

**ACHIEVING A HEALTHIER
MILLENNIAL GENERATION**

WHO ARE MILLENNIALS?

Millennials are...

A generation that continues to attract a lot of attention for many reasons, including their fresh points of view and growing voice on America's most critical issues—such as healthcare.

According to the U.S. Bureau of Labor and Statistics, millennials (those born between 1981 and 1996) will soon make up the largest portion of today's U.S. workforce—**increasing to 75% by 2030**. Millennials are facing challenges not experienced by previous generations—the rise of social media, crippling debt and increased pressure to balance the demands of work and life.

In the face of declining health, it is crucial for millennials to prioritize their health—and for the healthcare system and industry leaders to meet this generation's unique needs and expectations to put them on a path towards better health. But how can we measure and improve the health of millennials? And how can we be sure that we change healthcare to meet their needs for today and tomorrow? These are just a few of the questions Blue Cross and Blue Shield companies are tackling to address the health of millennials.

“Millennials are a very diverse group who want their identities recognized and acknowledged.”



Millennials by the Numbers¹

73M

IN THE U.S.
POPULATION

23 to 38

YEARS OF AGE

Born Between 1981 – 1996

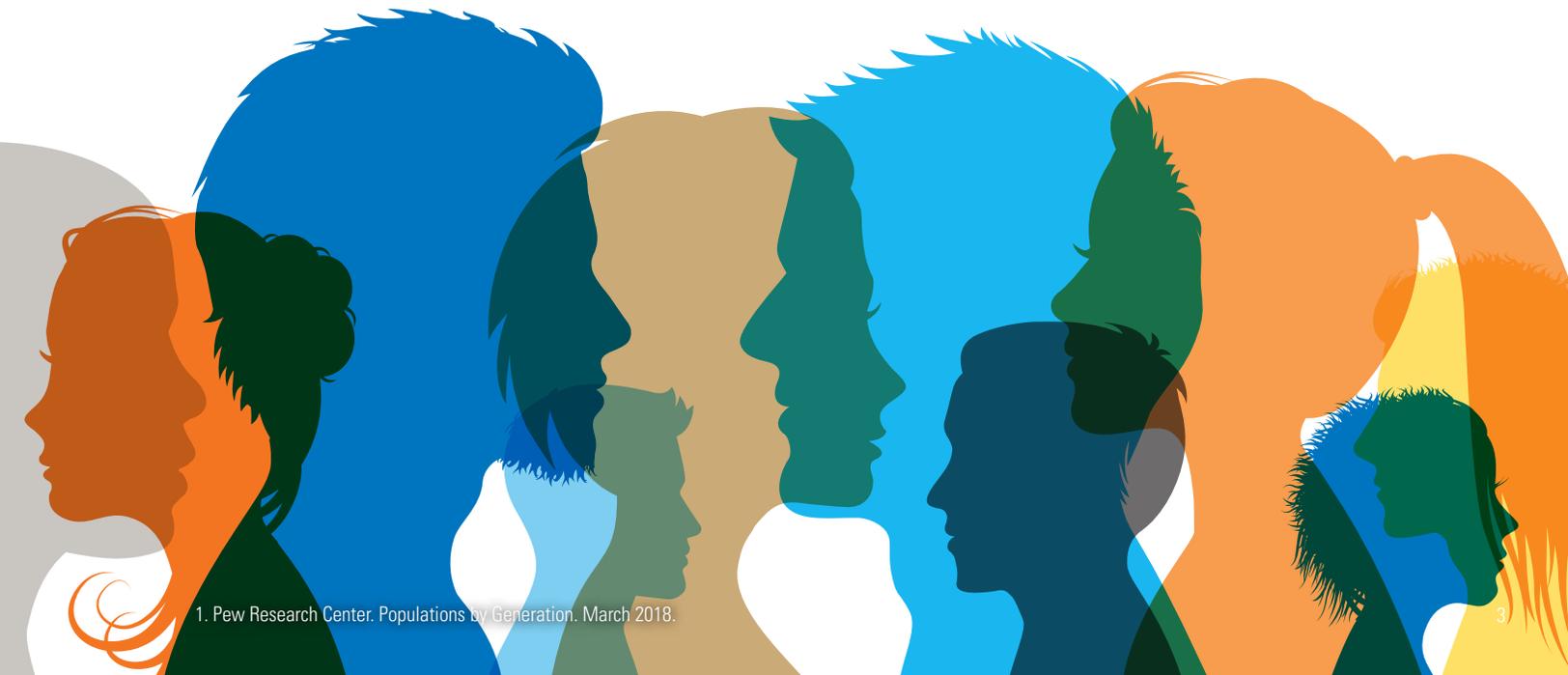
OVERALL
HEALTHY
& LIVING AT

95%

OF THEIR OPTIMAL HEALTH
(Health Index 95.1)

Most millennials consider themselves to be in **“good”** or **“excellent”** health.

