

2024 Care Access Benchmark Report for Health Plans

Digital Access Insights from a Survey
of 1,000 Healthcare Consumers



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The State of Care Access



Consumers Want Health Plans to Help Them Find Accurate Information and Access Care

As consumers look for in-network care options, and the cost of that care, health plans continue to play a starring role. Demand is increasing for reliable information and a digitally connected experience that allows members to complete every step of their care access journey in one place. While health plans have made significant investments in transparency tools, consumer reviews are mixed. Awareness and usage of transparency tools are on the downswing, and those who are using them need additional guidance.

And more than ever before, generational differences have come to the forefront, with members expecting tools and resources suited to their distinct preferences. Despite differences, members across all age groups are demanding a digitally integrated experience. Members of Gen Z, who are aging into navigating care on their own, are leaning more into transparency tools and expecting more from their experiences as a result. Older generations continue asking for more self-service tools and additional guidance to help them navigate their care options.

Holistic Digital Experiences Engage Members and Prevent Gaps in Care

Inaccurate information and a lack of self-service digital solutions, such as online appointment scheduling or user-friendly cost estimation tools, are causing members to skip or delay care. The impact of deferred care is significant, with members often missing crucial early detection and disease prevention appointments, particularly preventative screenings and annual wellness visits.

Checking the compliance box is not enough—health plans need to do more to engage members and connect them to the right care. Delivering a seamless digital experience with comprehensive information to help members find in-network providers, understand the cost of care, and book appointments seamlessly is table stakes.

About the Survey

Findings in the 2024 Care Access Benchmark Report are based on a survey of 1,000 healthcare consumers conducted by Wakefield Research in April 2024 on behalf of Kyruus Health.

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

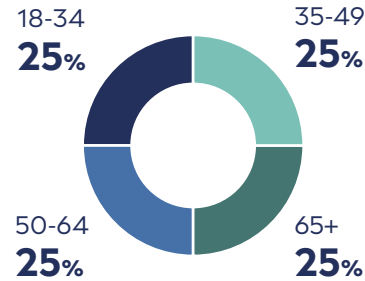
Size:
1,000 U.S. Residents

Date:
April 2024

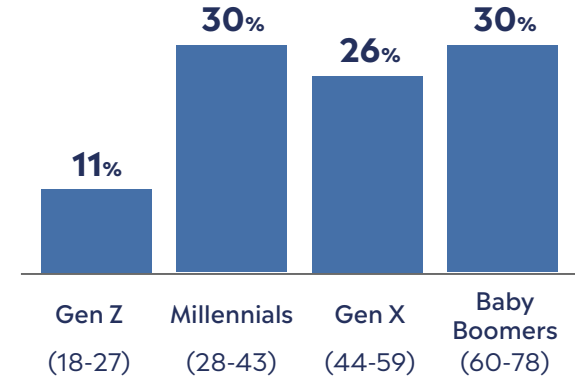
Gender:



Age:

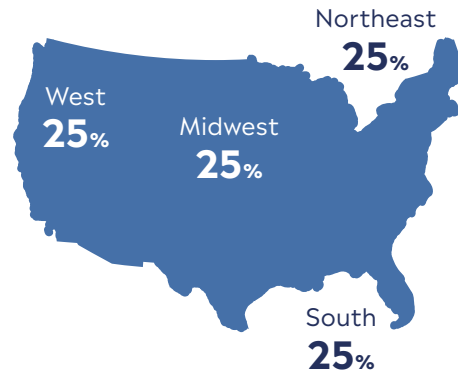


Generation:*

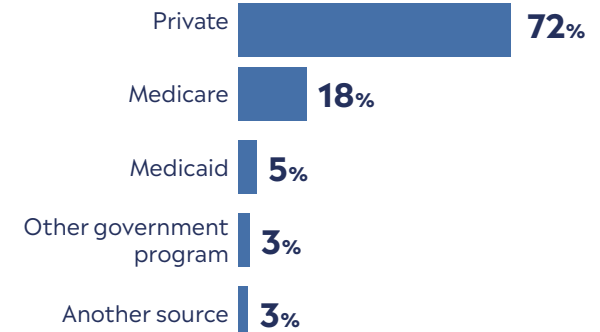


*NOTE: The remaining 3% are consumers older than 77 (who are not included as a subgroup in the survey)

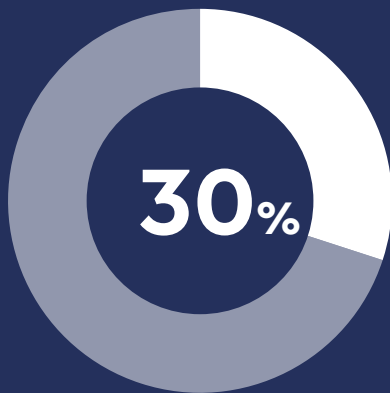
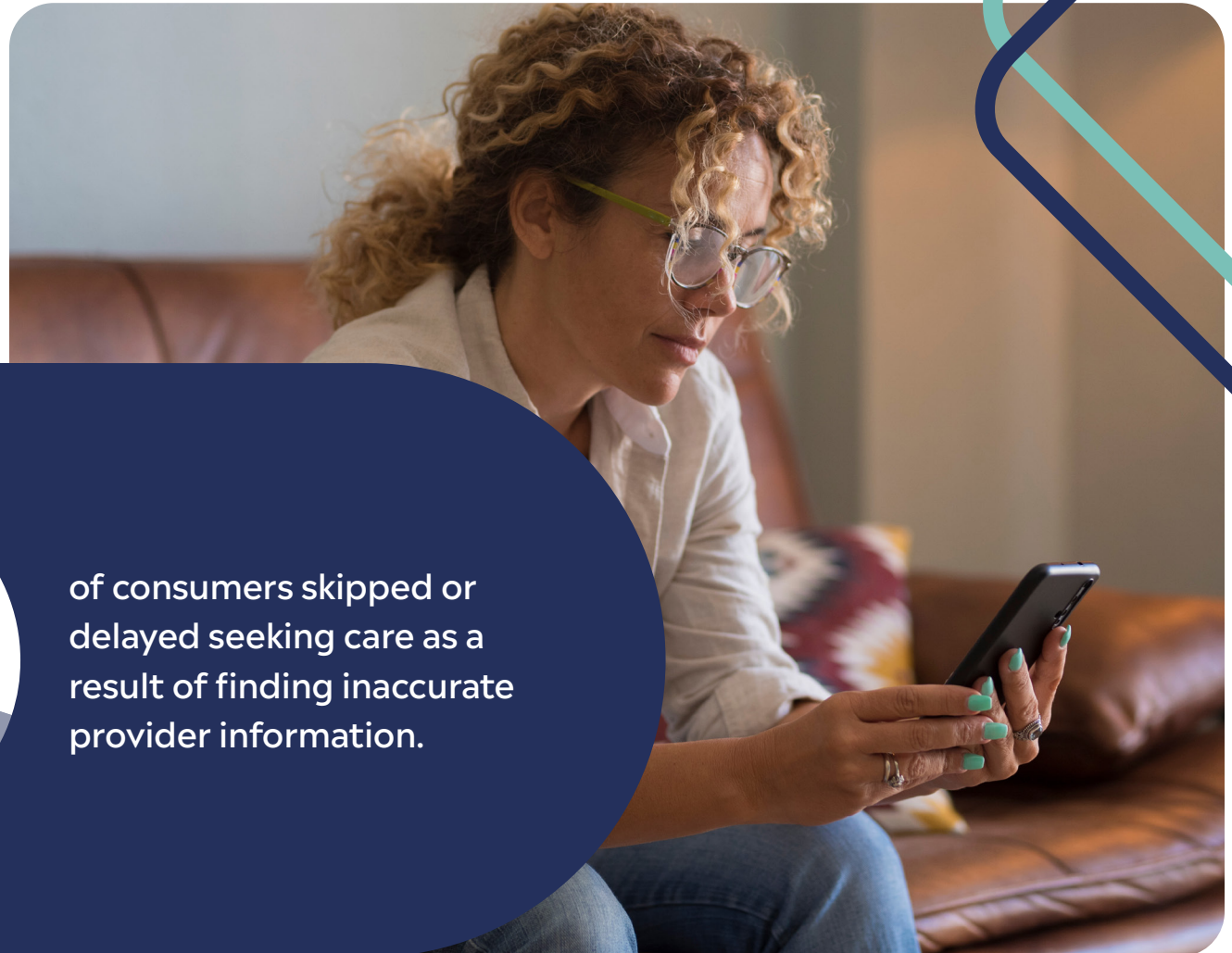
Location:



