

Consulting
Communication
Health & Benefits

The Consumer Health Mindset

Unpack the Experience. Unleash the Possibilities.



Aon Hewitt



the
futures
company

Preview

For the third year, Aon Hewitt has partnered with the National Business Group on Health (The Business Group) and The Futures Company to conduct *The Consumer Health Mindset* study. This study explores perspectives, attitudes and behaviors that employees and dependents hold toward health and health care as they interact with their employer-sponsored health plans and wellness programs.

Our learnings in this report will help you better **unpack** the hearts and minds of health care consumers across the U.S. We look at their unique health attitudes, motivators and daily barriers regarding the most common and emerging employer health and wellness strategies. We then provide practical actions you can take to **unleash** the consumer health mindset.

Contents

1	<i>The Consumer Health Mindset</i> Overview
2	Unpack the Experience. Unleash the Possibilities.
4	Personal Health
12	Workplace Wellness
20	Wellness Programs
30	Health Plans
34	Communication Channels
40	Study Profile

Throughout this report, we refer to all survey respondents as “consumers” and distinguish between employees or dependents where appropriate. The numbers on the charts may not add up to 100% because of rounding or multiple options available to the consumers.

Consumer Health Mindset Overview

Unpack the Experience.



Unleash the Possibilities.

Make it easier for consumers to make more positive choices to improve their health and reduce their stress.

Strengthen your culture of health so your consumers experience their progress as part of something bigger.

Offer consumers programs and incentives that are personally relevant and meaningful.

Show consumers how to translate their health plan cost knowledge into real-life consumer behaviors.

Use an array of high-tech and high-touch communication channels.

Unpack the Experience. Unleash the Possibilities.

Every day we each take steps along our personal wellness journey. Those steps impact our personal lives, families and work. Sometimes we step forward. Other times, we step backwards or sideways, right? The wellness journey also impacts businesses because they are comprised of individuals on their unique journeys. Why is it important to take a closer look at the mindset of health consumers?

- **Companies foot the bill for unhealthy employees.** Health care insurance and claims costs continue to rise at unaffordable rates. Meanwhile, organizations have exhausted most, if not all, of the foundational strategies designed to minimize cost increases while staying competitive in the marketplace for talent.
- **Health sets the pace for performance.** The real price employers pay for health goes well beyond direct health care costs. A workforce in better health performs at higher levels because employees miss fewer days from work, are more productive when they are there, and enjoy stronger levels of engagement.
- **How consumers “walk the talk” plays a huge role in better outcomes.** Research shows that there are eight human behaviors, all of which can be modified, that lead to 15 chronic conditions that, in turn, account for 80% of all health care costs.*

Bottom line: Better behaviors. Better health. Better outcomes.

This report unpacks consumers’ perspectives in five critical areas that you may have responsibility for as a business professional working in the area of health. First, we look at consumers’ view of their own **personal health**, since it is the filter through which they make decisions about what you offer them. Then we look at the impact of the environment they work in through **workplace wellness** as well as the **wellness programs** and **health plans** they are offered. Finally, we get their take on a wide range of **communication channels**.

You’ll learn about what jizzes, sidetracks and concerns consumers in today’s fast and furious health care world. You’ll also glean practical ideas to help you unleash your best possibilities for reaching and motivating your consumers most effectively.

*2010 World Economic Forum

Your Report Road Map

This report includes charts that reflect the primary insights from the survey. In addition, we highlight areas of notable differences in these areas.



**Demographic
Differences**



**Employer
Differences**

**Year
Year**

Year-Over-Year

This study also investigates consumers' unique motivators and barriers to health engagement based on The Future Company's LIVING Well® attitudinal segmentation approach. It measures behavioral and attitudinal differences using these six unique profile groups.



LIVING Well Insights

Leading The Way

Health-focused
Holistic
Proactive

In It For Fun

Goal-oriented
Fitness-focused
Social

Value Independence

Skeptical
Do-it-yourself
Self-reliant

I Need A Plan

Advice-seeking
Risk-averse
Coaching-dependent

Not Right Now

Time-pressed
Healthy enough
Family-centric

Get Through The Day

Health-challenged
Overwhelmed
Stressed

The Futures Company and Aon Hewitt partner with organizations to conduct segmentation analyses of their employees and dependents age 18+ to determine their unique segmentation mix. The result? Valuable insights that guide plan, program and marketing design fine-tuned to your audience.

Unpack the Experience.

Personal Health

Make it easier for consumers to make more positive choices to improve their health and reduce their stress.

Consumers' Advice for Employers

"Really care about the employees' health instead of just trying to get them to participate in a program."

"Show more personalized respect instead of just seeing everyone and everything as a number."



Unleash the Possibilities.

Reinforce Small, Positive Choices

Give consumers opportunities in their daily work lives to make small, positive health choices and increase their self-awareness in ways that don't take a lot of time or money. For example, start a campaign to promote drinking water and show them what the recommended daily intake looks like. Create a picture-based "eat this, not that" campaign. Sponsor on-site cooking classes that teach healthy cooking in right-sized portions.

Also consider adding visual cues to the physical environment. Color-code cafeteria food by whether it's a good, mediocre or bad health choice. Display employees' kids' artwork in the stairwells so people take the stairs more often. Put a sticker on vending machines with the fact that you need to walk the length of a football field to burn off one (yes, one!) M&M.[®]

Admit to Stress and Provide Help

Ask leaders to acknowledge that stress is real, prevalent, often caused by work, and can have negative effects. Knowing the company is aware and cares helps consumers know they're not alone and have the company's overall support.

Then, recommend practical steps to reduce and manage stress at work and home. Stress management and financial wellness programs and tools may work well with your population. Invite family members to participate, too. Anything from yoga classes to flexible work arrangements can be effective.

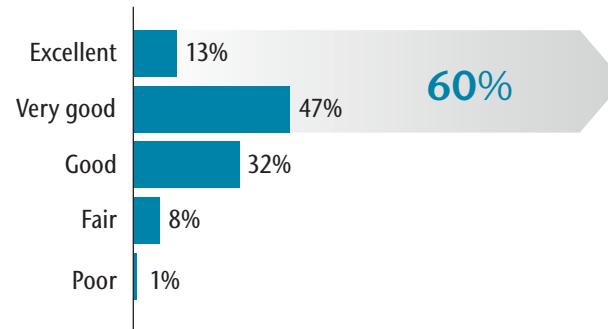
Encourage Consumers to Have a Doctor

Advice from doctors has the most influence on the health and wellness actions consumers take. Promote web tools that help consumers choose a primary doctor and schedule annual preventive exams. Show them new ways they can connect with their doctors—often through email and phone calls—even without an in-person visit. Consider also creating a regular "practical tips from doctors" feature on your health website.

Personal Health

"I'm not always honest with myself about how healthy I am."

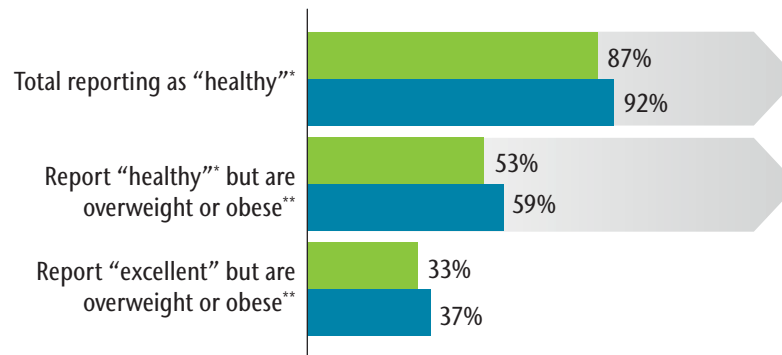
How I Rate My Overall Health



Those enrolled in a high deductible health plan (HDHP) are more likely to rate their health as **very good** or **excellent** (65%) versus 60% for all consumers.

How Accurately I Self-Report My Health Status

2012 2013



Consumers are confident in their health status with 92% saying their **health is at least good**—up slightly from 87% last year.

Consumers continue to be overly optimistic about their health and do not necessarily consider their weight when assessing their overall health. About three-fifths (59%) of those reporting being in **at least good health** are actually **overweight** or **obese**, up from 53%.

*Rated health as good, very good or excellent

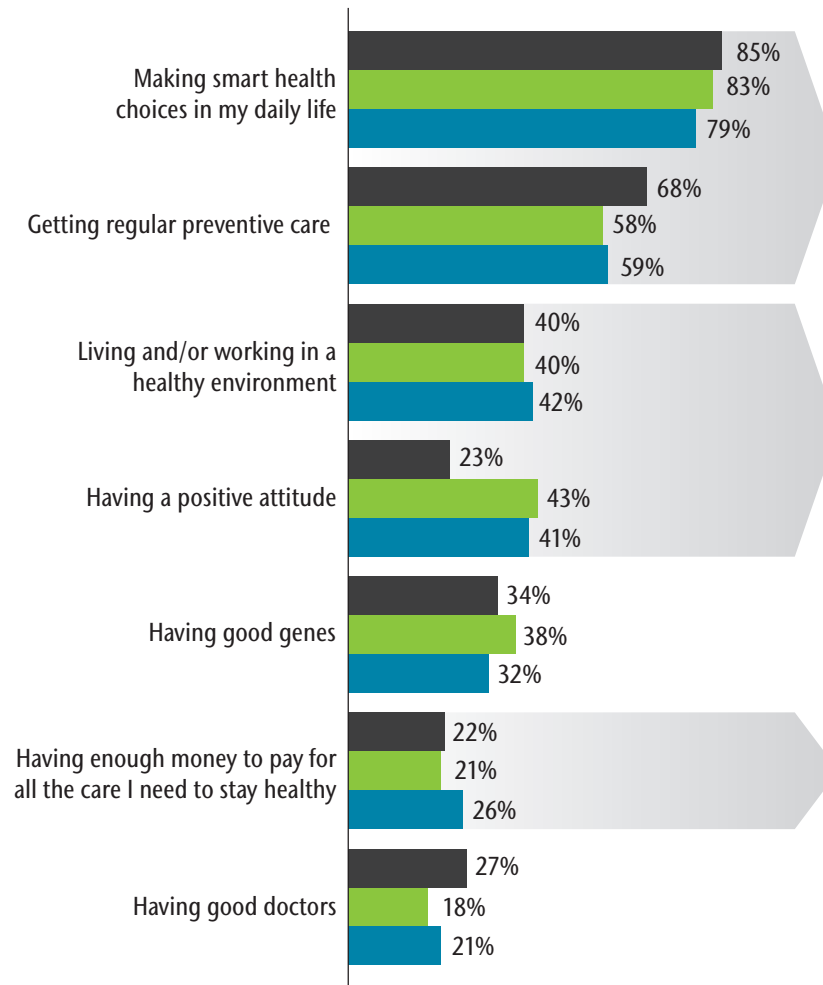
**Based on self-reported height and weight

Personal Health

"I know I play a big part in my own health."

Actions That Lead to Good Health (rank 1, 2 or 3)

■ 2011 ■ 2012 ■ 2013



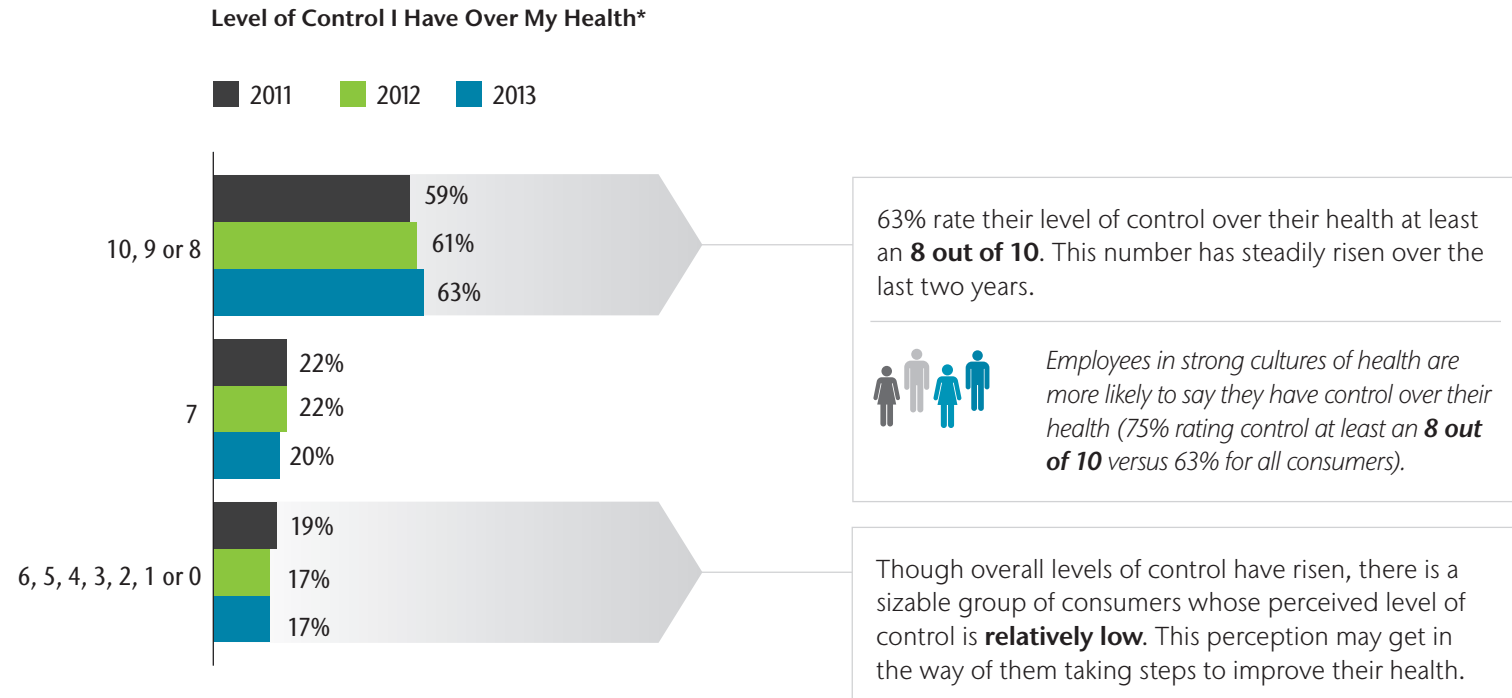
Consumers continue to acknowledge that what they do matters most in how healthy they are. **Making smart choices every day** and getting **regular preventive care** are the biggest contributing factors. However, the percentage agreeing has declined over the last two years.

