



Transamerica Center for Health Studies® Survey:
Millennial Survey: Young Adults' Healthcare Reality

June 2016

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About the Transamerica Center for Health Studies®

The Transamerica Center for Health Studies® (TCHS) informs the national healthcare conversation, bringing clarity to the complex decision-making regarding health coverage and personal health and wellness. Through its broad-based analysis and research findings, TCHS offers consumers and employers a guide to navigate the financial implications of the healthcare decisions they are facing.

TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness.

A division of the Transamerica Institute, a nonprofit, private foundation, TCHS is dedicated to identifying, researching and analyzing the most relevant healthcare issues facing consumers and employers nationwide.

The Transamerica Institute is funded by contributions from Transamerica Life Insurance Company and its affiliates (not a major medical insurer) and may receive funds from unaffiliated third parties.

About the Survey

Through this research TCHS continues its contribution to the dialogue on healthcare policy by focusing on trends in healthcare coverage and personal health and wellness. The current wave focuses solely on Millennials and their experiences with health insurance and their plans for health and wellness in the future.

The results of the most recent study – conducted by Harris Poll via a self-administered online survey among 1,171 US Millennial adults (those born between 1980 and 1997). Other research in this series includes:

- July 2013 Benchmark Wave – A survey among 2,505 adults to measure the public's use and views on healthcare.
- November 2013 Pulse Wave – A survey among 1,005 adults to measure the public's use and views on healthcare five weeks into the ACA open enrollment period.
- July 2014 Annual Wave – A survey among 2,624 adults to measure the public's behavioral and attitudinal response to the ACA.
- August/September 2015 Annual Wave – A survey among 4,611 adults to measure changes experienced due to the ACA implementation, access to healthcare and wellness as a key element in cost control.

Method

1,171 US Millennials born between 1980 and 1997



March 14- April 6, 2016



20-minute online survey

Weighting:

- Figures for education, age by gender, region, employment status, and household income were weighted where necessary to bring them into line with the population of US residents born between 1980 and 1997 (based on March 2015 CPS), separately by race (African American/Black, Latino/Hispanic, and All Other), and ultimately combined into a total Millennial Population sample.
- Our weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not and those who responded to this survey versus those who did not.

Sub-samples:

- Asian: n=119
- African American/Black: n= 225
- Latino/Hispanic: n=225 (All interviews conducted in English)
- Uninsured: n=145
- Newly Insured (i.e., acquired health insurance in the past 12 months and did not have health insurance immediately prior): n=89
- Continuously Insured (i.e., acquired new health insurance in the past 12 months and had health insurance immediately prior or didn't acquire new health insurance in the past 12 months): n=937

**Percentages were rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding.

Terminology

ACA

Patient Protection and Affordable Care Act

Millennials

Adults born between 1980 and 1997

Older Millennials

Adults ages 28-35

Younger Millennials

Adults ages 18-27

Employer-provided

Insurance provided by employer, union or trade association

Exchange

Insurance purchased on an Exchange

Individual

Insurance received through a private insurance plan in the traditional market or purchased through a private health insurance company

Continuously Insured

Currently insured and did not acquire new insurance in the past 12 months

Newly Insured

Currently insured and acquired new insurance in the past 12 months (had no insurance in prior year)

Uninsured

Does not currently have health insurance

A '*' denotes a proportion between 0 and 0.5% (unless otherwise noted)

Insurance Classifications

Private Insurance

- I receive benefits through an employer (mine or someone else's)
- I receive benefits through a union (mine or someone else's)
- I receive benefits through a trade association (mine or someone else's)
- I receive benefits from a private insurance plan in the traditional market from my spouse
- I receive benefits from a private insurance plan in the traditional market from my parents
- I receive benefits through college or university
- I buy my own health insurance from a private health insurance company

Public Insurance

- I receive benefits through Medicare (for age or disability reasons)
- I receive benefits through Medicaid or another state funded program
- I receive benefits through military service (mine or someone else's)
- I receive VA benefits from my own service or through my spouse

Exchange Insurance

- I buy my own health insurance public health insurance exchange, such as [healthcare.gov](https://www.healthcare.gov) or the state-based exchange

Executive Summary

Moms and doctors are key sources of health information for Millennials.

- Millennials are most likely to say they used physicians/nurses and friends/family for information about their health, health insurance, and the healthcare providers. <Page 46
- Nearly two-thirds of Millennials (64%) who rely on friends and family say they specifically rely on their mother/step-mother for health information. <Page 46
- Those with a primary care doctors (22%) are more likely than those without a primary care doctor (6%) to say they most rely on physicians and other healthcare professionals while older Millennials (21%) are more likely than younger Millennials (14%) to say they rely on physicians or other healthcare professionals. <Page 45
- There is a gap between Millennials who use the Internet for health information and Millennials who rely most on the Internet for health information: 27% of Millennials rely on medical websites for health information, but only 5% rely *most* on websites for health information. <Page 45

More than half of Millennials report having some health condition.

- The most common health conditions among Millennials are depression, being overweight, and anxiety disorders. <Page 66
- 23% of Millennials say they have been diagnosed with either depression, anxiety, ADD/ADHD, or alcohol or drug treatment. <Page 66
- 54% of Millennials say they have been diagnosed with any chronic illness. <Page 66
- Uninsured Millennials (62%) are less likely than insured Millennials (79%) to say that they are in excellent or good health. <Page 65

Executive Summary

Rates of uninsured Millennials continue to drop.

- The percentage of uninsured Millennials has steadily declined from a high of 23% in 2013 to a low of 11% in the current survey, while the privately insured and publicly insured has increased since 2014. Of those currently uninsured, 37% have never had insurance. <Page 14 & 25
- African Americans/Black and Latino/Hispanic are least likely to be insured (15% and 17% respectively are uninsured). Very few Asian/Pacific Islanders are uninsured (3%). <Page 15
- 52% of uninsured Millennials have been uninsured for over 2 years. <Page 25
- 64% of the previously uninsured have been insured for less than a year. <Page 26
- Of the uninsured Millennials, <Page 17
 - 60% are women
 - 67% are aged 18-27
 - 57% have a high school or less level of education
 - 68% are unemployed

More men than women are privately insured. 79% of Millennial men are privately insured, compared to only 64% of Millennial women. <Page 16

- However, more women are publicly insured than men: 23% of Millennial women are insured publicly, compared to 12% of Millennial men. <Page 16
- African Americans/Blacks and Latinos/Hispanics are privately insured at a rate of about 15% less than White Americans. <Page 15
- Three in ten Millennials say they have never had employer based health insurance. Younger Millennials (born between 1990 and 1996) (42%) are more likely than older Millennials (born between 1979 and 1989) to say (19%) to say they have never had employer based health insurance. <Page 20

Executive Summary

Of those who are currently uninsured, knowledge remains the biggest barrier, despite the mandate.

- Uninsured Millennials are most likely to say they did not obtain coverage before the ACA deadline because they did not know how to apply. Four out of the five most commonly reported reasons for not obtaining coverage before the ACA deadline had to do with Millennials being uninformed or unaware. <Page 24
- Insured Millennials (45%) are more likely than uninsured Millennials (15%) to say making healthcare decisions is easy. <Page 38
- Looking to the future, of the 16% of Millennials overall and 47% of uninsured Millennials do not plan on having insurance in 2017. The most common reason Millennials are not planning on purchasing insurance is due to affordability (47%). <Page 59 & 61

A substantial subset of Millennials do not feel very informed about the health insurance options available to them and find decision making about health insurance plans difficult.

- More Millennials are informed about how to prevent disease than they are about the health insurance options available to them. 27% of Millennials say they are very informed about health insurance options available to them, and 35% say they are very informed about how to prevent disease. <Page 37
- Over a third (35%) of Millennials say they are not at all or not very informed about the health insurance options available to them. <Page 37
- More than half of uninsured Millennials (55%) say they are not at all or not very informed about the health insurance options available to them. <Page 37

Executive Summary

Uninsured Millennials (54%) are more likely than insured Millennials (39%) to say they feel it is difficult or very difficult to make decisions regarding which health insurance plan to choose. <Page 38

- Millennials who choose to visit urgent care centers and retail clinics stated convenience as the most common reason for visiting those facilities. <Page 34
- More than a quarter of Millennials say that they do not have a primary care provider. Roughly a third of Millennials say that they would like to see one doctor who coordinates their care across doctors/providers, while nearly the same percentage say that they would like to see individual doctors/providers as they need them. <Page 35
- Visits to doctor's offices are most common among Millennials. 70% have visited a doctor's office in the past year, and 47% have had blood drawn for analysis. Less than a quarter have visited a walk-in retail clinic or urgent care center. <Page 31

13% of uninsured Millennials have paid the tax penalty.

- 47% of those who do not plan on having insurance in 2017 said being unable to afford insurance was the main reason for this decision. <Page 61
- The percentage of uninsured Millennials who don't support the ACA on principle is 6%, compared to 25% in 2014. <Page 24
- Four out of ten uninsured Millennials see employment as a path to coverage. <Page 62

Executive Summary

Affordability is the most important characteristic of healthcare and an important decision making factor for Millennials. However, nearly half struggle to pay for their healthcare and most have taken some action to avoid or minimize healthcare costs in the past year.