Type of health insurance:



Searching for Care: Designing for Transparency and Trust in a Digital World



of consumers skipped or delayed seeking care as a result of finding inaccurate provider information.

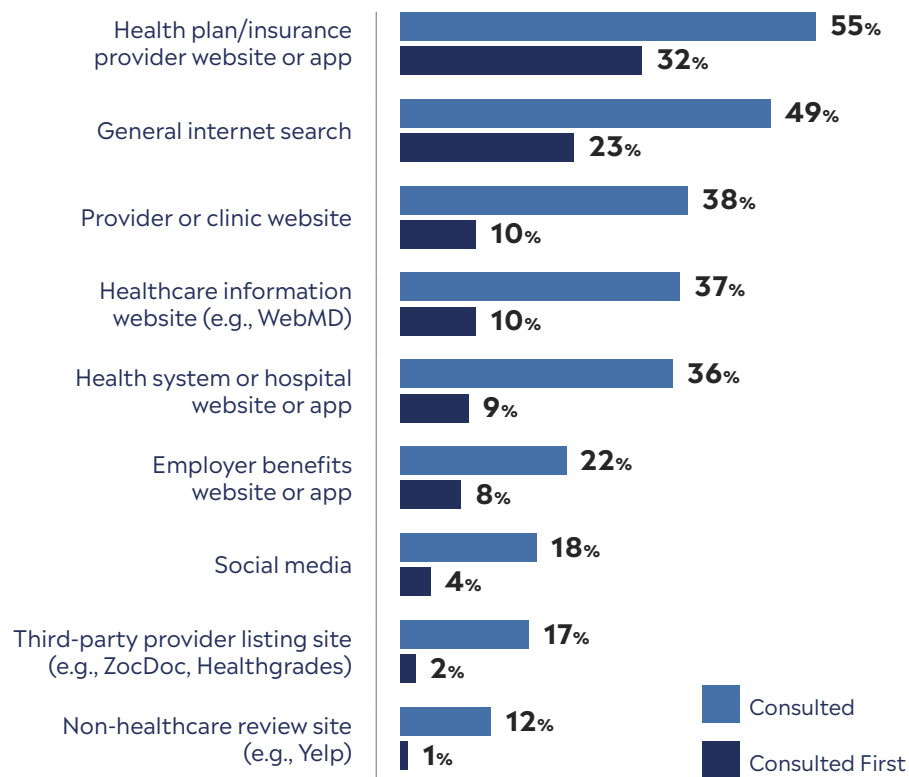


Digital Plays a Decisive Role As Consumers Make Decisions about Their Care

Members continue to look to health plan websites and apps as the primary resource for information about providers, services, and care options.

Consumers' Top Online Resources for Gathering Healthcare Provider and Service 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)?



n=700



of consumers **went online the last time they searched for care**, and 32% began their search with their health plan website or app.



of all consumers and 64% of Medicaid beneficiaries **rely on a health plan website or app** when searching for care online.



consumers **use social media to research care**.

ACTION PLAN: HELP MEMBERS TAKE THE NEXT STEP



Many consumers searching for care fail to take action, whether due to lower healthcare literacy, gaps in digital access, or cost considerations. Help members take the next step by embedding digital tools like click-to-schedule and AI chatbots.

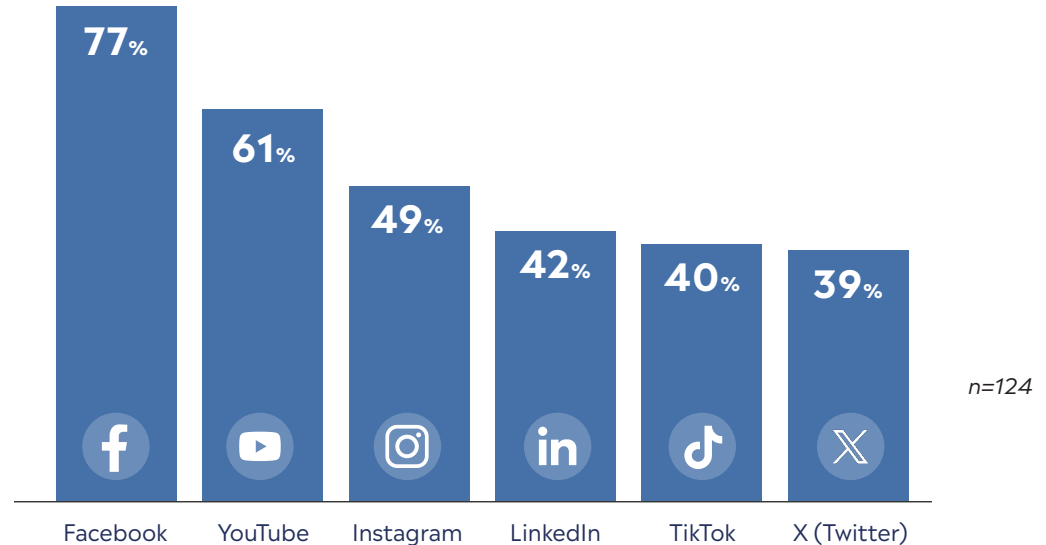


Social Media Emerges as a Source of Information

When they're not consulting their healthcare provider or health plan, consumers turn to social media for information on healthcare providers, services, or care locations. Facebook is the most popular for all generations except for members of Gen Z, who prefer YouTube and Instagram.

Social Media Apps and Websites Consumers Consult When Searching for Care

Which of the following social media sites or apps did you consult in your online search for a healthcare provider, service, or care location?



ACTION PLAN: IT'S TIME TO GET SOCIAL – STRATEGICALLY

Use social media to build strong relationships with members and the community you serve. Drive engagement with links to your website, digital tools promotions, and media such as videos or infographics, and humanize your brand with stories about your company culture, community events, and members. Don't forget that social channel preferences vary by generation; if you can't be active on all, prioritize based on your audience demographics.