1. Pew Research Center. Populations by Generation. March 2018.

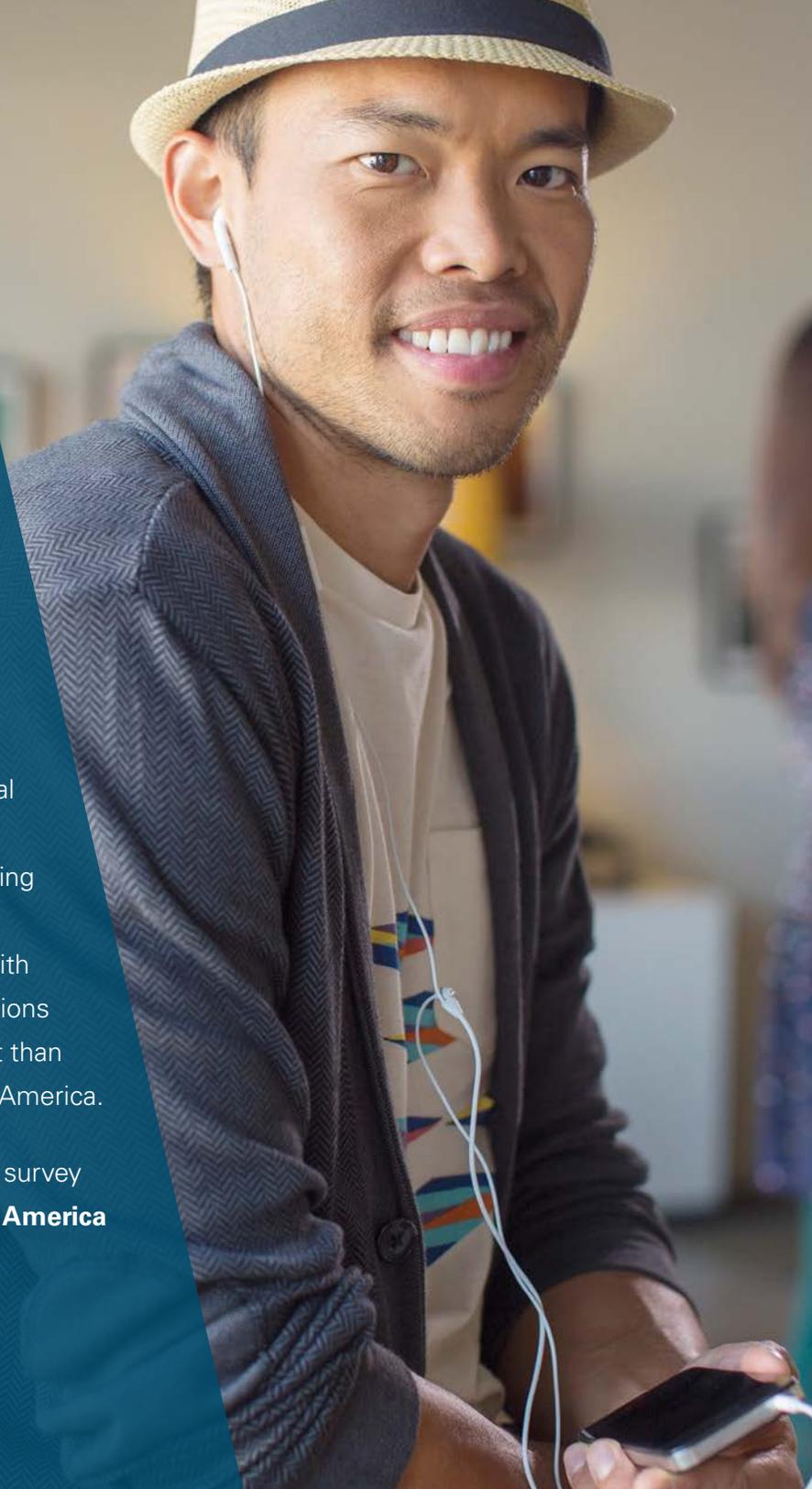


Current Health of MILLENNIALS

To truly understand the current health status of millennials, we dove deep into our national data resources using the Blue Cross Blue Shield Health Index—a powerful health metric that provides a better understanding about which diseases and conditions most impact Americans' overall quality of life at the national, state and county level.

