcare?

- **Millennials are more likely to rely on internet resources for information about healthcare than older generations.** Millennials are more likely than older generations (43% vs. 36% of Gen X and 33% of Boomers) to say they *rely most* on the internet to gather information about their health, health insurance, and the healthcare system. Millennials are almost as likely to rely on family and friends (25%) as physicians, nurses, and other healthcare professionals (27%) for information about their health, health insurance, and healthcare system. [pg 34](#)

How healthy are Millennials?

- **Millennials are the generation most likely to rate their health as excellent or good.** Eight in 10 Millennials (80% vs. 75% of Gen X and 74% of Boomers) rate their health as excellent or good, a finding that is higher than the younger Generation Z (75%). Millennial men are more likely than women to describe their health as good or excellent, 84% vs. 77%. However, uninsured Millennials (76%) and Millennials who have Medicaid (58%) are less likely to rate their health as good or excellent. [pg 37](#)

How do Millennials view job-related healthcare?

- **Millennials are more committed to employers that support the health and well-being of their employees.** More than half of Millennials (53%) indicate they are staying at their current job because they need the health insurance. Four in 10 Millennials (40%) say they had to leave a previous job because the company did not offer health insurance and health benefits. Seventy percent of Millennials say they would have greater commitment to their company if they offered programs to improve their health and well-being, more than any other generation. [pg 42](#)
- **Millennials take advantage of health programs at work.** Compared with older generations, Millennials are most likely to take advantage of offered workplace wellness programs including: healthy food options (41% vs. 20% of Gen X and 28% of Boomers), on-site health clinics (35% vs. 15% of Gen X and 17% of Boomers), individual mental or physical health tracking through a wearable device or online program (30% vs. 18% of Gen X and 19% of Boomers), and mindfulness, meditation, yoga, or relaxation training (29% vs. 15% of Gen X and 11% of Boomers). [pg 41](#)

How aware are Millennials of the health policy debate?

- **Millennials are most aware of potential changes to healthcare policy.** When asked how aware they are of potential changes to healthcare policy happening in Washington, Millennials were most likely (30%) to indicate they are extremely or very aware. Of Millennials that are aware of potential changes to healthcare policy, 57% are extremely or very concerned about these potential changes. [pg 44](#)
- **The biggest policy-related fear among Millennials is losing healthcare.** Almost three in 10 Millennials (29%) fear losing their healthcare because of a pre-existing condition; however, they are less concerned about this compared to older generations (36% of Gen X and 49% of Boomers). [pg 45](#)

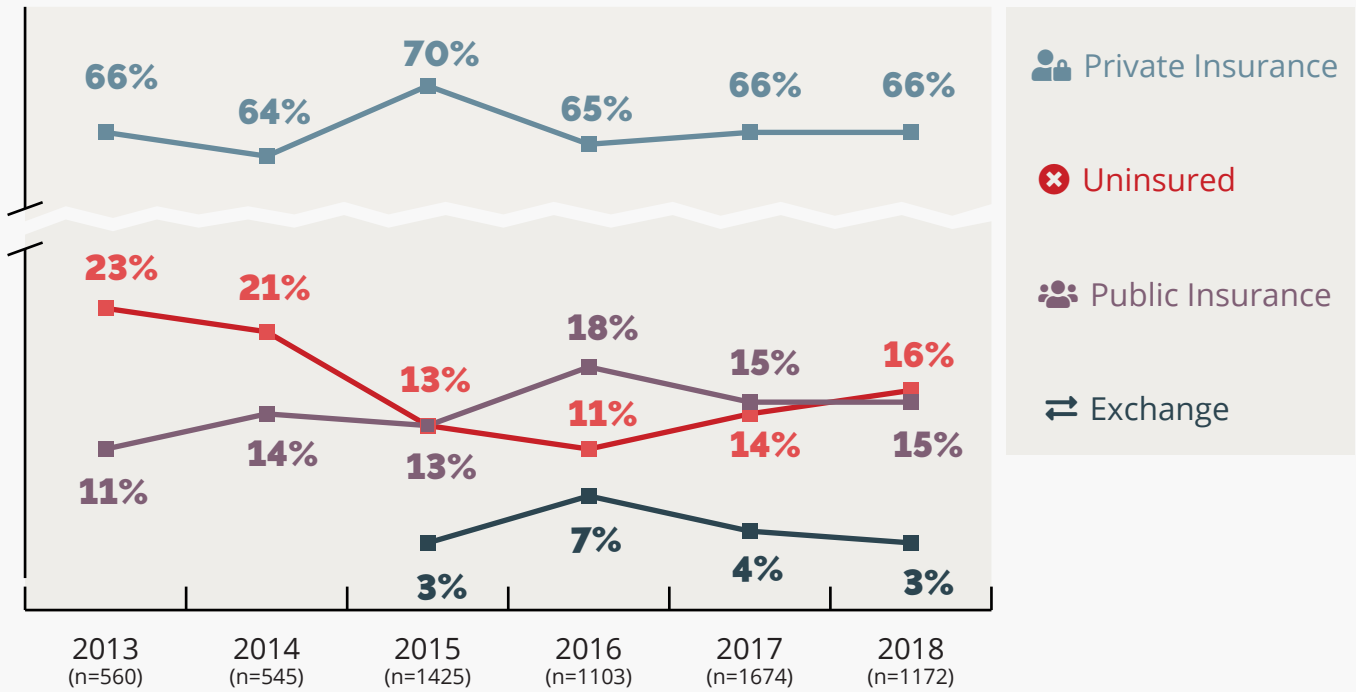
WHAT ARE MILLENNIALS CURRENTLY DOING FOR HEALTH INSURANCE?



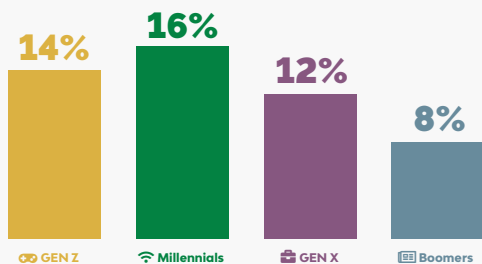
Number of Uninsured Millennials Continues to Increase

Though most Millennials (66 percent) are privately insured, the percentage of uninsured Millennials (16 percent) has steadily increased since 2016, and Millennials are more likely to be uninsured compared with other age groups. Millennials (11 percent) are also the generation most likely to receive benefits through Medicaid; more for older Millennials compared to younger (13 percent vs. 9 percent).

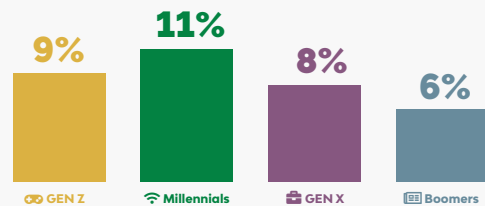
Millennial health insurance status



Was Uninsured in 2018



Received Medicaid Benefits in 2018



BASE: All Qualified Millennial Respondents

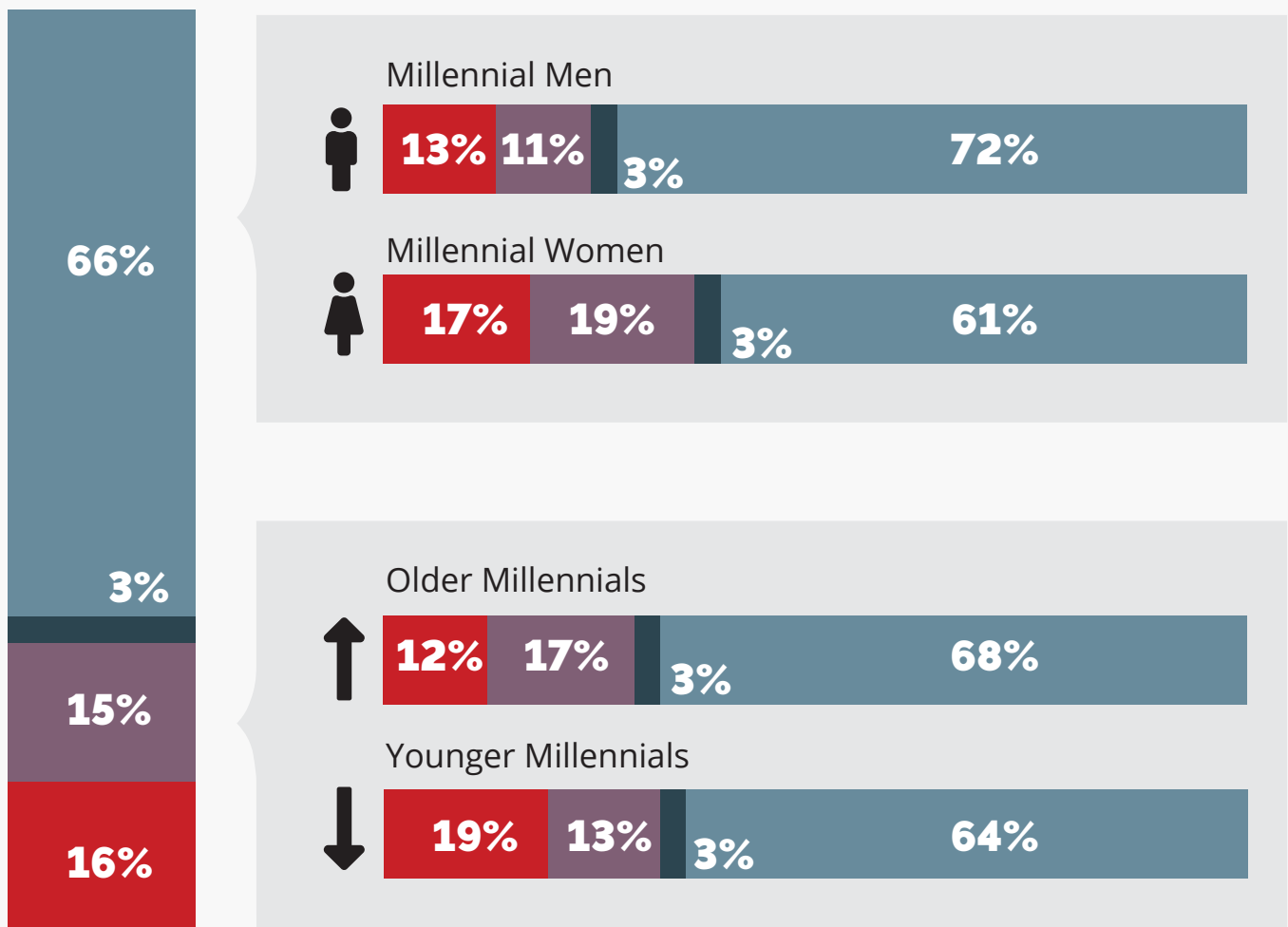
Q602: Which of the following best describes how you primarily receive health insurance?

Differences Among Millennial Men and Women

Millennial women are almost twice as likely as men to have public/government insurance (19 percent vs. 11 percent) and are also directionally more likely to be uninsured compared to men (17 percent vs. 13 percent). Also, older Millennials are more likely to be insured than younger Millennials.

Health insurance status, 2018

Private Insurance
 Exchange
 Public Insurance
 Uninsured



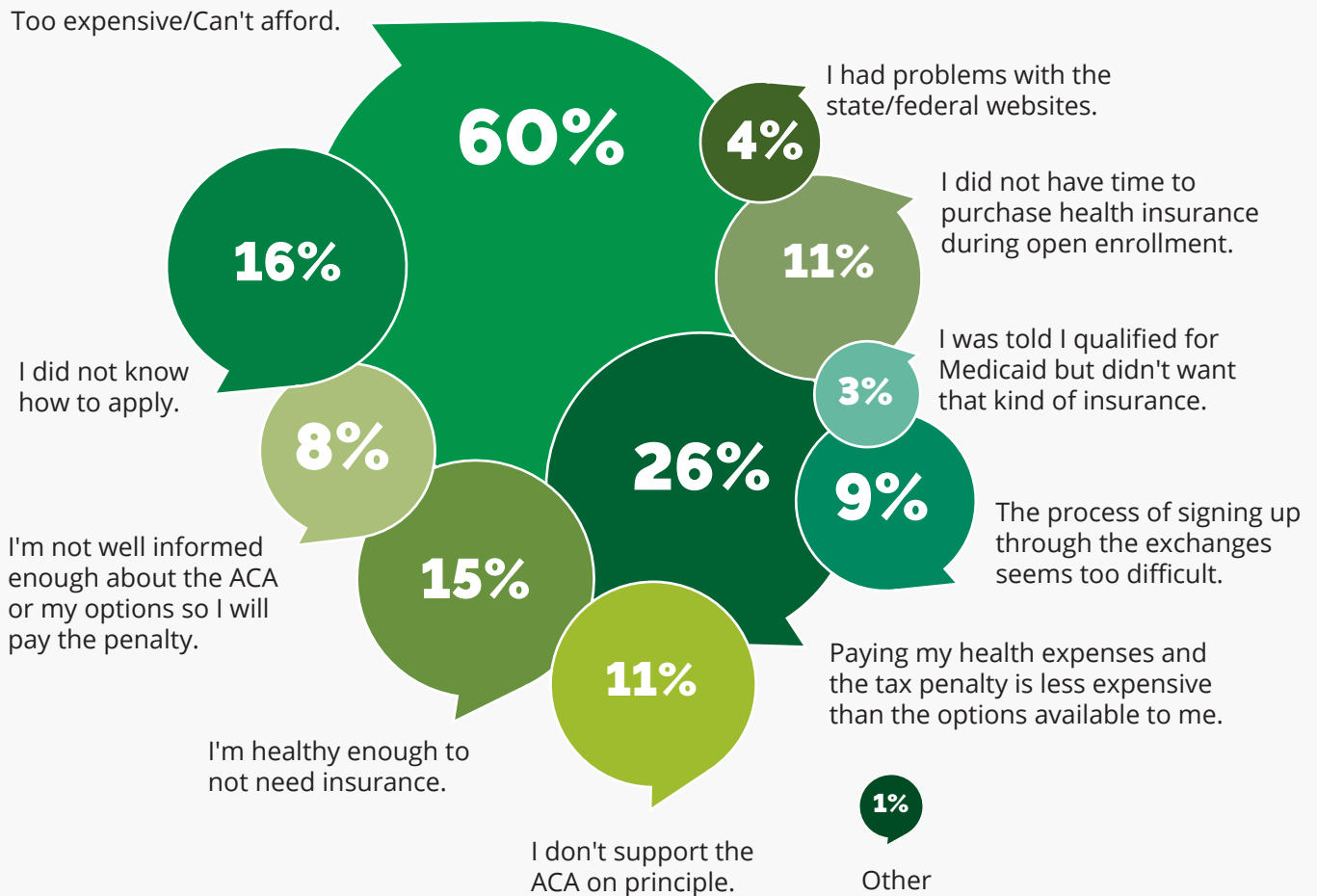
BASE: All Qualified Millennial Respondents

Q602: Which of the following best describes how you primarily receive health insurance?

Affordability is a Major Barrier for the Uninsured

The two most common reasons for Millennials not obtaining health coverage were based on affordability: 60 percent said health insurance is too expensive and 26 percent said paying their health expenses with the tax penalty was less expensive than the health insurance options available to them. Compared to other generations, Millennials are most likely to say they did not have time to purchase health insurance before the deadline (11 percent).

Reason for not obtaining health insurance coverage, 2018



■ BASE: Uninsured Millennials

🔍 Q1942: You mentioned that you currently do not have health insurance coverage. Which of the following best explains the reason you did not obtain coverage in 2018?