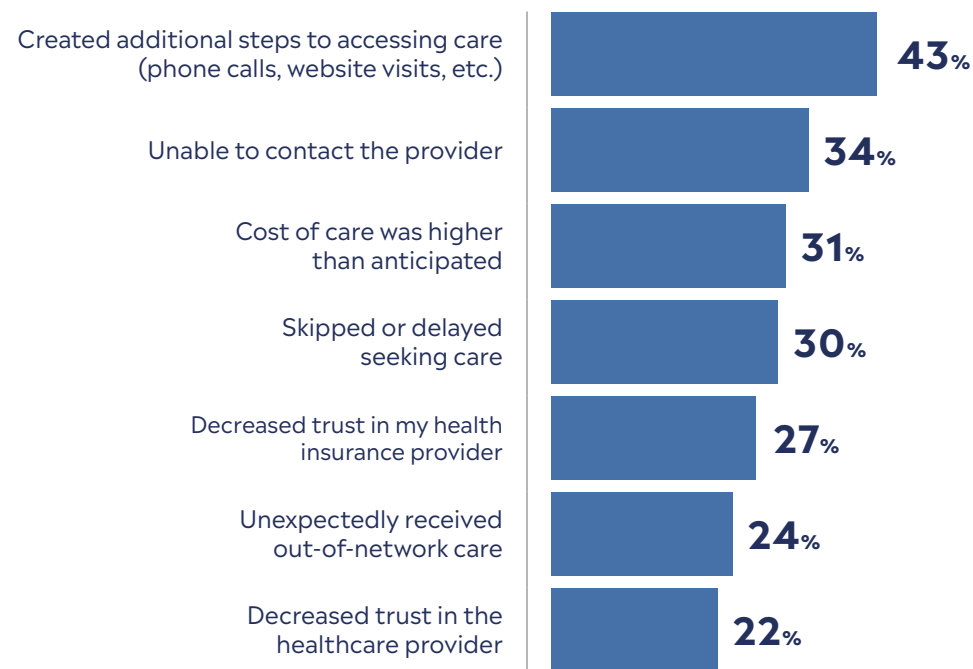
Accuracy Drives Consumer Trust

Despite being a top resource for gathering information, health plans continue to rank below providers when it comes to trustworthiness. The good news is that along with increased investment in health plan websites and apps, trust is on the rise—35% of consumers rank health plans as the most trusted source of information, up from 29% in 2023.

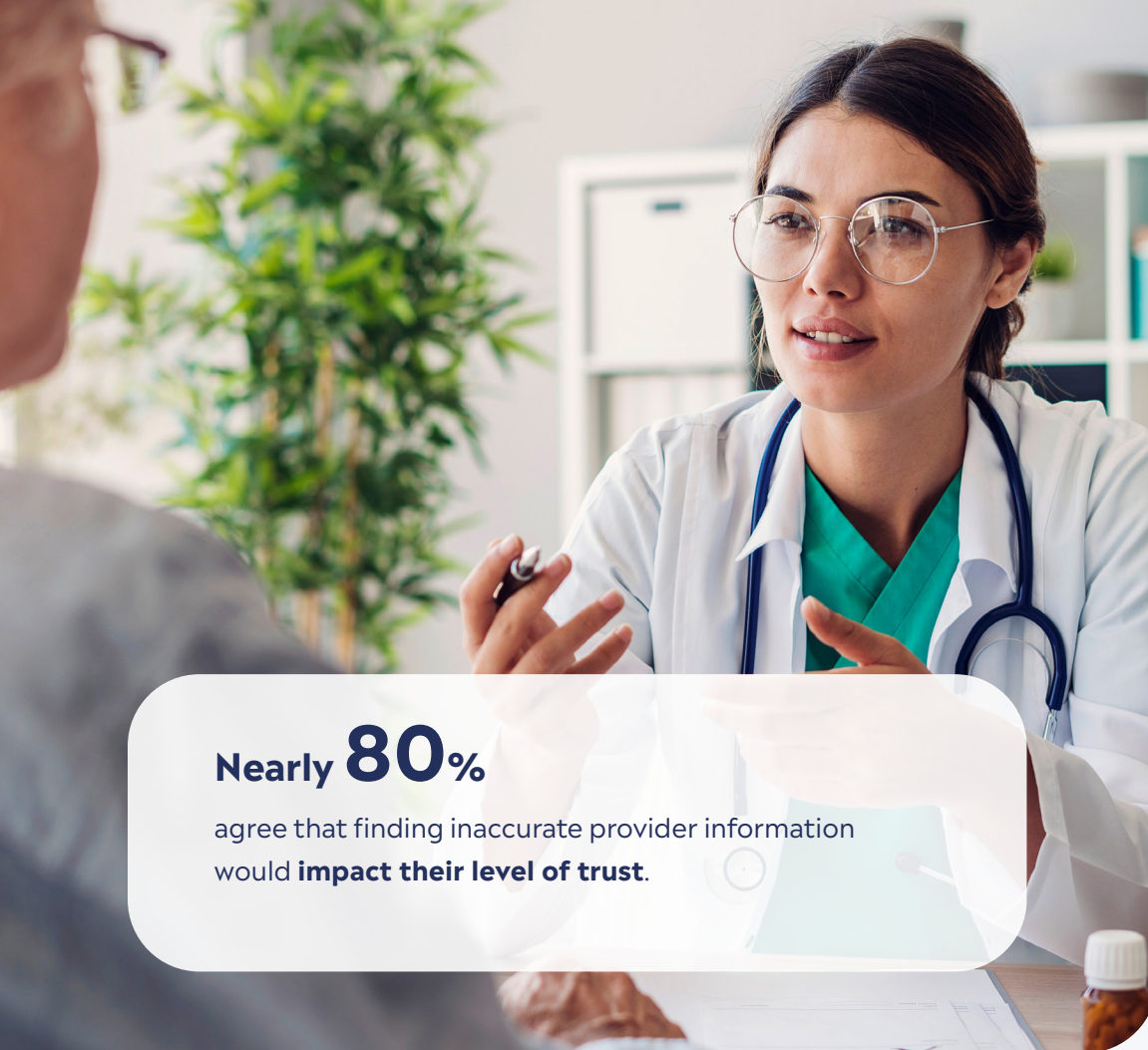
But accuracy of that information remains a concern. When members find inaccurate information on health plan websites and apps, they often end up delaying or skipping care altogether. This is particularly true of Gen Z, who is finding more inaccurate information within transparency tools—and skipping care in greater numbers as a result.

The Impact of Finding Inaccurate Information

What was the impact of finding inaccurate provider information within your health plan's transparency tools? (Asked among those who said they have found inaccurate information.)



n=199



Nearly **80%**

agree that finding inaccurate provider information would **impact their level of trust**.

62%



of all consumers and 73% of Gen Z members **want more accurate information** from their plans.

34%



of all consumers and 45% of Gen Z members have **found inaccurate provider information** within transparency tools.