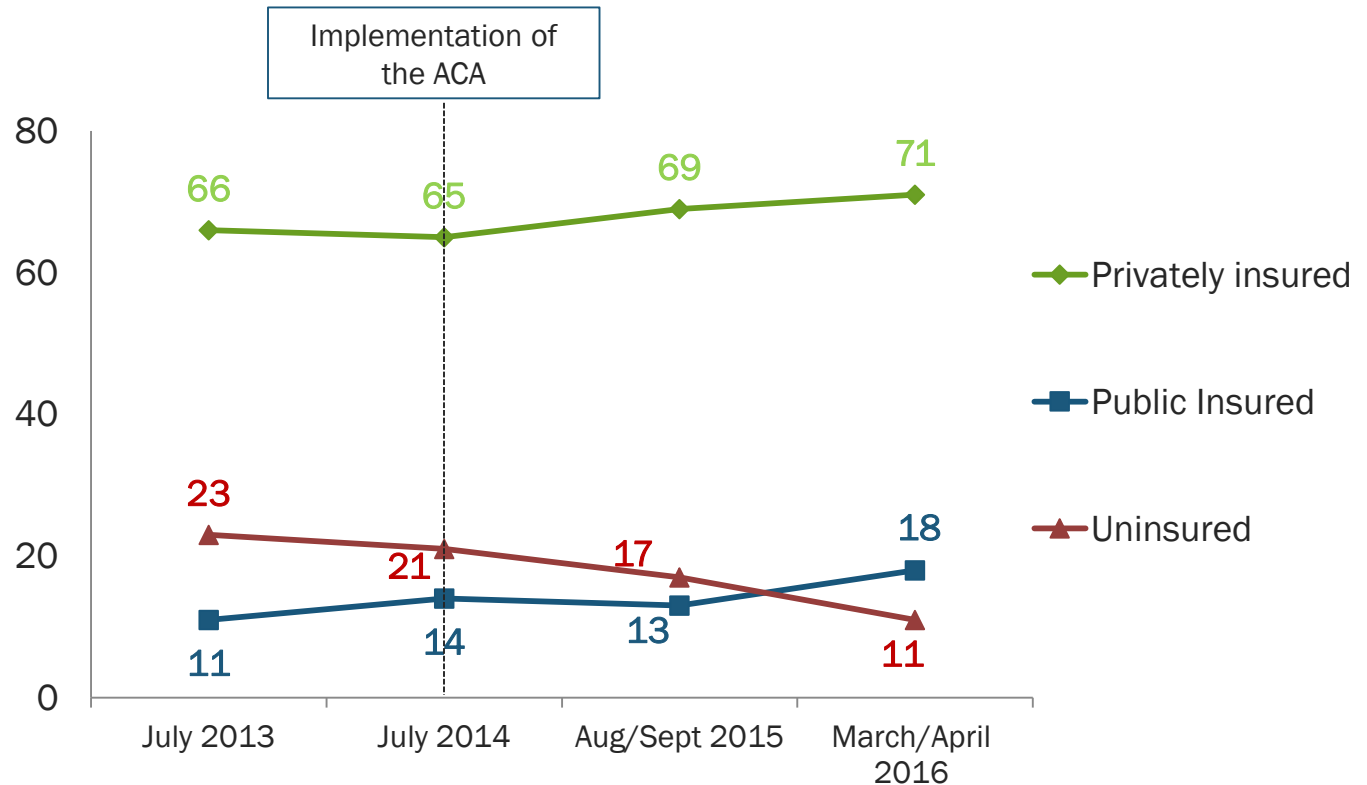
- When asked what characteristics of the healthcare system today are most important to them, the most common response by far was being able to afford the care they need (37%) followed by doctors/providers having sufficient time to treat their patients (24%). <Page 41
- And, seven in ten (70%) Millennials say that cost is a very important factor when looking for healthcare. <Page 40
- However, less than one in five Millennials consider getting affordable health insurance and getting access to quality healthcare to be their highest priorities. <Page 28
- About one in five (21%) Millennials say they cannot afford their routine healthcare expenses. An additional 26% say they can afford healthcare but with difficulty and 13% of the uninsured said they can afford healthcare without difficulty. <Pages 49 & 50
- 66% say any premium at or above \$200/month is unaffordable, consistent with findings from the past 3 years. <Page 51
- Nearly half of Millennials have minimized healthcare costs by skipping, delaying, or stopping care. <Page 56
- The most common action taken by Millennials is taking vitamins and supplements to minimize healthcare. <Page 56
- Despite cost being the second most important factor to Millennials when looking for healthcare, only 37% have comparison shopped. <Page 39
- Around a quarter (26%) have not gathered information about health, health insurance, and healthcare providers in the past 12 months. <Page 45

What are Millennials Currently Doing for Health Insurance?

Number of Uninsured Millennials Continues to Drop

The percentage of uninsured Millennials has steadily declined since 2013, while the privately insured and public insured has increased since 2014. 11% of Millennials are uninsured.

Health Insurance Status (%)



Hispanics (17%) are more likely than Whites (9%) and Asians (3%) to say they are uninsured.

Women (23%) are more likely than Men (12%) to say they are publically insured

*Note: Only data for Millennials is shown

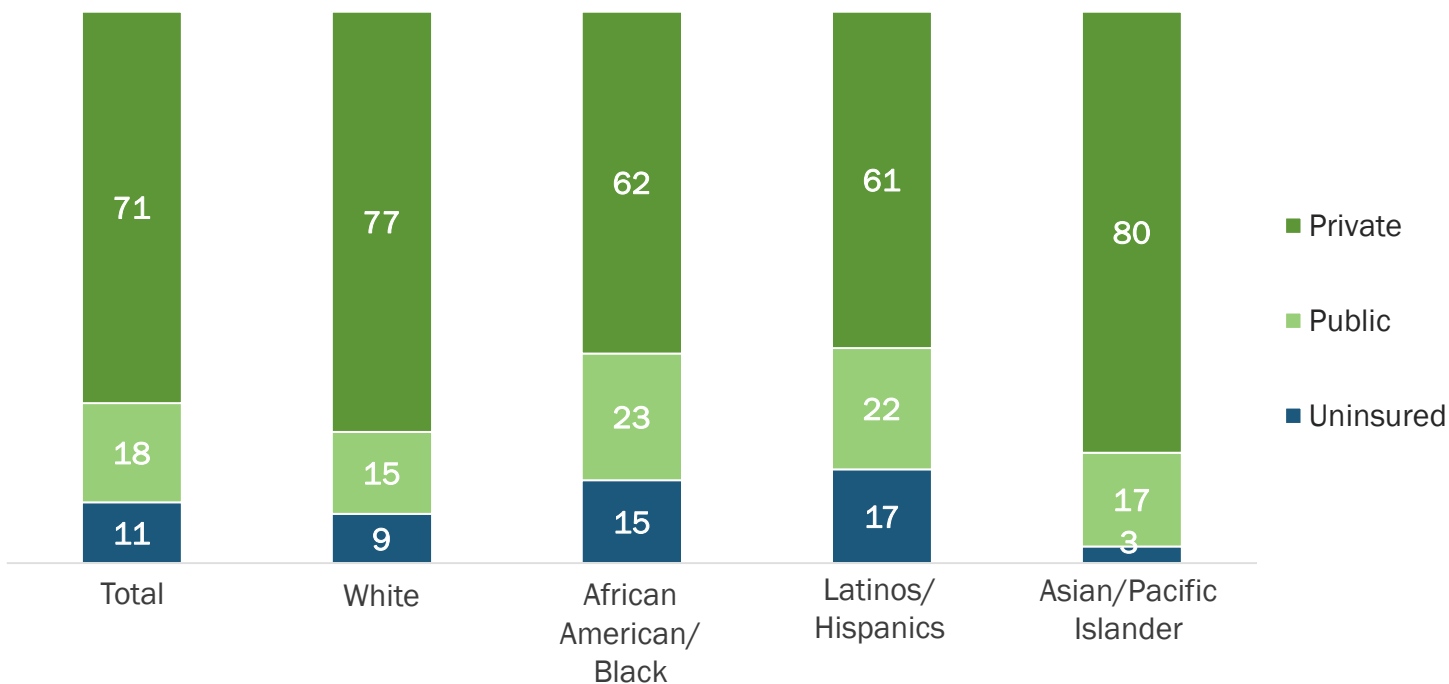
BASE: All Qualified Respondents (July 2013 n=560, July 2014 n=545, August/September 2015 n=1461, March/April 2016 n=1171)

Q602. Which of the following best describes how you primarily receive health insurance?

African Americans/Blacks and Latinos/Hispanics Least Likely to be Insured

Very few Asian/Pacific Islander Millennials say are uninsured. African Americans/Blacks and Latinos/Hispanics are privately insured at a rate of about 15% less than White Americans.