About two-fifths continue to believe that **living and/or working in a healthy environment** and **having a positive attitude** lead to good health, with positive attitude up significantly from two years ago.

Having enough money has risen in rank somewhat from the past years' surveys, perhaps in response to the greater media attention on health costs due to health care reform.

Personal Health

"I have a lot of control over my own health."



*Based on 0 to 10 scale where 0 = No control over my health and 10 = Complete control over my health

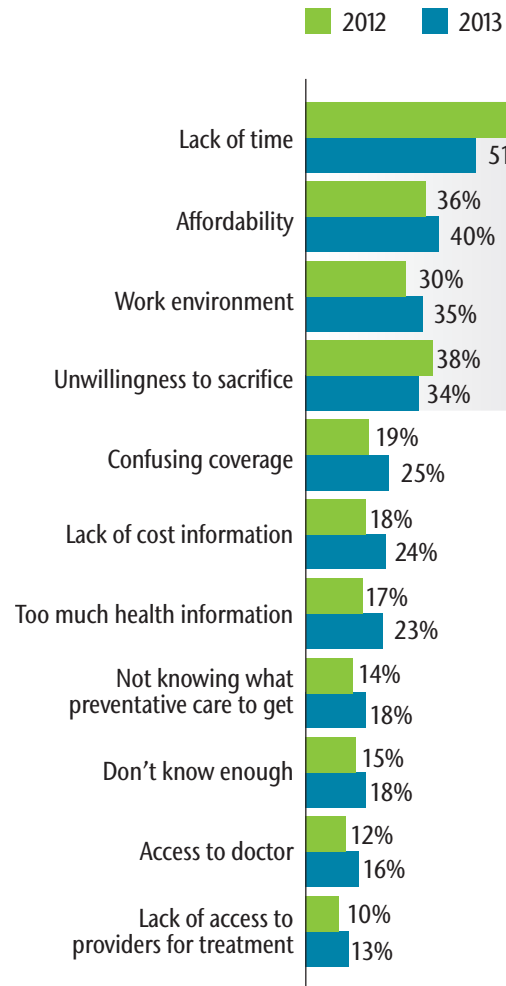


Consumers in attitudinal segments that most strongly believe they have control over their health (Leading the Way and In It For Fun) are more likely to view their overall happiness as closely tied to how healthy they are:

Leading the Way **59%** In It For Fun **57%** Value Independence **26%** I Need a Plan **38%** Not Right Now **39%** Get Through The Day **33%**

“Hurdles like lack of time and affordability take me off track.”

Obstacles That Keep Me From Getting and Staying Healthy* (rank 1, 2 or 3)



*Among consumers who report they have obstacles

When it comes to making choices that help them get and stay healthy, 85% of consumers say at least one obstacle gets in the way. Among those consumers, **lack of time** and **affordability** are the hurdles they cite most often.

Consumers mention **lack of time** and **unwillingness to sacrifice** less often as obstacles than last year, but they mention nearly all other obstacles more often.



Employees in weak cultures of health are more likely to cite **work environment** (53%) and **affordability** (44%) as obstacles.



Consumers are justified in being concerned about the affordability of health care. Over the last decade, employees' share of health care costs—including employee payroll contributions and out-of-pocket costs—will have increased 125% from \$2,011 in 2004 to \$4,542 in 2013.

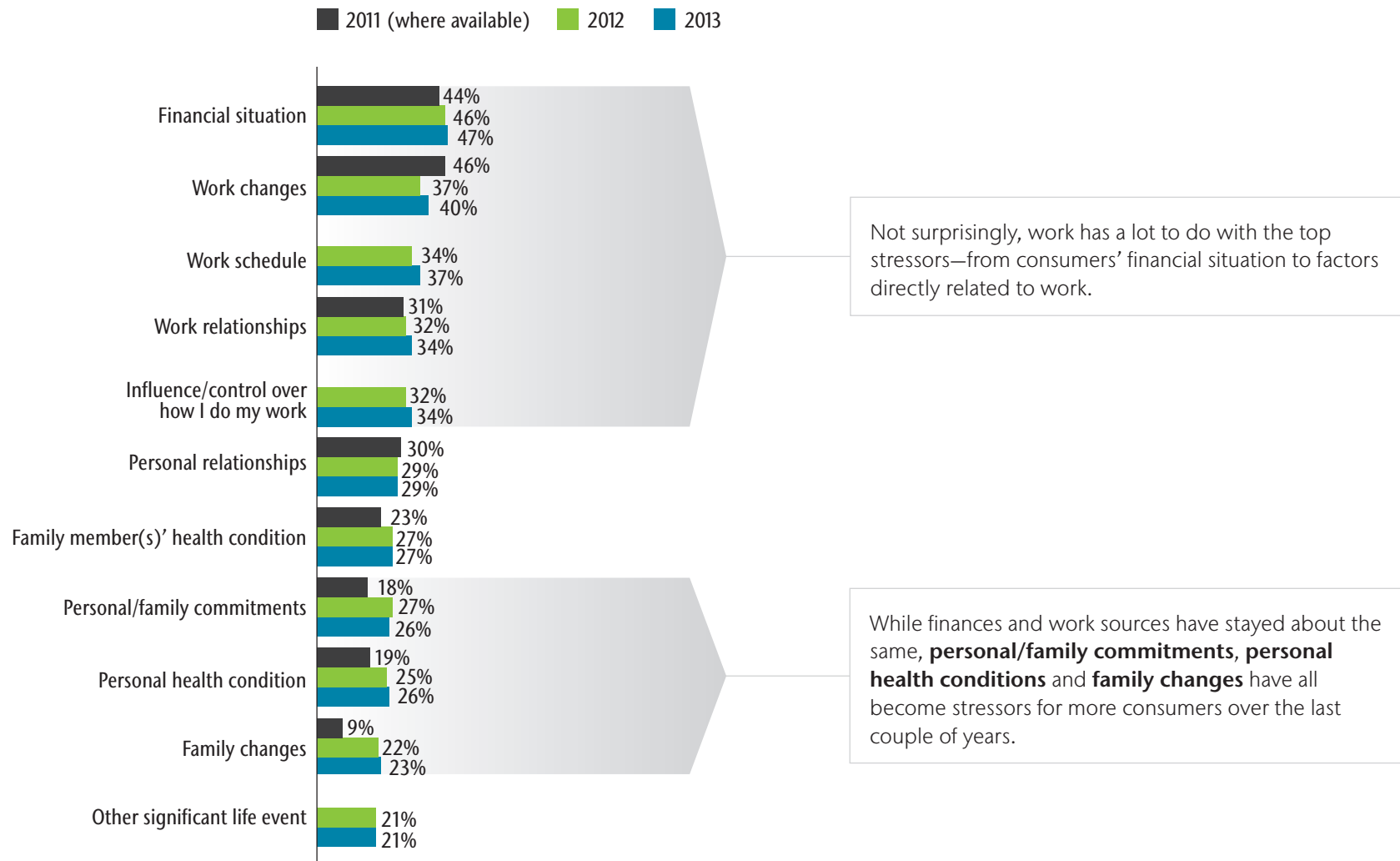
Aon Hewitt Health Value Initiative database representing 1,200 health plans

Personal Health

“Many aspects of my life are stressing me out.”

Half of consumers continue to report feeling high stress on a regular basis. One-third of consumers (33%) report that their stress has increased over the past year—similar to 2012 (34%), but down from nearly half (47%) in 2011.

Sources of My Stress (percentage citing each as significant or moderate source)

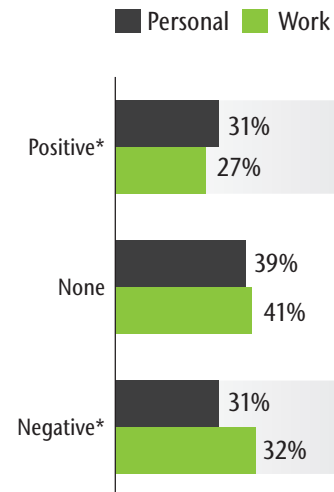


Personal Health

“Stress may affect me positively or negatively, and I cope with it in mostly sedentary ways.”

To cope with stress, most consumers watch TV (29%), listen to music (25%), exercise more (25%), read (21%) or sleep more (19%)—most of which are sedentary activities.

Impact of Stress on Activities and/or Relationships Related to...



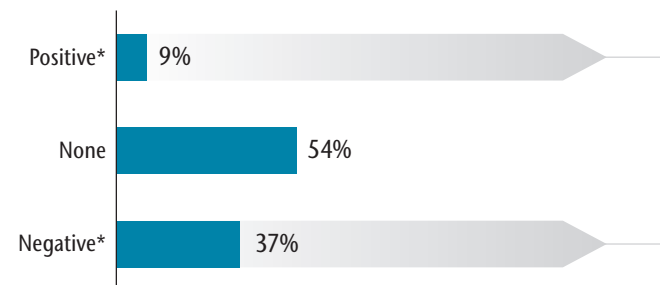
About one-third of consumers report that their stress level **positively impacts their personal and/or work life**, while another one-third say it has a **negative impact**. The significant change from last year is that the third on the negative side is about double the percentage from last year.



Females are more likely to view stress related to work as **negative** (35%).

Employees in weak cultures of health are more likely to say stress has a **negative** impact on work activities versus those in strong health cultures (49% versus 25%).

How I Believe My Employer Sees Stress Impacting My Work Quality

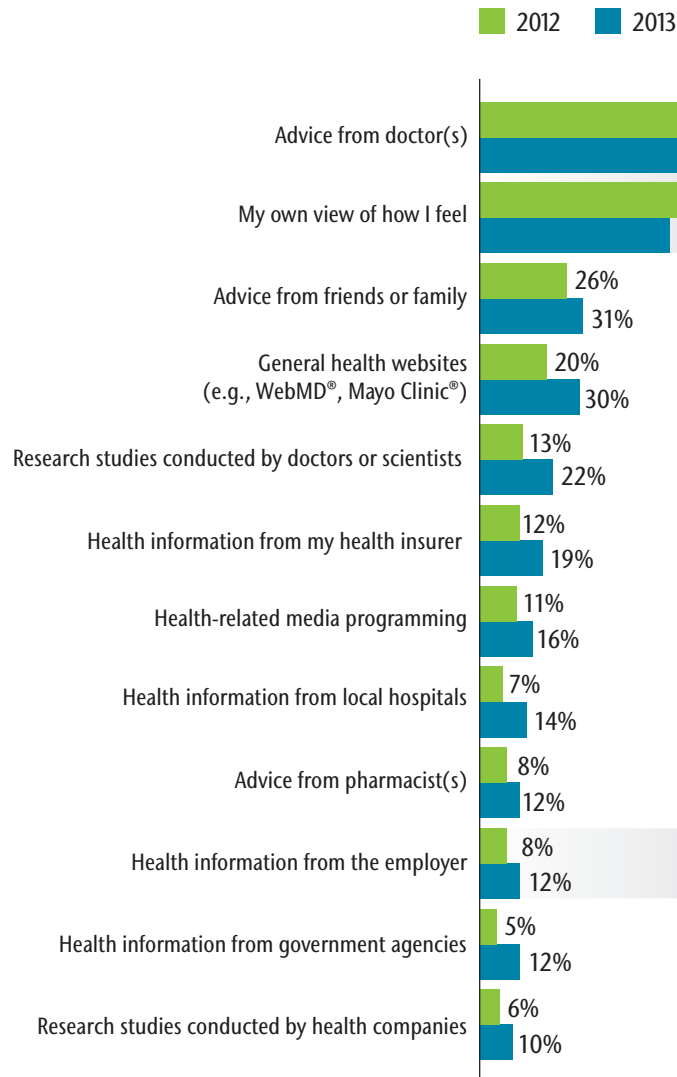


While most consumers report that their employer does not view stress as impacting their work quality, about one-third say the employer views it as having a **negative impact** and only 9% as a **positive**.

*Significant or moderate

“My health is most influenced by people—including myself.”

Has the Most Influence on Health and Wellness Actions I Might Take (rank 1, 2 or 3)



The sources most influential on personal health and wellness continue to be **doctors** and **consumers' own views**, though both are down somewhat from last year. Beyond those two primary influences, nearly every other source has grown over last year.



Those over age 40 are more likely to cite **advice from their doctor** as influential compared to younger consumers (68% versus 54%). Younger consumers are more likely to **cite friends and family** compared to older consumers (39% versus 27%), reinforcing the importance of social circle influence for younger consumers.

Females are more likely to cite their **own view** of their health as influential compared to males (62% versus 50%).

Only 12% of consumers see **health information from the employer** as significantly influencing their actions, but this number is up 50% from last year (8%).

Unpack the Experience.

Workplace Wellness

Strengthen your culture of health so your consumers experience their progress as part of something bigger.

Consumers' Advice for Employers

"Encourage a positive work environment. People who are happy at work are much more likely to be healthy."

"Promote healthy behavior in my direct work location—for example, provide flexibility in eating options and allow me to take care of health matters during the day."



Unleash the Possibilities.

Align Health Culture with Business Goals

Strong cultures of health foster better health behaviors. Strengthen your health culture by making health improvement a priority in your business and cascading that priority into your business plans. Then think through a day in the life of your employees and identify and remove barriers to good health choices and habits.

