

2023 Care Access Benchmark Report

FOR HEALTH PLANS



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The State of Care Access

Health Plans Continue to Play a Key Role in Consumers' Search for Care, but There's Room for Improvement

Health plans continue to invest time and resources to provide members with accurate information about in-network care options and the cost of that care. As a result, there has been significant improvements in the trust members place in their health plan. In fact, consumers now cite health plan websites and apps as their top destination for information when accessing care. But there's room for improvement to ensure health plans deliver seamless digital experiences that offer the comprehensive, accurate information needed to make informed decisions.

Consumer Expectations Continue to Run High

In this year's report, consumers reiterate their desire to play a more active, independent role in finding and scheduling care—and their expectations for convenient, digital self-service resources are higher than ever. In fact, many consumers are willing to “shop around” for providers that offer the whole package: clinical expertise, convenient location, and easy access to online scheduling tools.

Technology Helps Maximize Member Connections

To manage growing consumer expectations, forward-thinking health plans have adopted digital strategies that help members find in-network providers, understand their cost of care, and book appointments in a convenient user experience that fosters trust and builds long-term connections to the organization. As in previous Kyruus Health research, consumers voice their support of technology that makes the find care experience faster, easier, and more like what they experience when going online to book a dinner reservation.



About the Survey

Findings in the 2023 Care Access Benchmark Report are based on a survey of 1,000 consumers, conducted by Wakefield Research in July 2023 on behalf of Kyruus Health.

All sample sizes in the report are n=1,000 unless otherwise noted.

Size:
1,000 U.S. Residents

Date:
July 2023

Gender:

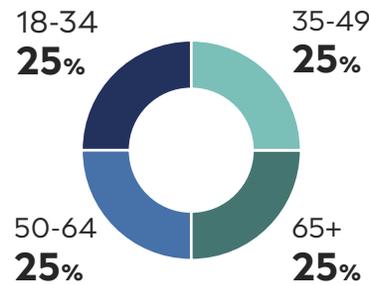


Women
55%

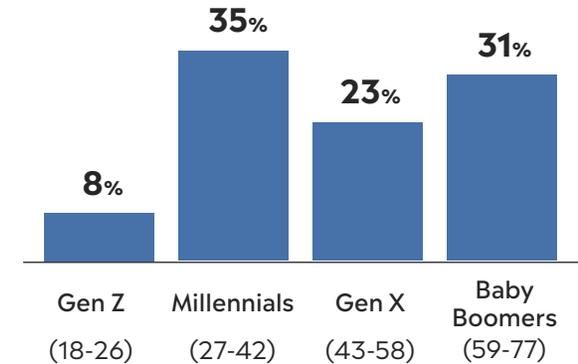


Men
44%

Age:

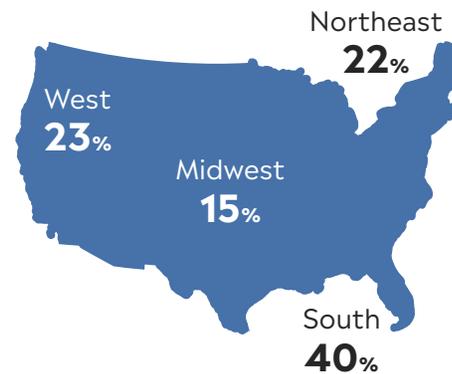


Generation:*

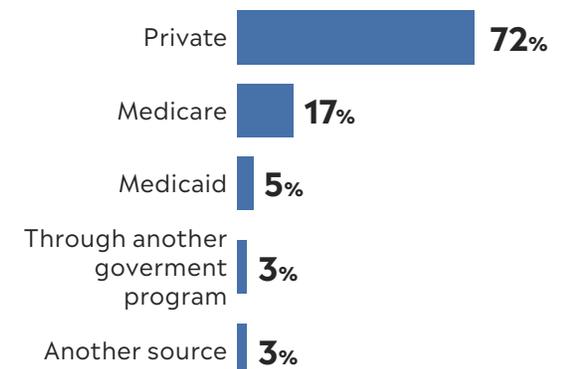


*NOTE: The remaining 3% is over age 77 and included as a subgroup in this survey.