Health Insurance Status by Race/Ethnicity (%)



*Only Showing 2016 Data

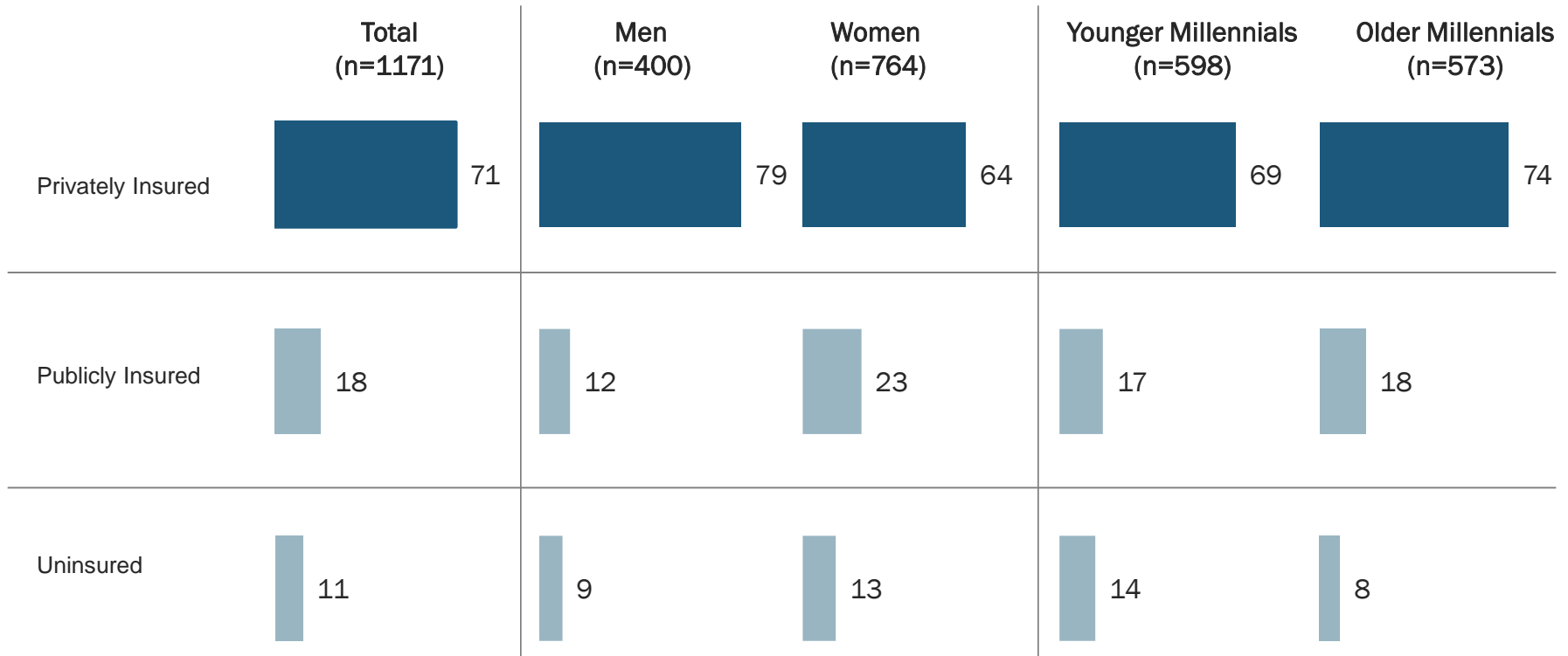
BASE: All Qualified Respondents (Total n=1171, White n=562, Black/African American n=225, Latino n=225, Asian/Pacific Islander n=119)

Q602. Which of the following best describes how you primarily receive health insurance?

Most Millennials are Privately Insured

Most Millennials are privately insured. Women are almost twice as likely as men to be publically insured.

Thinking about your Health Insurance are You... (%)



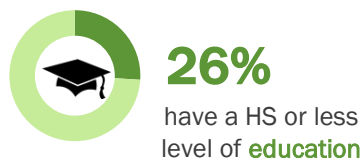
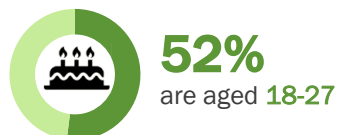
*Only Showing 2016 Data

BASE: All Qualified Respondents (March/April 2016 n=1171)

Q602. Which of the following best describes how you primarily receive health insurance?

Profile of Millennials by Insurance Status

Continuously Insured (n=937)



Newly Insured (n=89)



Uninsured (n=145)



**21% of uninsured Millennials
are currently students.**

*Only Showing 2016 Data

BASE: Receives Health Benefits (Mar/April 2016 n=1026)

Q615. Did you acquire new health insurance coverage within the past 12 months?

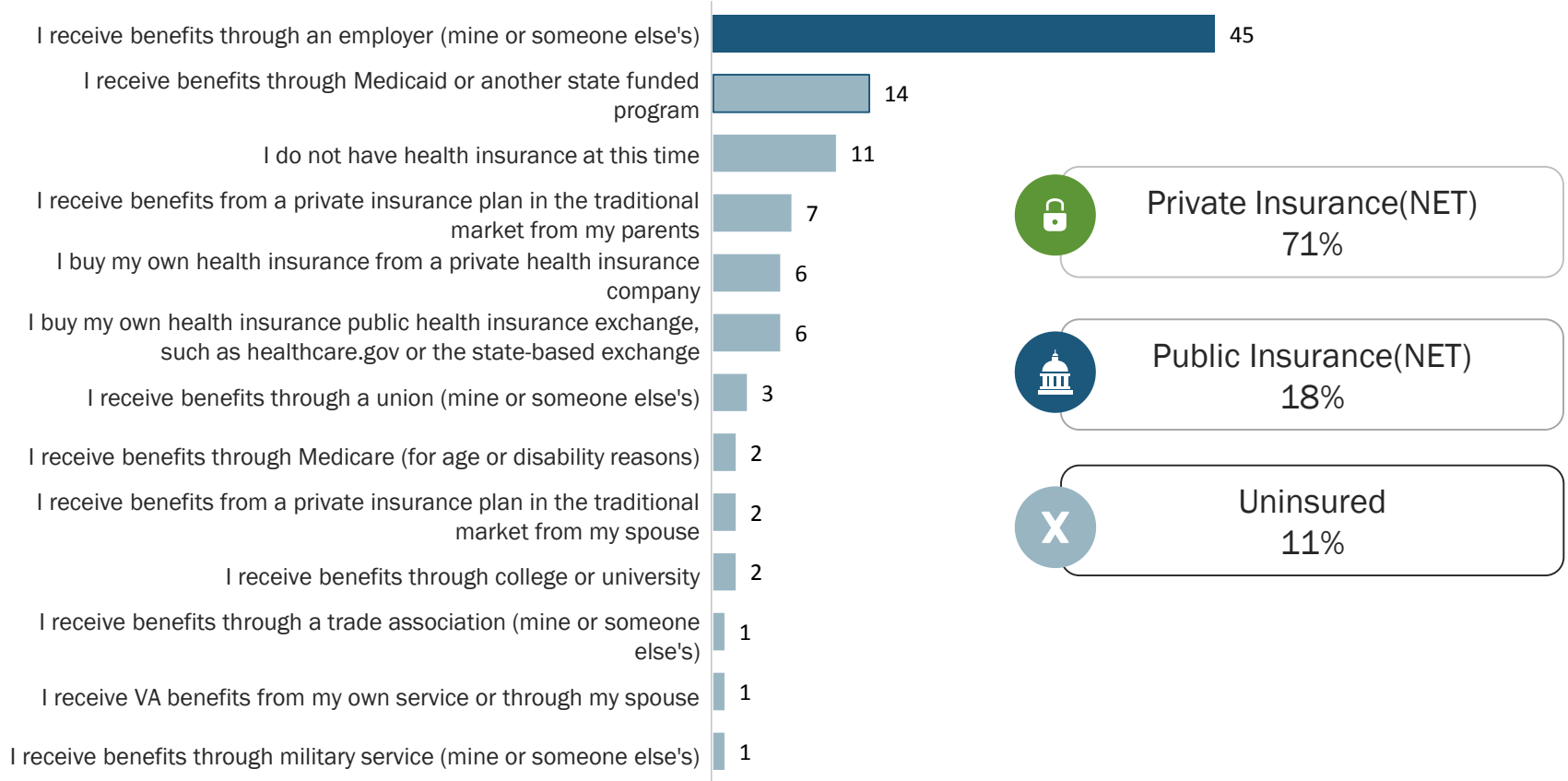
BASE: Acquired New Insurance in Past 12 Months (Mar/April 2016 n=462)

Q620. Did you have a health insurance policy prior to the policy that you are currently enrolled in?

A Plurality of Millennials Receive Employer Based Health Insurance

The majority of Millennials have private insurance.

Type of Insurance* (%)