At the same time, lead from the top and bottom. Avoid what consumers see as the number one characteristic of a weak health culture—leaders who do not actively encourage employee health or serve as role models. At the same time, find and celebrate employee role models and put them in a position to help others.

Recognize Effort

Getting and staying healthy is hard work. Find ways to acknowledge progress—not just results. Celebrate employees who have made significant health strides in a town hall meeting or with a personal letter from the CEO. Also encourage employees at all levels to support each other's everyday health victories.

Train Managers

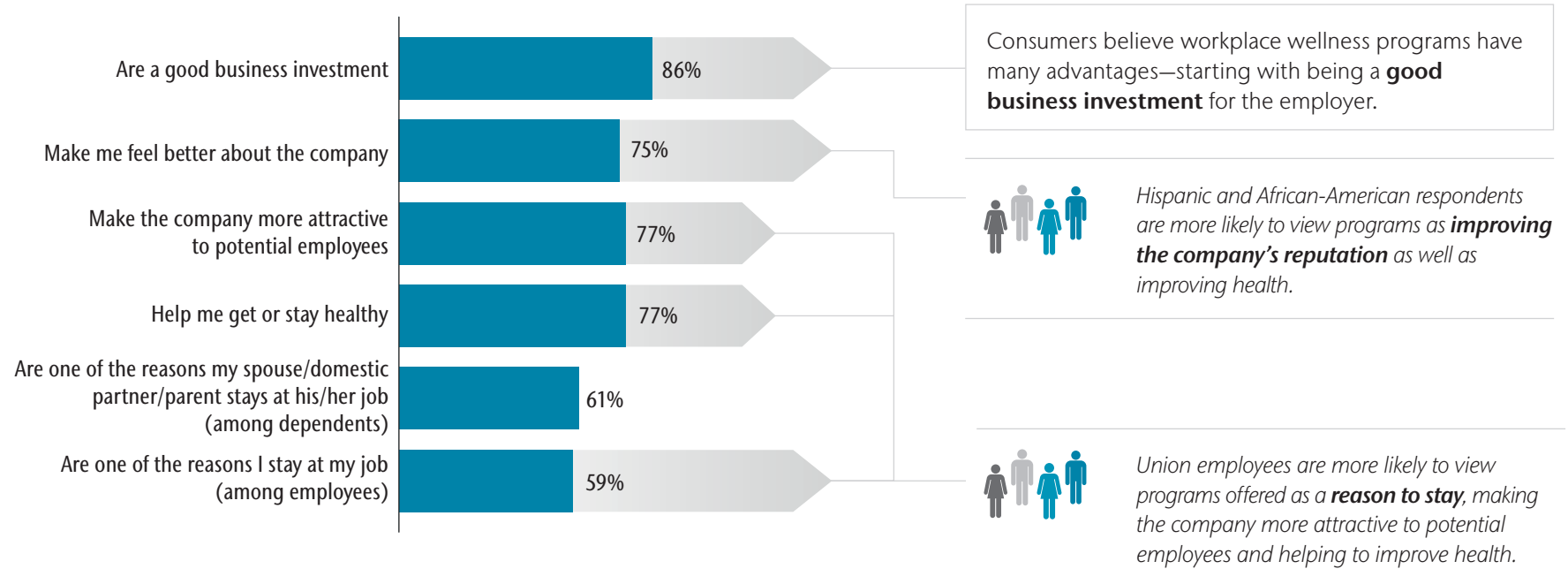
Train managers to support workplace wellness each day. Show them how they can give their employees reasonable flexibility to participate in health activities and encourage positive health behaviors throughout the workday.

To respect personal privacy, make sure managers understand privacy guidelines and know to suggest specific goals or programs only if the employee asks.

Workplace Wellness

“There is value for me and the employer in having strong workplace wellness.”

Health and Wellness Programs Offered by the Employer... (slightly agree, agree or strongly agree)



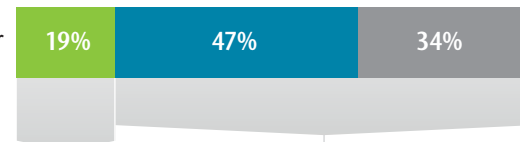
“My employer encourages healthy behaviors, at least to some extent.”

How Much My Employer Encourages Healthy Behaviors*

Scale 0–10

0–3 4–7 8–10

Not even a consideration for my employer



My employer does everything it can to support a healthy environment

About one-fifth of employees say their employer **does not encourage healthy behaviors** at all.

There’s plenty of room for improving the work environment. While about one-third of employees say their employer is **definitely hitting the mark**, about half put their employer **somewhere in the middle**.



Employees working in health care/social assistance companies are more likely to view their workplace as **supportive** (44% rated 8 or above) as do employees over age 60 (39%) and African-American employees (42%).

*Question consumers answered: “To what degree does your employer encourage health behaviors through programs or overall work environment (e.g., wellness activities, available food choices, support from management for health-related activities during work hours)?”

“When it comes to a healthy environment, some employers are getting it right.”

Relative to other activities, consumers are slightly more likely to view their employers as actively encouraging healthy activities during the workday and considering actions that improve employee health. But consumers are more likely to say employers do not recognize health achievements, do not take employee health into account when making business decisions, and offer few healthy choices in cafes or vending machines. Measuring across these eight dimensions of a health-related culture, one-quarter of employees characterize their workplace as having a strong culture of health, while another one-quarter describe their workplace as having a weak culture of health. Most employees describe their employer as somewhere in the middle—doing some things well and others not so well.*

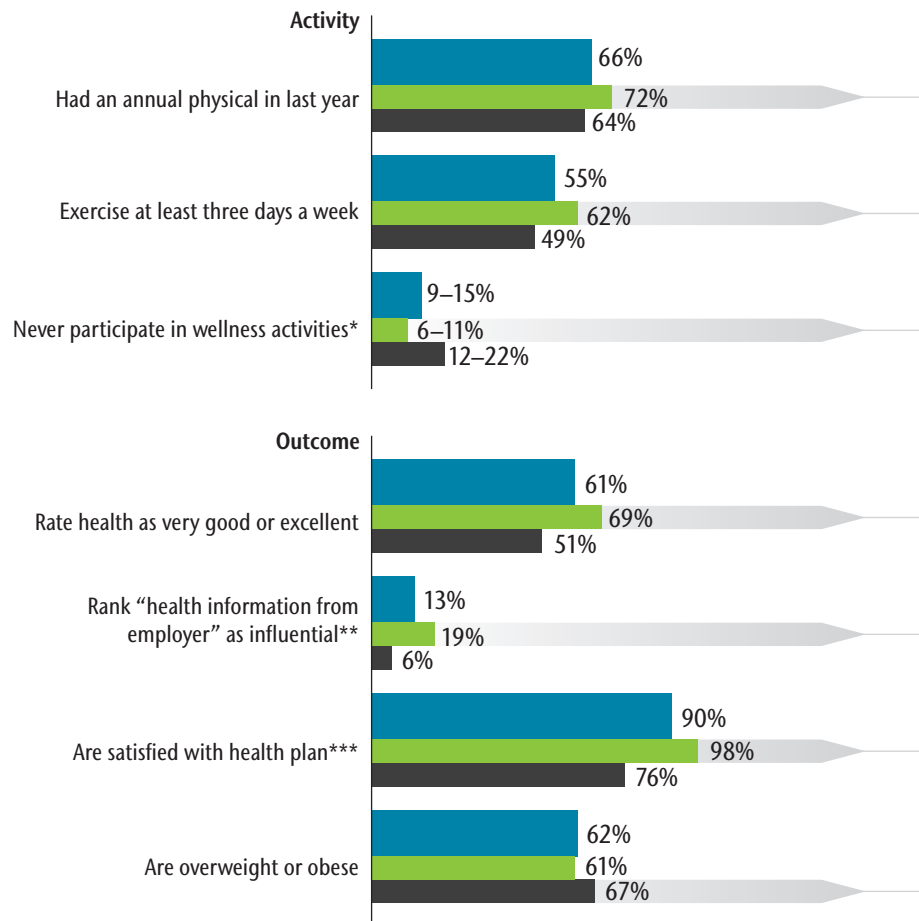
		Health Culture				
		Weak Strong				
Encouragement	Employees discouraged from incorporating healthy activities into workday	18%	21%	30%	31%	Employees actively encouraged to incorporate healthy activities during workday
Priority	Employer only does what will save money	28%	19%	24%	29%	Employer seriously considers all actions that improve employee health
Leadership	Leaders do not actively encourage employee health or serve as role models for health	28%	22%	27%	23%	Leaders are health advocates and role models for health
Work Environment	Employer makes it difficult for me to get or stay healthy	26%	24%	26%	24%	Employer makes it easy for me to get or stay healthy
Sharing	Employees not encouraged to share health-related efforts with others	26%	26%	26%	22%	Employees encouraged to share health-related efforts with others
Business Decisions	Employer does not take employee health into account	33%	22%	25%	20%	Employee health is an important input for employers
Recognition	Health achievements not recognized, rewarded or celebrated	35%	21%	22%	22%	Health achievements often recognized, rewarded or celebrated
Cafeterias and Vending	Employer offers few healthy choices	33%	24%	22%	22%	Employer offers many healthy choices
Health Culture	Weak culture	25%	51%	24%		Strong culture

*On scale from 0 to 40 (8 questions across a 6-point scale), 0–12 is considered weak health culture (mostly left-side characteristics), 13–25 is moderate health culture, and 26–40 is strong health culture (mostly right-side characteristics).

“In a strong culture of health, I am more likely to do what’s good for me.”

Program Participation and Overall Health

■ Total Employees ■ Strong Health Culture ■ Weak Health Culture



The investment in a strong culture of health appears to pay dividends in healthy behaviors and health-related outcomes. Employees in these cultures are more likely **to do the right things** for their health.

Employees in companies with weak health cultures are more likely to be **overweight or obese**.

*Response varies by program
 **Ranked as one of top three most influential
 ***Completely satisfied, satisfied or slightly satisfied

Workplace Wellness

“Everything influences my view of a health-related culture, but some things matter more than others.”

Of the characteristics of a health culture described on page 15, some have a greater impact on consumers’ perception than others. In this chart, “1” indicates the most influential characteristic among those tested and the higher numbers indicate characteristics with relatively less influence on consumers’ overall perception.

Characteristic	Weak Characteristic	Impact Rank in Driving Overall Perception of...		Strong Characteristic
		Weak Culture	Strong Culture	
Priority	Employer only does what will save money	4	1	Employer seriously considers all actions that improve employee health
Encouragement	Employees discouraged from incorporating healthy activities into workday	8	2	Employees actively encouraged to incorporate healthy activities during workday
Leadership	Leaders do not actively encourage employee health or serve as role models for health	1	3	Leaders are health advocates and role models for health
Recognition	Health achievements not recognized, rewarded or celebrated	2	4	Health achievements often recognized, rewarded or celebrated
Business Decisions	Employer does not take employee health into account	3	7	Employee health is an important input for employers

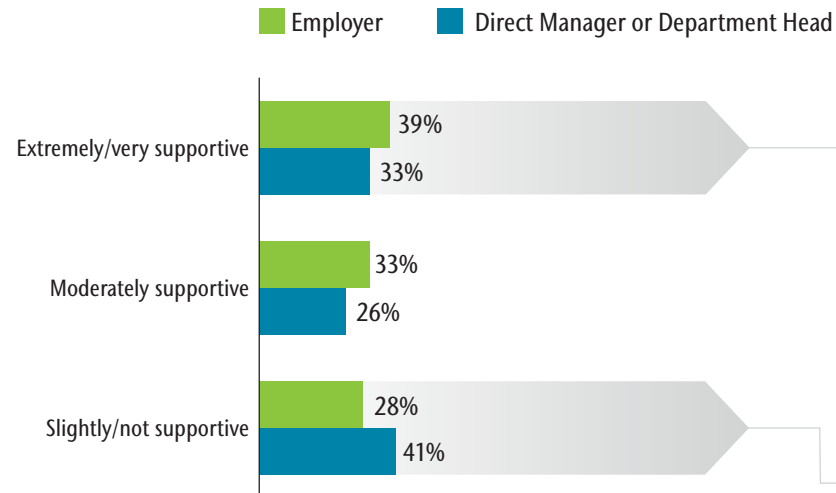
The characteristic that has the greatest impact on perceptions of a weak health culture is **leaders not actively encouraging employee health or serving as role models**. **Lack of recognition** has the second highest impact in driving perceptions of a weak culture. These are characteristics to minimize as much as possible.

Making health a priority and encouraging healthy activities during the workday are the top two drivers of perceptions of a strong culture. These are characteristics to amplify and promote.

Workplace Wellness

“My employer supports my efforts to achieve my health goals, but I’m less certain that my manager is supportive.”

How Supportive They Are in Getting and Keeping Me Healthy



Employees are slightly less likely to see their **direct manager or department head as supportive** relative to how they see support from their employer overall.