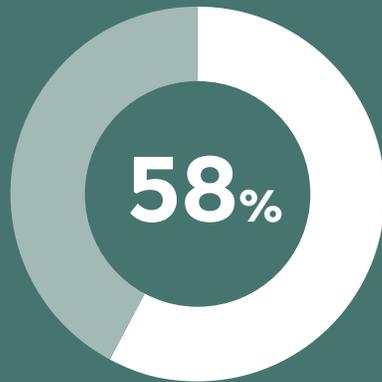
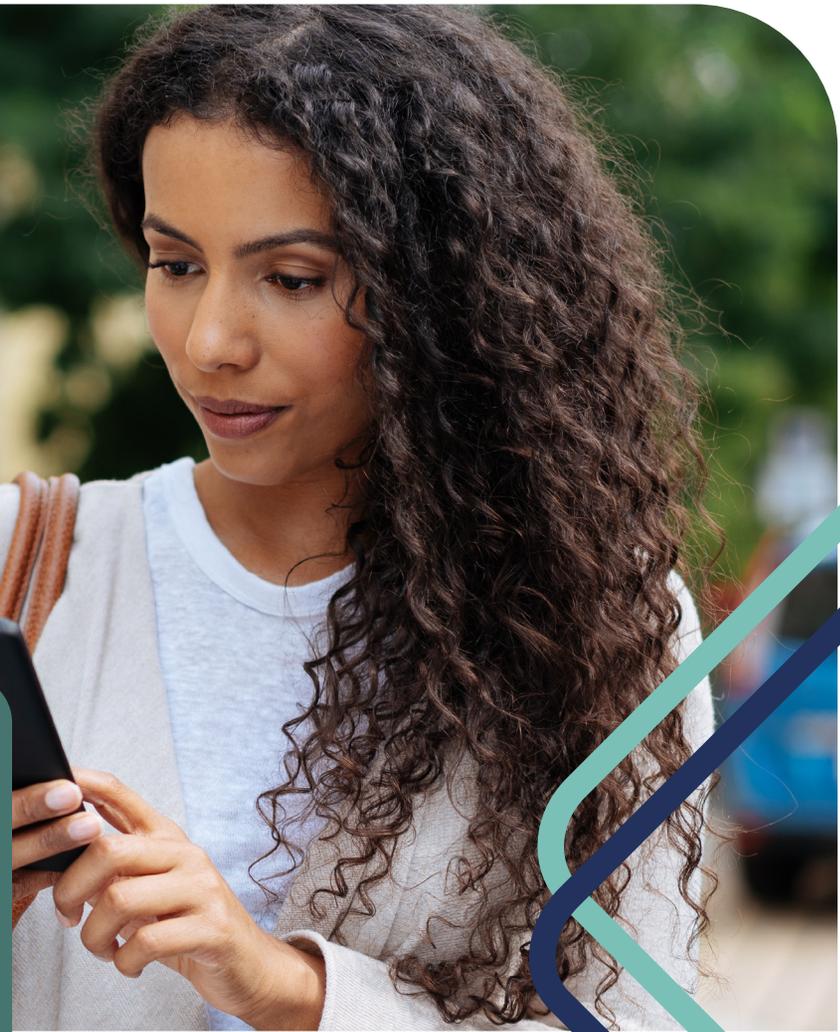
Location:



Type of health insurance:



Consumers Rely on Health Plans for Care Guidance, but Data Inaccuracies Erode Trust



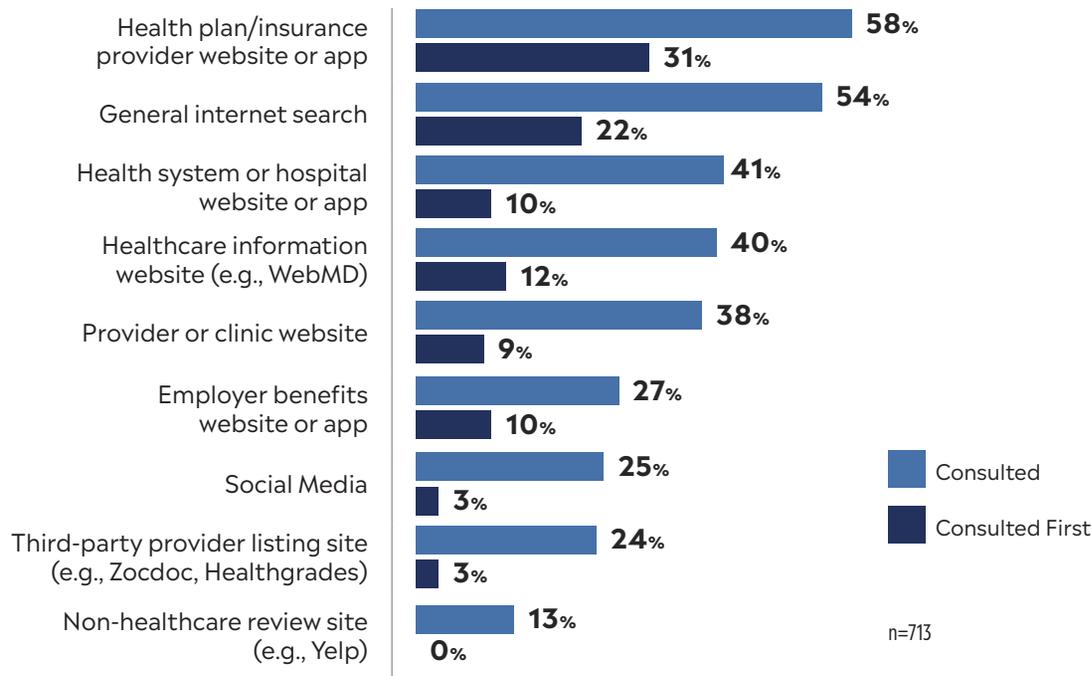
of consumers relied on a health plan website or app when searching for care online.