*Only Showing 2016 Data

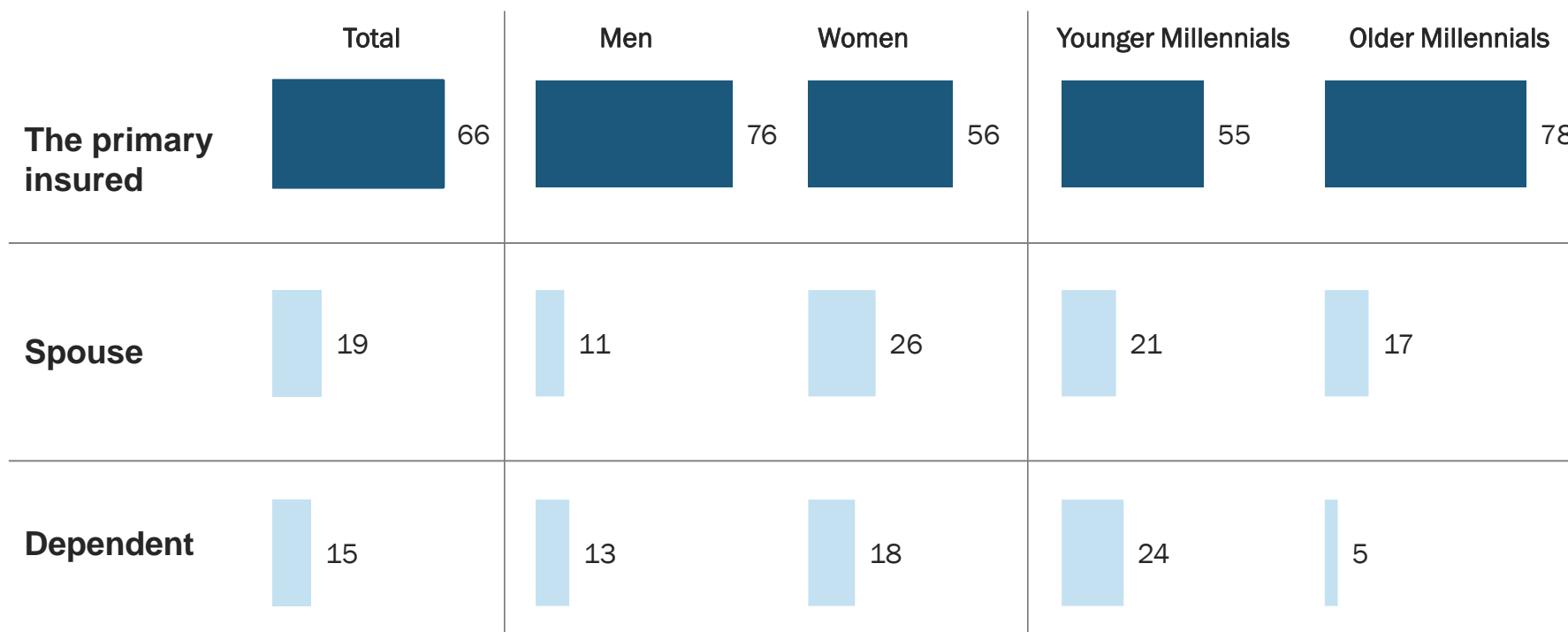
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q602. Which of the following best describes how you primarily receive health insurance?

Men, Older Millennials More Likely to be Primary Insured

15% of Millennials are the Dependents on their health insurance, while two-thirds are the primary insured. Over three-quarters (76%) of men are the primary insured, compared to only 56% of women. Meanwhile, over a quarter (26%) of women are the Spouse on their insurance, compared to only 11% of men.

Thinking about your health insurance are you... (%)



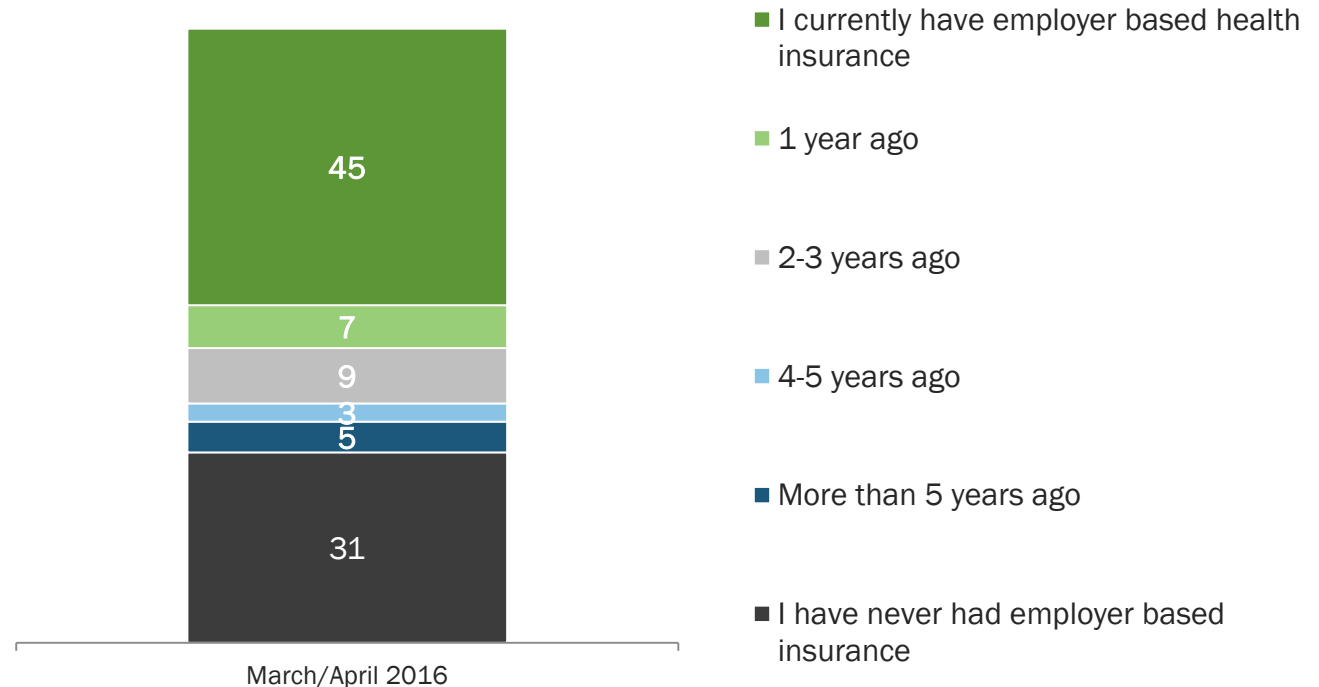
*New in 2016
 BASE: Receives Health Benefits (March/April 2016 n=1026)
 Q610. Thinking about your health insurance are you...?

Three in Ten Millennials Have Never Had Employer Based Health Insurance

About three in ten of Millennials say that even though they do not currently have employer based health insurance, they have had employer based health insurance in the past 3 years.

Employer Insurance History (%)

Younger Millennials (42%) are more likely than older Millennials (19%) to say they have never had employer based health insurance.

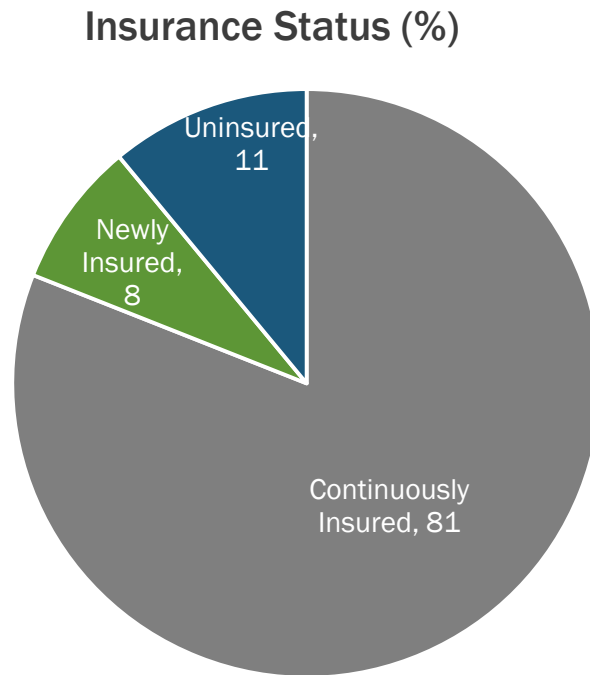


- I currently have employer based health insurance
- 1 year ago
- 2-3 years ago
- 4-5 years ago
- More than 5 years ago
- I have never had employer based insurance

*New in 2016
BASE: All Qualified Respondents (March/April 2016 n=1171)
Q612. You mentioned that you currently don't have employer based health insurance. When was the last time, if ever, you had employer based health insurance?

Most Millennials are Continuously Insured

8% of Millennials are newly insured.



BASE: Receives Health Benefits (Mar/April 2016 n=1026)

Q615. Did you acquire new health insurance coverage within the past 12 months?

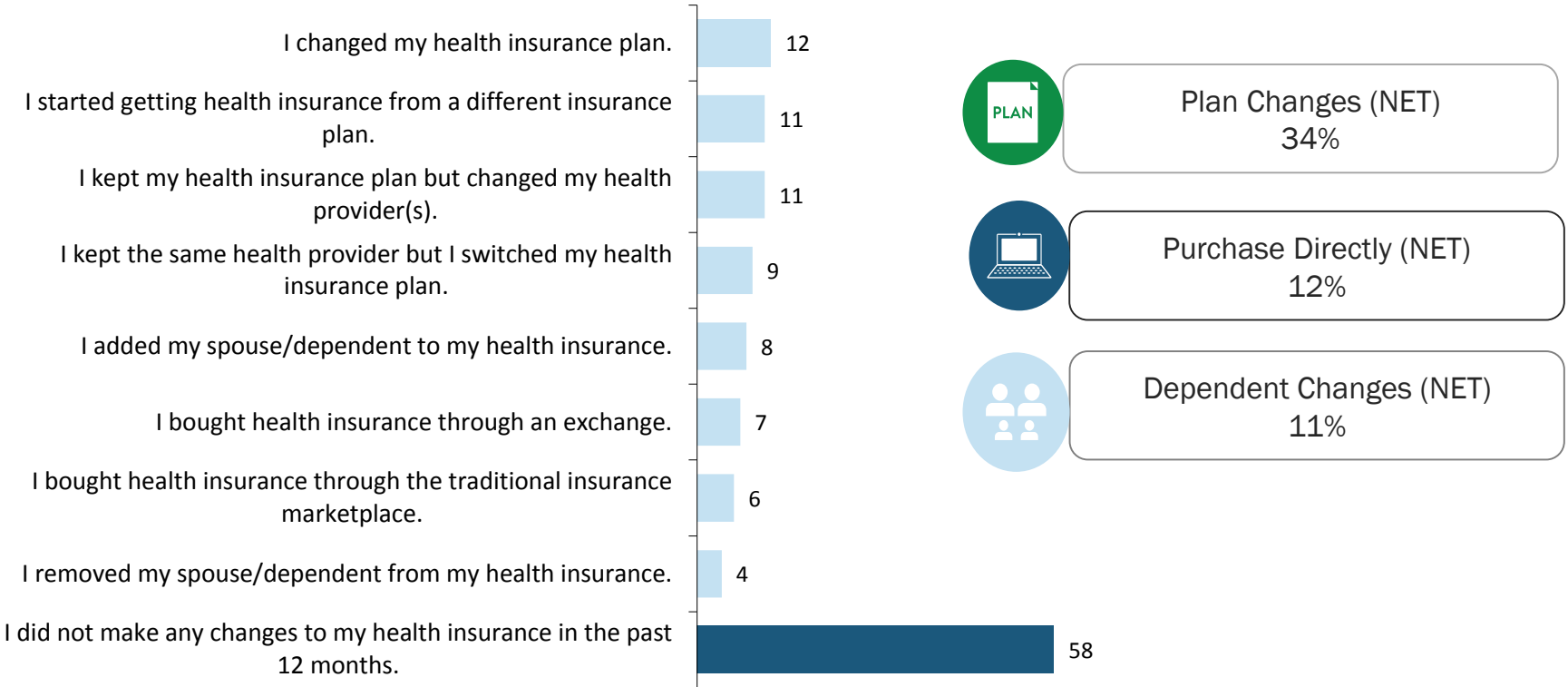
BASE: Acquired New Insurance in Past 12 Months (Mar/April 2016 n=462)