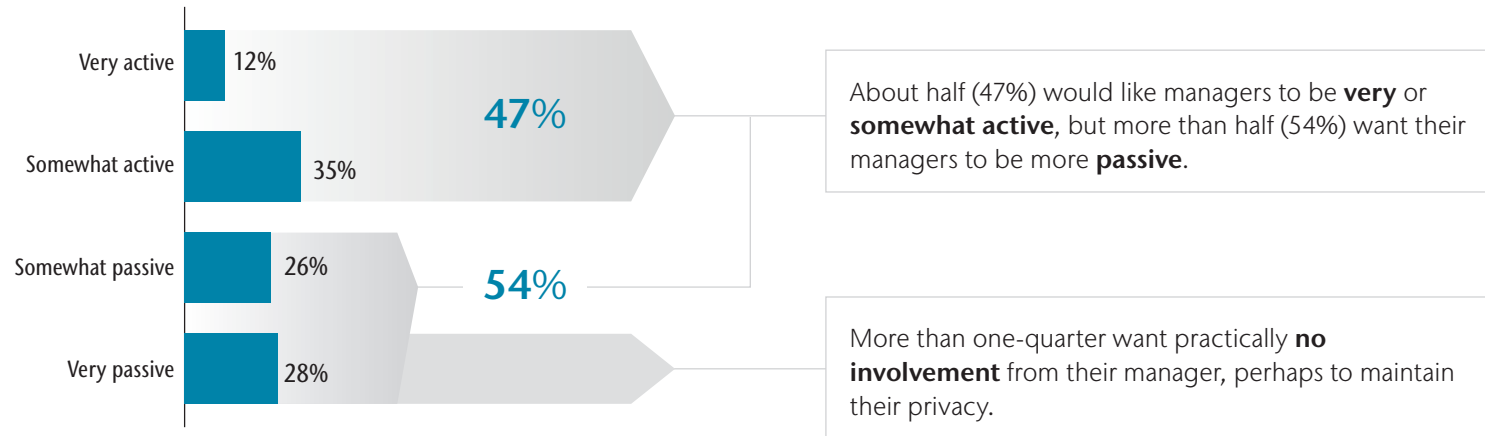


Younger consumers (under age 40) and male consumers are more likely to say the **employer is extremely/very supportive** compared to those over age 40 and female consumers.

More than four in 10 employees say the manager is only **slightly** or **not supportive**.

"I'm hesitant for my manager to be too involved in my personal health."

Role I Would Like My Direct Manager to Have in Getting and Keeping Me Healthy



Employees in this segment are more likely to view active involvement from their manager as desirable:
In It For Fun **58%**



Consumers in these groups view more active involvement from their manager as desirable:
Health care/social assistance **54%** Those in a union **52%**

Employees over age 50 are less likely to desire management involvement **40%**

Unpack the Experience.

Wellness Programs

Offer consumers programs and incentives that are personally relevant and meaningful.



Consumers' Advice for Employers

"Offer more tools to help me determine my personal goals and how to achieve them and track my progress."

"Provide more programs to encourage healthy activities or wellness awareness. Allow employees to attend during work hours so they won't feel that they're skipping out on their job."

Unleash the Possibilities.

Know What Motivates

Do a segmentation analysis of your population to understand as much about your people as possible. Knowing what motivates them increases your chances of moving them. Tailor your incentives and program offerings to the groups that will benefit the most. Each year, measure your success and refine your offerings to maximize relevancy to your target populations. Also, keep it fresh by periodically adding a new, innovative solution to the mix.

Pay special attention to the group that will soon be the largest generational segment in the U.S. workforce: consumers under 35. They may be the best educated and most tech-savvy generation ever, but they also may be the most at-risk health generation. Create programs and offerings—like vetted, reputable health apps—that engage this critical part of your workforce in ways traditional resources may not.

Redefine Program Success

Aim for a reasonable ROI from your programs. But don't sweat it if every person is not interested in every program. Short-term programs that work once or twice can be more effective than programs that have been around forever. Your best success will come with programs that consumers believe are worth the effort, move them toward better health and are easy to do. Because nutrition and healthy eating programs often fit those criteria for consumers, include them in your mix.

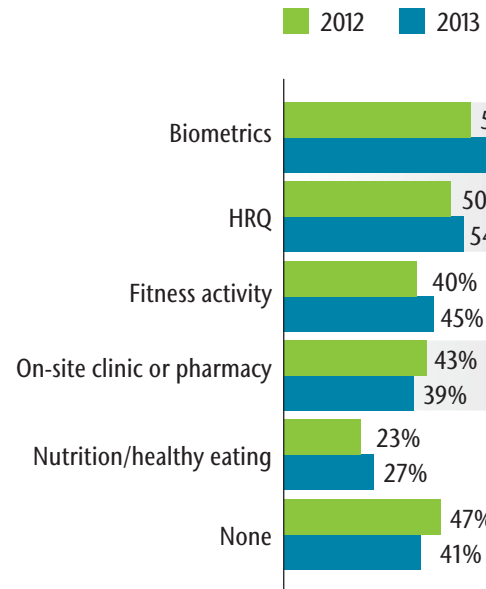
Rethink Your Financial Outlay

Consumers have clearly come to expect incentives, often for things that have personal value. Though it's difficult to reduce existing incentive levels, it may not take as much money as you think to incent participation. In many cases, consumers will participate for \$50 or less. To incent more healthy behaviors, also consider requiring consumers to broaden their efforts each year to earn the incentives.

Wellness Programs

“A health risk questionnaire (HRQ) prompts me to take positive action.”

Top Programs by Participation*



Nearly three-fifths (59%) of consumers say they participated in one or more wellness programs in the last 12 months (where at least one is offered). Of those consumers, more than half participated in these two most popular programs when offered.

Participation is up in all programs **except on-site clinic or pharmacy**, which declined slightly, and **HRQs**, which remained steady.

*When offered by employer

Actions Taken After Completing an HRQ*



Two-thirds of consumers say they received suggested actions for improvement after taking a HRQ. Of those, 83% say they took at least one positive action—most often making a **lifestyle improvement** (65%).

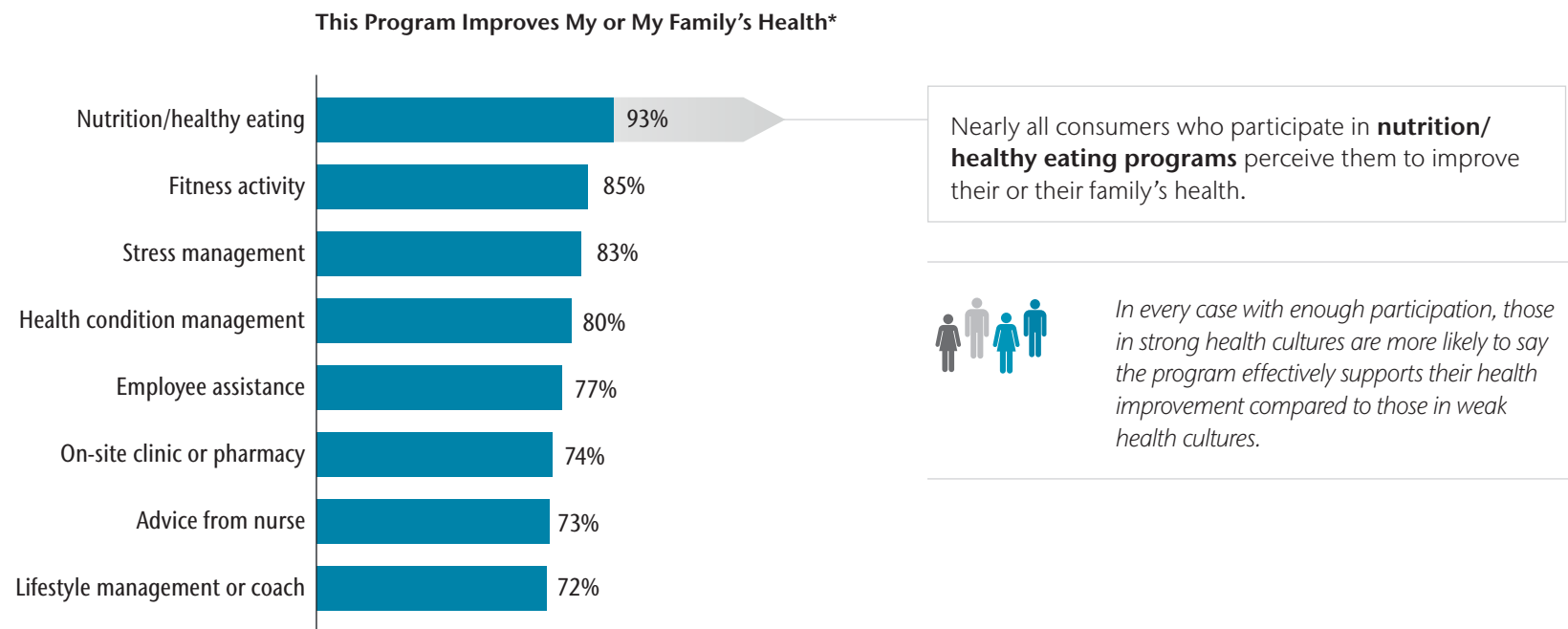
Even though it's the second most common action, less than one-third **share results with a medical professional**.

*Among those participating and where action is suggested

Wellness Programs

“Wellness programs I participate in help me improve my health.”

The vast majority of consumers participating in a particular health improvement program agree that it helps them improve their or their family’s health. When asked how well the program helps, the majority say well or very well and more than 90% say at least somewhat well.



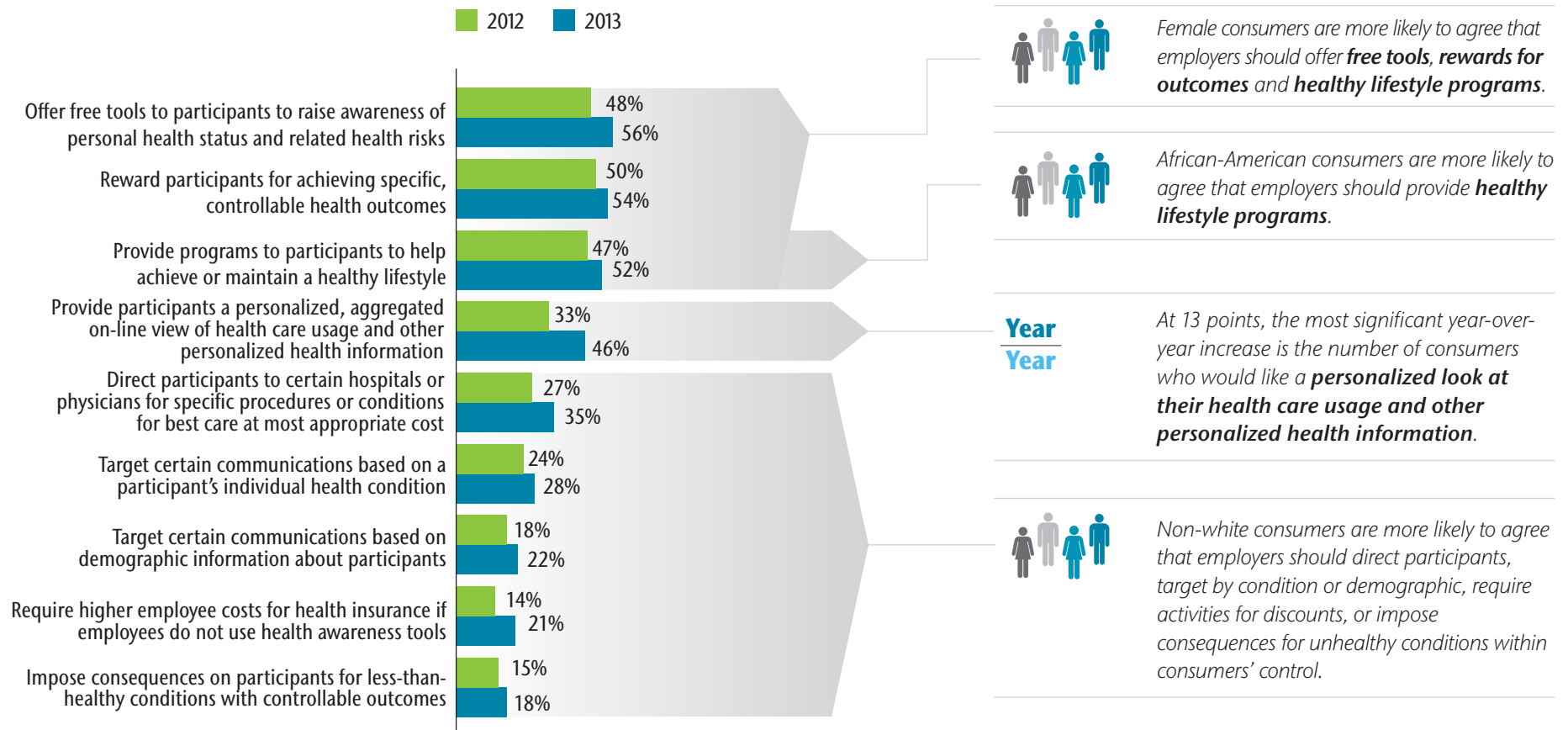
*Figures represent somewhat well, well or very well on a 6-point scale among participants of the related program.

Wellness Programs

“I want more practical help from my employer to help me achieve my health goals.”

Compared to last year, consumers believe the employer should give them more practical help in virtually every area as they strive to reach their health goals—starting with personal health tools. In other words, they are more willing to give their employer greater influence—without compromising privacy—but they want the help to be personal and specific.