Online Research is the Cornerstone: Health Plan Sites Secure the Lead

Due to their efforts to improve member engagement and experience, health plans have jumped to the top of the list when it comes to where consumers look for care online. General internet searches are a close second with healthcare organization websites following as a popular destination. Social media continues to gain traction as a viable digital channel for care searches.

Consumers' Top Online Resources for Gathering Healthcare Information

Which resources, if any, did you consult in your online search for a healthcare provider, service (e.g., imaging, labs), or care location (e.g., urgent care facility)?



71%

of consumers **consulted the internet** during their most recent search for a new healthcare provider, service, or location.



55%

of consumers report their **health plan website offers a provider search tool**, suggesting use of this channel could be even higher if this feature was offered more broadly.



40%

of **Millennials** rely on **social media** to research care options— notably higher than other generations and likely due to the high level of daily interactions.

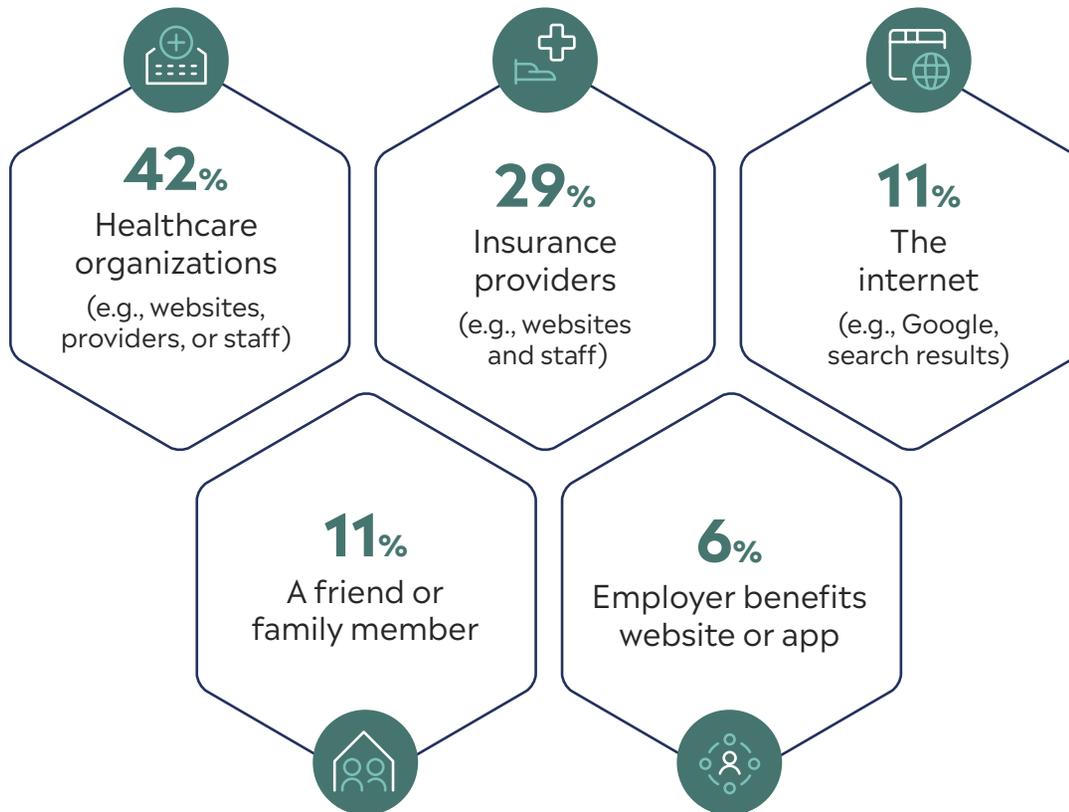


Online Research is the Cornerstone: Trust Matters

Health plans continue to be one of the most trusted sources of information for consumers looking for care. **In fact, 29% rank it as the most trusted source—an increase of nearly 10 percentage points** in the past year, and now second only to healthcare organizations.

