

# 2020 ANNUAL CONSUMER SENTIMENT BENCHMARK STUDY

The State of Health Care Transparency and Health Plan Member Engagement

HEALTHSPARQ®

**2020 will be a defining year that most of us will recall for the rest of our lives.** The difficulties we expected to face—including an uncertain future for health insurance exchanges, increasing government mandates and a presidential election—are nothing compared to dealing with COVID-19 spreading through our communities. With this global pandemic, everything we thought we knew about health care and its future are now called into question.

Given this uncertainty, the collection and analysis of meaningful data to inform decision-making by health plan leaders as they guide their organizations has become even more critical. That's why HealthSparq has expedited delivery of this new benchmark report. While we designed this survey prior to the pandemic, we quickly adapted our approach to collect insights about the impact of COVID-19 on our industry (see page 4). The data cited throughout this report will be especially useful as we face the “new normal” in a post-COVID world. For example, this information can help health plans improve communications with consumers via their preferred channels. It can also help guide decisions about health care transparency tools. These were defined in our study as online tools provided by health insurance companies allowing members to search for providers and procedure costs, learn about treatment options, receive guidance on insurance-covered options, and schedule appointments online.

*While much remains unclear right now, there is one thing we know for certain. Americans face substantial threats to their economic, mental and physical well-being and will require intensive support and resources from health plans, health systems and employers. We anticipate a dramatic change to our year-over-year comparisons in 2021, as the health care landscape continues to adapt and consumer expectations around care delivery shift. For now, we offer these insights on engaging members, building trust and improving communication in hopes of helping you not just to survive—but to thrive—in a difficult climate and beyond.*

In good health,

Your HealthSparq team



# ABOUT THE SURVEY

We partnered with Hanover, a leading research firm, for the second year to develop a consumer survey focused on perceptions, attitudes and behaviors around health care transparency efforts—with a specific emphasis on the impacts to health plans.

Size:

1,020 U.S. RESIDENTS

Date:

MARCH 2020

Gender:



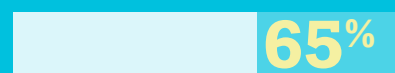
WOMEN  
53%

MEN  
47%



Type of health insurance:

Employer-sponsored  
health plan



Medicare or Medicare  
Advantage plan



A plan I purchased myself



Medicaid or a state-specific  
Medicaid program



Through another government  
program or other source



Age:

18 to 24



25 to 34



35 to 44



45 to 54



55 to 64



65+



Location:

WEST  
24%

NORTHEAST  
25%

MIDWEST  
25%

SOUTH  
26%

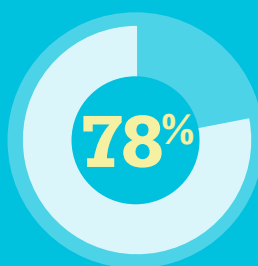
# GLEAN AND GO: NOTEWORTHY INSIGHTS FROM THIS YEAR'S REPORT

**Trust remains a tough subject within health care**, with nearly half of people (**48%**) saying they **don't trust** their health insurance company, even though this improved slightly in 2020 (down from **54%**).

## Health care transparency tools matter more than ever:

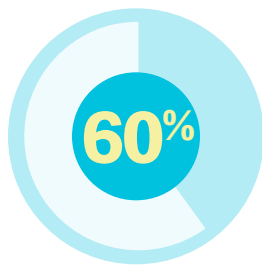


wish they had more control over their health care costs



say that they would like accurate information on how much they will pay out of pocket for services

## The use of transparency tools continues to grow:



**report having transparency tools through their health plan** (up from 45% in 2019) and that number jumps to 71% for those with high-deductible health plans

Of that 60%, **more than two-thirds (71%) say they've used the transparency tools in the past 12 months**

**Communication is still falling short**, with many plans still not meeting member expectations around communication frequency and preferred communication channels. Simply put, consumers want more frequent communication from their health plan, especially around ways to save money. Respondents ranked their **top channels as email, mail, phone and text**.

[Read more on page 7.](#)

Health care was an **election-year issue** even before COVID-19, with **85%** saying **it was an important issue** for them in terms of influencing their vote.



# SPECIAL INSERT: THE IMPACT OF COVID-19

This special insert details the findings of an additional survey seeking to understand consumer views related to COVID-19 and health care.