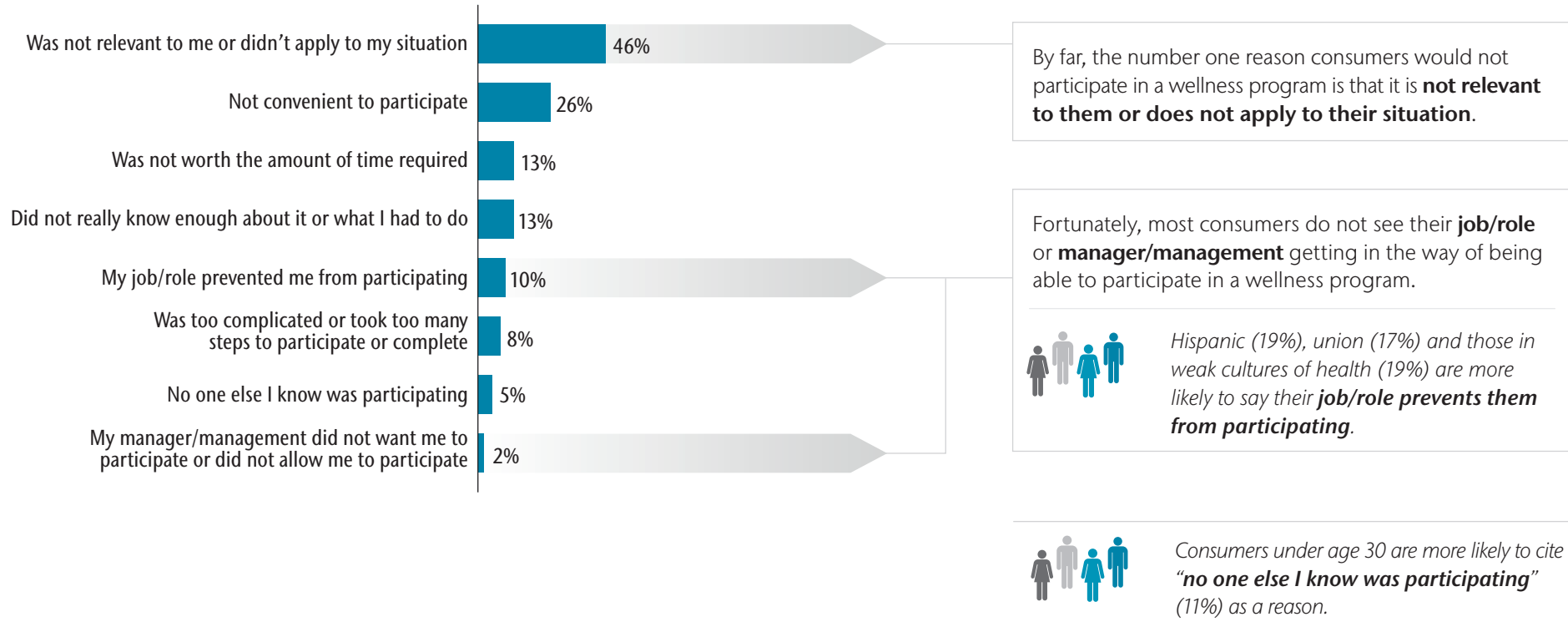
Without Compromising Privacy, Employers Providing Health Insurance Should... (strongly agree or agree)



Wellness Programs

“I’m not participating if the program’s not personally relevant to me or not convenient.”

Reasons I Do Not Participate in an Offered Wellness Program (select all that apply)

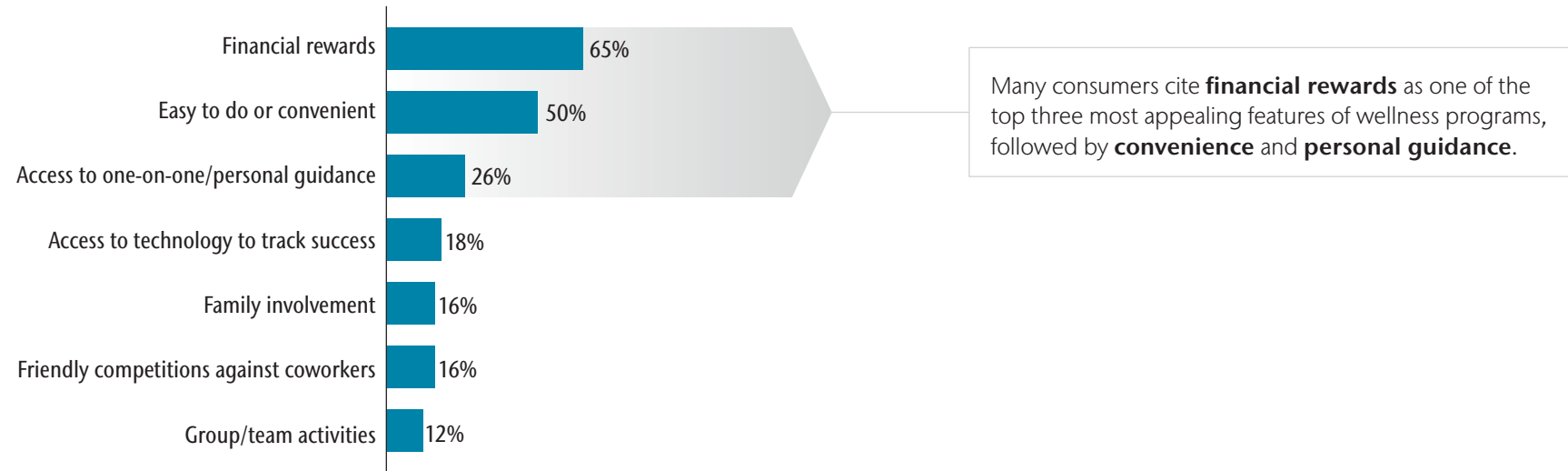


Compared to all respondents, when it comes to reasons for not participating, relevance is particularly important to consumers in the **Leading the Way** segment (**58% vs. 46%**). Convenience is more important to **Get Through The Day** than to all respondents (**58% vs. 26%**), **I Need a Plan** (**58% vs. 26%**) and **Value Independence** (**31% vs. 26%**).

Wellness Programs

“Financial rewards and convenience make general wellness programs most appealing.”

Most Appealing Features of a General Wellness Program (select up to three most appealing)

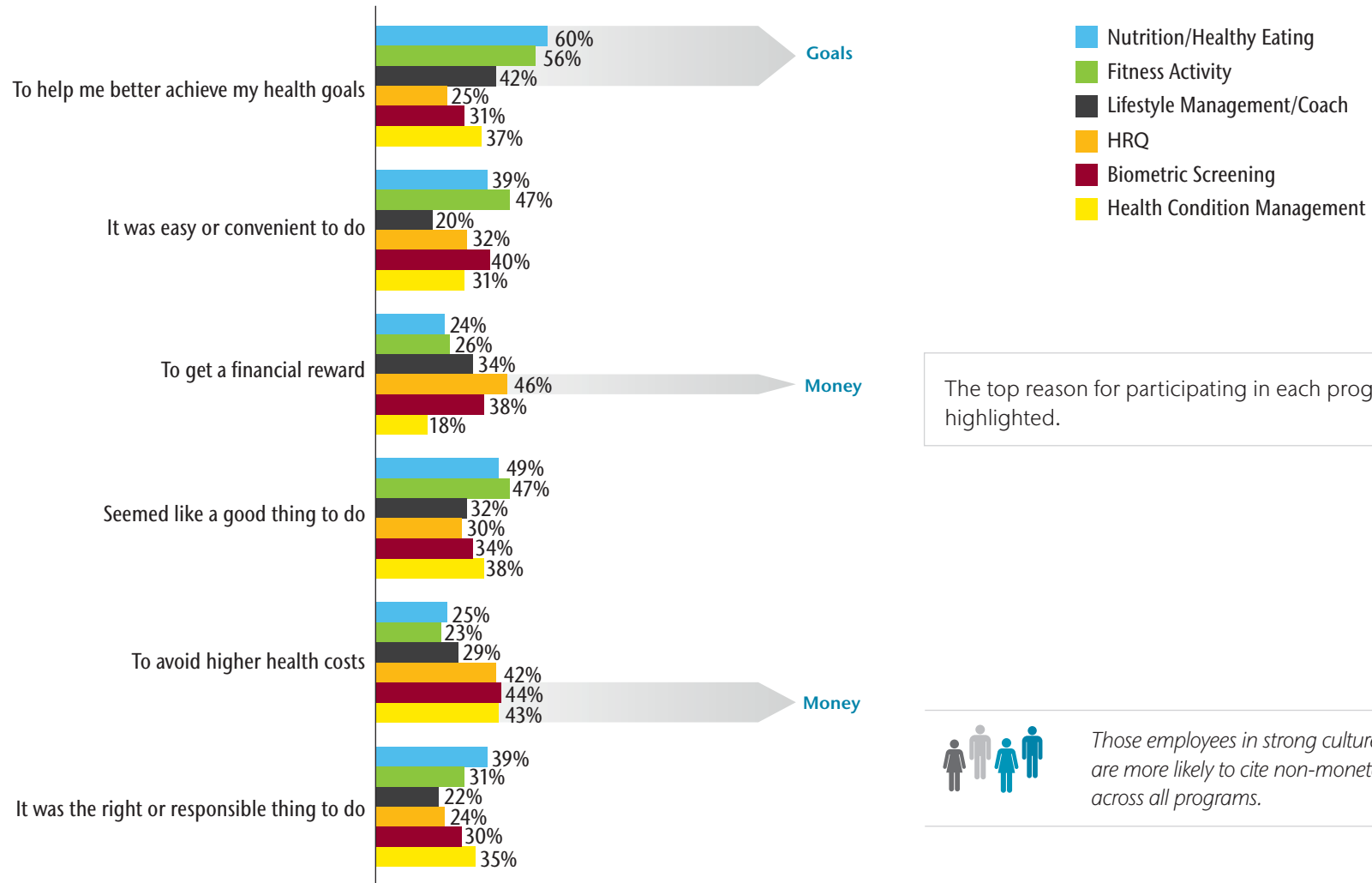


Compared to other segments, **In It For Fun** consumers are more likely to cite friendly competitions as appealing (20%) and less likely to cite financial rewards (59%), while **Not Right Now** consumers are more likely to cite easy to do or convenient as appealing (60%).

Wellness Programs

"I participate mostly because it supports my goals, is convenient and/or I benefit financially."

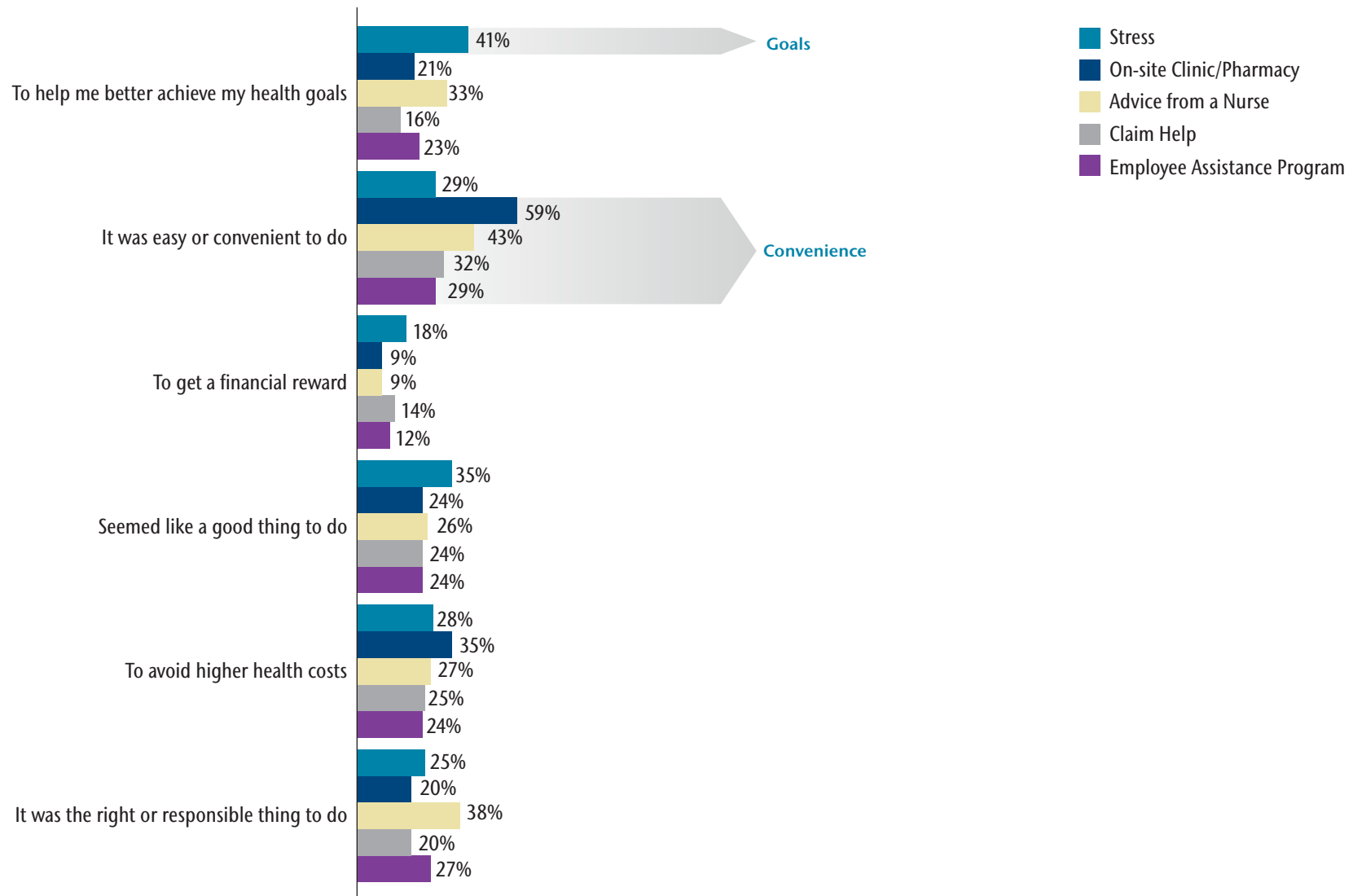
Reasons I Participated in These Programs (select all that apply)



Wellness Programs

"I participate mostly because it supports my goals, is convenient and/or I benefit financially." (continued)

Reasons I Participated in These Programs (select all that apply)