Resources that Consumers Consider Most Trustworthy for Provider, Location, or Service Information

Which of the following do you consider to be the most trustworthy resource when looking for information about a new healthcare provider, service, or care location?



Online Research is the Cornerstone: Inaccurate Health Plan Data Impacts Trust

Consumer trust is paramount when it comes to interactions with their health plan. When provider and availability information is inconsistent or inaccurate, consumer trust begins to erode.

40%

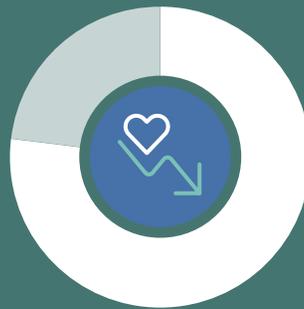
of consumers have **found inaccurate provider information** on their health plan's website.*

*Of those who used their health plan's transparency tools in the last 12 months.



77%

of consumers say finding inaccurate provider information on their health plan's site would **impact their level of trust.**



85%

of Millennials and 69% of all consumers say they **wish their health plan offered more accurate provider information.**



Online Research is the Cornerstone: Why It Matters to Health Plans



INSIGHT

ACTION

The internet continues its dominance as the go-to resource for consumers researching care options. Once online, consumers are choosing health plan websites as their top destination for information.



Provide digital experiences that meet consumer expectations, including easily accessible provider search tools with accurate information that help consumers find care based on their personal needs and preferences.

While health plans websites and apps are the most commonly used online resources, many consumers say it can be difficult to find the information they need. Even when health plans integrate provider search tools, they are often restricted behind logins or are difficult to navigate.



Create more user-friendly experiences by bringing provider search tools to the forefront of websites and apps. Increasing usage of these tools can guide consumers to make more informed decisions with less friction.

Consumer experience is only as good as the data behind it. When consumers recognize gaps in data accuracy and consistency, it impacts their ability to trust the health plan.



Address accuracy and consistency issues of provider data by ensuring that updated information from providers is reflected in the user search experience. Surfacing more reliable data helps consumers find appropriate care, which ultimately leads to increased trust and engagement.

Millennials Drive Demand for Transparency Tools at Higher Rate than Other Generations



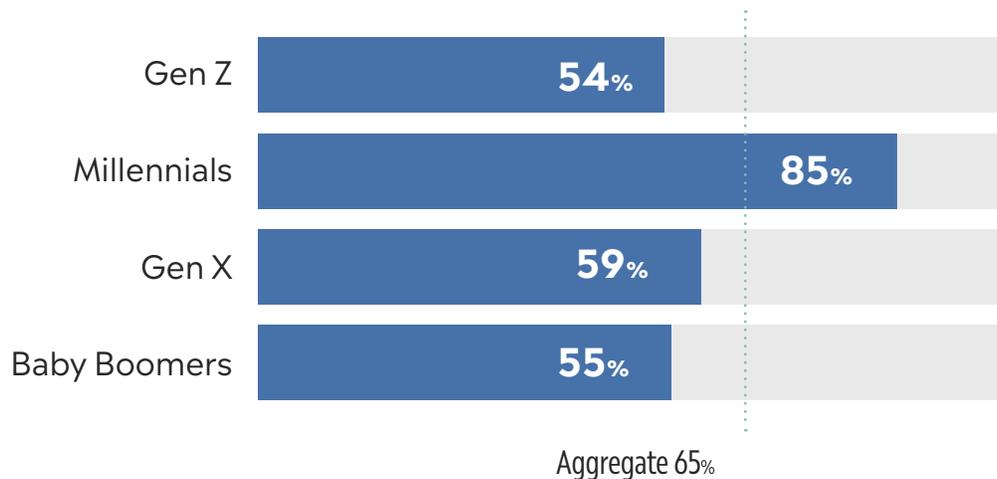
of Millennials say their health plan offers transparency tools, significantly higher than other generations.