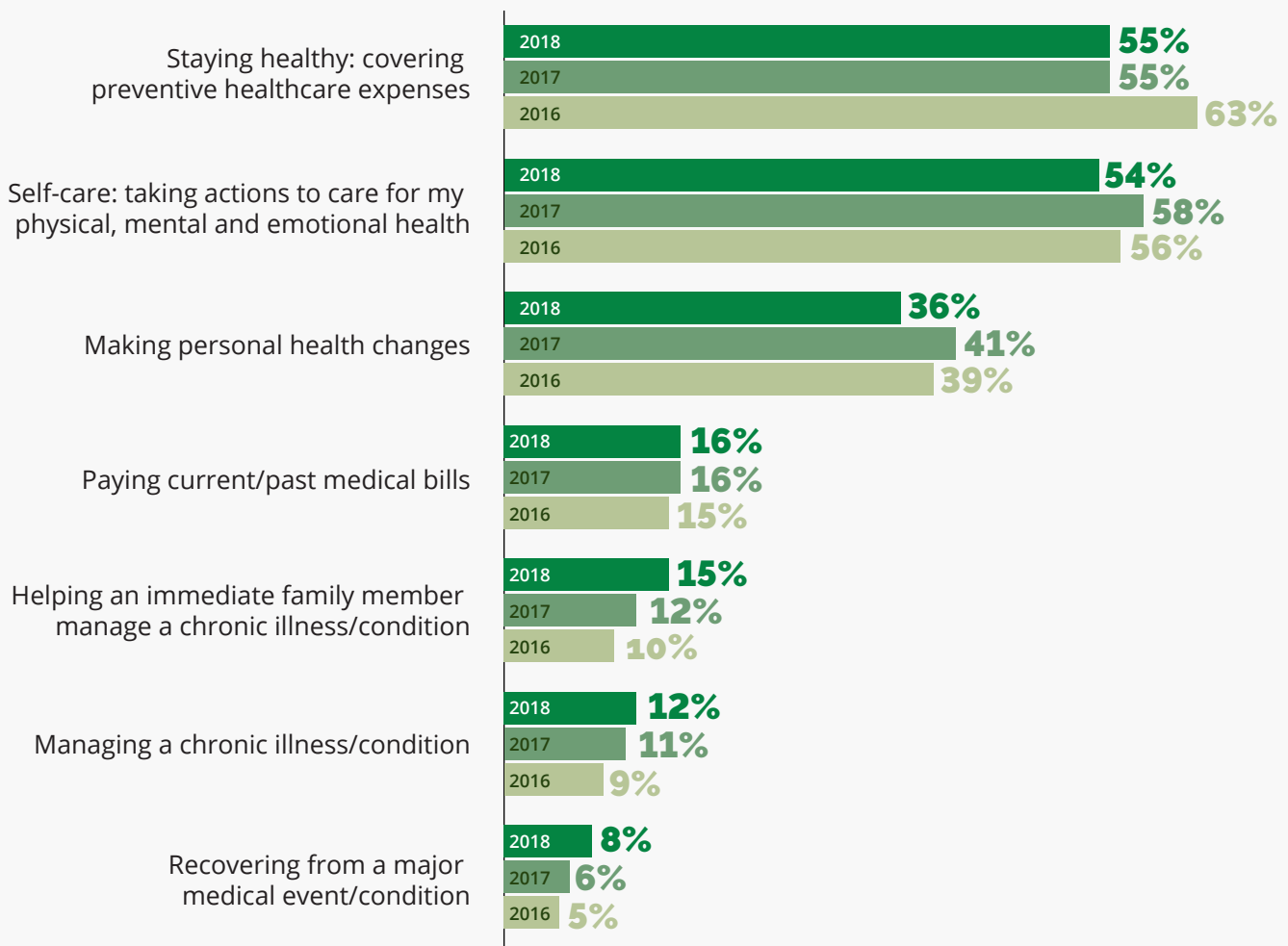
HOW DO MILLENNIALS USE HEALTHCARE?



Most Millennials Consider Preventive Healthcare and Self-Care Their Most Important Health-Related Priorities

More than half of Millennials (55 percent) say their current, most important health-related priority is “staying healthy and covering basic preventive healthcare expenses.” At the same time, more Millennial men (14 percent) may prioritize managing a chronic illness compared to women (10 percent).

Most important health-related priorities



BASE: All Qualified Millennial Respondents

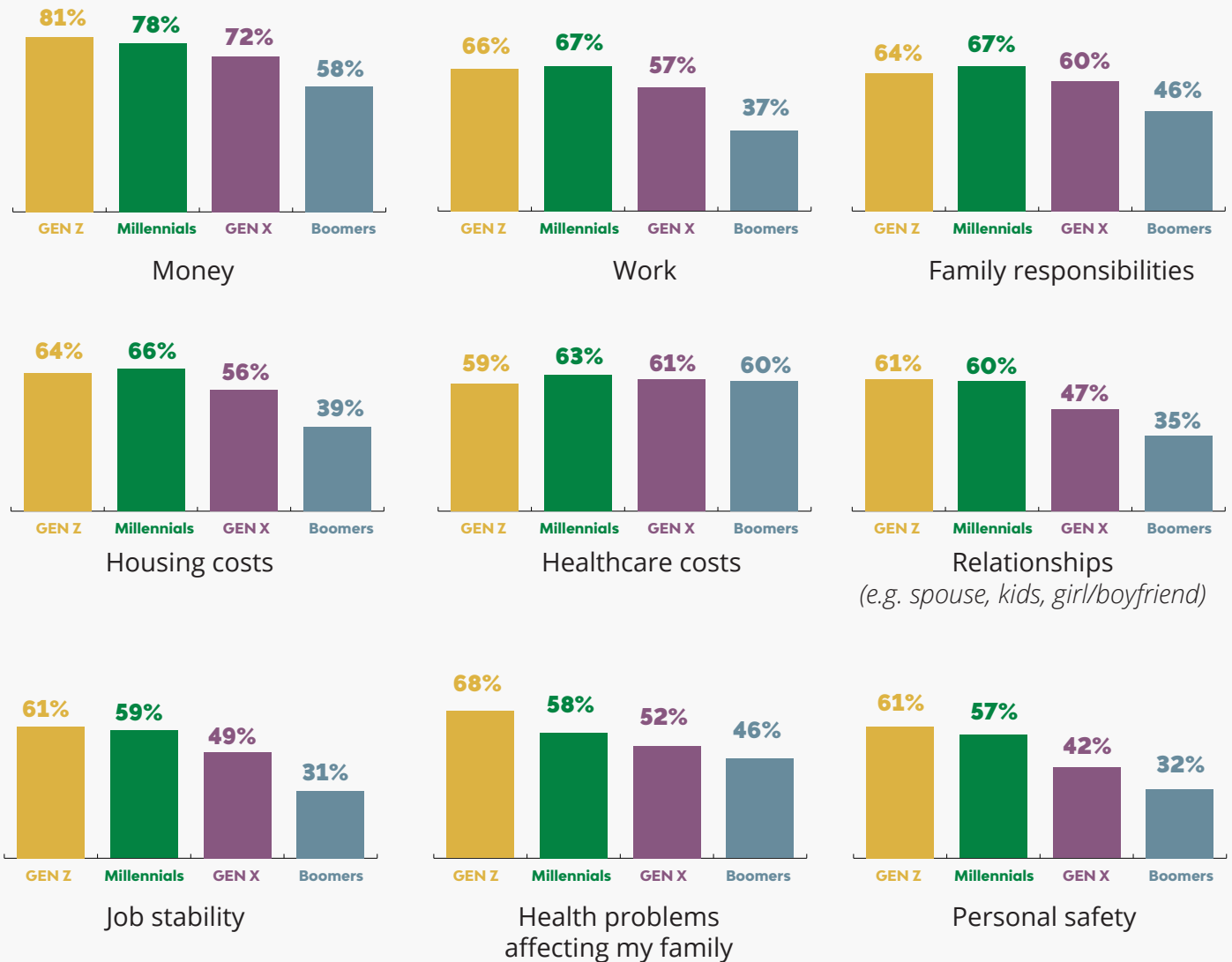
Q726: Which two of the following are your most important health-related priorities right now?

Appendix: See appendix for Q726 gender data.

Over Six in 10 Millennials Say Healthcare Costs Are a Source of Stress

Compared to older generations, Millennials are more likely to say money, work, family responsibilities, housing costs, relationships, job stability, health problems affecting their family, and personal safety are a significant source of stress – a finding for over half of Millennials for each indicator.

Very or somewhat significant source of stress, 2018



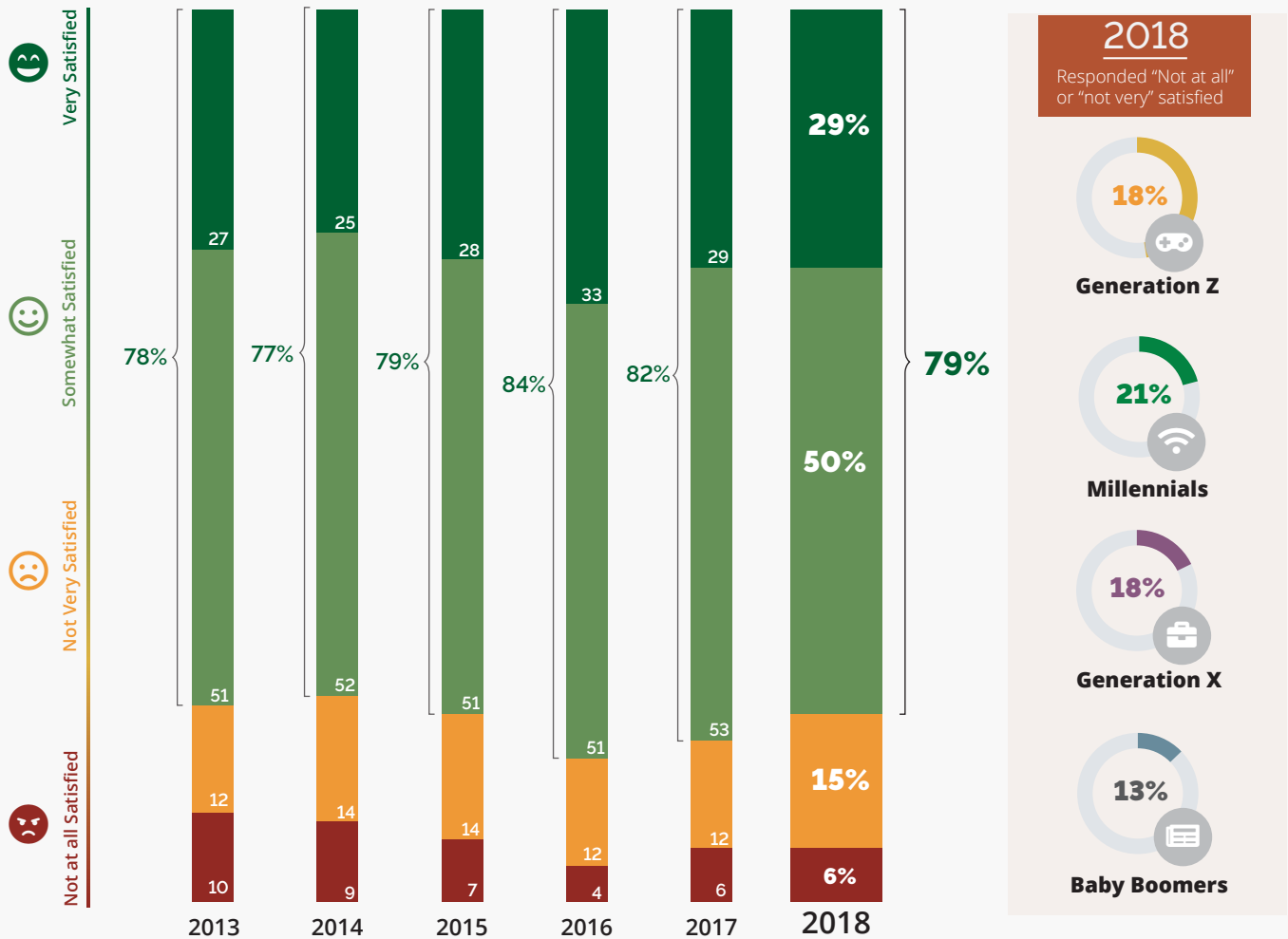
BASE: All Qualified Millennial Respondents

Q2100: Now, please indicate how significant a source of stress the following is in your life:

Millennial Satisfaction with Quality of Healthcare System Decreases Since 2016

Almost eight in 10 Millennials say they are very/somewhat satisfied with the quality of the healthcare system today. However, compared to other generations, more Millennials report being not at all/not very satisfied with the quality of the healthcare system they have access to today.

Satisfaction with quality of healthcare system



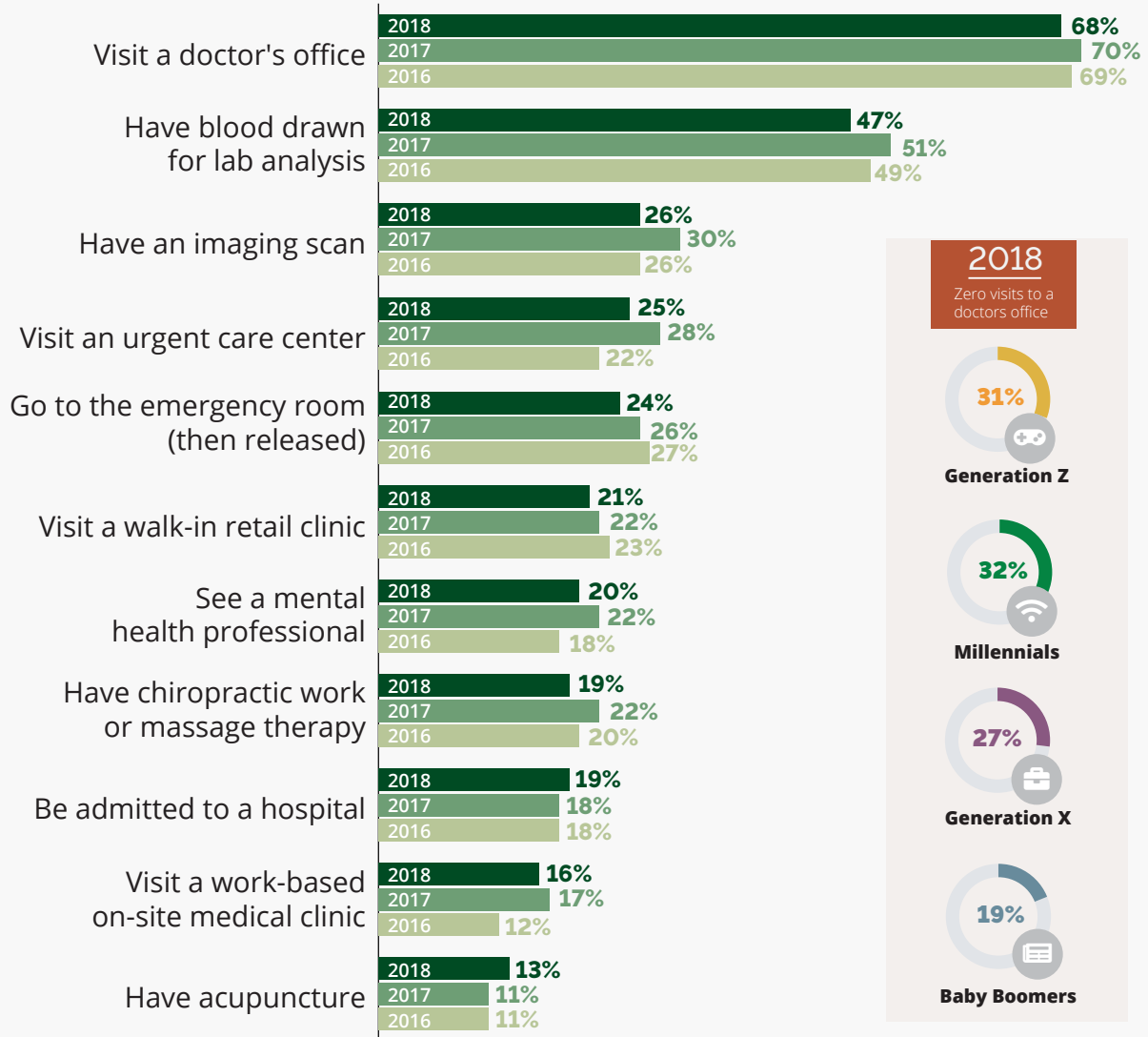
BASE: All Qualified Millennial Respondents

Q730: Overall, how satisfied are you with the quality of the healthcare system you have access to today? When we say healthcare system we are referring to all things related to healthcare including doctors, nurses and other healthcare providers, hospitals, insurance, etc.

Visits to Doctors' Offices and Blood Analysis are Most Common Actions

Sixty-eight percent of Millennials have visited a doctor's office in the past year. However, they are the generation directionally most likely to have **no** visits to a doctor's office in 2018.