Our investigation into this generation's behavioral and physical health delivered some concerning results—including that millennials are experiencing greater health challenges than their parents and grandparents when they were the same age. With the rates of behavioral health and chronic conditions climbing among millennials, it is more important than ever to drive long-term change for the health of America.

Here's what we found in our national generation survey and the **Blue Cross Blue Shield, The Health of America Report[®], The Health of Millennials.**





Top 10 Health Conditions Affecting Millennials

Eight of the top 10 health conditions affecting millennials (ages 21-36 in 2017) increased by double-digits over the past several years. Major depression, hyperactivity and type II diabetes had the largest growth in prevalence.

CONDITION	INCREASE IN PREVALENCE* (2014-2017)
1. Major Depression	31%
2. Substance Use Disorder	10%
3. Alcohol Use Disorder	1%
4. Hypertension	16%
5. Hyperactivity	29%
6. Psychotic Conditions	15%
7. Crohn's Disease/Ulcerative Colitis	10%
8. High Cholesterol	12%
9. Tobacco Use Disorder	7%
10. Type II Diabetes	22%

DOUBLE-DIGIT INCREASES FOR
8 OF THE **10**
TOP CONDITIONS

6 ARE BEHAVIORAL HEALTH CONDITIONS AFFECTING MENTAL HEALTH & EMOTIONAL WELL-BEING

*Prevalence rates are rounded and may not correspond to exact prevalence rate change.



BLUE CROSS BLUE SHIELD HEALTH INDEX

To explore how health varies in your local communities, visit the [Blue Cross Blue Shield \(BCBS\) Health Index](#). The BCBS Health Index quantifies **over 300 different health conditions** to identify which diseases and conditions most affect Americans' longevity and quality of life. It is driven by annual data from **more than 41 million BCBS members**—commercially insured Americans.

How Do Millennials Compare to Other Generations?

We found in our data that millennials are less healthy than Gen Xers (those born between 1965 and 1980) were at the same age. Since we know that millennials are facing health challenges earlier in life, focusing on their long-term health and wellness is critical.

CONDITION	PREVALENCE RATE*		DIFFERENCE IN PREVALENCE (2014-2017)
	GEN XERS (2014)	MILLENNIALS (2017)	
Major Depression	4.7	5.6	18%
Substance Use Disorder	1.6	1.8	12%
Alcohol Use Disorder	1.5	1.5	0%
Hypertension	12.5	13.7	10%
Hyperactivity	3.6	4.9	37%
Psychotic Conditions	0.6	0.5	-3%
Crohn's Disease/Ulcerative Colitis	1.2	1.3	15%
High Cholesterol	10.8	11.6	7%
Tobacco Use Disorder	6.5	7.2	11%
Type II Diabetes	3.4	4.1	19%

HIGHER PREVALENCE RATES AMONG MILLENNIALS FOR 8 OF THE TOP 10 CONDITIONS

*Prevalence rate per 100.



DID YOU KNOW?

Millennial women are **20% less healthy** than men, mainly driven by major depression, type II diabetes and other endocrine conditions.



Millennials' Thoughts, Attitudes and Beliefs Around Health are Different than Other Generations

Here's what we learned when we surveyed more than 3,000 adults over the age of 18 across the country:

SURVEY QUESTION	MILLENNIALS (1981-1996)	GEN XERS (1965-1980)	BABY BOOMERS (1944-1964)
View their mental health as "very good/excellent"	49%	56%	69%
Only see a doctor when they are sick or in urgent need of care	67%	59%	39%
Have delayed or avoided medical treatment because of healthcare costs	47%	33%	14%



How can we help drive change for the millennial generation and for the health of America?

One way is to listen and understand.