Transparency Tools: Awareness Varies Across Generations

Millennials are significantly more aware of health plan transparency tools than other generations. They are accustomed to digital communications, are proficient in navigating online tools, and have a growing need for healthcare services. While Gen Z is considered to be the most tech-savvy generation, their exposure to transparency tools is limited as most have not yet experienced the impact of healthcare costs firsthand.

Generational Awareness of Transparency Tools

Does your current health plan / insurance provider offer healthcare transparency tools?



65%

of consumers say their health plan offers transparency tools.

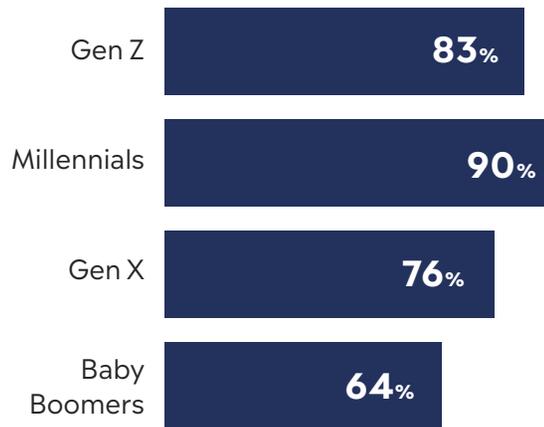
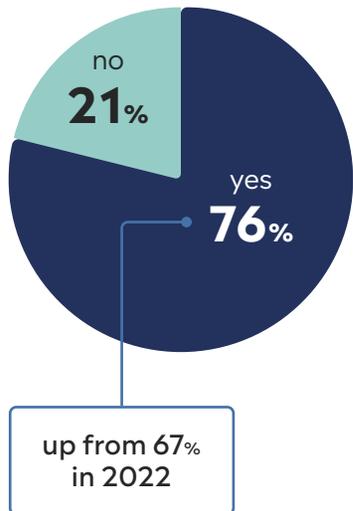


Transparency Tools: Usage is Growing, with Millennials Outpacing Other Generations

For consumers with access to health plan transparency tools, **usage in the past 12 months jumped over 10 percentage points** compared to just one year ago. Consistent with their high awareness, Millennials are by far the most frequent users of these tools when compared to other generations. The correlation between increased awareness of transparency tools and consumer engagement with those tools suggests that this trend is driven by the focus health plan’s have placed on transparency and expansion of digital tool sets.

Generational Usage of Transparency Tools

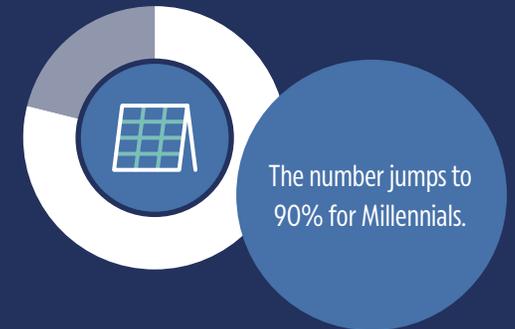
In the last 12 months, have you used any of the healthcare transparency tools provided by your health plan / insurance provider?



n=643

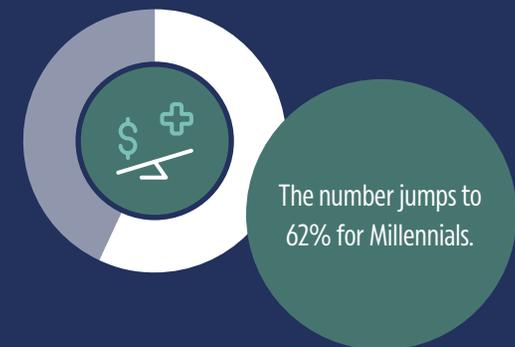
79%

of consumers whose health plan offers transparency tools **have used them in the past 12 months.**



57%

of consumers strongly agree that **transparency tools help them make informed healthcare decisions.**