Q620. Did you have a health insurance policy prior to the policy that you are currently enrolled in?

For Most Continuously Insured Millennials, Health Insurance Remains Stable Over Past Year

However, about two in five Millennials made changes to their plan or provider in the past 12 months.

Health Insurance Changes (%)



*Updated in 2016

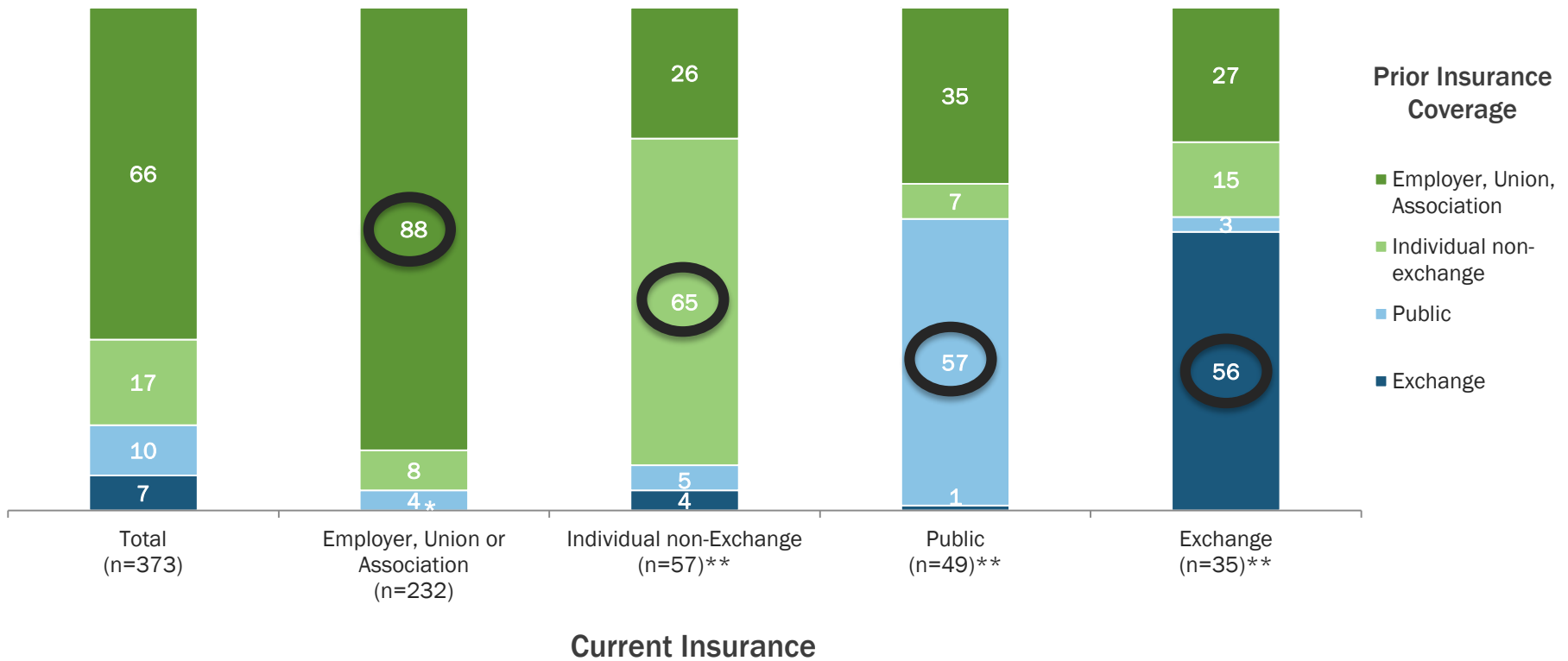
BASE: Continuously Insured (March/April 2016 n=937)

Q1943a. Please Indicate any changes you have made to your health insurance in the past 12 months.

Most Millennials Did Not Change Insurance Type

88% of those currently insured via their Employer who made a change to their insurance in the past year say their previous plan was also through their Employer.

Prior Status by Current Insurance



○ Indicates current type of insurance

*Updated in 2016

BASE: Made Change to Insurance in Past 12 Months (March/April 2016 n=373)

Q625. Which of the following best describes how you primarily received health insurance benefits immediately prior to the policy that you are currently enrolled in?

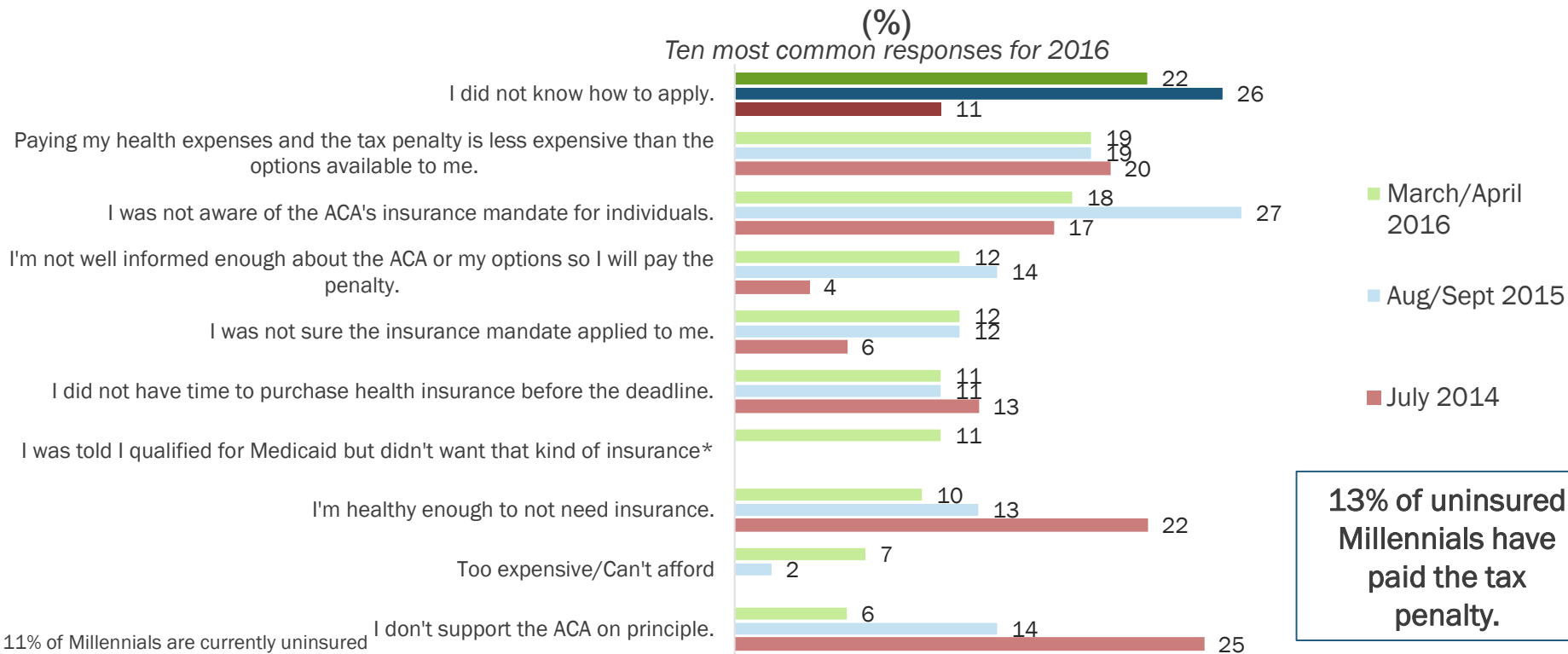
**Caution: Small base. Results are directional in nature

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Knowledge Remains Barrier for Uninsured, Despite Mandate

Four out of the five top reasons for not obtaining coverage before the ACA deadline had to do with Millennials being uninformed or unaware. The second most common reason for not obtaining coverage was that paying the tax penalty was less expensive than the options available to them. Meanwhile, the percentage saying they don't support the ACA on principle has dropped by 19% since 2014.