Size:

505 U.S. RESIDENTS

Date:

APRIL-MAY 2020

Gender:

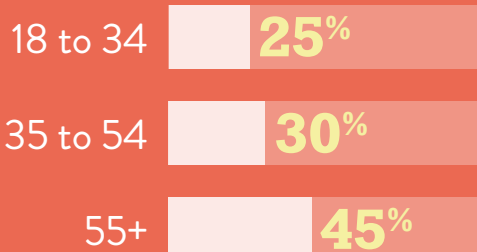


WOMEN  
50%



MEN  
50%

Age:

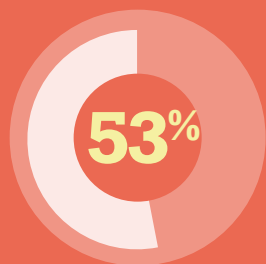


People are delaying care—and for a number of reasons.

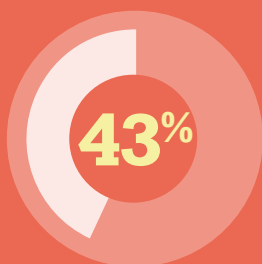
**56%** of respondents say they've delayed health care visits due to the COVID-19 pandemic



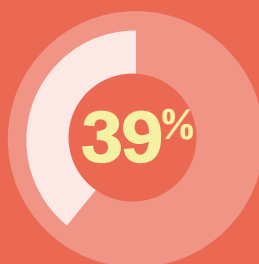
Of those who've delayed care, respondents selected the following reasons for doing so *(they were asked to select all that apply)*:



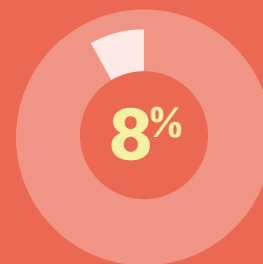
say they are following their state's stay at home orders



say they are scared to enter a medical facility due to the potential spread of COVID-19



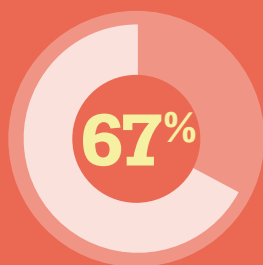
say the care they need is not currently being offered by their health care provider/facility due to COVID-19



say they can no longer afford the care

## What happens with all that delayed care?

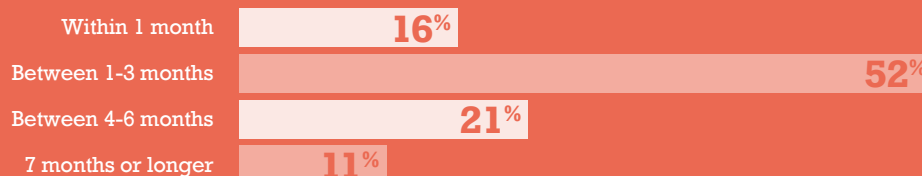
Once COVID-19 restrictions are eased,



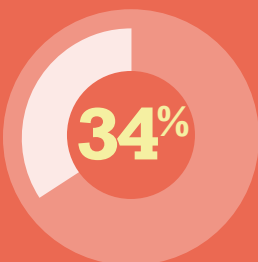
report being “extremely likely” or “somewhat likely” to visit a health care provider for the care they’ve delayed



However, most people are not likely to seek care immediately once these restrictions are eased:



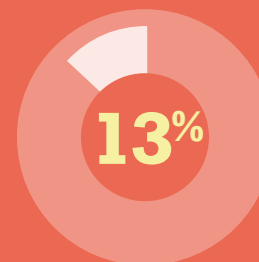
## When they go back, which care will people seek **first**?