One or more actions taken in the past 12 months



BASE: All Qualified Millennial Respondents

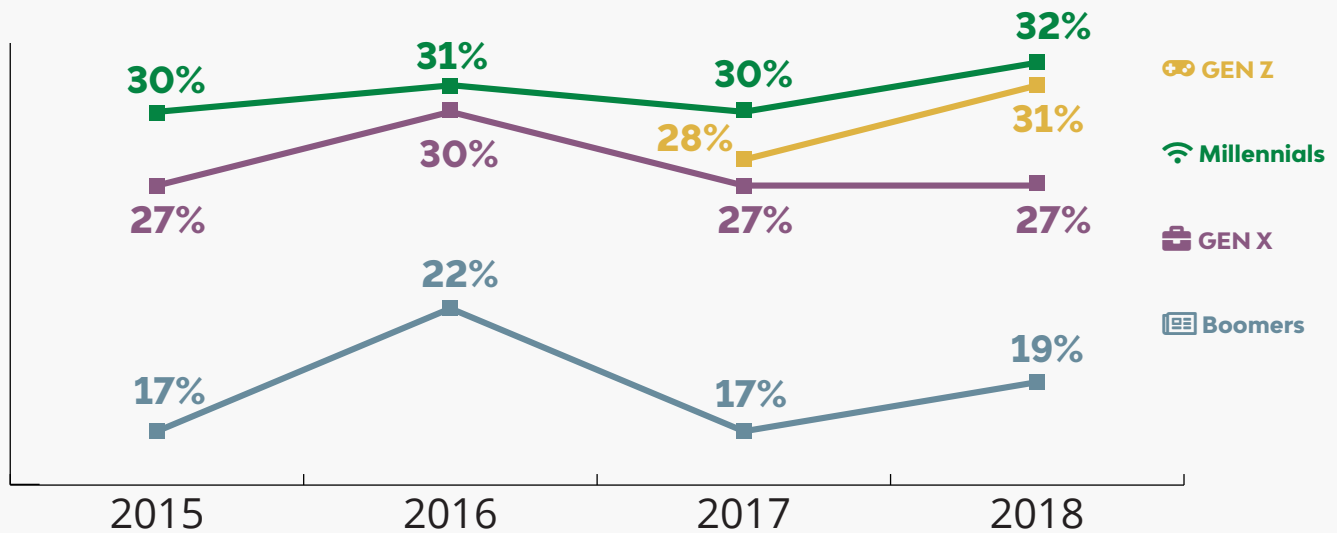
Q719: In the past 12 months how many times have you ever had to do any of the following due to your health?

Appendix: See appendix for Q719 generation data.

Millennials Most Likely to Have **No** Doctor's Office Visits

Millennial respondents were most likely to report **no** visits to the doctor's office (in the past twelve months). However, Millennials are more likely than older generations to have one or more mental health visits, chiropractor/massage therapy visits, and acupuncture visits.

Zero visits to doctor's office in past 12 months



One or more actions taken in the past 12 months, 2018



BASE: All Qualified Millennial Respondents

Q719: In the past 12 months how many times have you ever had to do any of the following due to your health?

Note: Generation Z data added in 2017

Appendix: See appendix for Q719 generation data.

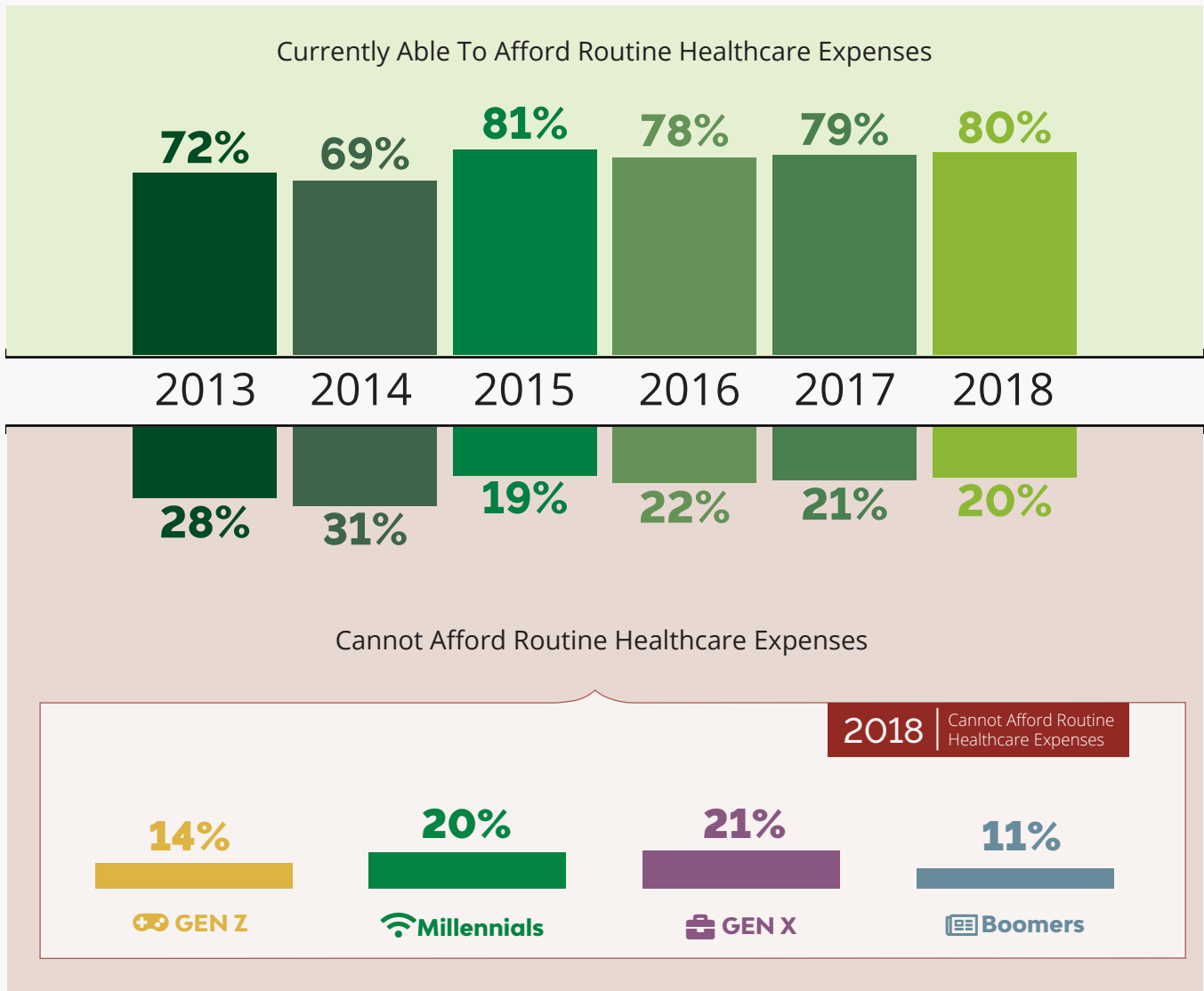
IS HEALTHCARE AFFORDABLE FOR MILLENNIALS?



Many Millennials Cannot Afford Routine Healthcare Expenses

One in five Millennials (20 percent) say they cannot afford their routine healthcare expenses, an improvement from 2014 when one in three (31 percent) struggled with affordability. Millennial women (25 percent) are more likely than men (15 percent) to say that they cannot afford their routine health expenses.

Ability to afford routine healthcare expenses



BASE: All Qualified Millennial Respondents

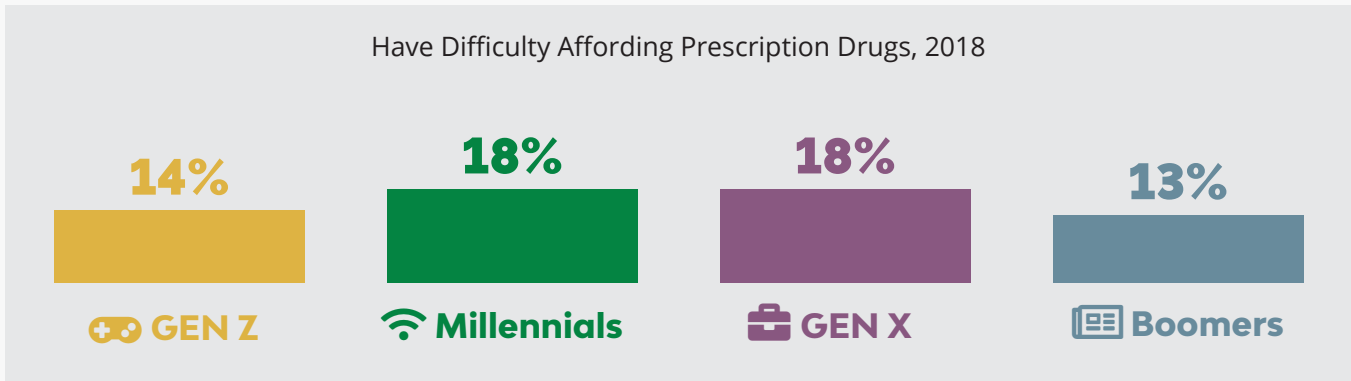
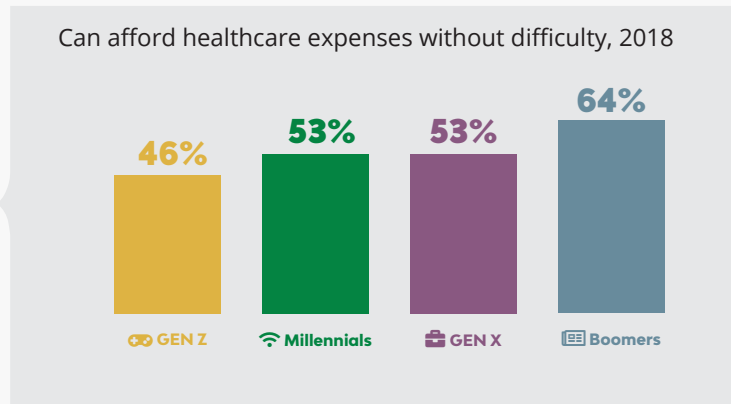
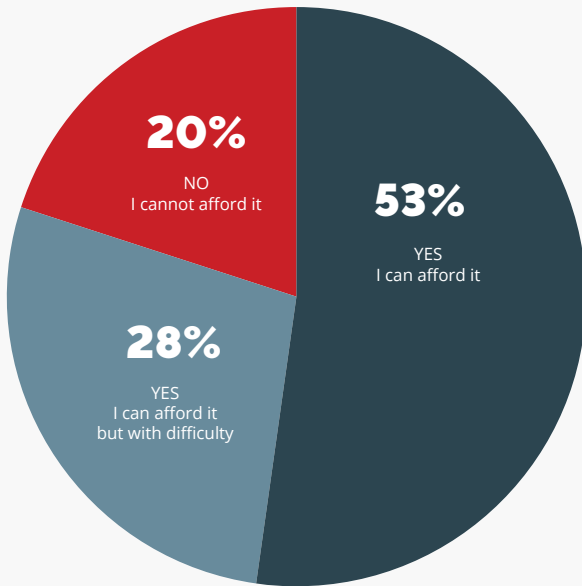
Q760: Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

Appendix: See appendix for Q760 gender data.

Millennials Struggle To Afford Prescription Drugs More Than Boomers

Millennials (53 percent) are less likely than Baby Boomers (64 percent) and the same as Generation X to say they can afford their routine health expenses without difficulty. Millennials and Generation X (18 percent) are most likely to say that in the past six months they have had difficulty affording prescription drugs for themselves or family members.

Ability to afford routine healthcare expenses & prescriptions, 2018



BASE: All Qualified Millennial Respondents

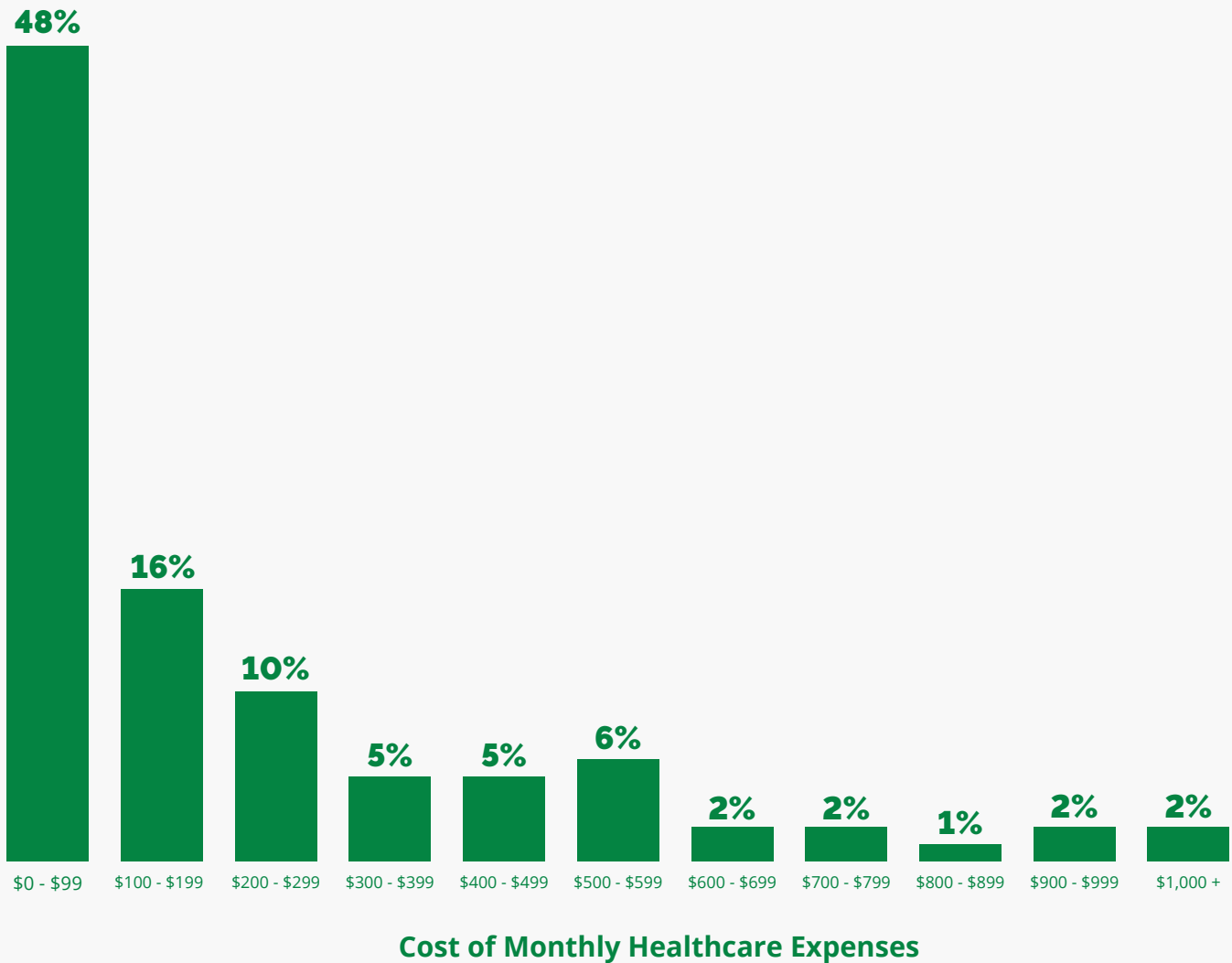
Q760: Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

Q2200: Have you had difficulty affording prescription drugs for yourself or a family member in the past six months?

Monthly Healthcare Spending is Less than \$100 for Most Millennials

Almost half (48 percent) of Millennials spend \$0-100 per month on routine health expenses, not including insurance premiums. Millennials report spending an average of \$229 per month on routine health expenses.