Reason Coverage Before ACA Deadline Was Not Obtained



13% of uninsured Millennials have paid the tax penalty.

11% of Millennials are currently uninsured

****Only Showing Data for Millennials

**Updated in 2016

***New in 2016

BASE: Uninsured (July 2014 n=113, August/September 2015 n=199, March/April 2016 n=145)

**Q1942. You mentioned that you currently do not have health insurance coverage. With the ACA's insurance mandate for individuals in effect, which of the following best explains the reason you did not obtain coverage before the deadline? Please select all that apply.

BASE: Uninsured or Newly Insured (March/April 2016 n=234)

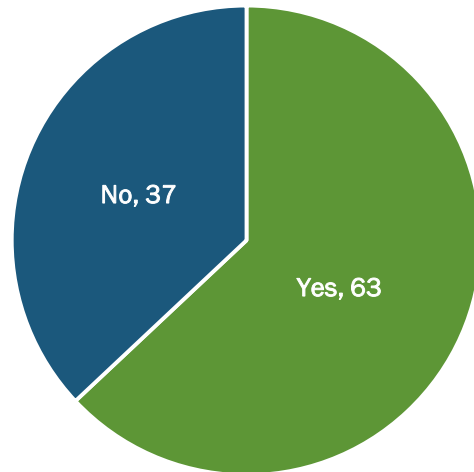
***Q1947. Have you ever paid the tax penalty for not having health insurance?

*Denotes a response that was only asked in 2016.

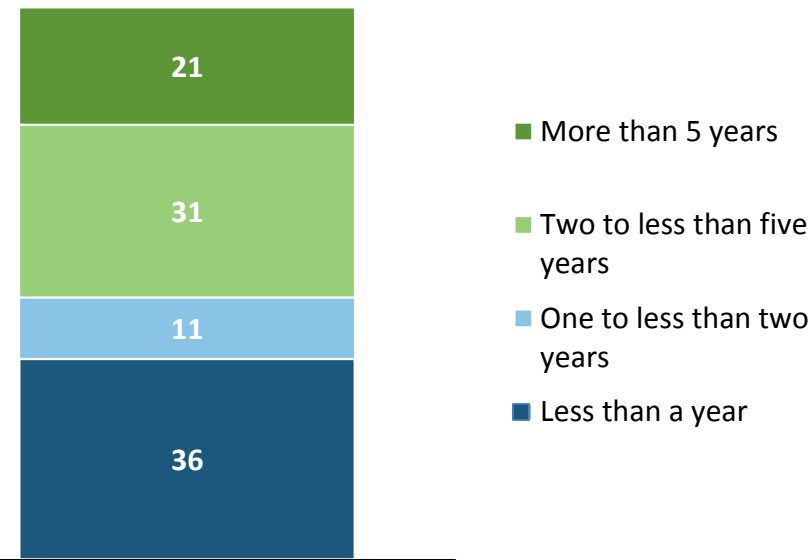
More than 1 in 3 Uninsured Millennials Have Never Been Insured

52% of uninsured Millennials say that they have been uninsured over 2 years.

Of those currently uninsured, how many have ever had insurance? (%)



Length of Time Uninsured (%)



*New in 2016

BASE: All Qualified Uninsured (March/April 2016 n=145)

Q630. You mentioned that you are currently uninsured, have you ever had insurance?

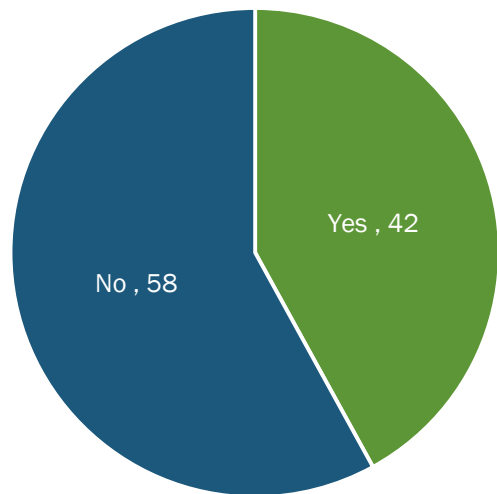
BASE: All Qualified Uninsured (March/April 2016 n=145)

Q640. Approximately how long have you been uninsured?

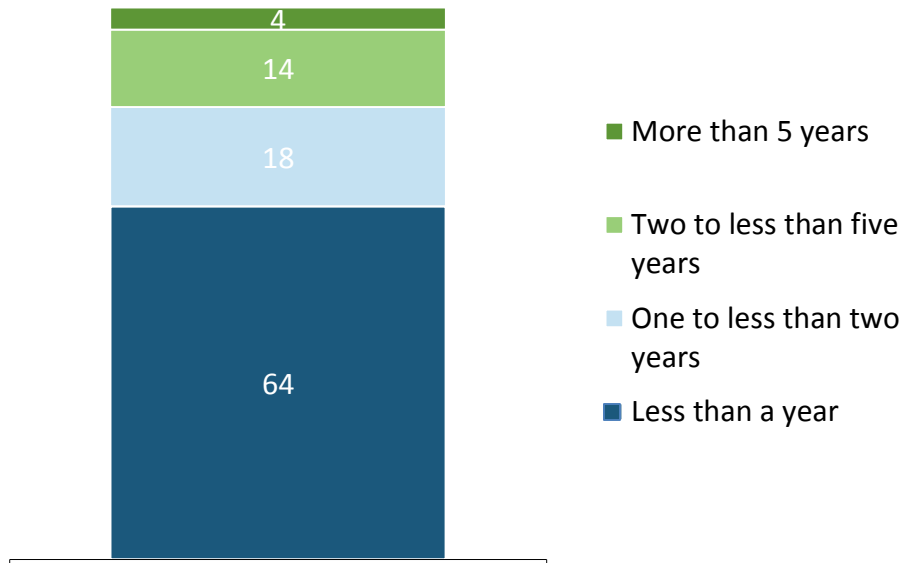
Over 4 in 10 Insured Millennials Have Previously Been Uninsured

Of those who have been previously uninsured, 82% were uninsured for less than 2 years.

Of those currently insured, have you ever been uninsured? (%)



Length of Time Previously Uninsured (%)



*New in 2016

BASE: Insured (March/April 2016 n=1026)

Q635. You mentioned that you are currently insured, have you ever been uninsured?

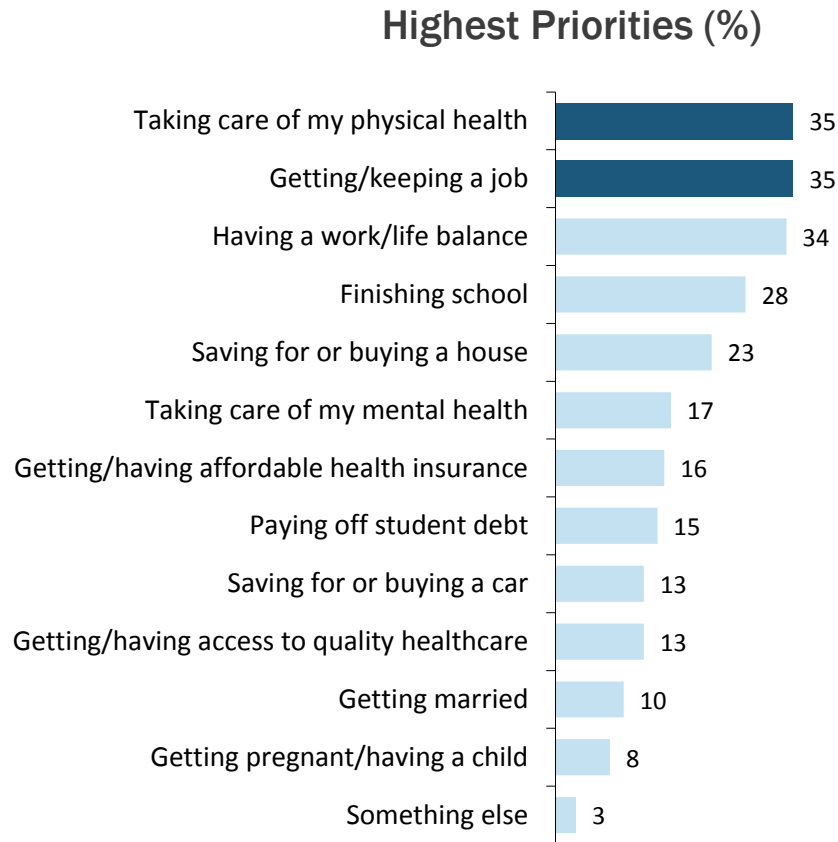
BASE: Currently insured but Previously Uninsured (March/April 2016 n=408)

Q640. Approximately how long were you uninsured?

How Do Millennials Use Health Care?

Less than one in five Millennials consider getting affordable health insurance and getting access to quality healthcare as their highest priorities.

Physical health and employment are the top priorities for Millennials.



Men (20%) are more likely than women (12%) to say one of their highest priorities is getting/having affordable health insurance.