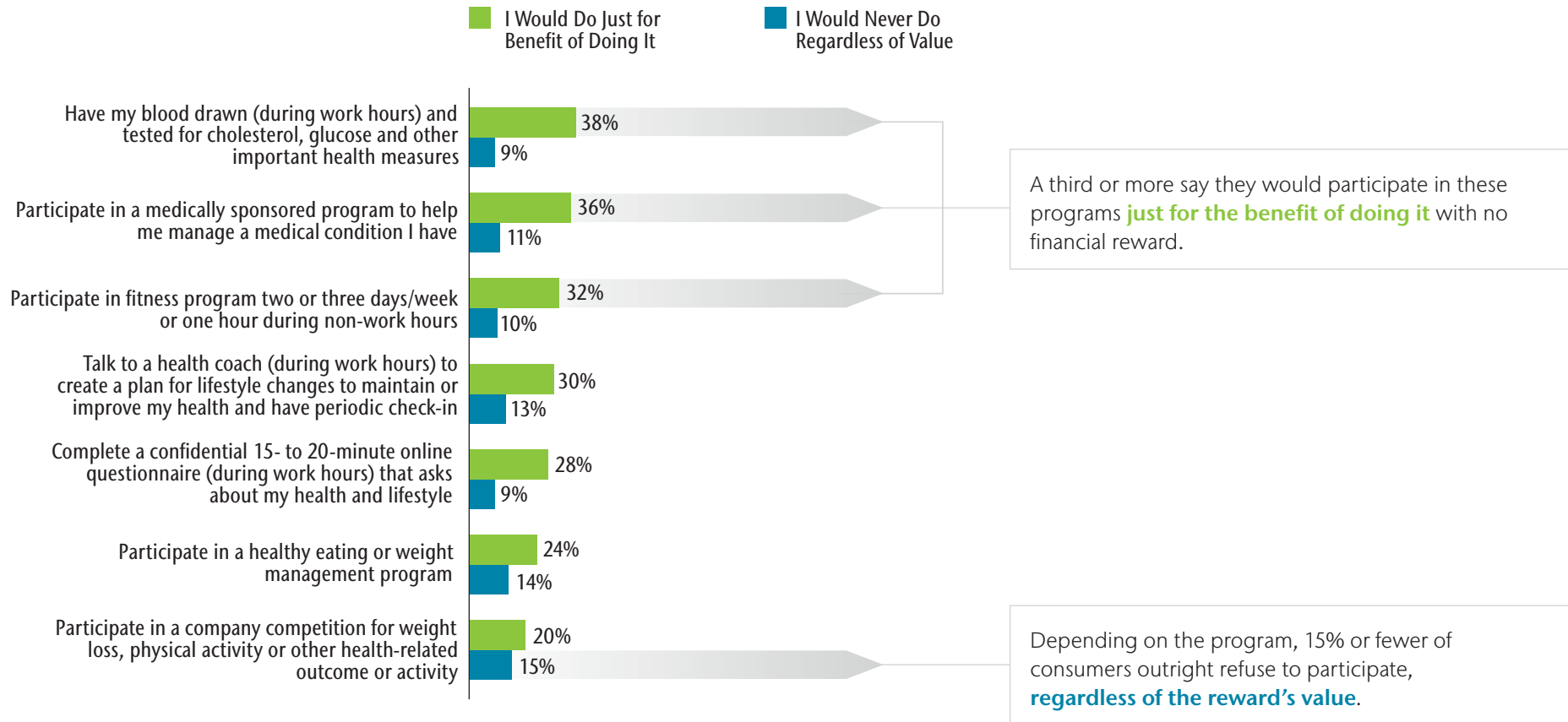


Wellness Programs

"I'm more inclined to say 'forget it' if there's no financial reward."

Employers that provide incentives are setting the expectation that there will be a financial reward for participating in certain wellness programs. While 38% of consumers say they would participate in a blood draw just for the benefit of doing it (no financial reward), that percentage is significantly down from last year when it was nearly half (49%), perhaps indicating consumers are getting used to receiving incentive rewards, similar to retail sale behavior.

Incentive It Would Take to Get Me to...

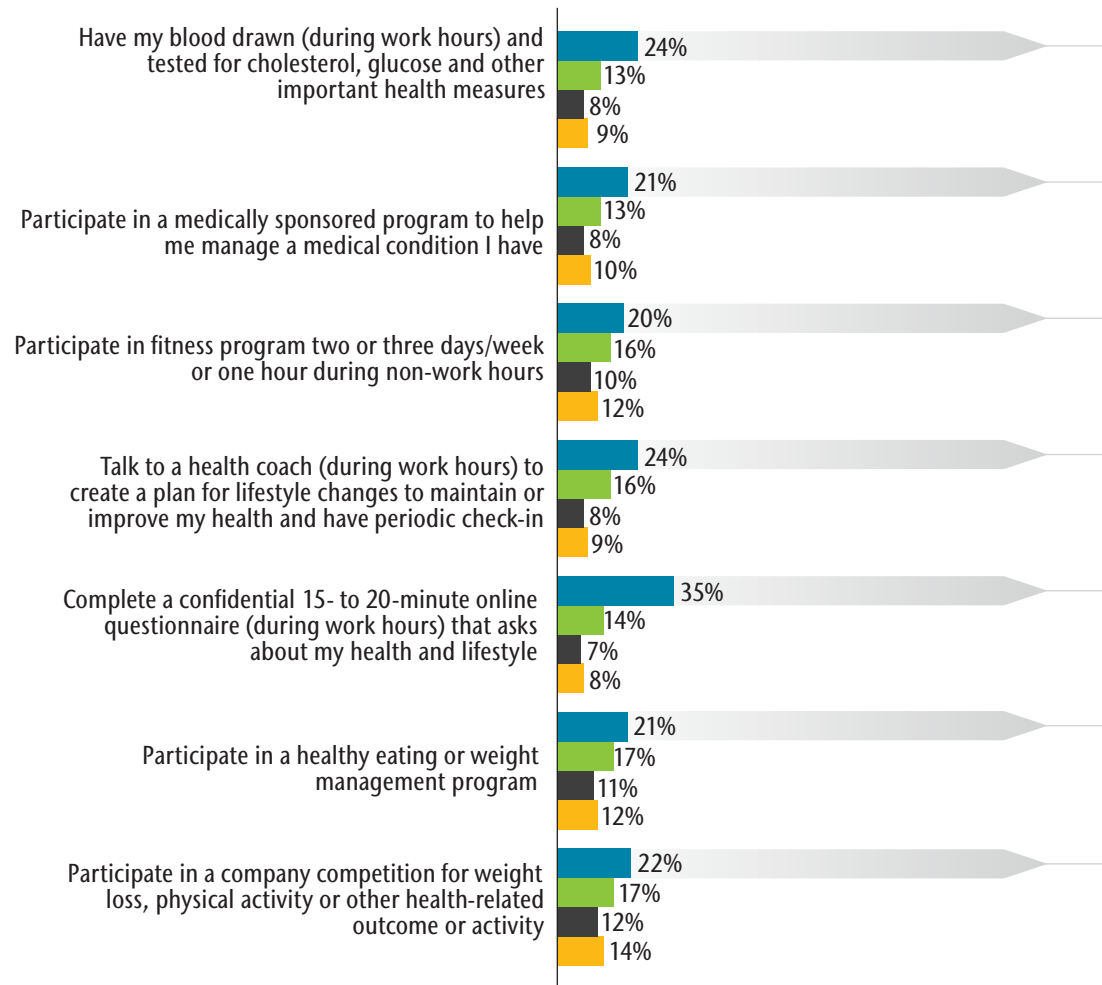


Wellness Programs

*"I'm more inclined to say 'forget it' if there's no financial reward."
(continued)*

Incentive It Would Take to Get Me to...

■ \$1–50 ■ \$51–150 ■ \$151–300 ■ \$301+



A little can go a long way. Often a reward value of **\$50 or less** will appeal to most consumers (who most likely were not offered an incentive in the past).

Unpack the Experience.

Health Plans

Show consumers how to translate their health plan cost knowledge into real-life consumer behaviors.

Consumers' Advice for Employers

"Provide an easy-to-read and understandable flow chart of all aspects of my health insurance."

"Help me with the hardest thing about managing my health account, which is figuring out how to manage my health care and the related costs overall."



Unleash the Possibilities.

Give Just-in-Time Guidance

Start with what consumers want most: timely, practical guidance in choosing and using their health plans. Use channels like mobile, social, email and texting to give them tips for avoiding common mistakes and taking control of their health and their costs.

Show employees and their families how to easily connect with the tools, coaching and advocacy services you offer. Helping the right people find the right resources at the right time (like when they're sitting in their doctor's waiting room) increases their appreciation for the company's investment.

Show Them the Money

Show consumers how to use simple cost transparency and comparison tools that will help them be smarter in-the-moment health shoppers. Understand that shopping for health care is a new consumer skill that needs to be taught—but it can pay off in a big way.

Carefully think through your communication approach for any health-related accounts you offer. Make them alarmingly simple to set up and use. Include tips from current users at the beginning of the plan year (when they tend to forget what they signed up for) and reminders on how to use the account wisely during the year.

Nudge Them

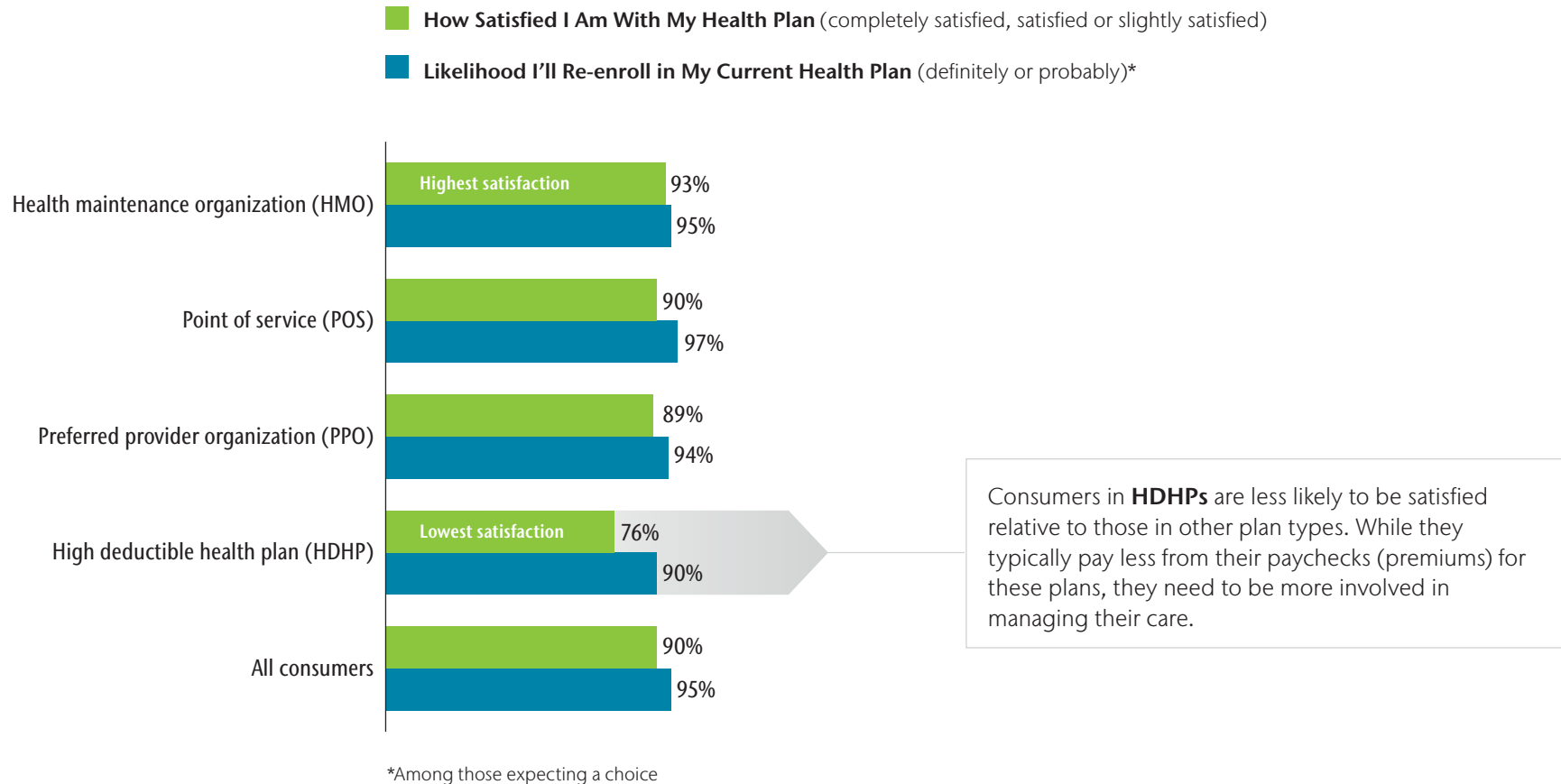
Consumers with HDHPs can take control of their costs by becoming more savvy health shoppers. But at first they may be passive because they're not sure what to do.

Nudge your HDHP members—as well as members of your other health plans—by promoting healthy behaviors. Use communication tactics like health games, tip sheets, opt-in text message reminders and testimonials of their coworkers' success.

Health Plans

“Though I have fewer options to choose from, I’m satisfied with my health plan.”

Most consumers (76%) continue to have more than one employer-provided health plan option to select from during annual enrollment. However, many say they have fewer choices than in the past. Nearly four out of five (78%) say they have three or fewer plans from which to choose—compared with 59% last year. However, if an option, most consumers (90%+ regardless of plan) will definitely or probably re-enroll in the plan they have now. While they could be keeping it because they’re satisfied, sometimes they’re simply allowing inertia to decide for them.

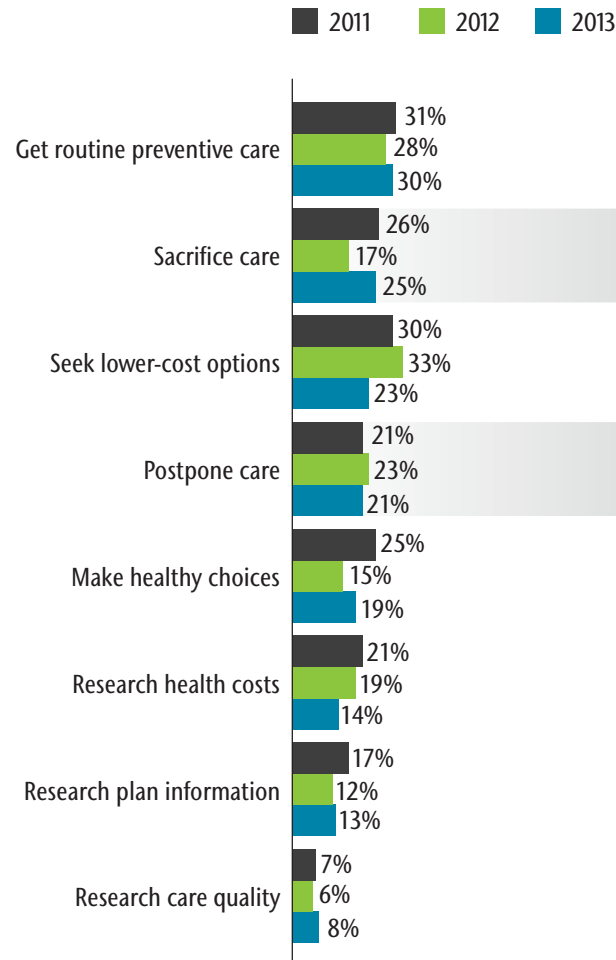


Health Plans

“Being in an HDHP does change my health behaviors—mostly for the better.”