30%

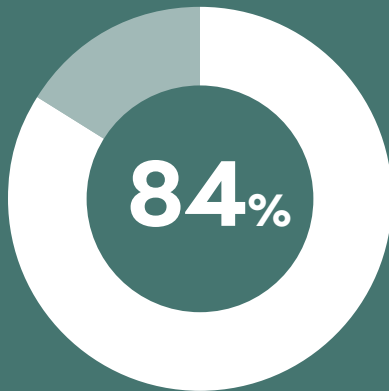
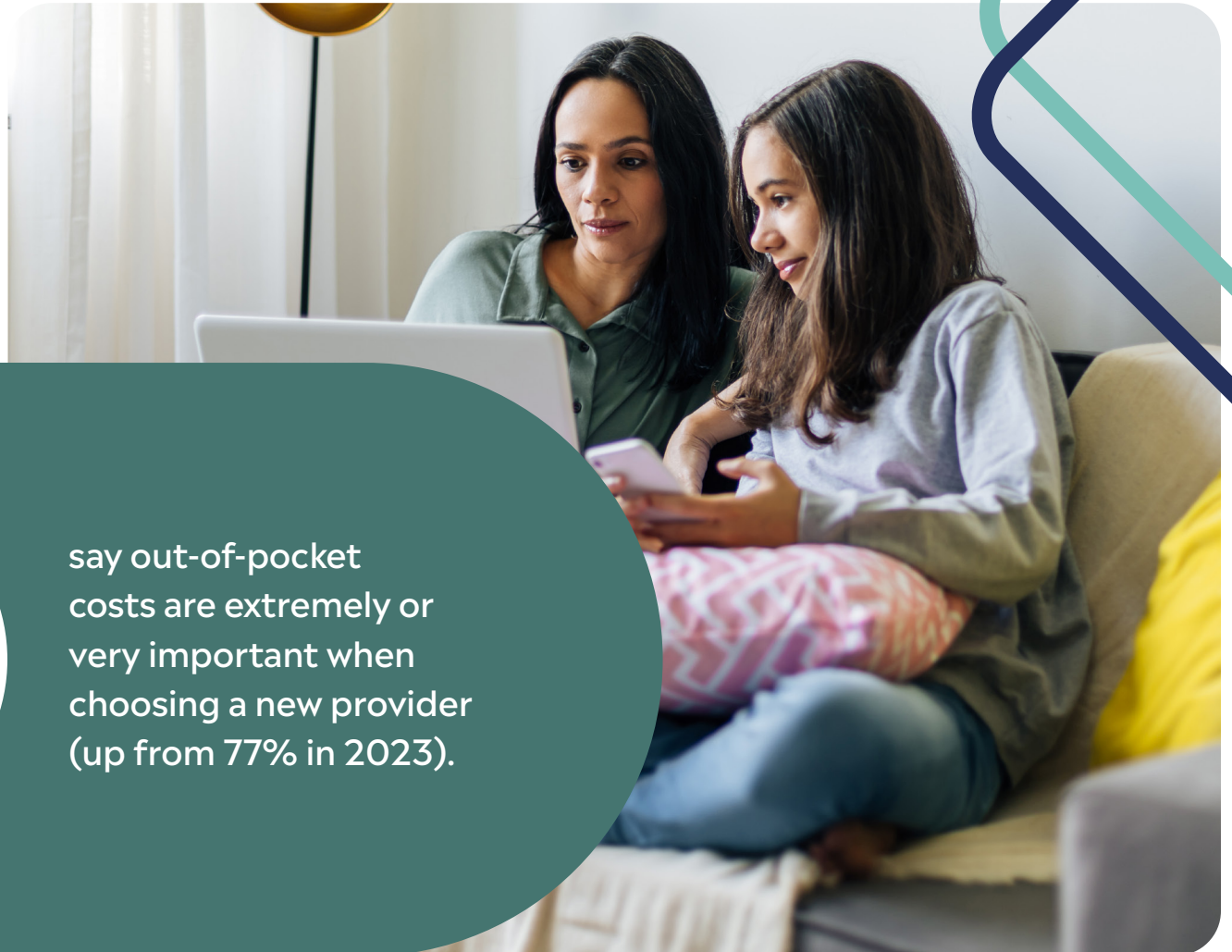


of all consumers and 44% of Gen Z members (of those who found inaccurate information) have **skipped or delayed seeking care as a result of finding inaccurate provider information** within health plans' transparency tools.

ACTION PLAN: LEVERAGE TOOLS AND PROCESS TO ENSURE DATA REMAINS UP-TO-DATE

Disparate systems make it challenging to manage provider data, let alone ensure it is accurate. Ensure you have the tools, partners, and process in place to regularly capture provider updates and ensure compliance with attestation requirements. Information such as phone numbers or whether they are accepting new patients are frequently outdated. At the end of the day, members experience provider information through directories or via customer service. It is important to ensure that any provider changes are pushed in real-time to these member-facing tools.

Selecting Care: Surpassing Mandates to Guide Members



say out-of-pocket costs are extremely or very important when choosing a new provider (up from 77% in 2023).



Consumers Demand More Info on Out-Of-Pocket Costs

Members want more control over healthcare costs and want to know out-of-pocket costs before making their choice—but they're less confident that their health plans can provide this information than they have been in the past. While Transparency in Coverage mandates require plans to provide personalized cost estimates, consumers struggle to find and access these tools.

84%

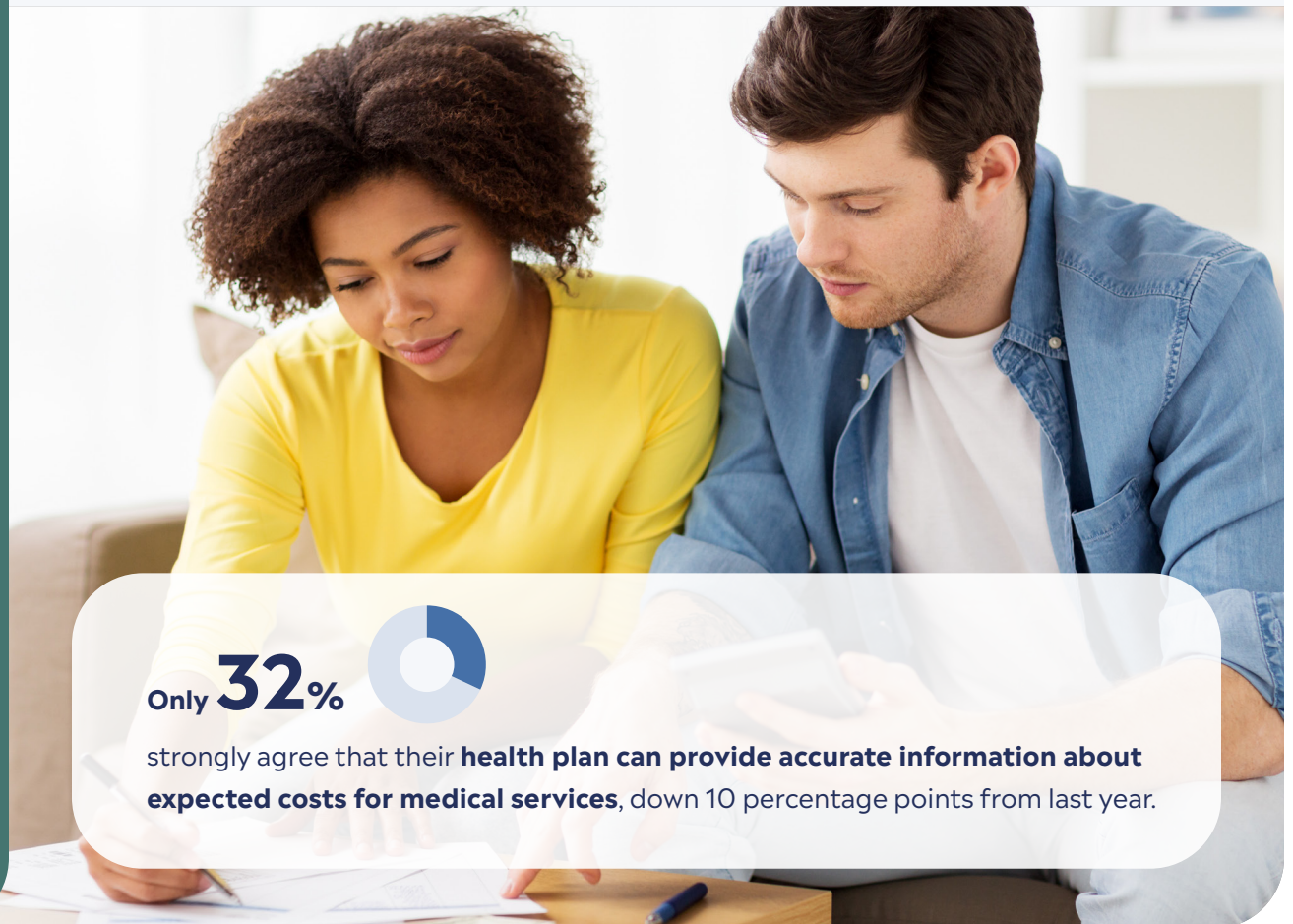


of consumers **consider out-of-pocket costs extremely or very important** when selecting a new provider, service, or location.