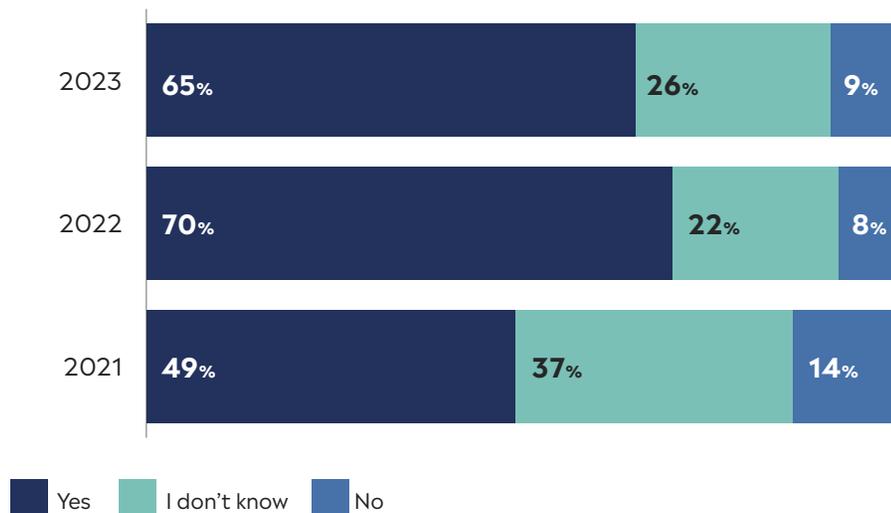
Transparency Tools: Despite Greater Access, More Consumers Lack Awareness

More than a quarter of **consumers are unaware if their health plan offers transparency tools—with an increase of 4% over 2022**. This highlights the need for new and creative communication strategies that are tailored to reach different generations and educate consumers about the availability of transparency tools and how to use them.

Even consumers who have used their health plan's transparency tools in the past 12 months cite a need for increased communications: **only 11% say they were made aware of the tools through direct communication** from their health plan.

Year-Over-Year Comparison of Consumer Awareness of Transparency Tools

Does your current health plan / insurance provider offer healthcare transparency tools?



26%

of consumers say they are unaware if their health plan offers transparency tools.



64%

of consumers agree they need more help understanding and navigating healthcare options.



The number jumps to 82% for Millennials.

Transparency Tools: Why It Matters to Health Plans



INSIGHT

Despite increased focus on transparency, member awareness of these tools and their benefits is declining.

Consumers who are aware of transparency tools are likely to use them, but many still need help understanding their options. This is highlighted when looking at Millennials, who are the most active users of transparency tools and 82% of whom strongly agree they need more help navigating their options.

There is disparity across generations in terms of awareness and usage of transparency tools, with older generations falling behind despite being higher users of healthcare.



ACTION

Create communication strategies and leverage new channels, like text messages or push notifications, for different audiences instead of one-size-fits-all. Test different messages per audience to optimize reach and impact.

Offer educational programs alongside transparency tools, such as a healthcare 101 program, to help consumers better understand their options and keep them engaged as their healthcare needs change over time.

Tailor digital experiences to the priorities of each generation, such as clinical expertise and cost for older generations. Offering personalized experiences ensures that members feel supported and continue to engage with the digital tools.

Cost Remains the Primary Consideration When Choosing Care



of consumers take some sort of cost-related information into account when choosing a new provider or service.

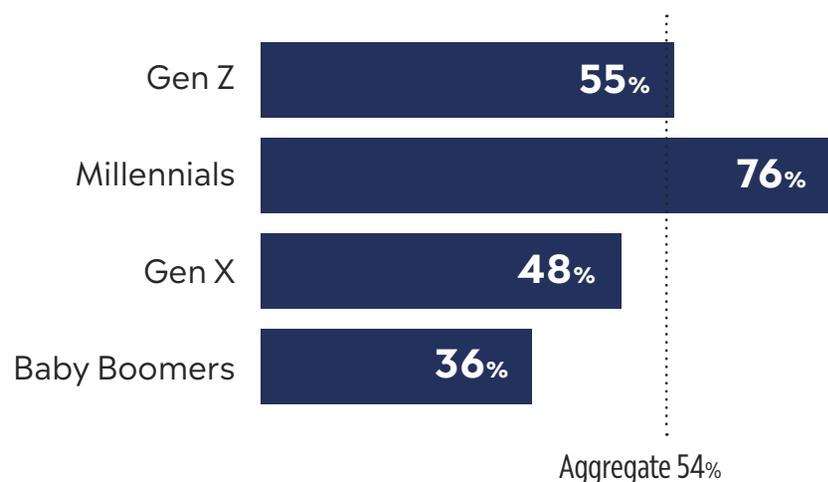
Cost of Care: Consumers Focus on the Bottom Line, Regardless of Insurance Coverage

Unsurprisingly, managing the cost of care is top of mind for consumers across age groups and they are relying on health plan websites and apps to help them stay on budget.

Even though all consumers included in the survey have insurance coverage, many cite the need for additional cost information, specifically out-of-pocket costs for services. They are using these costs to evaluate their options, such as cash pay discounts from providers, and determine if their total cost can be lowered by paying for the service entirely out-of-pocket.