Just under three-quarters (71%) of consumers continue to say they take certain actions more often since enrolling in an HDHP—some that likely improve their health, others that may not. By far, figuring out how much to put in a health savings account (HSA) is viewed as the hardest part of managing an HSA, with half (51%) reporting that struggle.

Actions I Take More Often Since Enrolling in My HDHP* (select all that apply)



Many consumers say they take positive actions more often since enrolling in an HDHP. However, about one-quarter say they **postpone** or **sacrifice care**, which may or may not be appropriate for their long-term health.

**Year
Year**

Some differences across the years are most likely due to the fact that more consumers have experience with HDHPs and the way these plans work has become the “new normal.”



*Females are more likely than males to say they more often **sacrifice care** (29% versus 18%), **seek lower-cost options** (27% versus 17%) or **postpone care** (27% versus 13%) since enrolling in their HDHP. Because these behaviors are more often associated with obtaining health services (versus researching), women may be in these situations more often since they are more likely to “own” their family’s health care.*

*Among consumers enrolled in an HDHP

Health Plans

“I’m still not sure how much health care costs my employer, but I do know what it costs me.”

Actual Health Care Costs

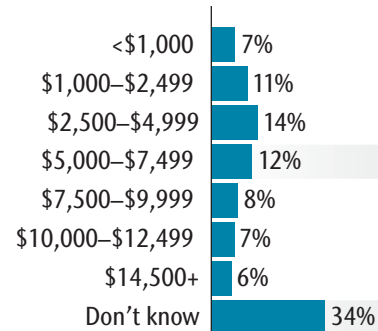
\$12,710*

2013 total
per-employee cost

Employer share **\$8,168***

Employee share **\$4,542*** (\$2,303* premiums + \$2,239* out of pocket)

Perceived Amount My Employer Contributes Annually to My Health Care

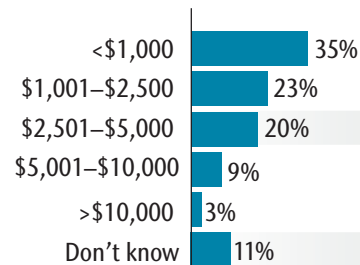


Average estimate: \$6,240
(24% below actual average, \$8,168)

Big improvement! Last year, consumers missed the actual by 50%.

Approximately one-third of consumers won't venture an estimate of the employer share of health care costs.

Perceived Amount I Spent on Health Care in the Last Year



Average estimate: \$2,570 for out of pocket
(115% of actual average, \$2,239)

Pretty close! Consumers know what they're paying.

11% refuse to venture an estimate.

*2013 average projected health care cost per employee based on Aon Hewitt Health Value Initiative database representing 1,200 health plans and \$61.2 billion in 2013 health care spending



Unpack the Experience.

Communication Channels

Use an array of high-tech and high-touch communication channels.

Consumers' Advice for Employers

"Tailor health information to the appropriate people. Health care is not one size fits all."

"Make a visible effort to show that you really care about employee health issues."

Unleash the Possibilities.

Maximize Multiple Channels

Develop a practical health communication strategy each year that uses an array of effective channels. Deliver your communication through sources consumers have come to expect—starting with your wellness/benefits team, even if it didn't create the communication.

To drive the actions most critical to your organization, personalize the communication—particularly when guiding consumers to choose their health plan, participate in a particular program or make smarter daily choices in a certain area.

Prioritize Mobile and Social

What do personal health and a mobile device have in common? People possess them 24/7. Continue to find more ways to give your people health tools, guidance and motivational nudges through the device that never leaves their side—through mobile-friendly websites, apps and targeted texting.

Pilot social channels like blogs geared to people with a certain health condition, location-based tools like Foursquare and media-sharing sites like Pinterest. Also consider short-form video sharing services like Vine, particularly for younger consumers. These channels can effectively engage consumers both physically and emotionally in health campaigns.

Promote Select Websites and Apps

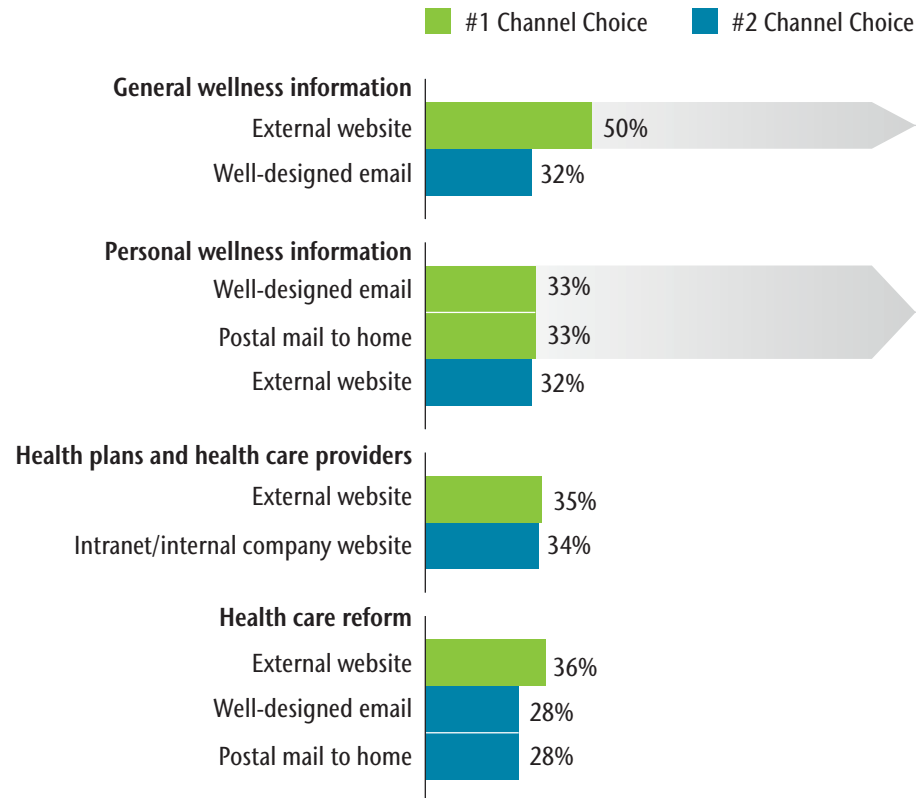
Vet and promote a select list of external health websites and mobile apps that are credible, simple and engaging to support behaviors you want more of in your population.

Get consumers in the game by soliciting and promoting their favorite websites. Then, change up your list regularly to take advantage of the latest and greatest.

Communication Channels

"I prefer to receive health information through external websites."

Communication Channel Preference



Even though it's the channel they say employers use most often, email is not always the channel that consumers prefer. Most notably, consumers often prefer to receive non-personal health information through **external websites**.

Compared to other information types, more consumers prefer to receive personal wellness information through **email** and **postal mail**, which are typically more secure channels.



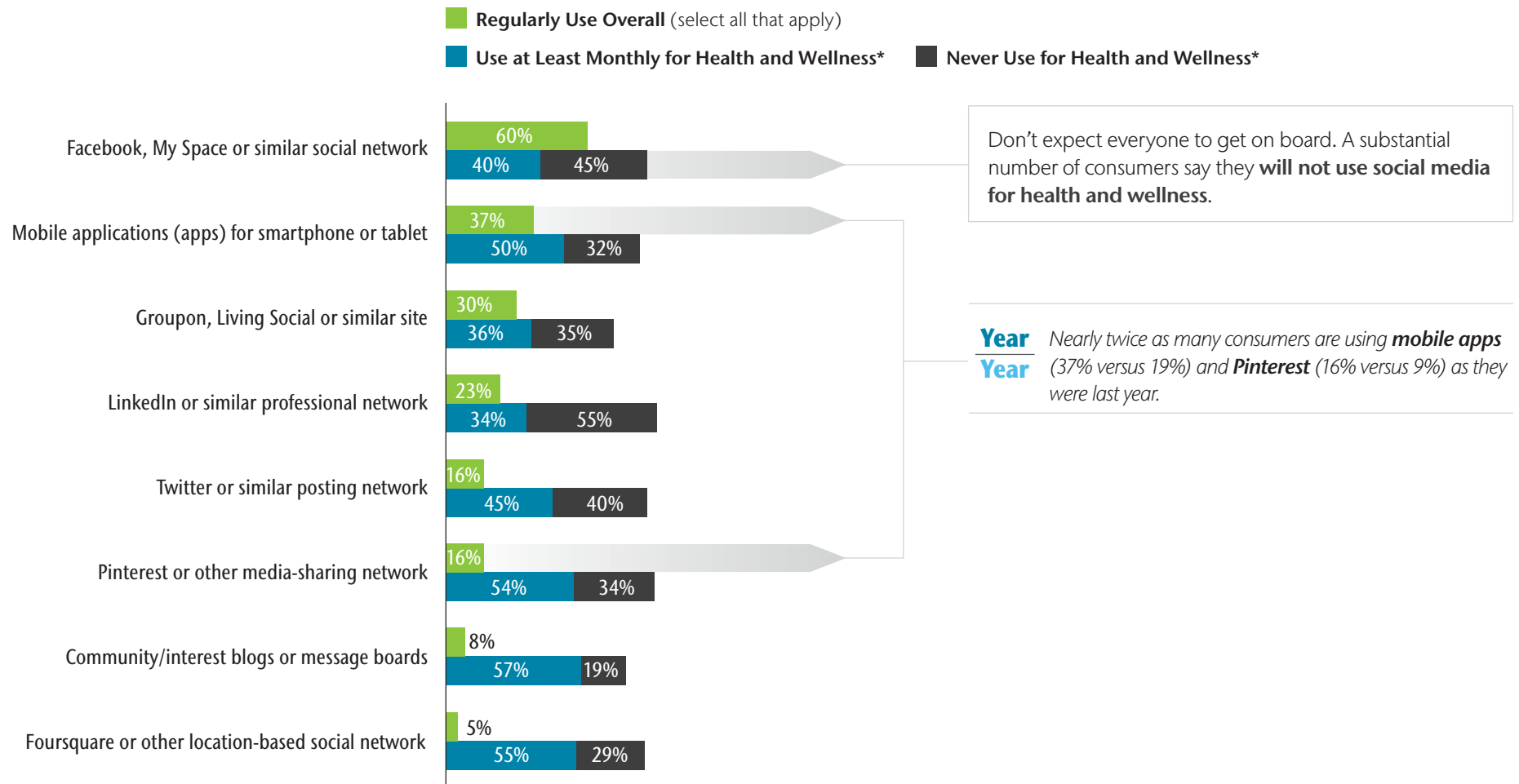
Those **under age 30** are more likely to say **intranet/internal websites** are the second choice preference for personal wellness information. However, those **over age 50** are more likely to view **postal mail** as their second choice for health plans and health care provider information.

Consumers earning **less than \$50,000 annually** cite **postal mail** to home as their second most preferred channel for general wellness information.

Communication Channels

“I’m much more likely to be using mobile apps than I was last year.”

Seventy nine percent of consumers regularly use at least one social media platform or mobile application, up from 71% last year. Among regular users, at least 50% use community boards/blogs, Foursquare, Pinterest and mobile apps at least monthly for health and wellness activities. About one-quarter of regular users are using media channels as often as weekly for health and wellness efforts, activities, tracking or information—including mobile apps, Facebook, Twitter, community interest blogs or message boards and Pinterest.