78%



of consumers—and 87% of those who have skipped care in the past year—**wish they had more control over their healthcare costs.**



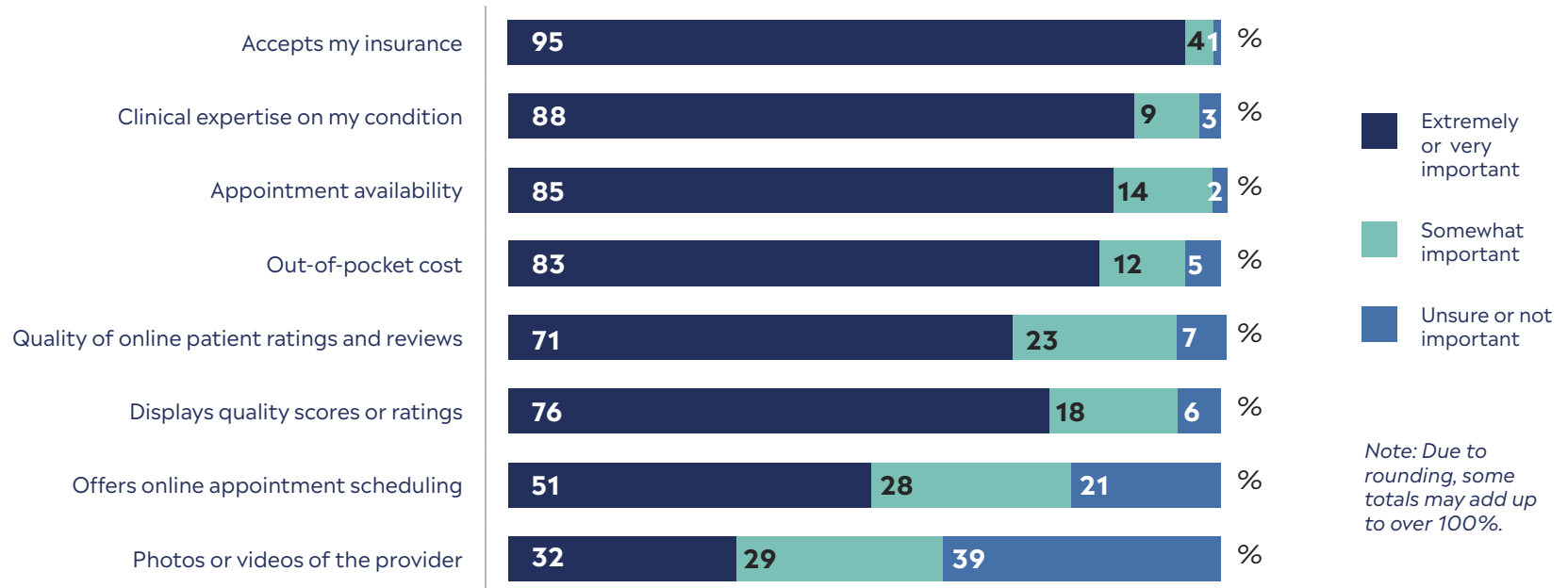
Only 32%



strongly agree that their **health plan can provide accurate information about expected costs for medical services**, down 10 percentage points from last year.

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?



ACTION PLAN: GO BEYOND SIMPLY PROVIDING INFORMATION

Consumers expect to find care costs, but aren't always finding the tools. Increase promotion and remind members where to access them to raise awareness. But don't stop there: offer financial literacy resources and personalized next-step recommendations to help members interpret what they find in transparency tools, guide them toward taking action, and build the trust that has been lost.



Younger Generations Want More from Transparency Tools

Members expect a digital experience tailored to their preferences, which can differ by generation. Younger consumers in particular are looking for provider photos and online scheduling at a higher rate than older generations.

70%



of Millennials and 64% of Gen Z members **wish their health plan provided more detailed provider profiles**, including photos, videos, and care philosophy.

65%



of Millennials and 61% of Gen Z members say **online scheduling is very important**.



ACTION PLAN: CATER TO MEMBER PREFERENCES

As younger generations become bigger consumers of healthcare, it is imperative for health plans to adapt to shifting expectations, such as incorporating provider photos and videos, and offering user-friendly online scheduling within a single experience. Providing additional details such as a provider's care philosophy or patient reviews can help consumers determine whether the provider aligns with their own values and needs.



Despite Greater Access, Consumers Are Less Aware of Transparency Tools

Three in 10 members are unsure whether their health plan offers transparency tools, an increase for the second year in a row. This trend underscores the need for new and creative strategies to educate consumers about the availability of transparency tools and more importantly, how to use them to better plan care.

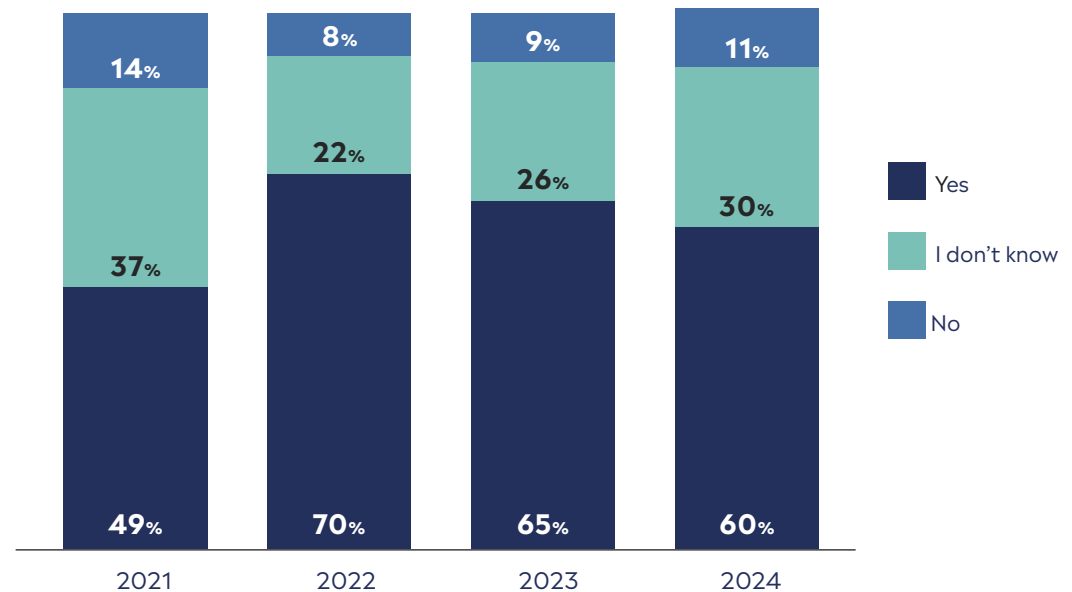
30%



of all consumers and 40% of Baby Boomers **are unsure** whether their health plan offers transparency tools.