Primary care visit



Routine dental/vision care

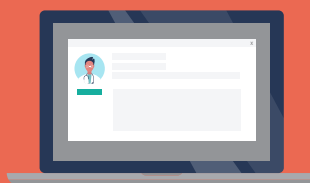


Specialty care visit

## How COVID-19 will change health care:



**52%** say they're more likely to use their health plan's **telehealth/virtual care** services due to COVID-19



**48%** say they're more likely to use **online appointment scheduling** through their health plan due to COVID-19

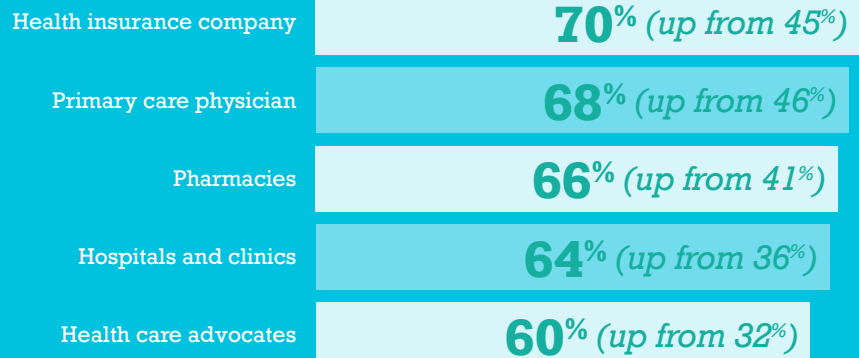


**44%** say they're more likely to use their health plan's **online chat** due to COVID-19

# CONSUMER DEMANDS AND PERCEPTIONS AROUND TRANSPARENCY TOOLS

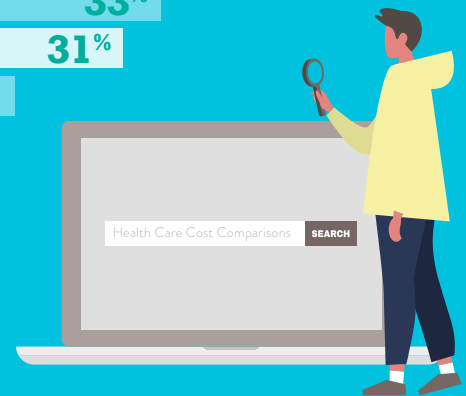
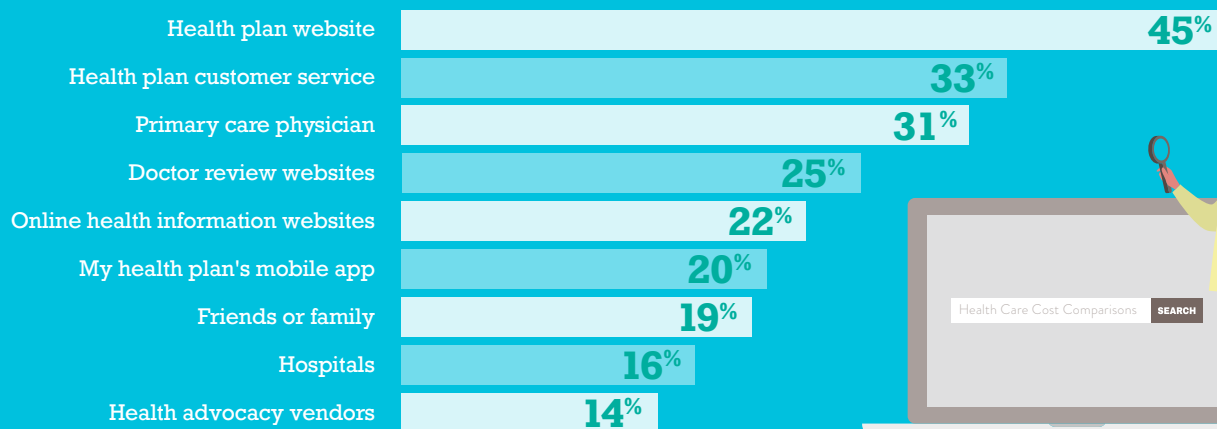
Our survey found that people want more control over their health care and are increasingly willing to discuss health care costs with entities and individuals they trust, especially their health plan.

## Who do people feel most comfortable discussing health care costs with?



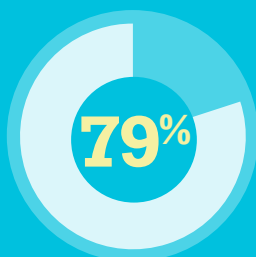
## Where are people getting their cost comparison information today?

(Individuals were asked to select all that apply.)