Millennial monthly health expenses, 2018



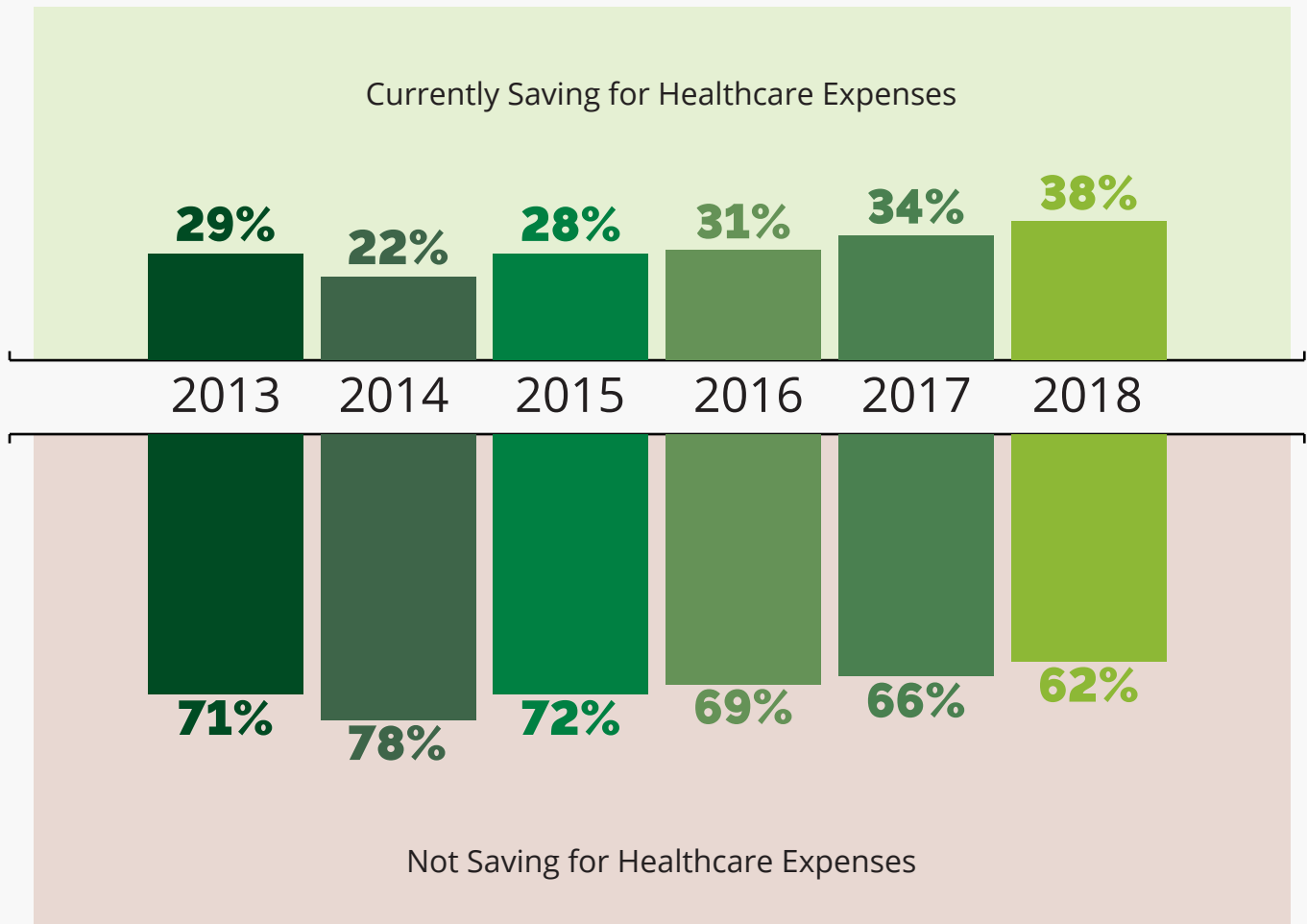
BASE: All Qualified Millennial Respondents

Q765a: To the best of your knowledge, how much do you spend on routine MONTHLY health expenses for yourself (not your family)? Routine health expenses include health insurance co-pays, deductibles and out-of-pocket expenses. Please do not include health insurance premiums that you pay for yourself.

Increasingly, Millennials Are Saving for Healthcare Expenses

Increasing from previous years and more than any other generation, Millennials (38 percent vs. 27 percent of Gen X and 24 percent of Boomers) are currently saving for healthcare expenses. One in four Millennials are saving in health savings accounts (25 percent) and a similar number in flexible spending accounts (24 percent). Millennial men are more likely than women, 46 percent vs. 31 percent, to say they are currently saving for their healthcare expenses.

Millennials currently saving for healthcare expenses



BASE: All Qualified Millennial Respondents

Q755: Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?

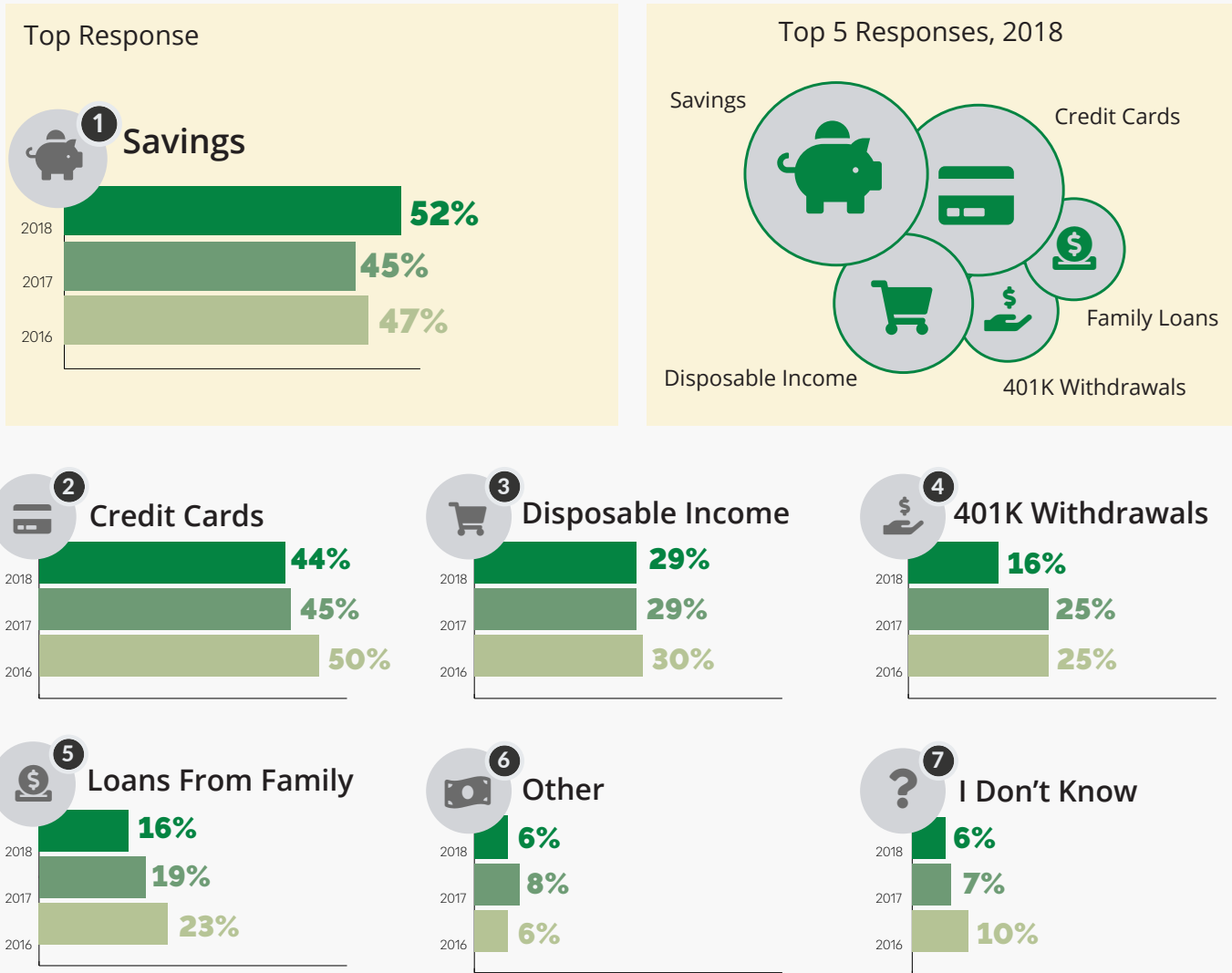
Appendix: See appendix for Q755 gender and generation data.

Q1110: Which of the following healthcare benefits does your company offer? (**BASE:** Company Offers Benefit and I Am Enrolled In It)

Millennials Are Using Savings, Credit and 401k Withdrawals More Than Other Generations for Healthcare Expenses

Millennials with significant out-of-pocket healthcare expenses are most likely to pay these expenses with savings, credit cards, or 401k withdrawals, but less likely to pay with disposable income.

Sources used to pay significant out-of-pocket healthcare expenses



BASE: Millennial Respondents Who Have Significant Out-Of-Pocket Healthcare Expenses

Q763: How do you pay your significant out-of-pocket healthcare expenses?

Appendix: See appendix for Q763 generation data.

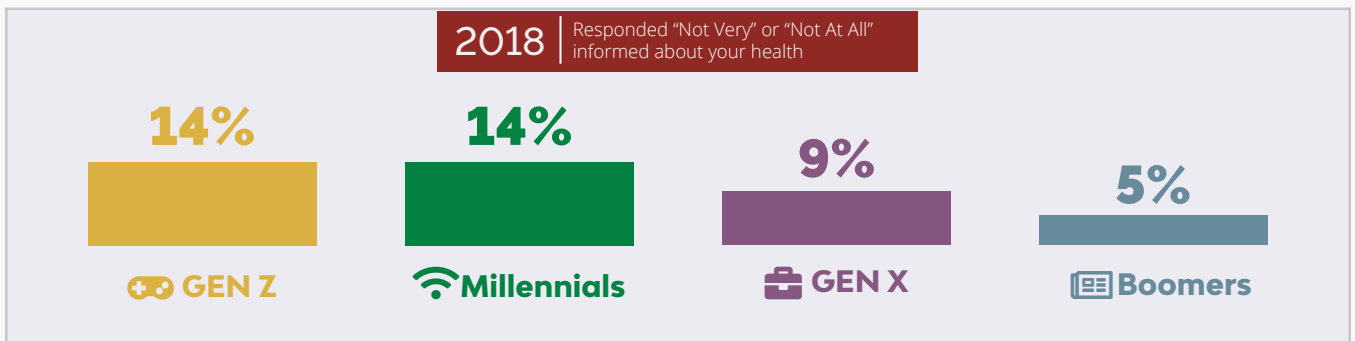
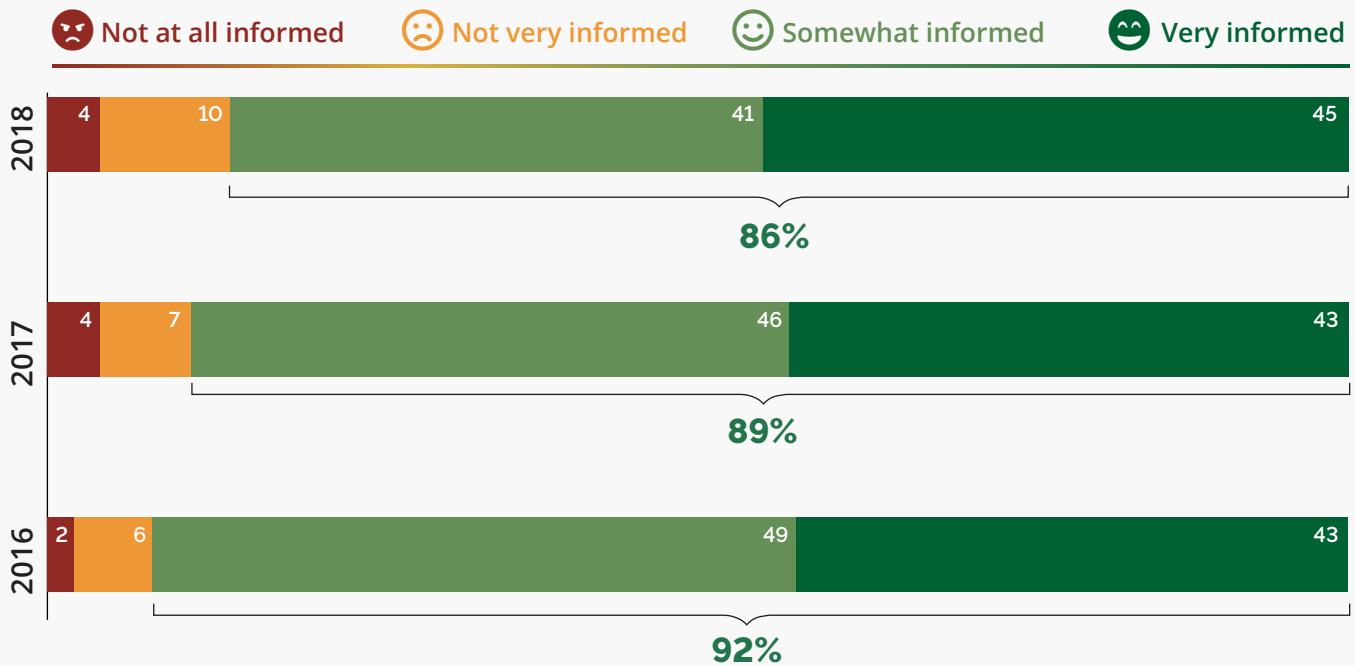
HOW DO MILLENNIALS MAKE DECISIONS ABOUT HEALTHCARE?



Millennials Feel Less Informed About Their Health Than Previous Years

When asked how informed they feel about their health, 86 percent of Millennials say they are very/somewhat informed, but this is steadily down from 92 percent in 2016. Millennials (14 percent) are more likely than Generation X and Baby Boomers to say they are not very or not at all informed about their health. Over one in three (35 percent) uninsured Millennials say they are not at all or not very informed about their health.

Rating of feeling informed about your health

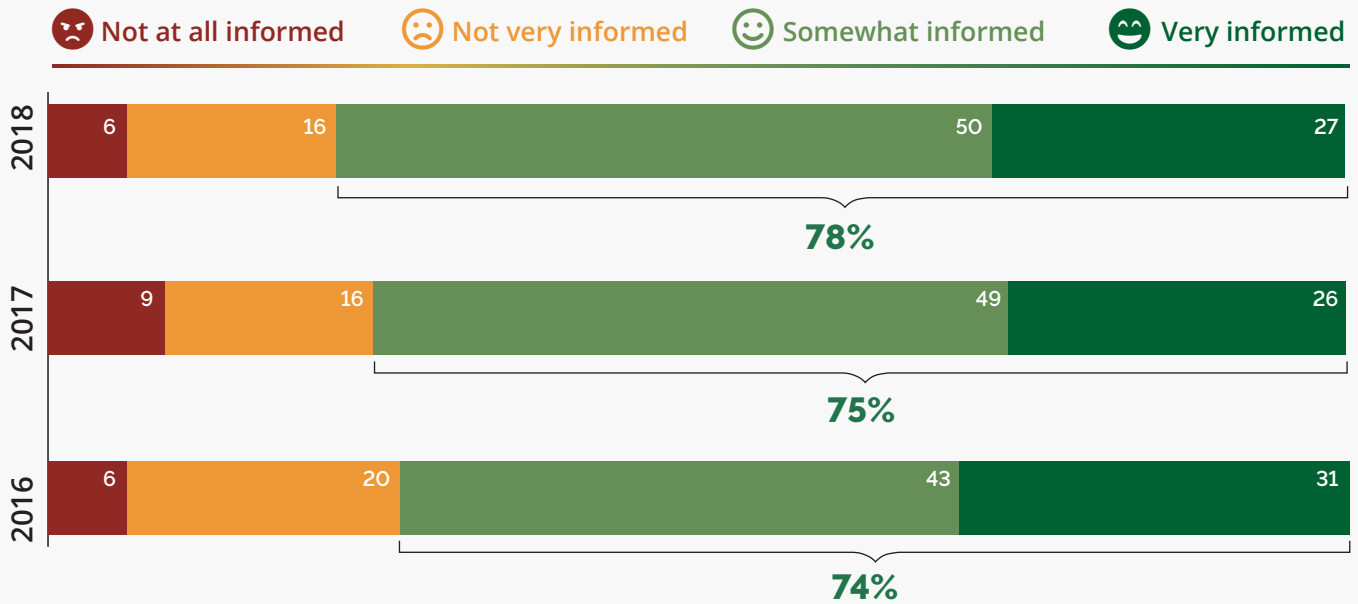


- BASE: All Qualified Millennial Respondents
- Q1000a: How informed do you feel about your health?
- Appendix: See appendix for Q1000a uninsured data.

Millennials Report Feeling More Informed About Finding Healthcare Services Than Previous Years

When asked how informed they feel about finding the healthcare services they need, more Millennials (78 percent) say they are very/somewhat informed. However, more than four in 10 uninsured Millennials (43 percent) say they are not at all or not very informed about how to find the healthcare services they need.

Rating of feeling informed about finding healthcare services you need



More than four in 10 (43 percent) uninsured Millennials say they are not at all or not very informed about how to find the healthcare services they need.



BASE: All Qualified Millennial Respondents

Q1000b: How informed do you feel about how to find the healthcare services you need?

Appendix: See appendix for Q1000b uninsured data.