Generational Use of Health Plan Website to Obtain Cost Information

Have you ever used your health plan / insurance provider website specifically to obtain cost information for a healthcare service or procedure?



76%

of consumers say they **wish they had more control** over their healthcare costs.



87%

of consumers **want accurate estimates** of out-of-pocket costs for care.



Only 39%

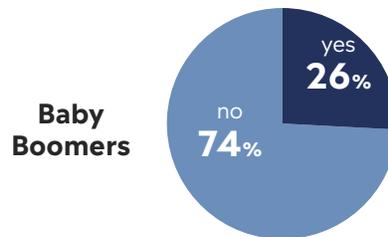
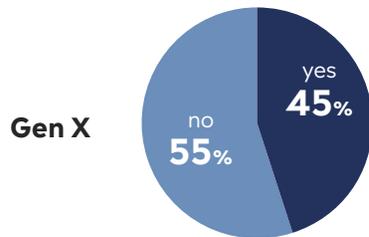
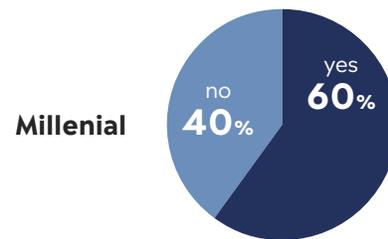
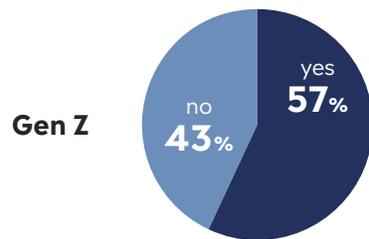
say they **have access to cost estimates** within their health plan's transparency tool.

Cost of Care: Consumer Demand for Reliable Cost Information Spans Generations

When consumers don't have insight into the cost of care, the impact is serious. In fact, **44% admit they avoided getting healthcare** services at some point because they did not know the cost. This trend is pronounced in younger generations, who are the likeliest to defer care if costs are unknown.

Delayed Care Due to Lack of Cost Information by Generation

Have you ever avoided getting healthcare services because you didn't know what the costs would be?



64%

of Millennials **want estimated out-of-pocket costs** based on a specific plan and deductible status.



54%

of consumers have used their **health plan website specifically to obtain cost information.**



Cost of Care: Why It Matters to Health Plans



INSIGHT

Cost is a pivotal factor for consumers making care decisions, especially younger generations who are most likely to shop for care—or in a worst case scenario, delay or defer care due to lack of cost information.

Even with access to insurance, many consumers are seeking out-of-pocket cost estimates so they can determine the most cost effective route based on their specific needs and preferences.

Cost information is a must-have for consumers when choosing a provider, and if this information isn't easy to navigate, members may bypass the provider altogether.



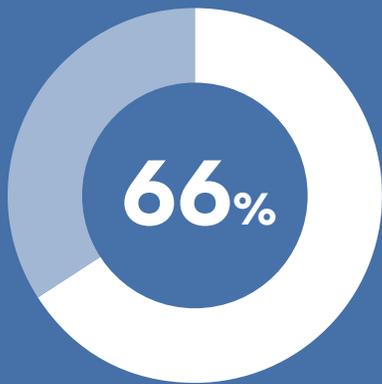
ACTION

Ensure members are aware of and know how to use online transparency tools. Lack of cost information should never be a barrier to care for any patient. It is critical for health plans to provide tools that will guide members through their healthcare journey.

Provide tools that give members insight into their costs throughout the continuum of care. This enables them to evaluate their options, plan their care, and budget associated costs appropriately.

Offer cost transparency tools that are easy to find, easy to navigate, and empower consumers to choose providers that fit their healthcare and budgetary needs.