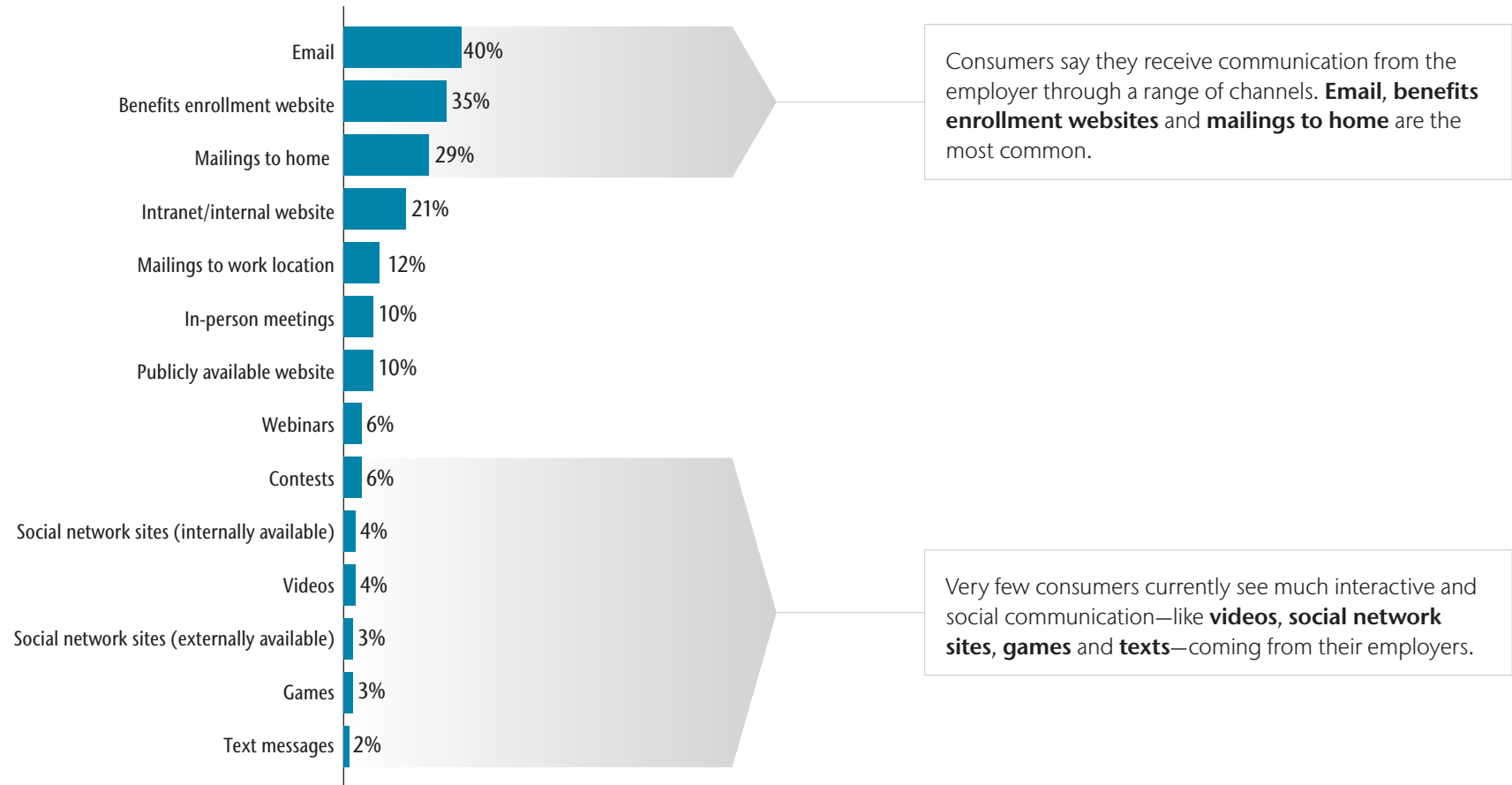


*Among regular users of these channels, those who use these channels at least weekly for health and wellness efforts, activities, tracking or information

Communication Channels

“The employer communicates through a variety of channels—most often email.”

Ways Employer Communicates Health-Related Information* (select all that apply)



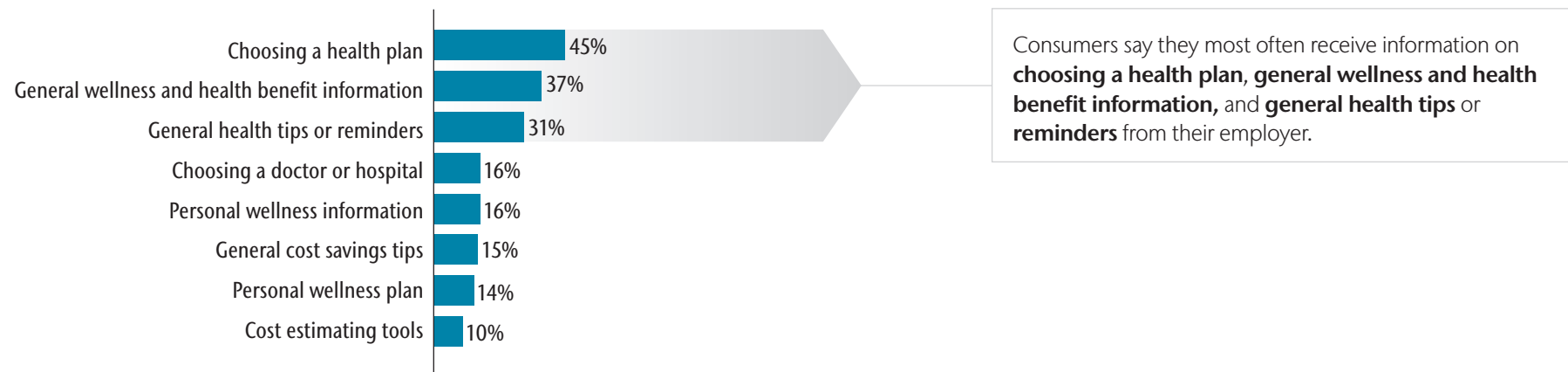
*Among consumers who report the employer communicates health-related information to them

Communication Channels

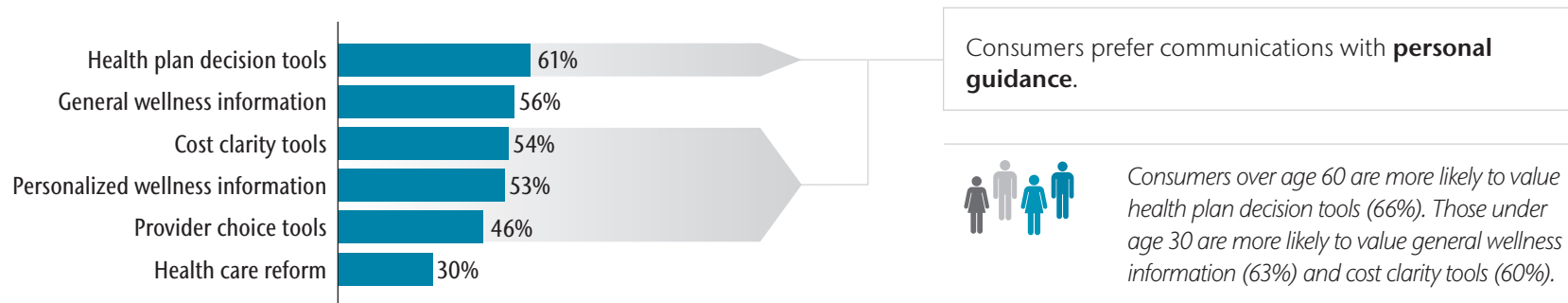
"I prefer tools from my employer that help me choose the best health plan."

Virtually all the consumers surveyed receive some type of health-related information from their employers. Still, only three-quarters of consumers (75%) report that they do. The good news is that this is an increase from last year when only two-thirds (66%) said they received health-related information. In particular, they are more likely to receive information about choosing a health plan. In general, they prefer communication that offers more personalized guidance and help.

Health-related Information I Receive From the Employer (select all that apply)



Tools and Information I Find Most Helpful (ranked 1, 2 or 3)



Communication Channels

“I prefer to receive health information from my wellness/benefits department.”

Source From Which I Prefer to Receive This Communication Channel* (in order of preference)

	Wellness/ Benefits Department	HR Representative	Independent, Outside Source
External website	1	3	2
Intranet/internal company website	1	2	
Text message*	1	1	
Well-designed email	1	2	3
Mobile phone application	1	2	3
Postal mail to home	1	2	3
Postal or interoffice mail to work location	1	2	3
Voice mail*	2	1	
Short videos	1	3	2
In-person meeting or health fair	1	2	3
Webinar	1	2	3
Following company-specific Twitter feed*	1	1	
Becoming a fan of company-specific Facebook page and getting updates	1	2	2
Becoming a fan of internal company social network and getting related updates	2	1	3
A blog with key updates	1	2	3

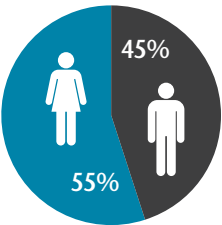
*Not reflected on chart: #2 preference for text is immediate manager, #3 preference for voice mail is immediate manager, and #3 preference for Twitter is trusted coworkers. Preferred channel source for text message and Twitter is tied.

Study Profile

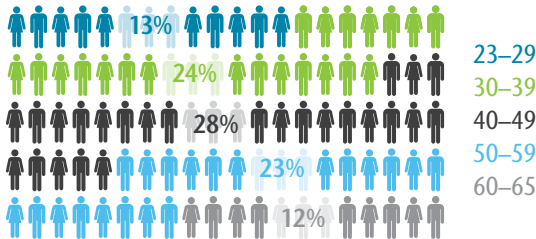
The primary source of data for this study comes from a survey administered online within the United States in August and September 2013. A diverse group of 2,732 consumers—including both employees and dependents covered by employer health plans—completed it. All respondents are covered by employer plans offered by employers with at least 1,000 employees.

Consumer respondents are representative of the U.S. population across demographic categories, employer size (with 1,000 employees or more), types of health plans and health conditions.

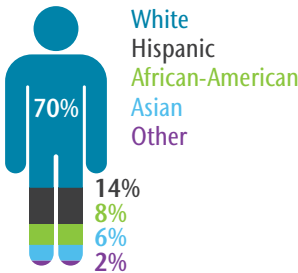
Gender



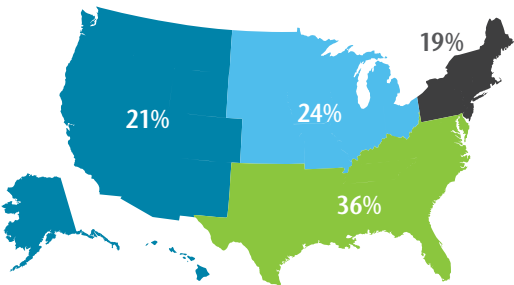
Age



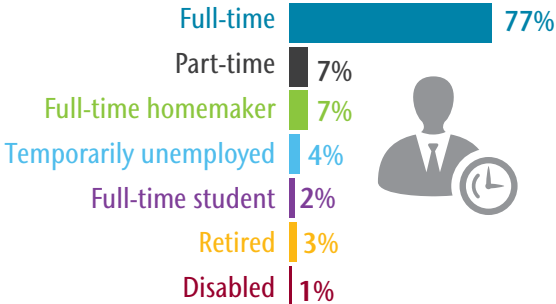
Race



U.S. Region



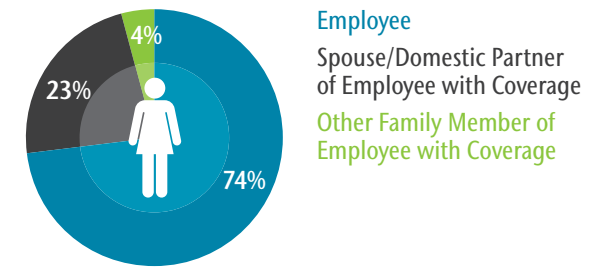
Job Status of Covered Employee



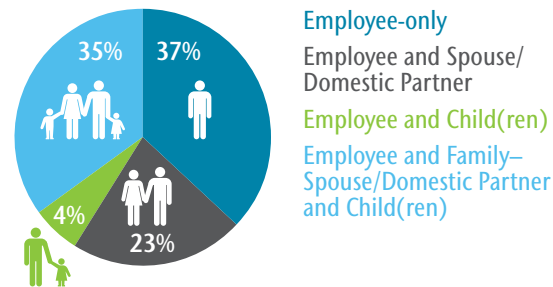
Industry of Employee



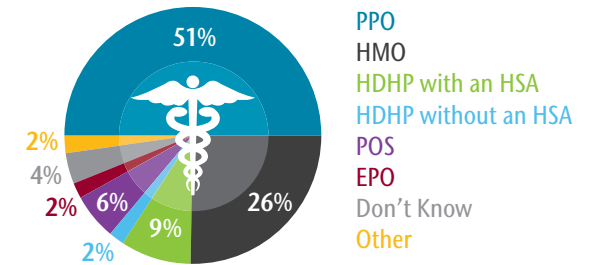
Relationship to Health Plan



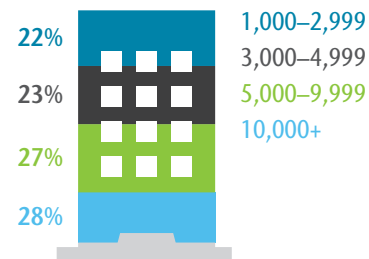
Type of Coverage



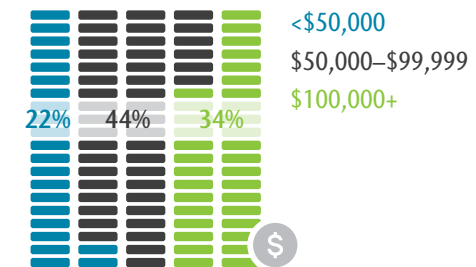
Plan Type



Employer Size of Covered Employee



Household Income



About Aon Hewitt

Aon Hewitt empowers organizations and individuals to secure a better future through innovative talent, retirement and health solutions. We advise, design and execute a wide range of solutions that enable clients to cultivate talent to drive organizational and personal performance and growth, navigate retirement risk while providing new levels of financial security, and redefine health solutions for greater choice, affordability and wellness. Aon Hewitt is the global leader in human resource solutions, with over 30,000 professionals in 90 countries serving more than 20,000 clients worldwide.

For more information on Aon Hewitt, please visit www.aonhewitt.com.

About the National Business Group on Health

The National Business Group on Health is the nation's only non-profit membership organization of large employers devoted exclusively to finding innovative and forward-thinking solutions to their most important health care and related benefits issues. In addition, it is the voice for large employers on national health care issues. The Business Group—whose 348 members include 65 of the Fortune 100—identifies, develops, and shares best practices in health benefits, disability, health and productivity, related paid time off, and work/life balance issues. Business Group members provide health coverage for more than 55 million U.S. workers, retirees, and their families.

For more information on the Business Group, please visit www.businessgrouphealth.org.

About The Futures Company

The Futures Company is the leading global strategic insight and innovation consultancy. Unparalleled global expertise in foresight and futures enables The Futures Company to unlock new sources of growth through a range of subscription services and research and consulting solutions.

The Futures Company was formed in 2008 from the coming together of The Henley Centre, HeadlightVision and Yankelovich. The Futures Company is a Kantar company within WPP with teams in North America, Europe, and Latin America.

For more information on The Futures Company and LIVING Well, please visit www.thefuturescompany.com.