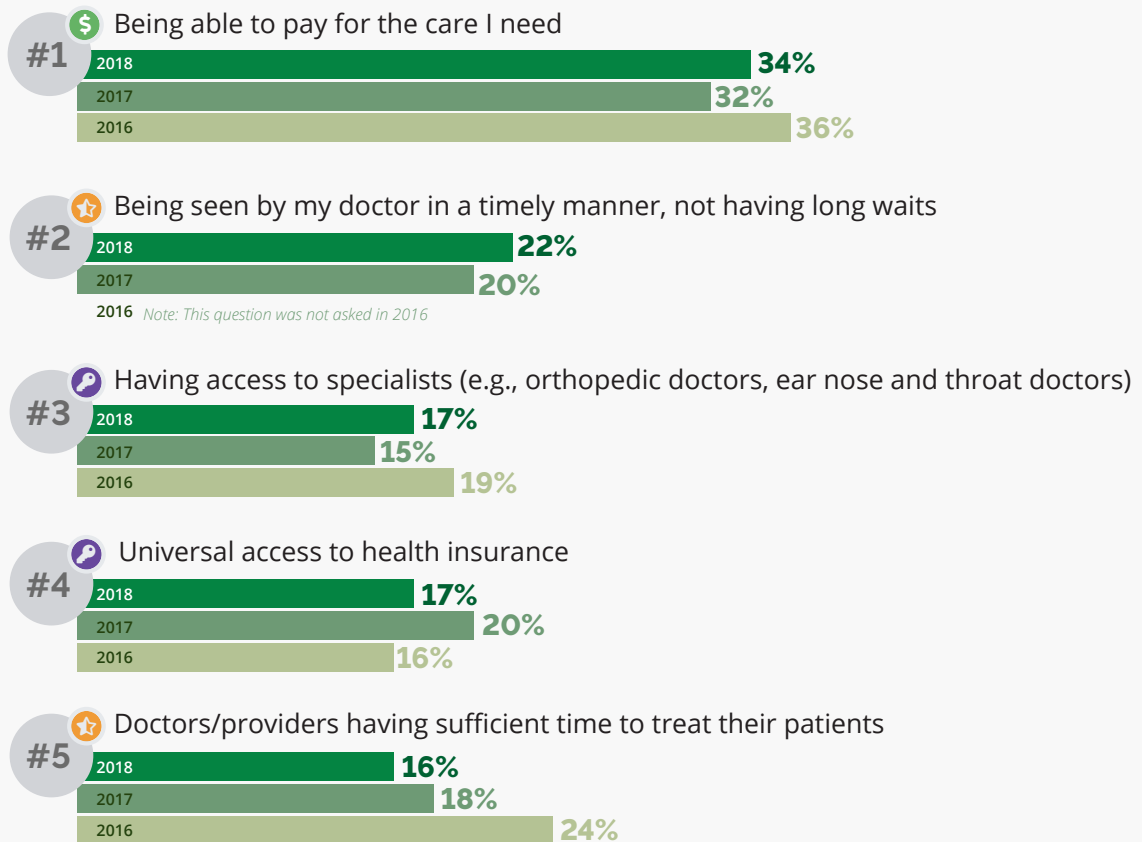
Affordability Is Most Important Aspect of Healthcare for Millennials

Since 2016, about one in three Millennials cited “being able to pay for the care I need” as the most important overall characteristic of the healthcare system. Over one-fifth of Millennials (22 percent) feel that being seen by their doctor in a timely manner is one of the most important characteristics of the healthcare system, followed by having access to specialists (17 percent), and universal access to health insurance (17 percent), and universal access to health insurance (17 percent), and universal access to health insurance (17 percent).

Most important characteristics in healthcare system top 5 responses

Characteristic Labels

\$ Affordability-Related
 ★ Quality-Related
 👤 Access-Related



BASE: All Qualified Millennial Respondents

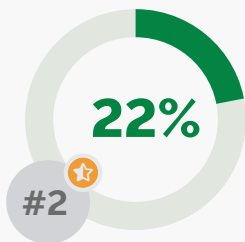
Q735: What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Being Seen by a Doctor in a Timely Manner is the Most Important Quality-Related Characteristic for Millennials

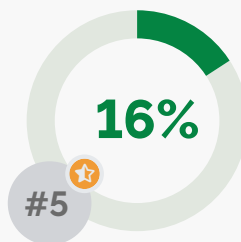
Over seven in 10 Millennials (71 percent) say quality-related characteristics are the most important combined characteristic of the healthcare system. Millennials say “being seen by my doctor in a timely manner” (22 percent) is one of the most important quality-related characteristics of the healthcare system, followed by doctors having sufficient time for treating patients (16 percent), and a focus on preventive care (15 percent).

Most important characteristics in healthcare system, 2018

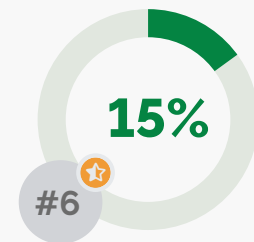
★ Quality-Related Characteristics



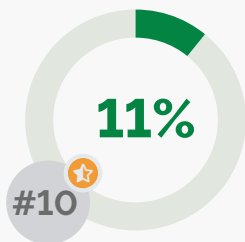
Being seen by my doctor in a timely manner, not having long waits



Doctors/providers having sufficient time to treat their patients



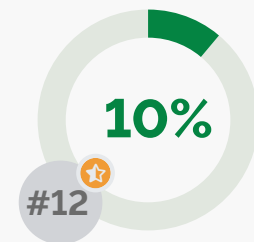
A focus on preventive care (keeping people healthy so they do not need as many medical procedures or hospital stays)



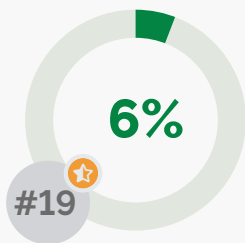
Follow-up care to keep people on the right track



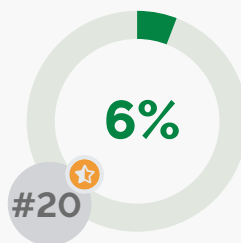
Technology to help doctors/providers better understand and diagnose diseases



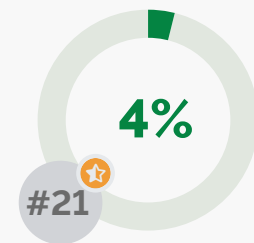
Prevention and reduction of hospital and doctor mistakes



Effective sharing of my health or medical information and coordination among all my healthcare doctors/providers



A focus on effective treatment to minimize the length of hospital stays



The degree to which physician or hospital reimbursement is tied to patient outcomes (such as improvement in a patient's illness)

■ BASE: All Qualified Millennial Respondents

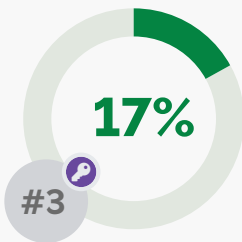
❓ Q735: What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Specialist Care and Universal Access Are Most Important Aspects of Access to Healthcare

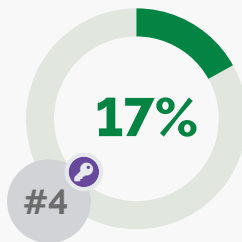
Nearly three in four Millennials (74 percent) say access-related characteristics are the most important combined characteristics of the healthcare system. Having access to specialists (17 percent) and universal access to health insurance (17 percent) are the most important access-related characteristics of the healthcare system, followed by having a choice in health insurance plans (15 percent).

Most important characteristics in healthcare system, 2018

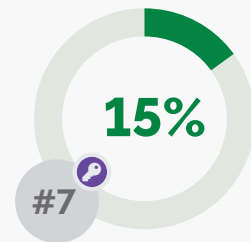
Access-Related Characteristics



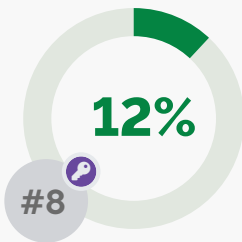
Having access to specialists (e.g., orthopedic doctors, ear nose and throat doctors)



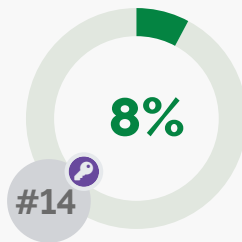
Universal access to health insurance



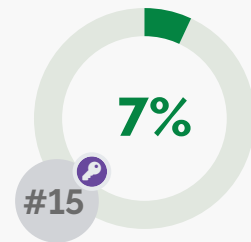
Having a choice in health insurance plans



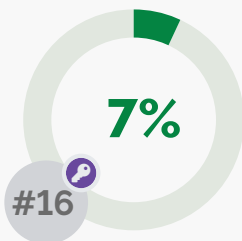
Access to mental health care



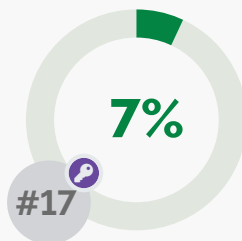
Access to a health advocate (e.g., someone who can help find the best doctors/providers/hospitals, understand my medical bills, etc.)



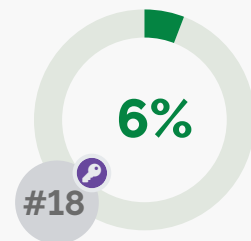
Prescription medicines that help me better manage chronic diseases



Being able to use technology to make appointments or access health records




Access to resources and technology to help manage my personal health (e.g., smart phone apps)



Having email or text access to doctors/providers

 **BASE:** All Qualified Millennial Respondents

 **Q735:** What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Affordability of Care is Most Important to Over One in Three Millennials

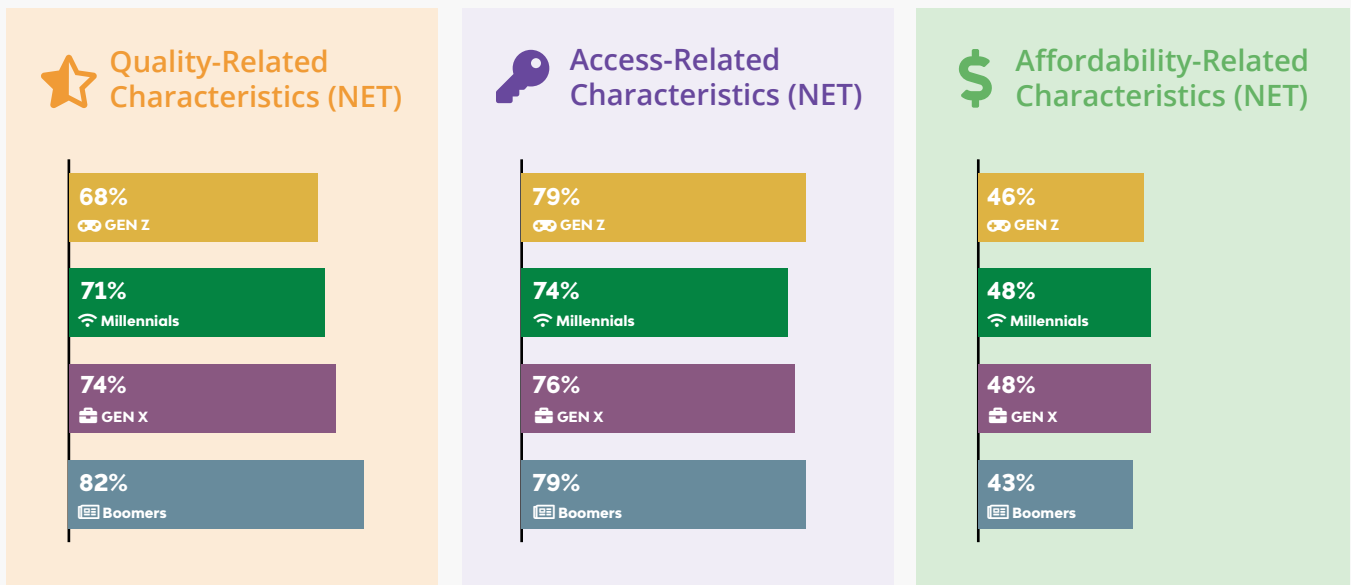
Almost half (48 percent) of Millennials and Generation X indicated that affordability-related characteristics are the most important combined characteristic of the healthcare system. Thirty-four percent of Millennials say being able to pay for the care they need is the most important characteristic of the healthcare system.

Most important characteristics in healthcare system, 2018

\$ Affordability-Related Characteristics



NET Responses by Generation, 2018



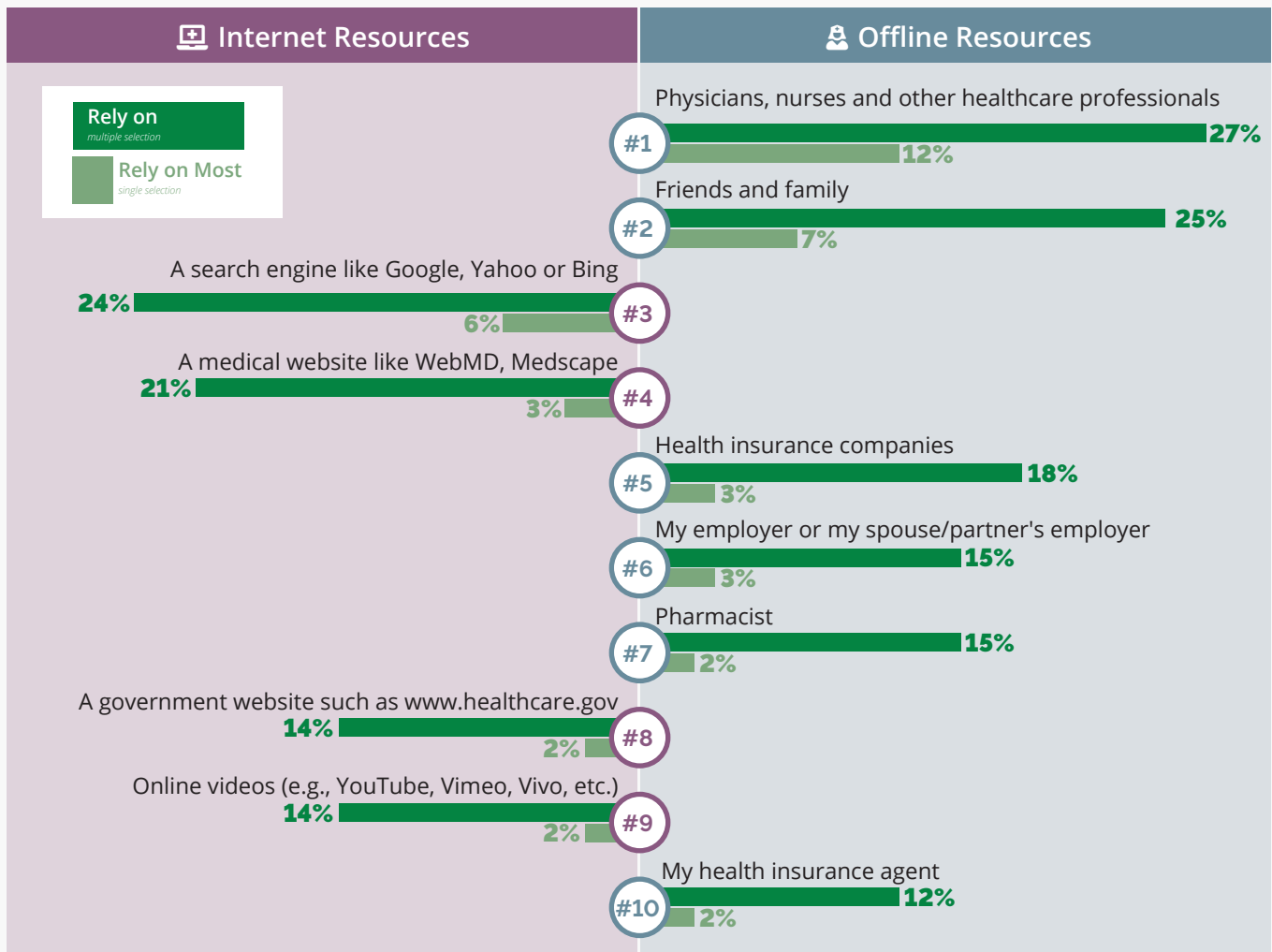
BASE: All Qualified Millennial Respondents

Q735: What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Millennials Use a Variety of Offline Resources for Health Information

In the past 12 months, 27 percent of Millennials relied on physicians, nurses, and other healthcare professionals for health information, and almost the same number of Millennials (25 percent) relied on family and friends for health information.

Sources of health information in the last 12 months, 2018 Top 10 responses



BASE: All Qualified Millennial Respondents

Q740a: In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

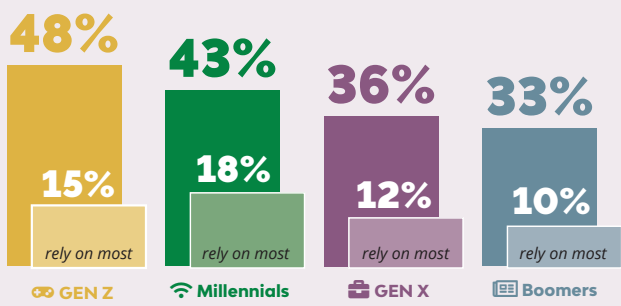
Appendix: See appendix for Q740a ranked data.