*New in 2016

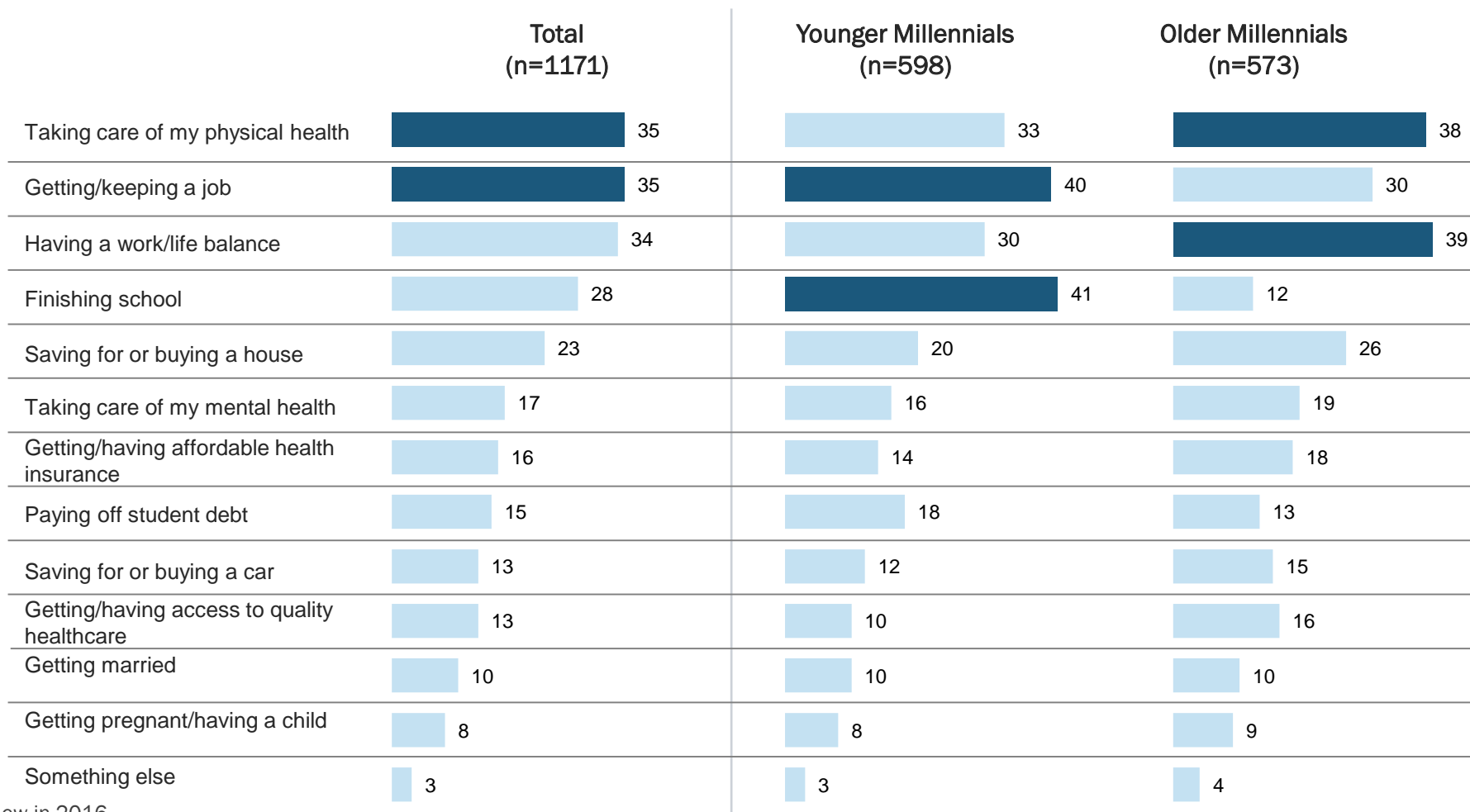
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q710. Looking at the list below, which of the following do you consider to be your highest priorities? Please select up to three priorities from the following list.

Priorities Vary by Age

Younger Millennials are more likely to prioritize getting/keeping a job and finishing school, while older Millennials are more likely to prioritize having a work/life balance and getting/having access to quality healthcare.

Highest Priorities (%)



*New in 2016

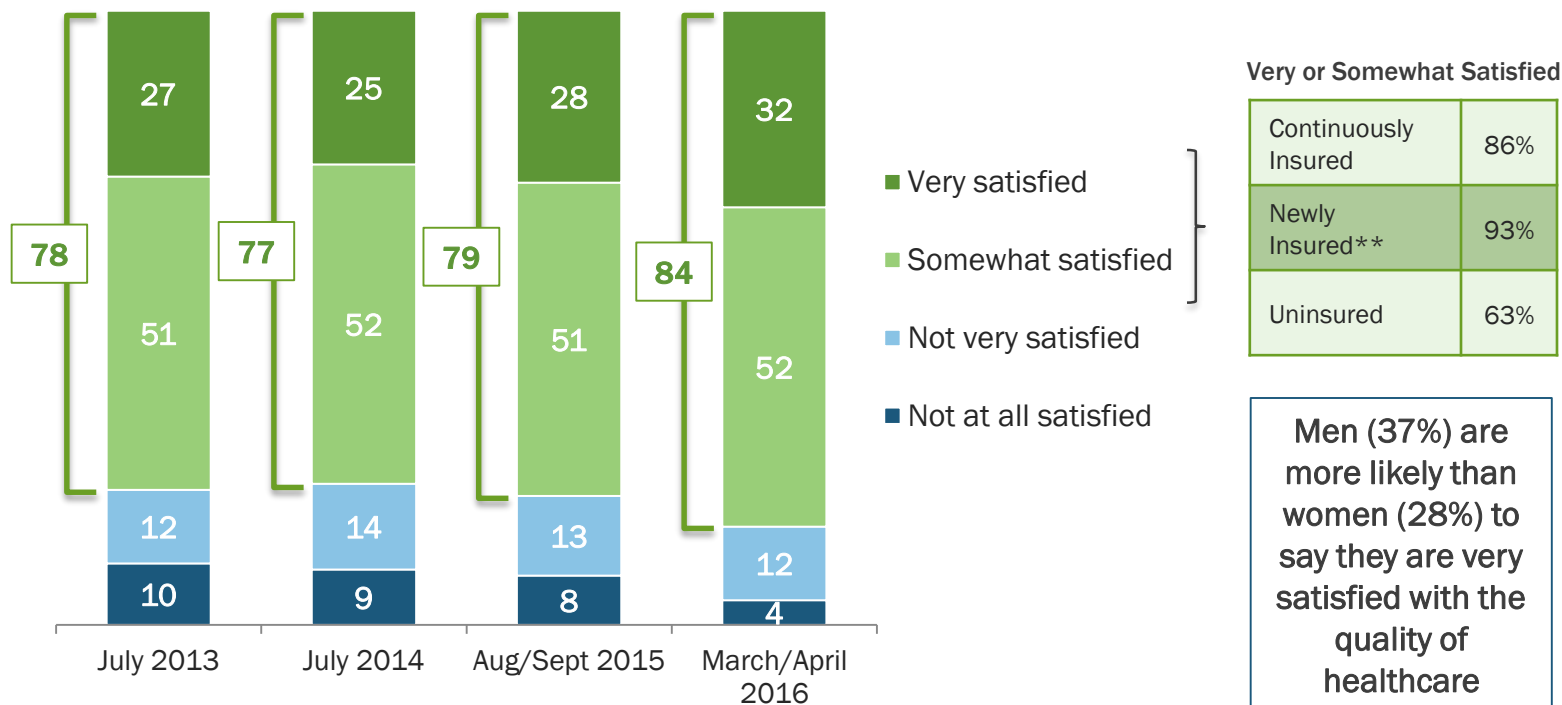
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q710. Looking at the list below, which of the following do you consider to be your highest priorities? Please select up to three priorities from the following list.

Millennials Satisfaction with System Increases Slightly Over Time

More than eight in ten Millennials say they are very/somewhat satisfied with the quality of the healthcare system today. Of those who are uninsured, 63% say they are very/somewhat satisfied with the quality of the healthcare system today.

Satisfaction with Quality of Healthcare System (%)



*Only includes Millennial data

BASE: All Qualified Respondents (July 2013 n=560, July 2014 n=545, August/September 2015 n=1461, March/April 2016 n=1171, Continuously Insured 2016 n=937, Newly Insured 2016 n=89, Uninsured 2016 n=145)