Clinical and Personal Preferences Significantly Drive Care Decisions



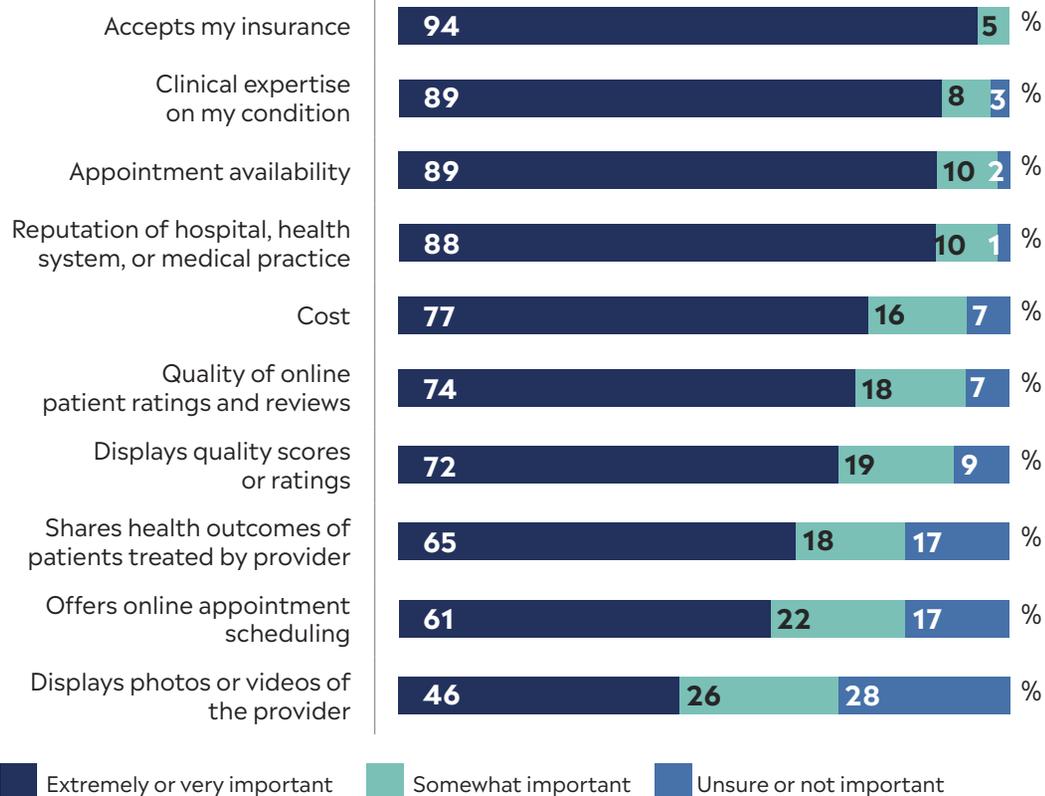
of consumers say they wish their health plan website included more detailed provider profiles.

Consumer Preferences: Appointment Availability and Cost are Key

Consumers consider a number of factors when choosing a provider, but none are more important than their ability to secure an appointment in a timely manner and understand the cost of care.

Most Important Criteria for Consumers When Selecting a New Provider, Service, or Location

How important, if at all, are each of the following factors when selecting a new healthcare provider, service, or location?



Note: Due to rounding, some totals may add up to over 100%.

89%

of consumers say **appointment availability is extremely or very important** when selecting care.



79%

of consumers agree they would **schedule appointments directly from their health plan's website or app** if given the ability to do so.



Consumer Preferences: Why It Matters to Health Plans



INSIGHT

Online scheduling is in high demand, especially for digitally-savvy consumers. However, many consumers report that they cannot schedule care online from their health plan website.

Consumers have a negative perspective of their health plan when they can't find a provider who meets their clinical and personal preferences or when appointment availability is low.

Consumers are serious about their preferences when choosing care. Some preferences, such as cost information and appointment availability are must-haves and their absence may cause providers to be bypassed.



ACTION

Improve member experience and increase utilization of in-network providers by integrating an online scheduling solution into existing websites and apps.

Integrate detailed provider profiles on a user-friendly provider search tool to address the top factors that influence care decisions and route members to the appropriate care for their needs.

Use the survey data as a guide to build a checklist of consumer preferences that influence care selection. How many of these preferences is your organization accommodating? What can you do to enrich your offerings to meet consumer demand?

Taking Action: What Health Plans Can Do Today



Kyruus Health's 2023 Care Access Benchmark Report provides broad insight into what consumers want, need, and expect today when they interact with health plans to search, select, and schedule care. Based on the key findings of this report, here are **three steps health plans can take today** to ensure they are attracting, growing, and retaining their consumer base:

- **Evaluate your member-facing website and apps** from a consumer's viewpoint. Are cost transparency tools easy to find and easy to use? Is it easy to locate the provider search tool and is the provider information accurate and deep enough to enable members to choose the best care?
- **Optimize the scheduling experience** on your website and apps. Scheduling an appointment should be easy and convenient to optimize the member experience and promote your roster of network providers.
- **Broaden your member communications strategies** to encompass the needs of all generations as you guide them to better understanding and increased usage of the digital tools offered by your health plan. Consider traditional and new media channels and messaging cadence to reach members how and when they want.

For more insights on patient access and digital self-service—including white papers, case studies, and more—visit the Kyruus Health Resource Library at KyruusHealth.com/resources.