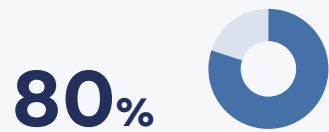
Year-Over-Year Comparison of Consumer Awareness of Transparency Tools

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



Transparency Tool Use is Down Overall— but Up Among Members of Gen Z

While nearly all consumers who are aware of transparency tools say the tools help them make informed decisions (90%), reported usage has dropped to 68%, down from 79% in 2023. Usage among members of Gen Z, however, is up. As these consumers age out of their parents' insurance, they have overtaken Millennials as the top users of transparency tools. They also expect more from digital tools and may have lower levels of healthcare literacy compared to older generations, as they have less experience accessing care.



80% of Gen Z report using transparency tools, compared to 76% of Millennials.

Reasons Why Consumers Are Not Utilizing Transparency Tools

In the past year, why didn't you use the healthcare transparency tools provided by your health plan?



n=187

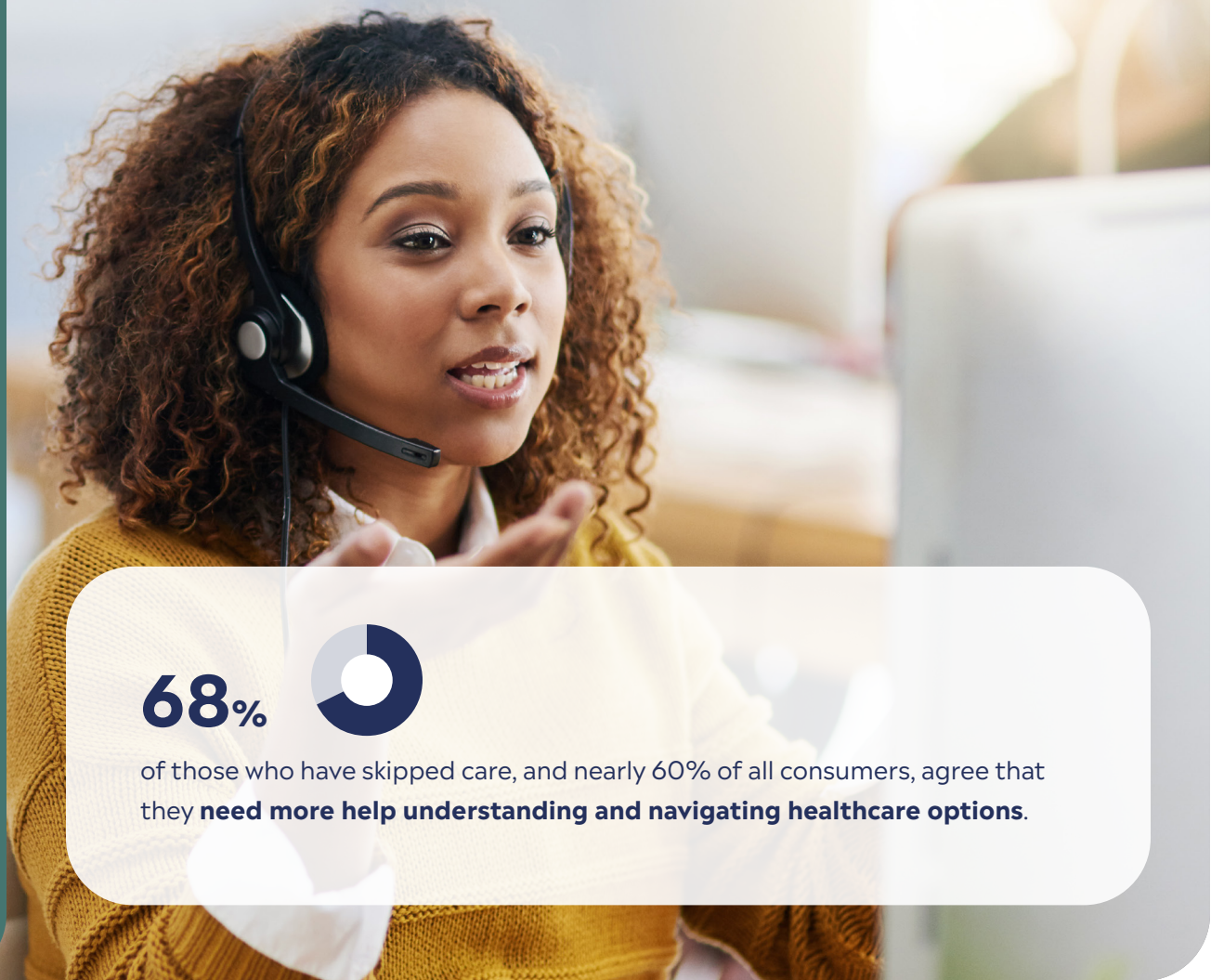
ACTION PLAN: UNDERSTAND BREAKDOWNS IN THE MEMBER EXPERIENCE

Leverage data-driven insights to understand where members are dropping off. Are people finding tools but limitations with mobile interface impact use? Are users getting stuck at a login screen? Are they failing to access the tools altogether? Understanding breakdowns in the journey, especially looking at mobile-first experiences, is the first step. If the challenge is awareness, an education campaign focused on how and when to use transparency tools can help boost utilization. For Gen Z, this could include educational posts through social media channels such as YouTube and Instagram.



Consumers Are Looking Beyond Transparency Tools for Help

Consumers are asking for more digital tools and offerings, but even with access to information, they still have trouble understanding and navigating their healthcare options. Members who aren't using transparency tools are relying on providers (42%) or customer service (32%) for information. This is consistent across insurance types except for Medicaid beneficiaries, who are more likely to call customer service (55%) over consulting their doctor (9%).



68%



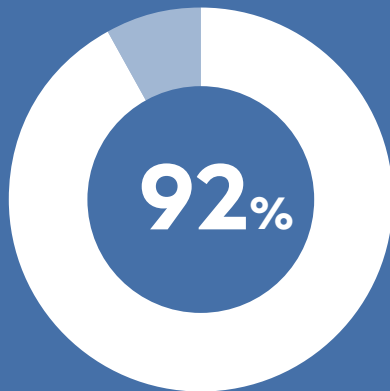
of those who have skipped care, and nearly 60% of all consumers, agree that they **need more help understanding and navigating healthcare options.**



ACTION PLAN: EMPOWER AGENTS AND CARE NAVIGATORS TO HELP

Provider data management and governance processes, which push real-time updates to all touchpoints, ensure call center agents and care navigators have access to accurate, consistent provider information. Enable online appointment scheduling tools for those representatives to close care access gaps. Consider an AI-based care navigation solution—leveraging the same unified source of data—to divert calls from the call center and increase operational efficiency.

Accessing Care: Overcoming Barriers with Digital Self-Service Tools



of consumers are interested in scheduling appointments online.