Creating a Path Toward Better Health— **FOR THE HEALTH OF AMERICA**

Addressing millennials' health means addressing their unique needs and challenges. To understand these challenges, we traveled across America hosting listening sessions to hear firsthand the obstacles millennials are facing and opportunities for improvement on how they think about, use and access healthcare.

When BCBS companies hosted listening sessions and a series of local surveys, we connected with thousands of people from communities across the country on three key areas around millennial health: access to care, healthy workplaces and integrated behavioral health. Millennials, healthcare professionals, employers and community leaders gathered to speak about how this generation currently uses the healthcare system—and what needs to be improved to better their overall healthcare experiences.

We heard that millennials are making healthcare choices in different ways than any generation before them. Millennials have different expectations, wants and needs from the healthcare system and their employers—and we are dedicated to continue exploring these important trends to improve the health of millennials.

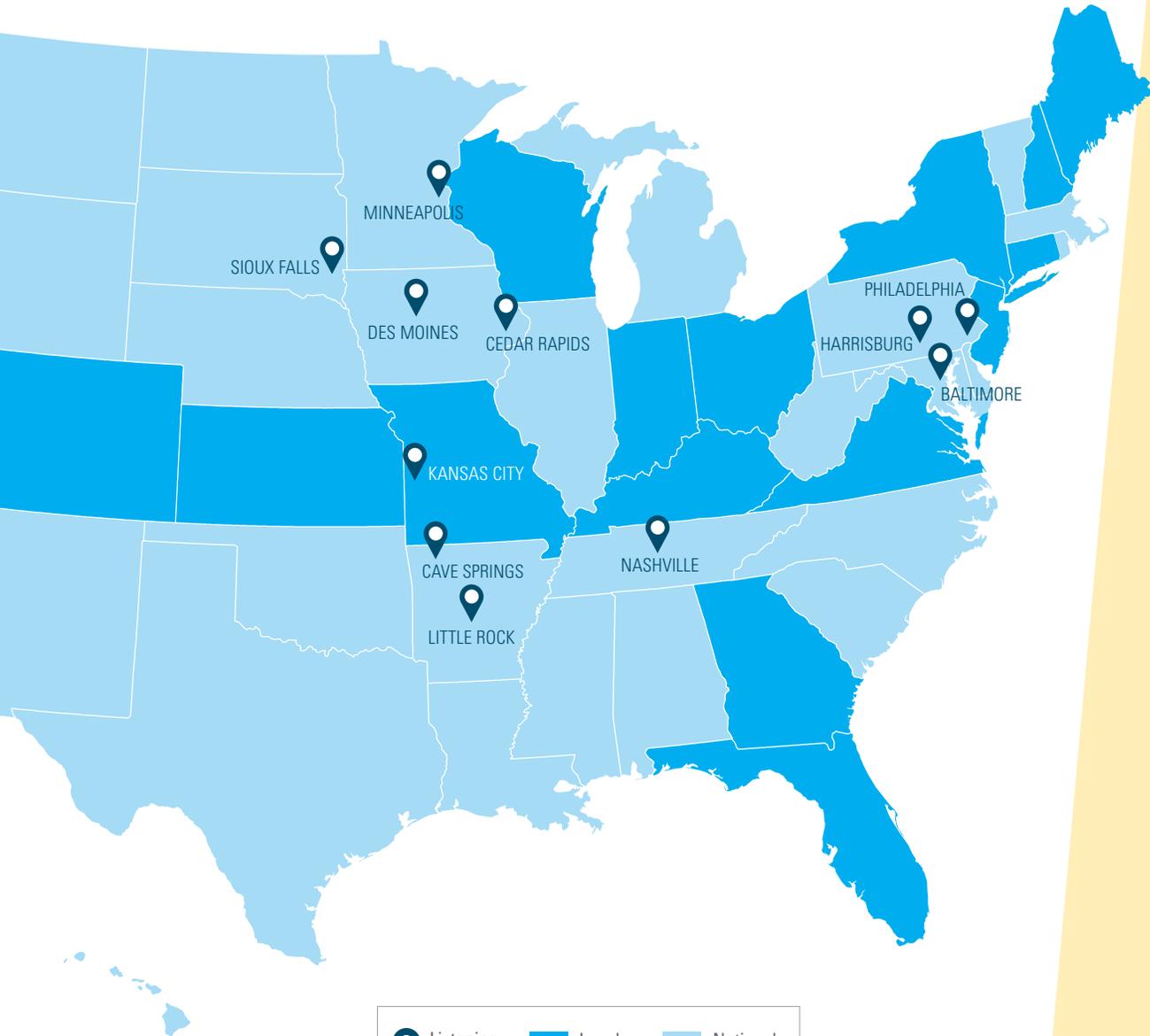
Let's take a closer look at what we learned...