Millennials Are More Likely to Rely on Internet Resources for Information About Healthcare Than Older Generations

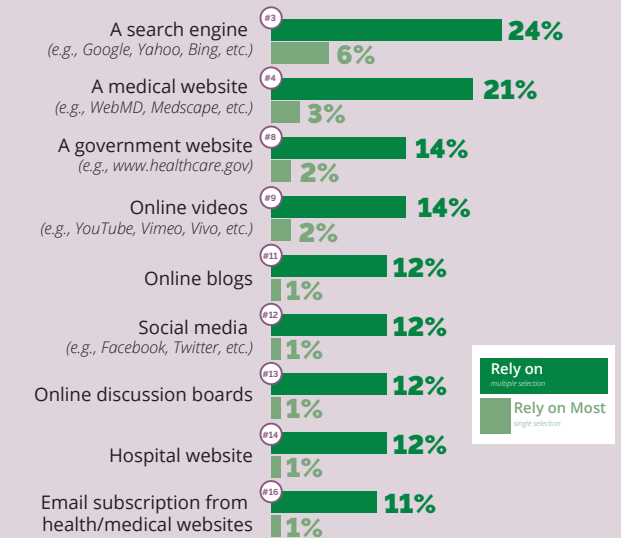
Millennials are more likely than older generations to say they **rely most** on the internet to gather information about their health, health insurance, and the healthcare system. Millennials are almost as likely to rely on family and friends (25 percent) as physicians, nurses, and other healthcare professionals (27 percent) for information about their health, health insurance, and healthcare system.

Sources of health information in the last 12 months, 2018

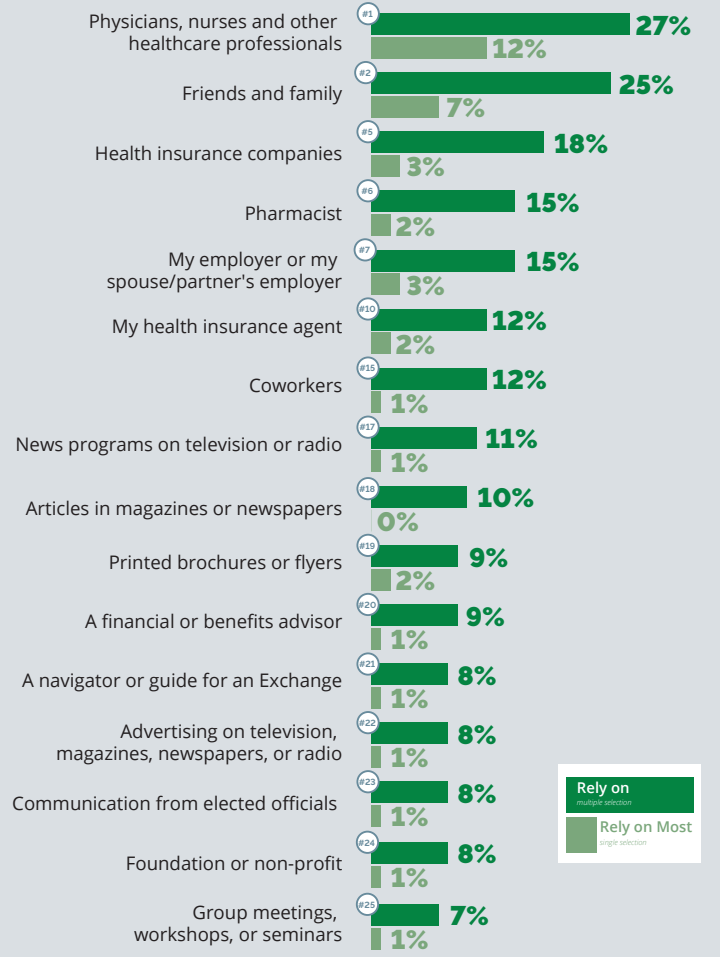
Use of Internet Resources for Health Information (NET)



Internet Resources



Offline Resources



BASE: All Qualified Respondents

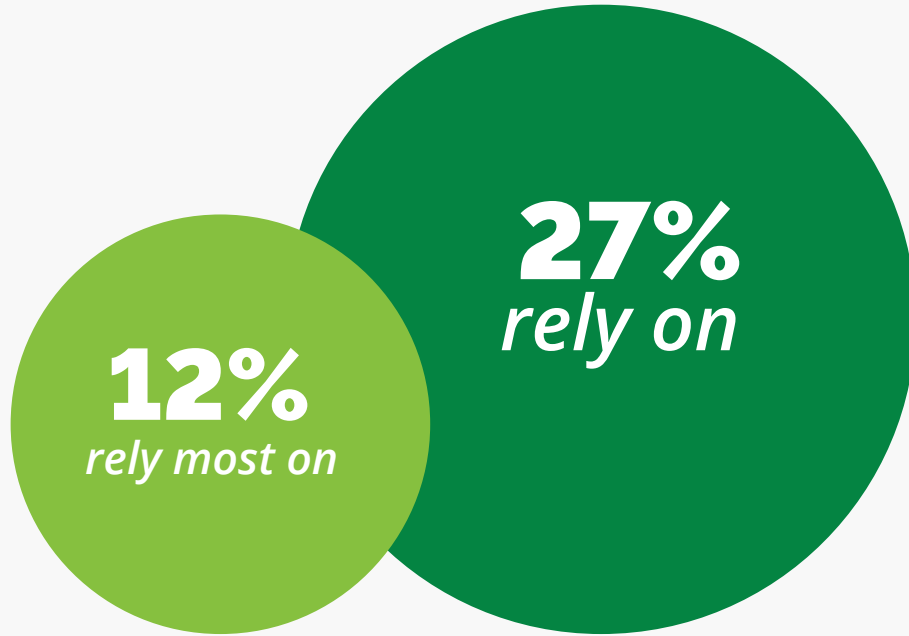
Q740a: In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

Appendix: See appendix for Q740a ranked data.

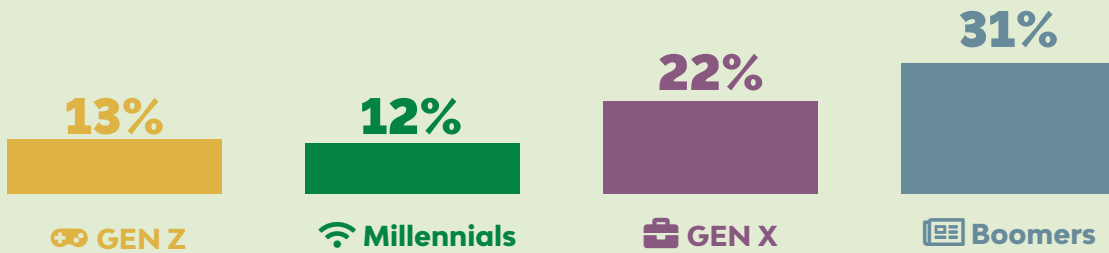
Millennials Are Less Likely to Rely on Information From Healthcare Professionals Than Other Generations

Compared to older generations, Millennials rely less on offline resources for health information. Millennials (12 percent) are less likely than older generations to say they rely on physicians or other healthcare professionals the most.

Use of physicians, nurses and other healthcare professionals for health information, 2018



Rely most on physicians, nurses and other healthcare professionals for health information, 2018



BASE: All Qualified Millennial Respondents

Q740a: In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

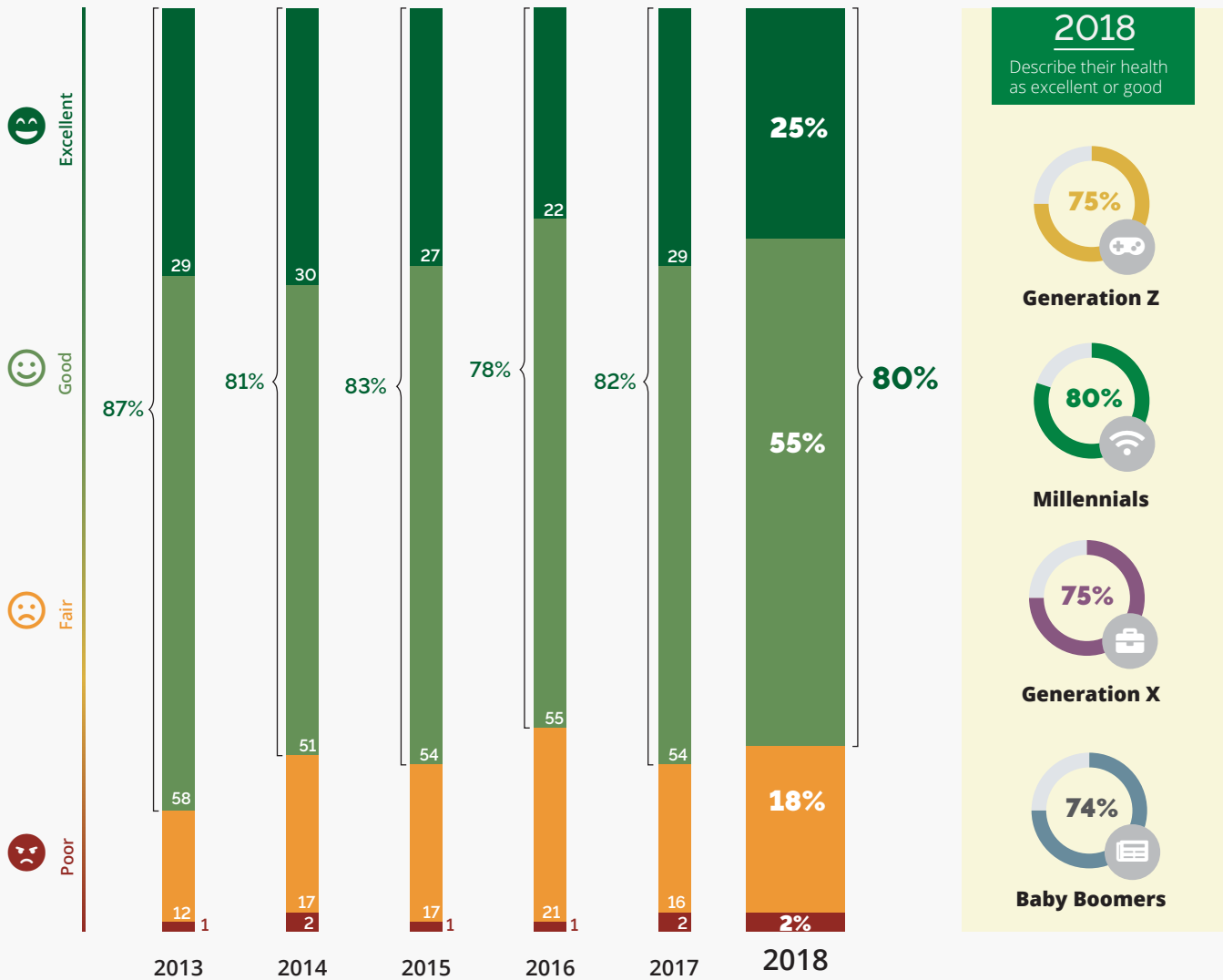
HOW HEALTHY ARE MILLENNIALS?



Millennials are the Generation Most Likely To Rate Their Health as Excellent or Good

Eight in 10 Millennials (80 percent vs. 75 percent of Gen X and 74 percent of Boomers) rate their health as excellent or good, a finding that is higher than the younger Generation Z (75 percent). Millennial men are more likely than women to describe their health as good or excellent, 84 percent vs. 77 percent. However, uninsured Millennials (76 percent) and Millennials who have Medicaid (58 percent) are less likely to rate their health as good or excellent.

General health



BASE: All Qualified Millennial Respondents

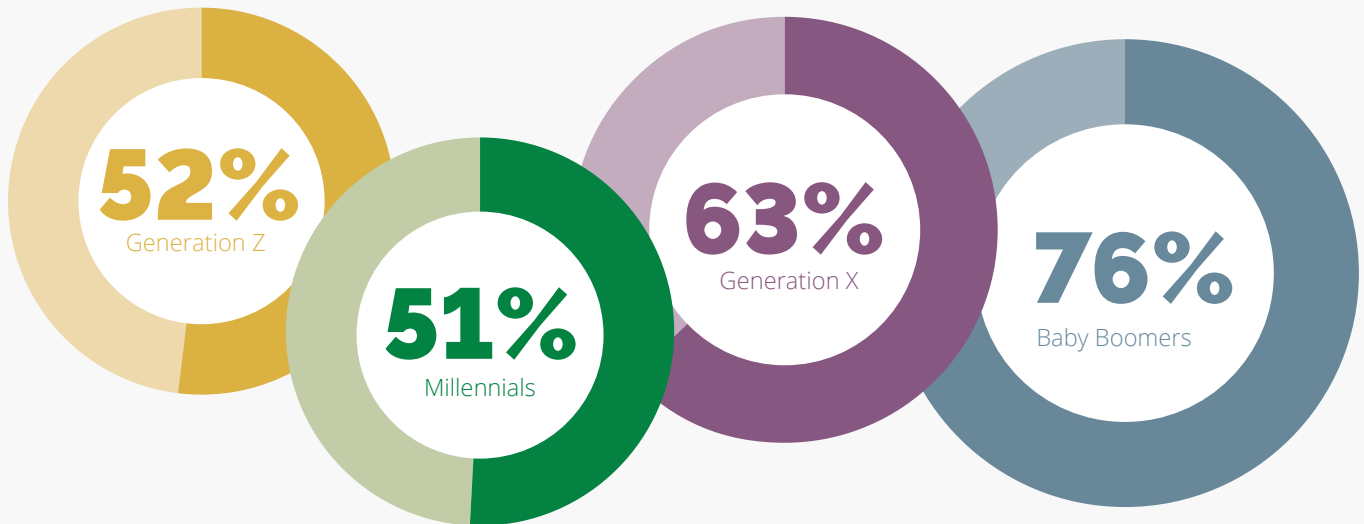
Q715: Overall, how would you describe your general health?

Appendix: See appendix for Q715 insurance status data.

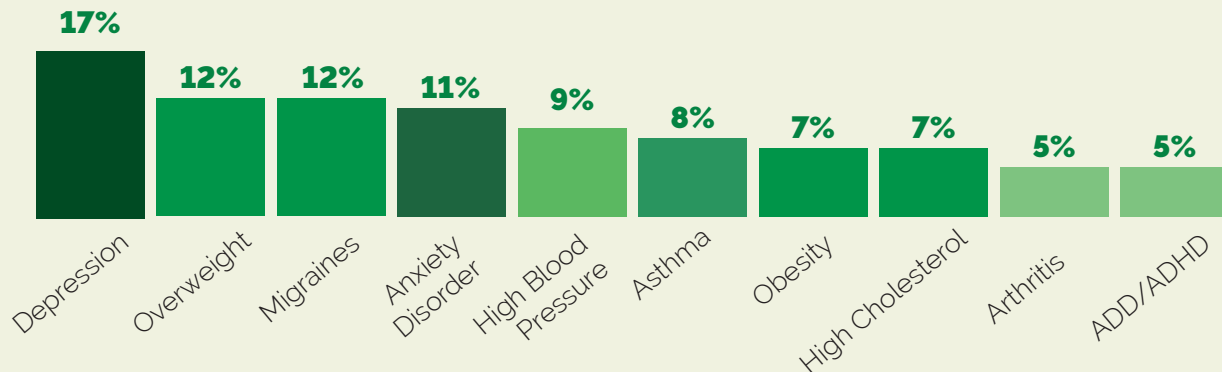
Millennials Report Fewer Health Conditions Than Other Generations

The most common health conditions among Millennials are depression, being overweight, migraines, and anxiety disorders.