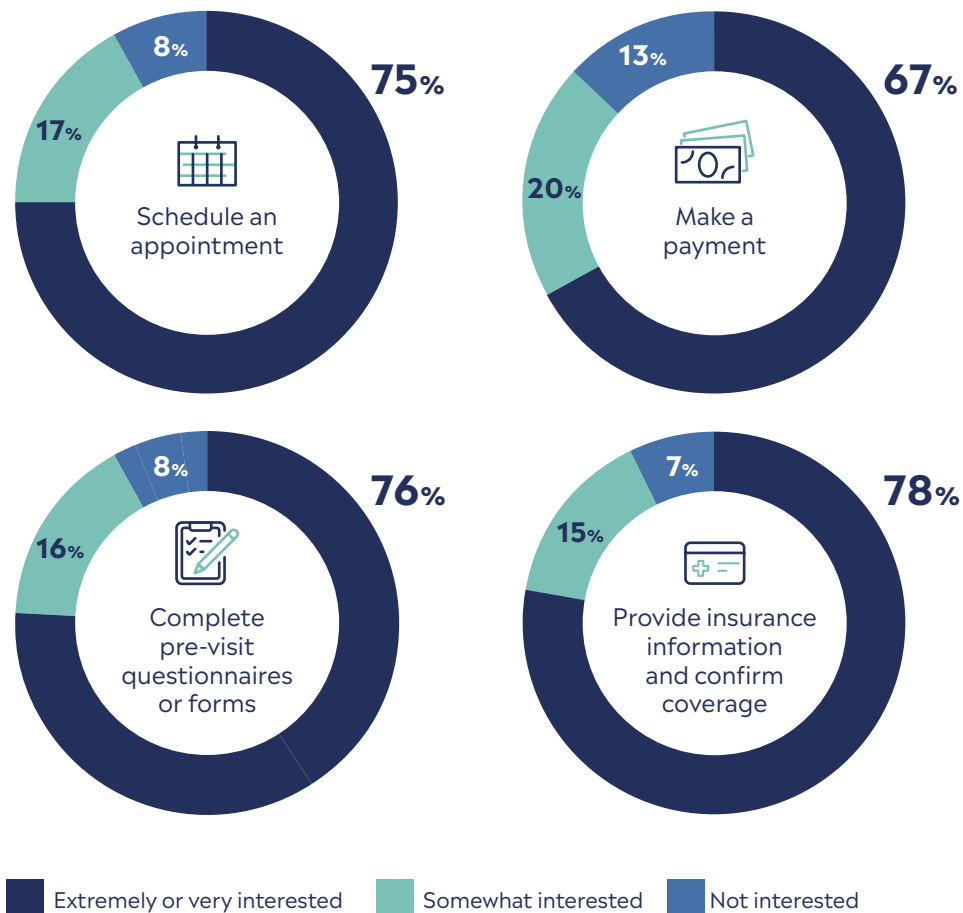


Digital-First Consumers, Even When It Comes to Healthcare

Consumers expect to schedule healthcare appointments online. More than one-third of all consumers—and nearly two-thirds of Gen Z—are willing to switch providers for the ability to do so. Still others forgo care altogether if they can't schedule an appointment online. Even older generations, who have historically preferred traditional methods such as phone calls, are now interested in the convenience of online interactions.

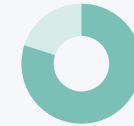
Consumer Preferences for Completing Tasks Online

How interested are you in completing each of the following tasks online (as opposed to via phone or in person)?

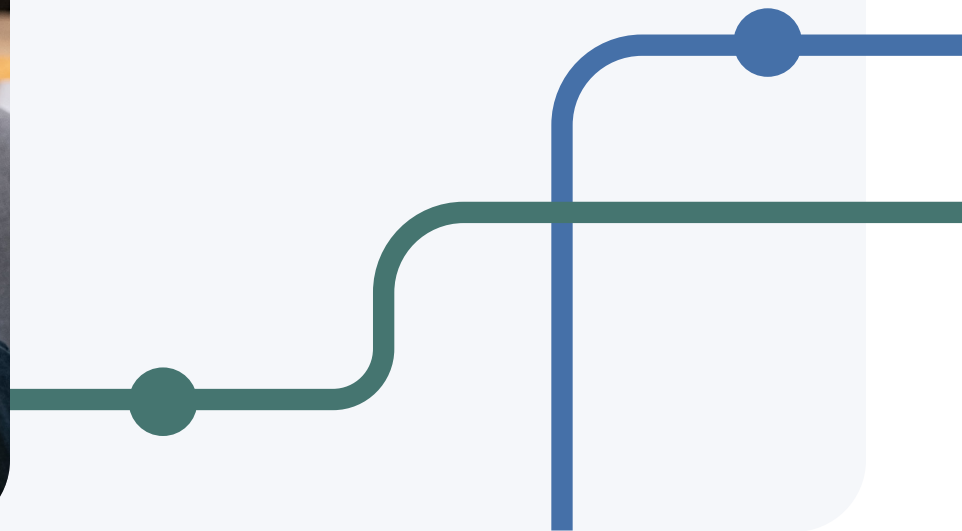




Nearly **80%**



of consumers **would schedule appointments from their health plan website** if they could.



ACTION PLAN: MEET THE EVER-RISING DIGITAL BAR



Make it easy for members to take action with embedded appointment scheduling as part of the provider search experience. Lean into virtual care to broaden scheduling options, and explore new ways to allow members to self serve.

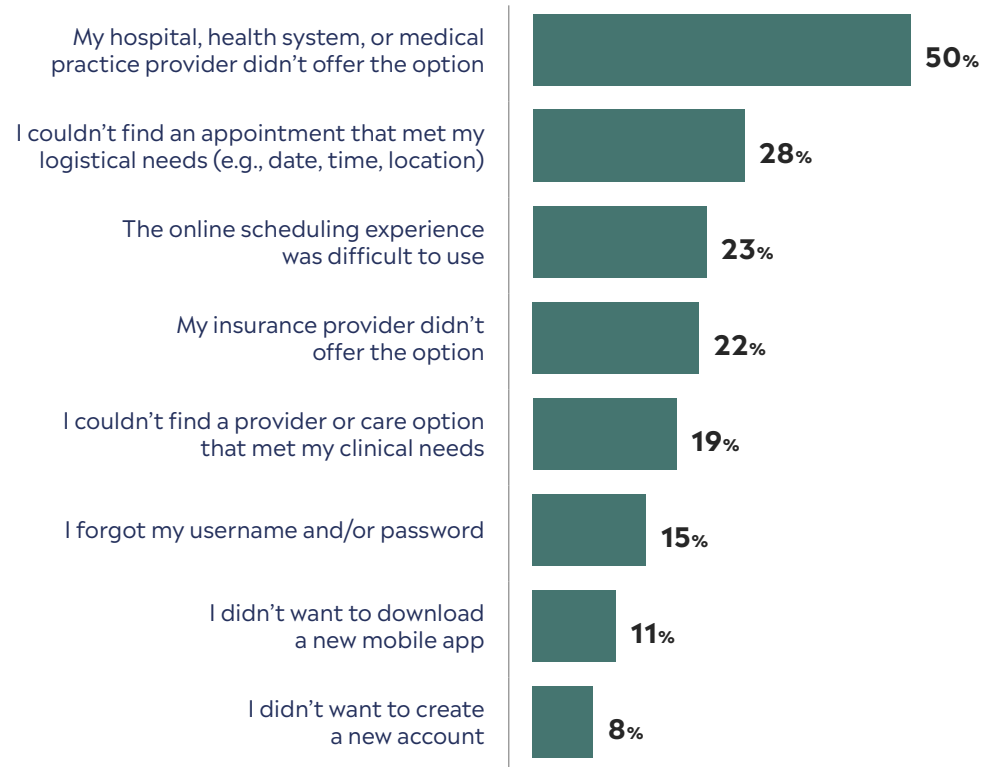


Despite Rising Demand, Barriers to Online Scheduling Remain

Many members say that they don't have the option to schedule online or that the online scheduling tools they do have are difficult to use. Still others have been unable to schedule online because they couldn't find the right date, time, or location. With almost two-thirds of Gen Z willing to switch providers for digital convenience, health plans need to consider how they are helping keep these members engaged.