An Unprecedented





View into Millennial Healthcare Attitudes and Needs



 Listening Session	 Local Survey	 National Survey
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16

LISTENING SESSIONS
CONDUCTED

OVER

450

LISTENING SESSION
PARTICIPANTS

MORE THAN

8,000

PARTICIPANTS
IN 6 SURVEYS

> 2,000

MILLENNIALS
PARTICIPATED
IN BOTH SESSIONS
AND SURVEYS

IN THEIR OWN WORDS



“Millennials value relationships, workplace culture and meaningful careers. The health and well-being of millennials can start in the workplace.”

“Some of the biggest challenges facing millennials’ health today is getting to the [doctor’s] office with our busy schedules and understanding our health benefits.”



Meeting Millennials Where They are Today

Connecting on a personal level is powerful. When we openly discussed access to healthcare, healthy workplaces and behavioral health at our listening sessions, we heard that millennials are struggling with finding quality sites of care, understanding their healthcare benefits and aligning treatment that benefits both the mind and body. In essence, millennials want personalized, optimized care.

But that only scratches the surface.



"I think the biggest challenge for the health of millennials is the access to so many sources of information and data. This generation has grown up with the perceived ability to self-diagnose and hear so many opinions and sorting through all of the information to find true best-practices to wellness is a daunting and confusing task."



"Being connected all the time yet still feeling alone is leading to anxiety and depression, ill health and ultimately unhappiness."



"A factor that contributes to millennials not seeing providers is the wait time associated with those visits. In order see a doctor you have to take a full or half-day off from work because in most cases your appointment is going to be 30-60 minutes behind. This deters people from scheduling their annual visits and wellness screenings that may detect conditions early on."

BREAKING DOWN BARRIERS TO BETTER CARE

Did you know that one-third of millennials don't have a primary care doctor and don't seek medical care until they have a major problem? Since millennials are the first generation to grow up using smartphones and social media, it's easy to assume that they prefer to access their healthcare via digital solutions. But that is not necessarily the case. Millennials expressed a desire for a personal connection with healthcare professionals—and when they don't have a relationship with their doctor, they often bypass critical preventative care services that can impact long-term health and wellness.

How can we help break down these barriers to deliver personalized care to millennials how they want it?





WHAT WE HEARD

MILLENNIALS WANT...

- **Quick and convenient access to care**, with extended doctor's office hours, online scheduling and short wait times for appointments.
- A multi-dimensional care model that provides **a balance between both in-person visits and digital care**, like telemedicine, email, text and chat.
- To receive **unbiased care from culturally empathetic** doctors.
- **Tools that provide transparency on both cost AND quality**, as well as the ability to be matched with a doctor who shares their values.

MILLENNIAL SURVEY



Only see a doctor when they are sick or in urgent need of care



Than baby boomers to join an online health community and **ask for medical advice on social media**



Think of their financial status before making healthcare decisions

EMBRACING “WHOLE PERSON” CARE

As we’ve seen, millennials are suffering from more behavioral health conditions than their parents and grandparents.

Whether it’s financial debt, pressures from social media or always-connected work environments, many different factors are driving higher levels of stress, anxiety and depression in millennials. Nonetheless, millennials are more comfortable talking openly about their mental health than previous generations—lessening the stigma around accessing behavioral healthcare. What’s more, this generation believes that the mind and body are interconnected—and wants the ability to be treated in a holistic manner.

How can we help boost “whole person” care and help integrate care among primary care providers and behavioral health specialists?





WHAT WE HEARD

MILLENNIALS WANT...

- Integrated, **seamless care among primary care providers and behavioral health specialists**, resulting in “whole person” care.
- **Easy access to their medical records** and health information, with the ability to decide who they can share the information with.
- **Unlimited access to behavioral health therapies** and counseling visits.
- **Behavioral health specialists who are accessible** in their communities—especially rural areas.
- **Their primary care providers to talk to them about their mental health** and how to manage it.