Ever diagnosed with a health condition, 2018



10 Most Common Diagnoses Among Millennials



BASE: All Qualified Millennial Respondents

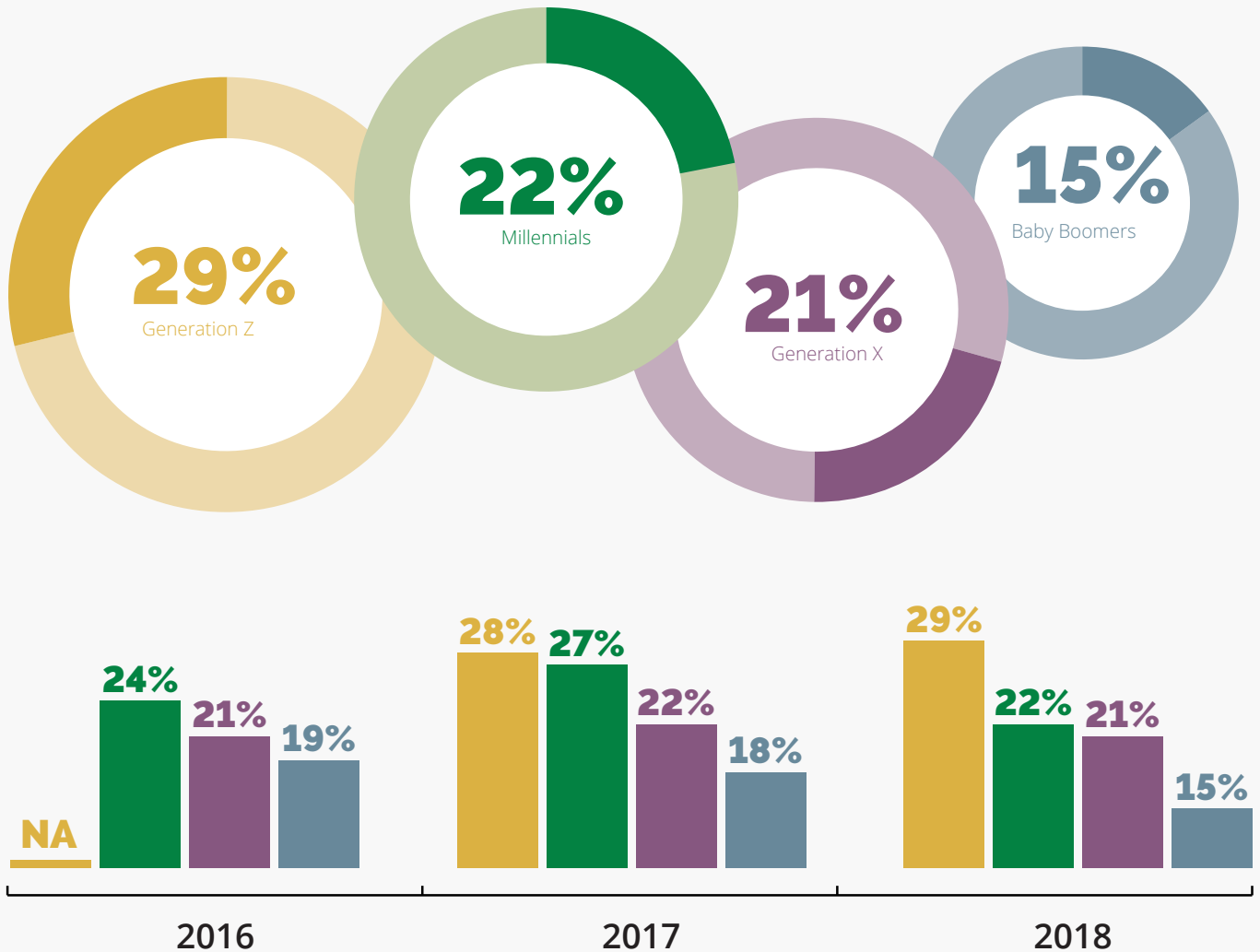
Q718: Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

Appendix: See appendix for Q718 generation data.

Almost One in Four Millennials Have Been Diagnosed With a Mental Health Condition

Each year since 2016, over one in five Millennials have indicated they were told by a healthcare provider that they had a mental health condition defined as depression, an anxiety disorder, or ADD/ADHD.

Ever diagnosed with a mental health condition by a healthcare provider, 2018



BASE: All Qualified Millennial Respondents

Q718: Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

Note: Generation Z data was added in 2017.

Appendix: See appendix for Q718 generation data.

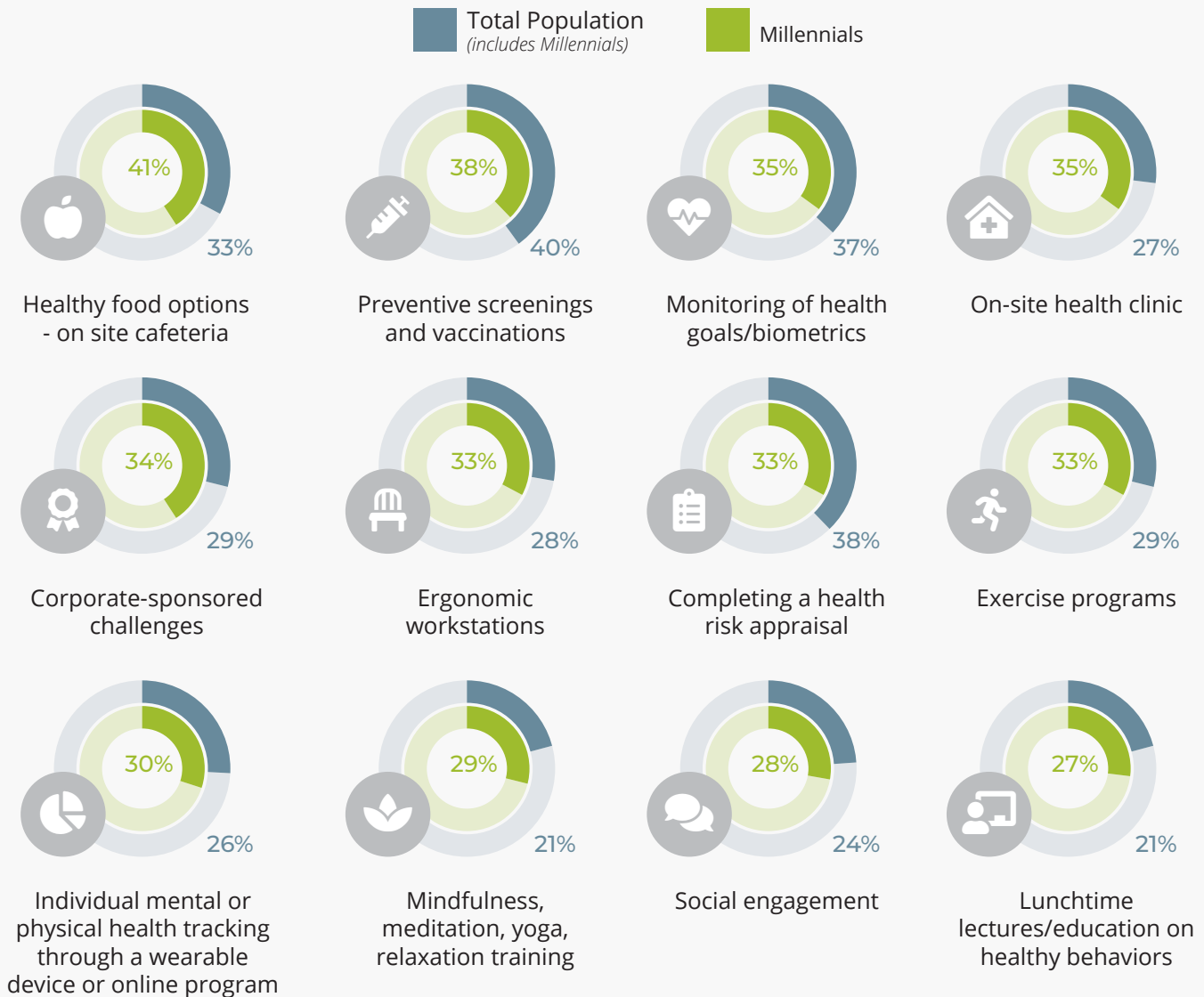
HOW DO MILLENNIALS VIEW JOB-RELATED HEALTHCARE?



Millennials Take Advantage of Health Programs at Work

Overall, 39 percent of employed respondents report being offered workplace wellness programs. Compared with older generations, Millennials are most likely to take advantage of offered workplace wellness programs including: healthy food options, on-site health clinics, individual mental or physical health tracking through a wearable device or online program, and mindfulness, meditation, yoga, or relaxation training.

Employees offered and enrolled in company wellness programs, 2018



BASE: All Qualified Employed Millennial Respondents Who Were Offered Wellness Program

Q1130: Which of the following does your employer offer?

Appendix: See appendix for Q1130 generation data.

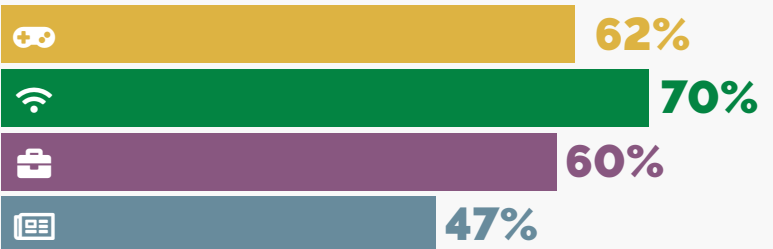
Millennials Are More Committed to Employers That Support the Health and Well-Being of Their Employees

More than half of Millennials (53 percent) indicate they are staying at their current job because they need the health insurance. Four in 10 Millennials (40 percent) say they had to leave a previous job because the company did not offer health insurance and health benefits. Seventy percent of Millennials say they would have greater commitment to their company if they offered programs to improve their health and well-being, more than any other generation.

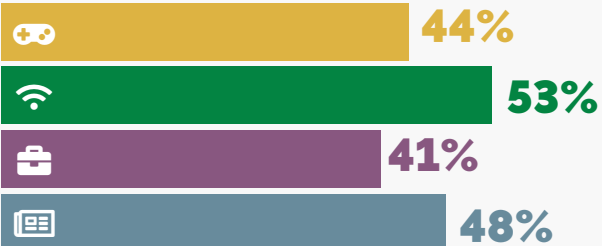
Agree with the following statements, 2018

🎮 GEN Z
📶 Millennials
👜 GEN X
📄 Boomers

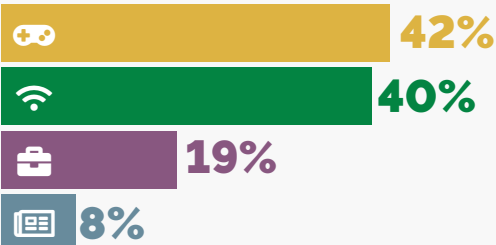
I would have greater commitment to my company if they offered programs to improve my health and well-being.



I have to stay at my current job because I need the health insurance.



I had to leave a previous job because the company did not offer health insurance and health benefits.



BASE: All Qualified Respondents

Q1935: How much do you agree or disagree with each of the following statements?

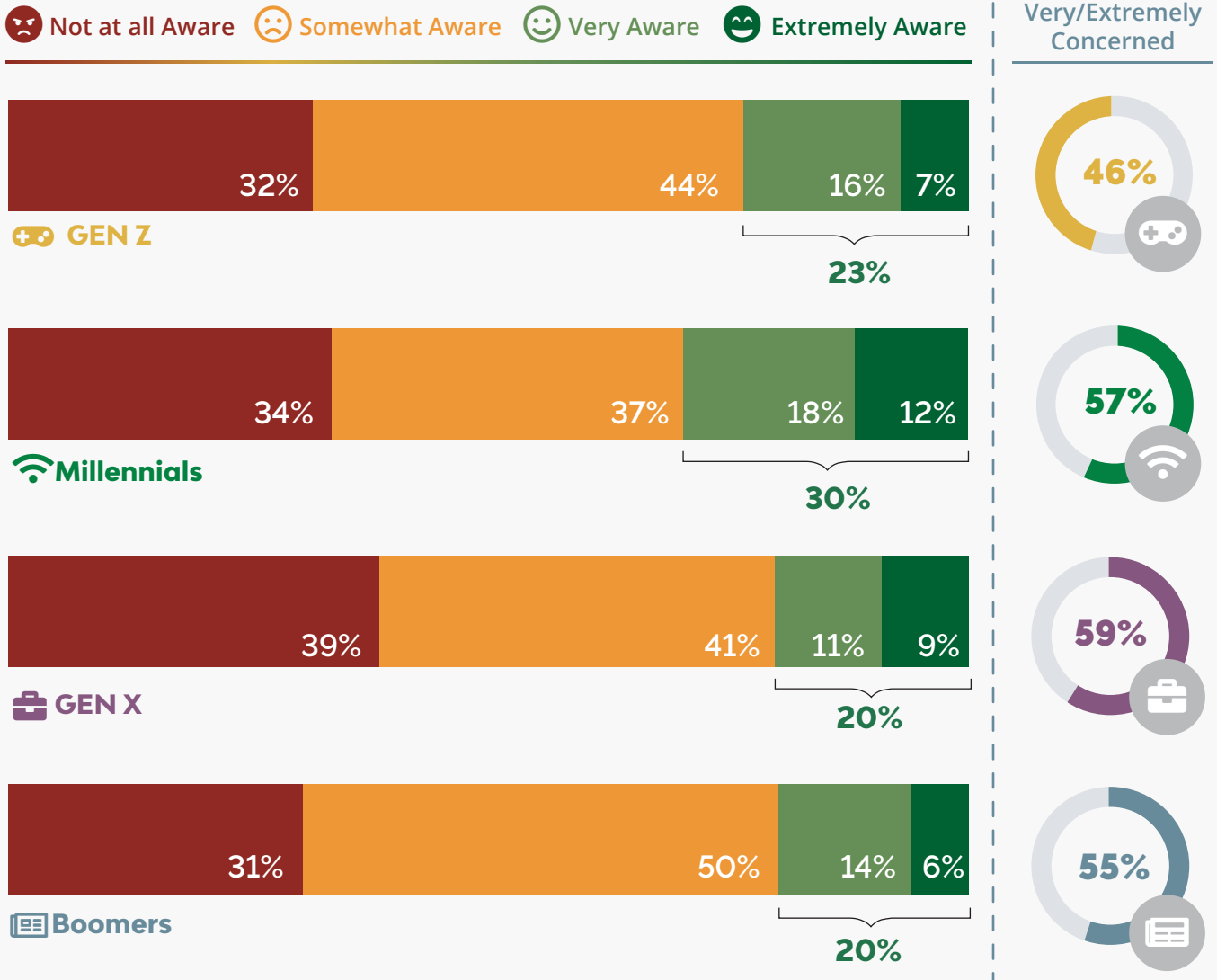
HOW AWARE ARE MILLENNIALS OF THE HEALTH POLICY DEBATE?



Millennials Are Most Aware of Potential Changes to Healthcare Policy

When asked how aware they are of potential changes to healthcare policy happening in Washington, Millennials are most likely (30 percent) to indicate they are extremely or very aware. Of Millennials that are aware of potential changes to healthcare policy, 57 percent are extremely or very concerned about these potential changes.

Rating of awareness about potential changes to healthcare policy, 2018



BASE: All Qualified Respondents

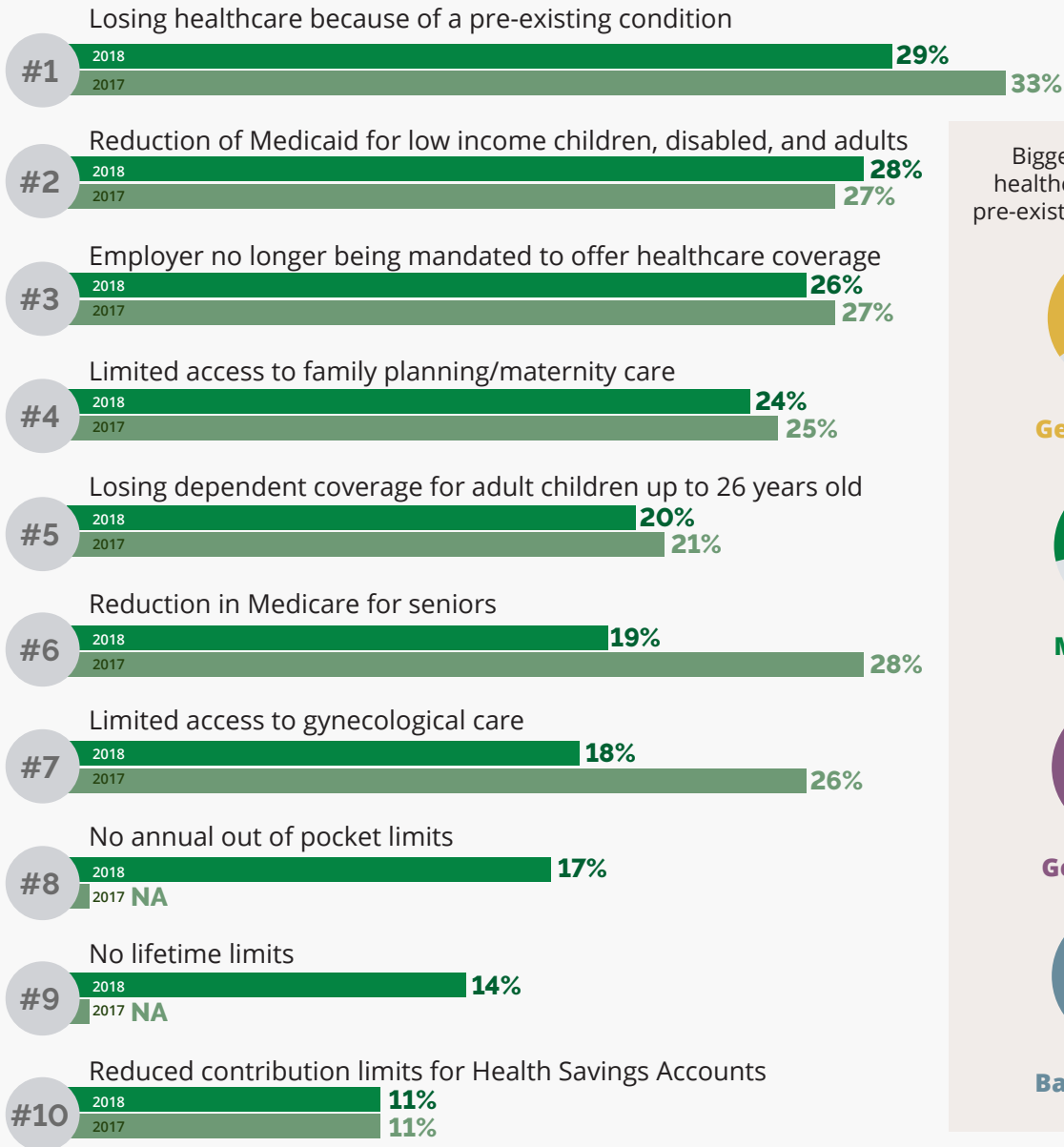
Q1370: How aware are you of the potential changes to healthcare policy coming out of Washington?