Factors That Prevent Members From Scheduling Appointments Online

Which of the following factors prevented you from using online scheduling to schedule a medical appointment in the past year? (Asked among those who wanted to schedule an appointment online in the past year but were unable to do so.)



n=410



40%+



of all consumers and 64% of Gen Z members **wanted to schedule an appointment online** but were unable to do so within the last year.

48%



of those who skipped care in the past year would **switch healthcare providers for the ability to book appointments online.**

ACTION PLAN: HELP MEMBERS NAVIGATE THE DIGITAL HEALTHCARE JOURNEY



Meet consumer demands for digital self service and close care gaps by offering digital tools that help members throughout the entire care journey—starting with searching for care and scheduling an appointment. Ensure that your platform is user-friendly, mobile-responsive, and accessible across various devices to cater to diverse preferences and needs.

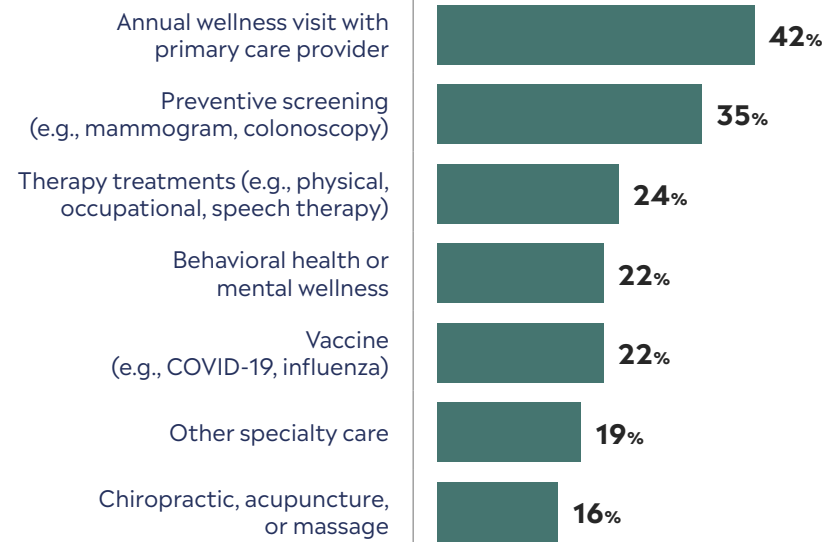


Preventative Care Often Falls by the Wayside

Almost half (47%) of consumers have skipped or delayed care in the past year, with annual wellness visits being the most commonly missed or delayed. However, for Gen Xers, preventative screenings are most often missed or delayed. Appointment availability, scheduling difficulties, and cost barriers are other reasons members are skipping care. The impact of deferred care is evident: members who skip care bypass crucial early detection and disease prevention appointments such as wellness visits, screenings, and more.

Types of Care Consumers are Delaying or Skipping

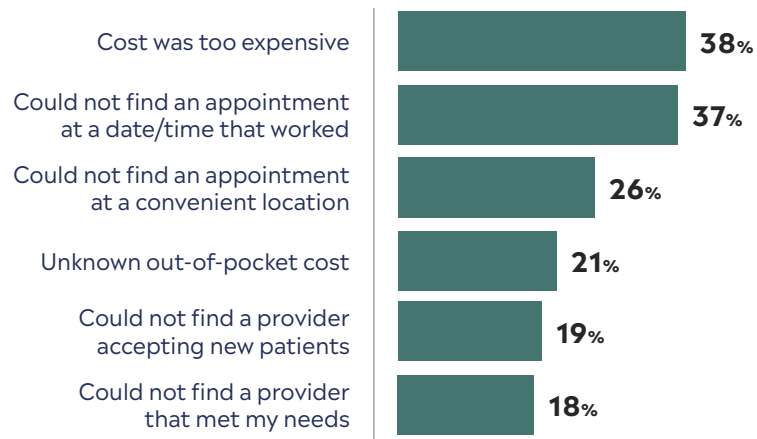
What type(s) of medical care did you delay or skip? (Asked among those who have delayed and/or completely skipped receiving any kind of medical care in the past year)



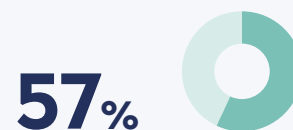
n=468

Reasons Why Members Are Delaying or Skipping Care

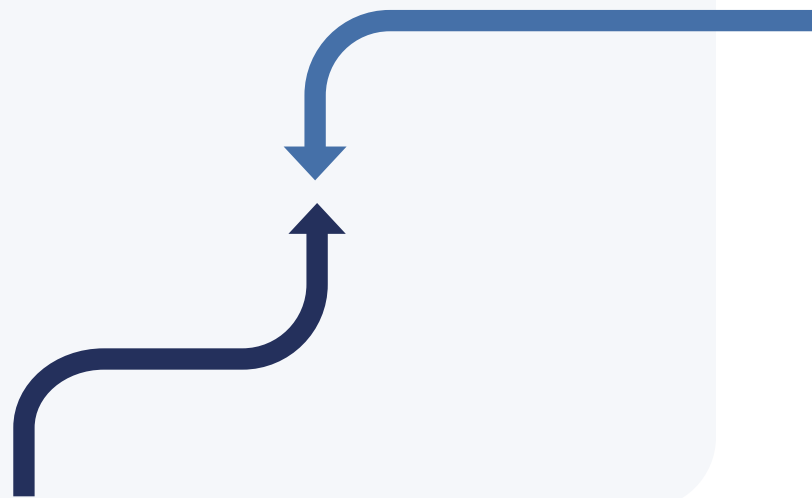
Why did you delay or skip seeking medical care? (Asked among those who have delayed and/or completely skipped receiving any kind of medical care in the past year)



n=468



of those who skipped care in the past year wanted to schedule an appointment online but were unable to do so.



ACTION PLAN: OFFER INCENTIVES, STREAMLINED SCHEDULING, AND REMINDERS

Incentive programs that promote and facilitate preventative care can drive action and behavior change. Offer resources that address the reasons why members are skipping or delaying care, such as uncertainty over cost or difficulty scheduling an appointment—tactics can be as simple as streamlining the scheduling process or sending automated reminders.

Taking Action: What Health Plans Can Do Today to Improve Access to Care



Kyruus Health's 2024 Care Access Benchmark Report reveals what consumers today want and expect from health plans when it comes to their care access journey. The report highlights three key opportunities for health plans to better engage and connect members to the right care:

- ▶ **Unify data and ensure connectivity to ensure members access the most up-to-date provider data available.** This will help ensure that members, customer service agents, and care navigators have access to accurate provider information across all relevant platforms, including member portals, mobile applications, and customer service channels.
- ▶ **Enhance the digital experience with robust, user-friendly self-service capabilities.** Addressing inaccurate data is only the first step. From there, continue educating members to close gaps in healthcare literacy and enhance digital tools with click-to-schedule and chat functionalities that guide members to the right care.
- ▶ **Connect with members on their own terms.** For many of them, that's on social media. As usage of social media grows, take advantage of those channels to build a relationship with your members and the community you serve. Personalize the content on each channel for the generation that uses it most, boosting awareness and healthcare literacy.

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