MILLENNIAL SURVEY



Think their **mental health** is “good” or “excellent”



Say they have **student loan debt** that causes them stress



Say **mental healthcare counseling** needs to change

BUILDING A HEALTHIER WORKPLACE

As more and more employers are finding out, millennials have different expectations than previous generations when it comes to the workplace and their benefits. Soon to be the largest generation in America's workforce, millennials are challenging employers to rethink how benefits and wellness programs help their employees manage and improve their health. Millennials are seeking a workplace culture that meets their goals and objectives for work/life balance through flexible work schedules. In terms of benefits, some said employers who offer good health benefits and wellness programs are viewed as investing in and caring for their employees—increasing employees' loyalty to the organization.

As millennials redefine the modern workplace, how can we offer support beyond traditional healthcare benefits?





WHAT WE HEARD

MILLENNIALS WANT...

- Employers to assist them in **understanding and using their health benefits.**
- **Non-health benefits including financial education, tuition reimbursement, flexible work hours and work-from-home options,** which will help reduce stress in their lives.
- Employers to boost awareness and use of **employee assistance programs.**
- Leaders within their organizations to **decrease stigma in the workplace** by openly discussing health conditions and providing support for employees seeking the care they need.

MILLENNIAL SURVEY



Feel stressed over the amount of **financial debt they have**



Say that their **employer's health insurance benefits were a positive factor** in their choice to join the organization



Say their **current health insurance is "very" or "extremely" impactful** on their decision to stay with their current employer



WORKING TOGETHER FOR A HEALTHIER FUTURE

BCBS companies are working collaboratively with key stakeholders in their local communities to develop solutions that address the unique needs of the millennial population. Examples of these solutions include technology based services, improved access to behavioral health and offerings that simplify the healthcare experience. For more information on what BCBS Plans are doing, visit: <https://bcbs.com/the-health-of-america/millennialhealth>

Anthem Blue Cross and Blue Shield

Making mental healthcare more accessible for millennials is a priority for Anthem Blue Cross and Blue Shield. Their new telehealth offering, LiveHealth Online, connects patients to licensed therapists via phone, tablet or computer so they are able to access care when and where they need it.

Blue Shield of California

Recognizing that traditional wellness programs aren't always right for millennials, Blue Shield of California introduced Wellvolution, a digital lifestyle based medicine and health platform that provides members guided, on-demand access to a tailored network of clinically proven health management and wellness resources—all customized to members' individual health needs and preferences to prevent, treat and even reverse disease.

Blue Cross and Blue Shield of Kansas City

Months of customer interviews, in particular with millennials, inspired Blue Cross and Blue Shield of Kansas City to design a new, simplified healthcare experience called Spira Care. This product gives members access to integrated behavioral health and primary care services, encourages preventative care and connects members to Care Guides who help them understand their care and their coverage.

Blue Cross & Blue Shield of Rhode Island

LGBTQ patients—an increasing number of whom are millennials—often avoid the doctor because they don't feel welcome. Blue Cross & Blue Shield of Rhode Island has developed a certification program to help clinics in the local market transform their practices into “safe zones” for the LGBTQ community to receive safe and inclusive care.

Independence Blue Cross

Navigating mental health care can be challenging for millennials. At Independence Blue Cross, members can access the On to Better Health platform—a free, web-based, confidential screening for six conditions, including anxiety and depression. Based on results, they receive a personalized plan for digital programs and resources in a member portal, including cognitive behavioral therapy, to help them manage their conditions.

Premera Blue Cross

Premera Blue Cross teamed up with a large healthcare system to create a new, integrated health plan, Peak Care, that enables millennials to access care that fits their lifestyles, emphasizing online scheduling, electronic patient visits or house calls and providing a single point of contact for care coordination.



“Conversations are a step in the right direction for getting young people the medical help they need in this busy world.”

As we work toward developing better healthcare solutions, we are committed to not only exploring and measuring these millennial health trends, but also making strides to meet millennials where they are. BCBS companies are focused on building trust with millennials, healthcare leaders and community members to raise awareness about the importance of improving millennial health. Because the health status of millennials will likely have substantial effects on the American economy over the next several decades, it is essential that we take action today to achieve a healthier tomorrow.

FOR THE HEALTH OF AMERICA.



**BlueCross
BlueShield**
Association

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All data as of November 2019.