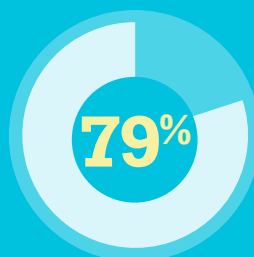


## Health care transparency tools are appreciated by people.

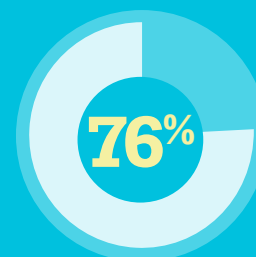
Of respondents who report having used their health plan transparency tools in the past year:



say these tools help them make informed decisions



report these tools allow them to better understand their coverage

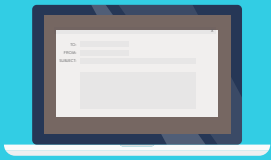


believe that these tools help them better manage their health care spending

# HOW MEMBERS WANT TO HEAR FROM THEIR HEALTH PLANS

## Preferred channel and frequency

*(Individuals were asked to include multiple sources, when applicable)*



### Email

**59%** prefer this channel and **59%** want to hear from their health plan via email at least once every 2-3 months. Yet **38%** report getting an email from their health plan **once per year or less**.



### Mail

**39%** prefer this channel and **56%** want to hear from their health plan via mail at least once every 2-3 months. Yet **33%** report receiving mail from their health plan **once per year or less**.



### Phone

**31%** prefer this channel and **37%** would like a phone call from their health plan at least once every 2-3 months. Yet **56%** only get a phone call from their health plan **once per year or less**.



### Text

**22%** prefer this channel and **39%** want to hear from their health plan by text message at least once every 2-3 months. Yet **64%** report getting a text from their health plan **once per year or less**.



**Tip for health plan marketers:** Keep working toward personalized communications for your members! Find ways to let people select the channels through which they prefer to hear from you (let them choose when they register for your portal) and personalize the messaging whenever possible.



# HOW CONSUMERS ARE NAVIGATING THEIR CARE OPTIONS

It's all about relationships.

Relationships really make the difference when it comes to influencing members to use health care transparency tools. When we asked about using these tools, members selected the following people as most influential to that decision.



MY DOCTOR  
**46%**



FRIENDS &  
FAMILY  
**32%**



HEALTH CARE PROFESSIONAL  
OTHER THAN MY DOCTOR  
**29%**

## What is most important to people when searching for a doctor?

*In order of what is most important:*



1. Whether the doctor is in-network with my insurance
2. Distance
3. Years of experience
4. Recommendations from friends or family
5. Cost of a routine office visit

## People want help navigating health care.

Health plans have an opportunity to build better relationships with members who want more help navigating health care.

**49%** of respondents say they need more help understanding and navigating health care options

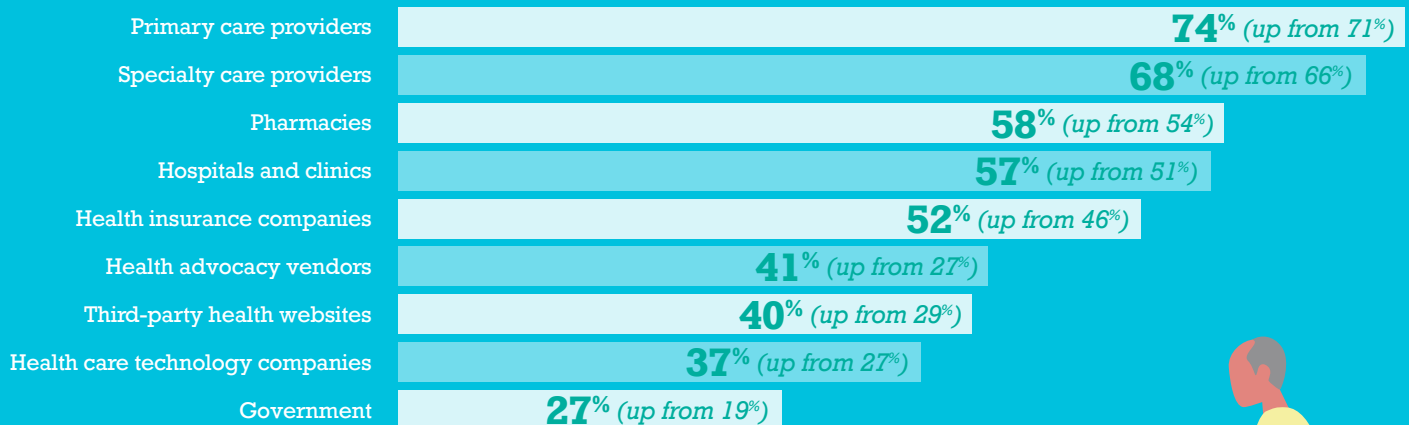
**60%** would appreciate if their health insurance company identified that they are at risk of developing a condition, such as diabetes, and shared recommended strategies for risk prevention



# CONSUMER TRUST AND HEALTH PLAN INTERACTIONS

There is some good news on the trust front for health plans, as consumers do indicate increased levels of trust, but there is still room for improvement.