Q1373: You mentioned that you are aware of the potential changes to healthcare policy coming out of Washington. How concerned are you about these potential changes?

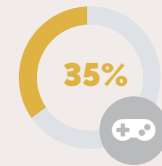
The Biggest Policy-Related Fear Among Millennials is Losing Healthcare

Almost three in 10 Millennials (29 percent) fear losing their healthcare because of a pre-existing condition; however, they are less concerned about this compared to older generations (36 percent of Gen X and 49 percent of Boomers).

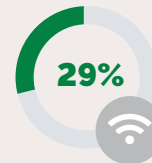
10 Most Common Fears Regarding Changes in Healthcare Law/Policy?



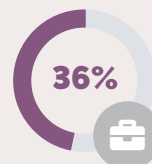
Biggest fear is losing healthcare because of a pre-existing condition, 2018



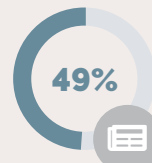
Generation Z



Millennials



Generation X



Baby Boomers

BASE: All Qualified Millennial Respondents

Q1930: Which of the following are your biggest fears of changes in healthcare law/policy? (new question in 2017)

APPENDIX

I. Tables and Figures





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I. Tables and Figures

Q602: Which of the following best describes how you primarily receive health insurance?





Response	 Gen Z	 Millennials	 Gen X	 Boomers
Received Medicaid Benefits, 2018	9%	11%	8%	6%
Uninsured, 2018	14%	16%	12%	8%

Q715: Overall, how would you describe your general health?

Response	Uninsured n=151	On Medicaid n=129
 Poor	1.8%	5.5%
 Fair	22.8%	37.0%
 Good	58.1%	40.8%
 Excellent	17.4%	16.8%

Q718: Have you ever been told by a healthcare provider that you have any of the following conditions?

Please select all that apply.

Response	 Gen Z	 Millennials	 Gen X	 Boomers
Depression	22%	17%	16%	12%
Anxiety Disorder	19%	11%	12%	6%
Overweight	8%	12%	18%	22%
Migraines	9%	12%	11%	7%
High Blood Pressure	3%	9%	22%	36%
Asthma	16%	8%	8%	6%
Obesity	3%	7%	9%	10%
High Cholesterol	2%	7%	17%	36%
Arthritis	1%	5%	11%	24%
ADD/ADHD	5%	5%	3%	1%
Mental Health (sub-net)	29%	22%	21%	15%

I. Tables and Figures

Q719: In the past 12 months, how many times have you ever had to do any of the following due to your health?

Response	👶 Gen Z	📶 Millennials	👨 Gen X	👴 Boomers
1+ Doctors office visits	69%	68%	73%	81%
1+ Urgent care visits	20%	25%	22%	11%
1+ Mental health visits	20%	20%	11%	7%
1+ Chiropractor/Massage therapy visits	14%	19%	12%	9%
1+ Acupuncture visits	5%	13%	3%	2%
1+ ER visits	21%	24%	16%	12%


























Q726: Which two of the following are your most important health-related priorities right now?

Response	Men n=395	Women n=762
Self-care - taking actions to care for my physical, mental and emotional health	49%	57%
Making personal health changes (e.g., losing weight, quitting smoking)	33%	40%
Helping an immediate family member manage a chronic illness/condition (e.g., heart disease, diabetes, high blood pressure) or recover from a major medical event/condition (e.g., heart attack, cancer, stroke)	20%	10%
Managing a chronic illness/condition (e.g., heart disease, diabetes, high blood pressure)	14%	10%
Staying healthy - covering basic preventative healthcare expenses	56%	55%
Paying current/past medical bills	16%	16%
Recovering from a major medical event/condition (e.g., heart attack, cancer, stroke, injury from a car accident or work-related injury)	8%	7%

I. Tables and Figures

Q740a: In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

 Offline Resource Type  Internet Resource Type

Rank	Type	Information Resource	Rely On	Rely On Most
1		Physicians, nurses and other healthcare professionals	27%	12%
2		Friends and family	25%	7%
3		A search engine like Google, Yahoo or Bing	24%	6%
4		A medical website like WebMD, Medscape	21%	3%
5		Health insurance companies	18%	3%
6		My employer or my spouse/partner's employer	15%	3%
7		Pharmacist	15%	2%
8		Online videos (e.g., YouTube, Vimeo, Vivo, etc.)	14%	2%
9		A government website such as www.healthcare.gov	14%	2%
10		My health insurance agent	12%	2%
11		Online blogs	12%	1%
12		Social media (e.g., Facebook, Twitter, etc.)	12%	1%
13		Online discussion boards	12%	1%
14		Hospital website	12%	1%
15		Coworkers	12%	1%
16		Email subscription from health/medical websites	11%	1%
17		News programs on television or radio	11%	1%
18		Articles in magazines or newspapers	10%	*
19		Printed brochures or flyers	9%	2%
20		A financial or benefits advisor	9%	1%
21		A navigator or guide for an Exchange	8%	*
22		Advertising on television, magazines, newspapers, or radio	8%	1%
23		Communication from elected officials	8%	1%
24		Foundation or non-profit	8%	1%
25		Group meetings, workshops, or seminars	7%	1%

* Denotes a proportion between 0 and 0.5%

I. Tables and Figures

Q755: Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?

Response	Men n=395	Women n=762	🎮 Gen Z	📶 Millennials	👜 Gen X	📠 Boomers
✔ Yes	45.9%	30.5%	31%	38%	27%	24%
✘ No	54.3%	69.5%				

Q760: Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

Response	Men n=395	Women n=762
✔ Yes, I can afford it.	61.9%	44.4%
⚖ Yes, I can afford it but with difficulty.	23.4%	31.2%
✘ No	14.7%	24.5%

Q763: How do you pay your significant out-of-pocket healthcare expenses?

Response	🎮 Gen Z	📶 Millennials	👜 Gen X	📠 Boomers
Savings	54%	52%	46%	46%
Credit cards	31%	44%	38%	33%
401k withdrawals	5%	16%	6%	3%
Disposable income	18%	29%	38%	40%

I. Tables and Figures

Q1000a: How informed do you feel about your health?

Response	Uninsured n=151
Not at all informed	8.4%
Not very informed	26.9%
Somewhat informed	34.1%
Very informed	29.9%

Q1000b: How informed do you feel about how to find the healthcare services you need?

Response	Uninsured n=151	Men n=395	Women n=762
Not at all informed	18.6%	5.8%	6.6%
Not very informed	24.0%	14.4%	17.5%
Somewhat informed	48.5%	50.2%	49.9%
Very informed	9.6%	29.9%	26.1%

Q1130: Which of the following does your employer offer?

BASE: All Qualified Employed Respondents Who Were Offered Wellness Program

Response	Millennials n=383	Gen X n=293	Boomers n=196
Healthy food options	41%	20%	28%
On-site health clinics	35%	15%	17%
Individual mental or physical health tracking through a wearable device or online program	30%	18%	19%
Mindfulness, meditation, yoga, or relaxation training	29%	15%	11%
Preventive screenings and vaccinations	38%	35%	47%
Monitoring of health goals/biometrics	35%	33%	38%
Corporate sponsored challenges	34%	26%	23%
Ergonomic workstations	33%	25%	21%
Completing a health risk appraisal	33%	37%	51%
Exercise programs	33%	27%	26%
Social engagement	28%	14%	23%
Lunchtime lectures	27%	17%	17%

II. Demographics

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Gender	(n=560)	(n=545)	(n=1425)	(n=1103)	(n=1674)	(n=1172)
Male	45%	43%	47%	47%	47%	48%
Female	55%	57%	53%	52%	52%	51%

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Employment Status	(n=560)	(n=545)	(n=1425)	(n=1103)	(n=1674)	(n=1172)
Employed full time	51%	49%	50%	49%	57%	59%
Employed part time	13%	12%	15%	17%	12%	11%
Self-employed	6%	5%	3%	3%	4%	4%
Not employed, but looking for work	8%	11%	7%	8%	6%	5%
Not employed and not looking for work	1%	2%	1%	2%	1%	1%
Not employed, unable to work due to a disability or illness	*	2%	2%	1%	2%	2%
Retired	N/A	*	*	N/A	*	*
Student	15%	12%	14%	9%	7%	5%
Stay-at-home spouse or partner	7%	6%	8%	10%	10%	13%

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Ethnicity	(n=560)	(n=545)	(n=1425)	(n=1103)	(n=1674)	(n=1172)
White	62%	55%	56%	52%	57%	55%
Latino/Hispanic	19%	20%	22%	21%	19%	20%
African American/Black	10%	15%	13%	13%	13%	13%
Asian or Pacific Islander	5%	7%	7%	9%	8%	8%
Native American or Alaskan Native	*	N/A	1%	1%	*	*
Mixed Race	N/A	N/A	1%	1%	*	2%
Some other race	3%	1%	*	1%	1%	1%

* Denotes a proportion between 0 and 0.5%

II. Demographics

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Payment Basis (Base: All Qualified Employed)	N/A	N/A	(n=865)	(n=695)	(n=1152)	(n=823)
Hourly basis	N/A	N/A	54%	59%	53%	51%
Salary basis	N/A	N/A	41%	39%	44%	45%
Decline to answer	N/A	N/A	4%	2%	4%	3%

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Company's primary business	(n=189)	(n=219)	(n=581)	(n=460)	(n=765)	(n=524)
Professional services, including finance, legal, engineering, and healthcare	25%	25%	20%	22%	21%	27%
Service industries such as retail trade, hospitality, or administration	21%	18%	20%	15%	20%	15%
Manufacturing	10%	12%	13%	14%	15%	11%
Agriculture, mining or construction	1%	3%	10%	9%	7%	4%
Education	1%	4%	3%	4%	4%	3%
Transportation, communications, or utilities	8%	9%	3%	3%	5%	8%
Some other type of business	35%	28%	31%	33%	29%	31%

* Denotes a proportion between 0 and 0.5%

II. Demographics

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Primarily Receive Health Insurance	(n=560)	(n=545)	(n=1425)	(n=1103)	(n=1674)	(n=1172)
INSURED (NET)	66%	69%	87%	89%	86%	84%
I receive benefits through an employer.	51%	51%	53%	45%	46%	50%
I receive benefits through Medicaid or another state funded program.	6%	9%	8%	14%	11%	11%
I receive benefits from a private insurance plan in the traditional market from my spouse/parents.	N/A	N/A	7%	7%	9%	9%
I buy my own health insurance in the public health insurance exchange, such as healthcare.gov or the state-based Exchange.	N/A	N/A	3%	7%	4%	3%
I buy my own health insurance from a private health insurance company.	N/A	N/A	5%	7%	6%	4%
I receive benefits through a union.	4%	3%	3%	3%	4%	2%
I receive benefits through Medicare.	3%	4%	2%	3%	2%	2%
I receive benefits through college or university.	N/A	N/A	1%	1%	1%	*
I receive benefits through a trade association.	1%	1%	1%	1%	1%	1%
I receive VA benefits from my own service or through my spouse.	1%	*	1%	1%	1%	2%
I receive benefits through military service.	1%	1%	2%	1%	1%	*
I receive benefits through a state Exchange.	N/A	1%	1%	N/A	N/A	N/A
UNINSURED (NET)	23%	21%	13%	11%	14%	16%
I do not have health insurance at this time.	23%	21%	13%	11%	14%	16%
I buy my own health insurance, not through any organization.	11%	10%	N/A	N/A	N/A	N/A

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Insured	(n=467)	(n=432)	(n=1231)	(n=967)	(n=1499)	(n=1021)
The primary insured	67%	64%	65%	70%	66%	69%
A dependent or spouse	33%	36%	36%	30%	34%	31%

* Denotes a proportion between 0 and 0.5%

II. Demographics

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Area of Residence	N/A	N/A	(n=1425)	(n=1103)	(n=1674)	(n=1172)
Urban or city area	N/A	N/A	40%	44%	41%	43%
Suburban area next to city	N/A	N/A	40%	42%	39%	41%
Small town or rural area	N/A	N/A	19%	14%	20%	16%

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Position at Work	N/A	N/A	(n=865)	(n=695)	(n=1152)	(n=823)
Administrator/executive/manager	N/A	N/A	17%	15%	19%	22%
Senior professional/technical worker	N/A	N/A	11%	14%	19%	15%
Service Worker	N/A	N/A	9%	13%	10%	8%
Office staff (secretary, office helper)	N/A	N/A	14%	12%	10%	12%
Skilled worker (foreman, group leader, craftsman)	N/A	N/A	8%	10%	7%	7%
Junior professional/Technical worker	N/A	N/A	14%	10%	12%	13%
Non-skilled worker	N/A	N/A	5%	4%	4%	4%
Driver	N/A	N/A	1%	1%	1%	2%
Athlete, actor, musician	N/A	N/A	2%	1%	1%	1%
Army officer, police Lieutenant/Captain or higher	N/A	N/A	*	*	*	1%
Farmer, fisherman, hunter	N/A	N/A	*	*	*	1%
Soldier, police Sergeant/Detective/Officer	N/A	N/A	2%	*	1%	*
Other	N/A	N/A	15%	16%	14%	12%
Don't know/refused	N/A	N/A	2%	3%	2%	2%

* Denotes a proportion between 0 and 0.5%

II. Demographics

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Income	N/A	(n=545)	(n=1459)	(n=1171)	(n=1574)	(n=1171)
Less than \$15,000	N/A	10%	13%	8%	7%	6%
\$15,000 to \$24,999	N/A	10%	9%	8%	7%	6%
\$25,000 to \$34,999	N/A	8%	10%	8%	8%	7%
\$35,000 to \$49,999	N/A	15%	13%	13%	11%	12%
\$50,000 to \$74,999	N/A	18%	18%	19%	16%	18%
\$75,000 to \$89,999	N/A	8%	9%	8%	10%	10%
\$90,000 to \$99,999	N/A	2%	4%	5%	14%	5%
\$100,000 to \$124,999	N/A	11%	8%	12%	11%	13%
\$125,000 to \$149,999	N/A	5%	4%	6%	5%	6%
\$150,000 to \$199,999	N/A	5%	4%	3%	7%	6%
\$200,000 to \$249,000	N/A	*	1%	1%	1%	3%
\$250,000 or more	N/A	1%	1%	2%	3%	1%
Prefer not to answer	N/A	9%	8%	9%	7%	6%

	JULY 2013	JULY 2014	AUGUST 2015	MARCH 2016	AUGUST 2017	AUGUST 2018
Employer Size (Full-time only)	(n=400)	(n=342)	(n=865)	(n=695)	(n=1152)	(n=823)
1-5	9%	14%	10%	12%	10%	8%
6-9	5%	6%	5%	5%	6%	5%
10-24	10%	8%	8%	7%	7%	9%
25-49	8%	8%	8%	14%	9%	10%
50-99	11%	10%	9%	7%	10%	10%
100-499	17%	14%	21%	18%	17%	20%
500-999	8%	11%	9%	9%	12%	11%
1000 or more	32%	29%	29%	30%	29%	27%

* Denotes a proportion between 0 and 0.5%