## Who do consumers trust in 2020?



## How much do people trust their health insurance company?

(Percentages reflect respondents who selected high or very high level of trust)



WOMEN  
**47%**



MEN  
**57%**



## Show them you know them.

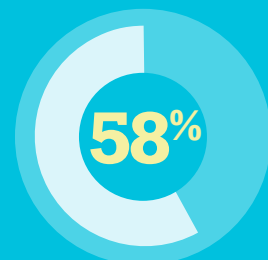
Personalization is key to building trust.



would trust their health plan's transparency tools and websites more if they used personalized information



are more likely to take action with communications about their health and health care services that use personal information than communications that do not



would appreciate if their health plan's website provided them with messaging or tasks personalized to their recent activity (e.g., leave a review for a doctor, special offers to save on costs)

# A DEEPER LOOK AT THE NUMBERS

As you might expect, people interact with health care in very different ways based on their age and gender. For instance, people in their 30s and 40s are much more interested in receiving help understanding and navigating their care options. This gives health plans a unique opportunity to specifically target these segments. Yet the majority of consumers—across both genders—want more control over their health care costs, revealing an opportunity to position these tools as important resources.

## Who wishes they had more control over their health care costs?

Everyone wants more control over their health care costs but those ages 35-64 are the most enthusiastic. *(Respondents who selected somewhat agree or strongly agree to the statement: I wish I had more control over my health care costs)*



## Supporting the cost conversation.

Overall, men report being more knowledgeable and researching the costs of care more often than women. They also report feeling more empowered to discuss health care costs, suggesting health plans and providers can do more to support women in this area.

Who feels empowered to discuss health care costs with their doctor?



MEN  
60%



WOMEN  
47%

Who feels empowered to negotiate with health care providers to lower costs?



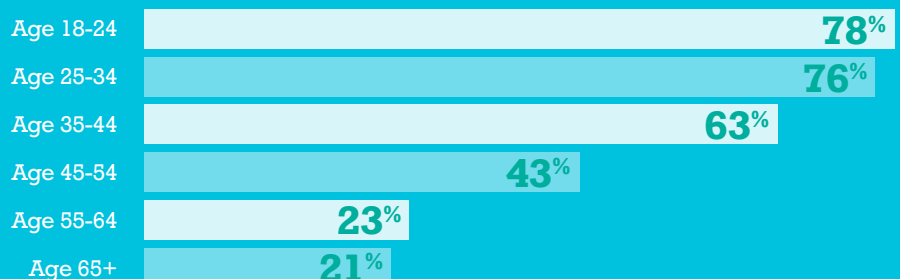
MEN  
46%



WOMEN  
35%

## A youth movement.

**Respondents ages 18-44 are much more likely** than their older counterparts to have specifically visited their health plan website to obtain health care cost information.





## READYING YOUR ORGANIZATION FOR THE NEXT WAVE AND BEYOND.

As we all prepare to face the “new normal,” in life and across health care delivery, it’s likely that Americans will be looking for greater support, information and resources from their care providers and health plans. This year’s data supports this assumption and gives health plans many avenues and opportunities to engage more effectively with their members. For example, these organizations must be prepared to empower consumers to make the best possible decisions as they manage their changing care requirements, while also helping them to make the most of their health benefits. Plans may even want to prepare future strategies to make member communications easier and more effective, especially during these kinds of high-stakes situations. Of course, all of this outreach must be conducted according to the unique preferences of members, accounting for the channels and cadence they expect. Only then can health plans continue to build on the relationship of trust they are striving to build with each and every member.

*HealthSparq is already partnering with its clients to assist them as they look to address these new dynamics. We’re happy to share additional data from our surveys in order to help you position your organization for success. **To learn more, please visit [healthsparq.com](https://healthsparq.com) or contact us today at [marketing@healthsparq.com](mailto:marketing@healthsparq.com).***