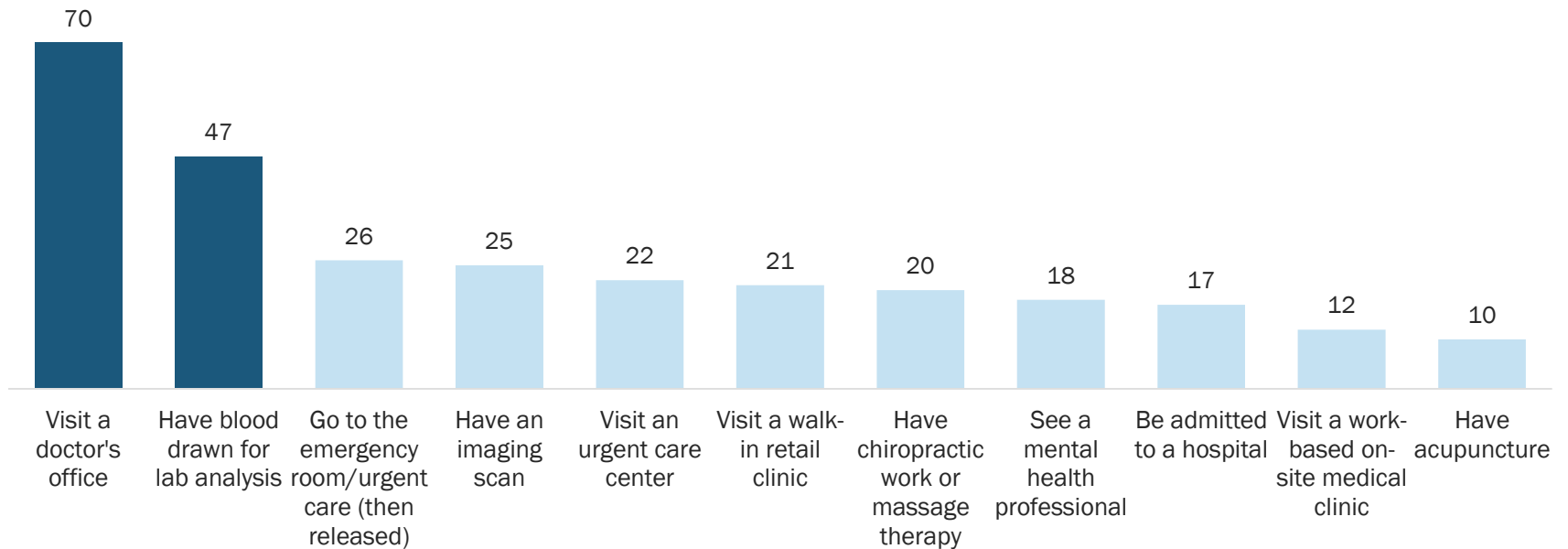
Q730. Overall, how satisfied are you with the quality of the healthcare system you have access to today? When we say healthcare system we are referring to all things related to healthcare including doctors, nurses and other healthcare providers, hospitals, insurance, etc.

**Caution: Small base. Results are directional in nature www.transamericacenterforhealthstudies.org/

Visits to Doctors' Offices Most Common Among Millennials

70% of Millennials have visited a doctor's office in the past year. Few Millennials say they have visited a walk-in retail clinic or an urgent care center.

Actions Taken in the Past 12 Months (%)



*New in 2016

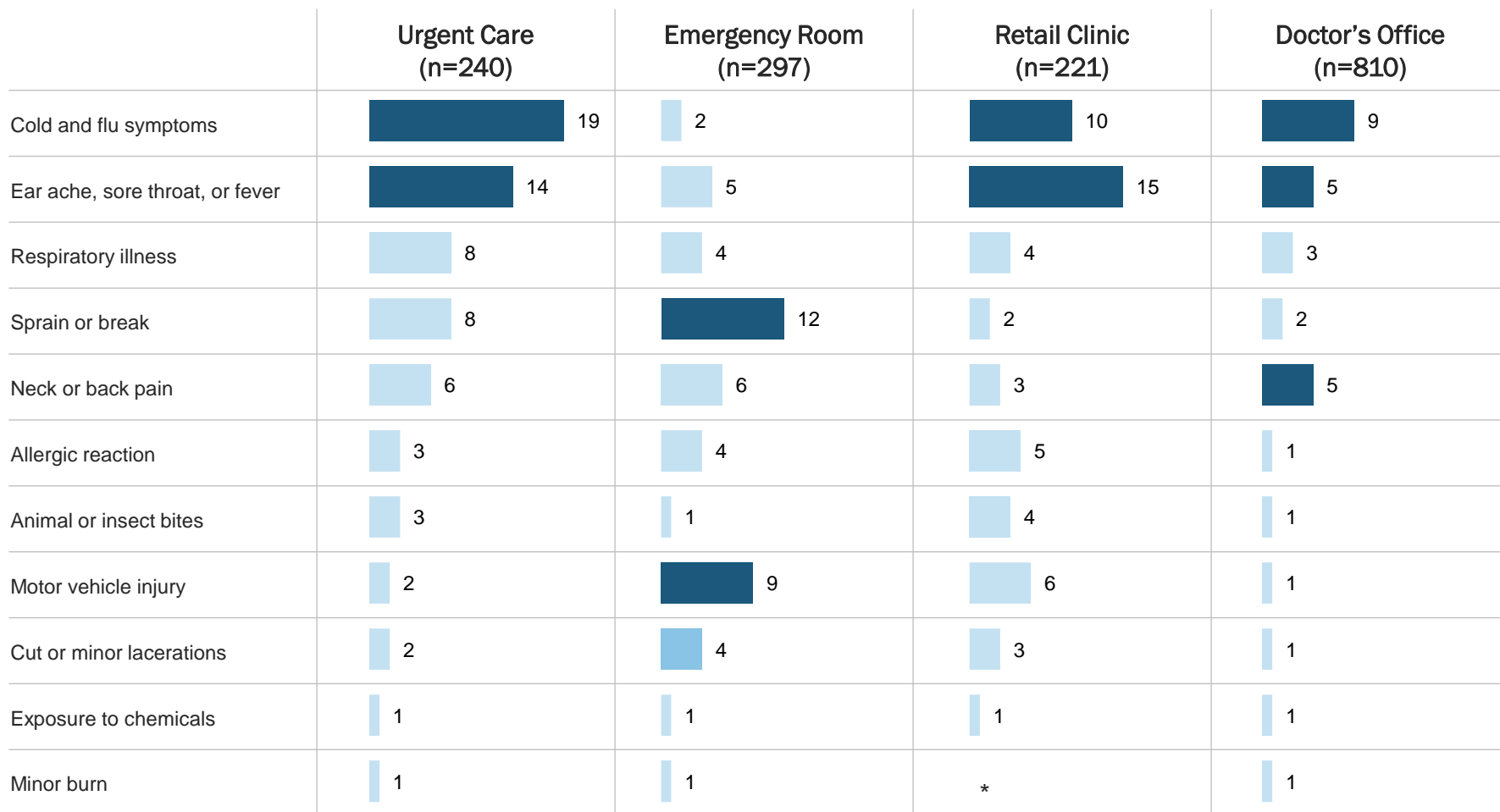
BASE: All Qualified Respondents (March/April 2016 n= 1171)

Q719. In the past 12 months how many times have you ever had to do any of the following due to your health?

Millennials Infrequently Use Doctors' Offices for Acute Care

For acute care, Millennials often head to urgent care or the emergency room.

Reasons for Visiting Healthcare Facilities for Acute Care (%)



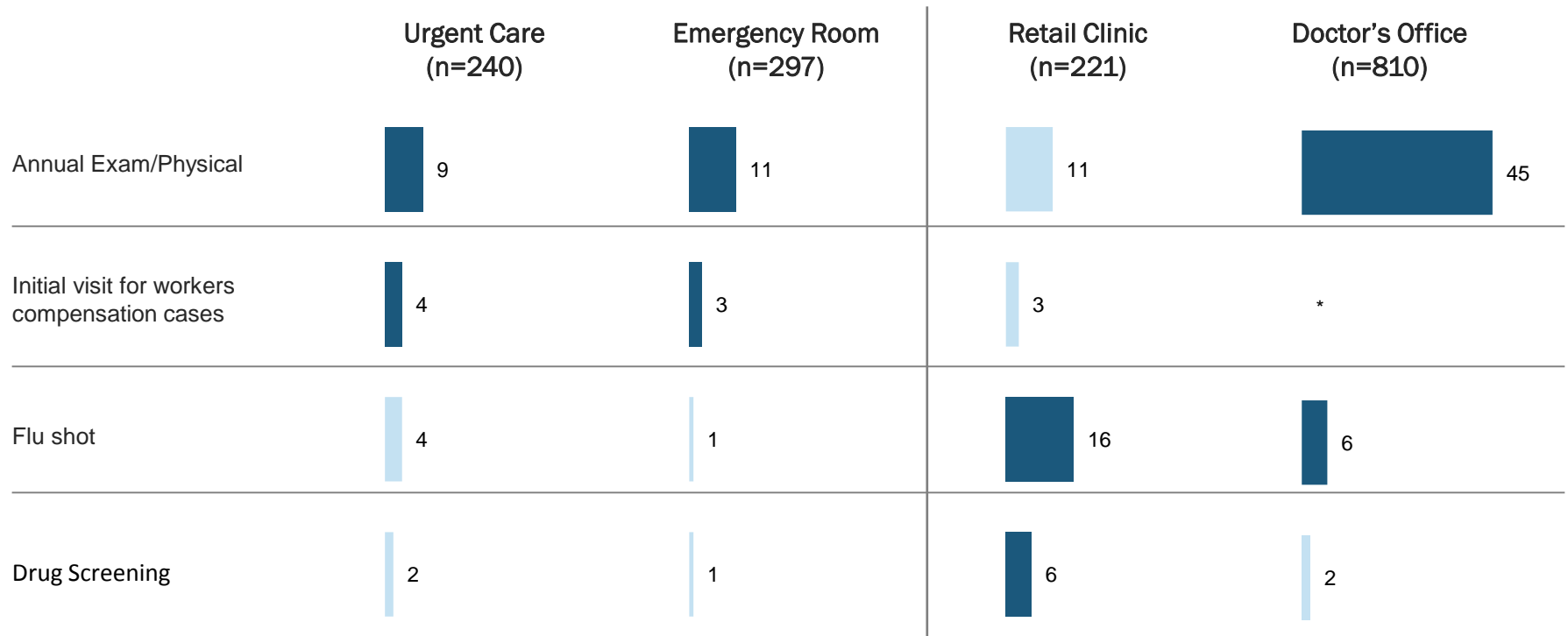
BASE: Visited Doctors Office or Urgent Care or Emergency Room or Retail Clinic in Last 12 months (March/April 2016 Urgent Care n=240, Emergency Room n=297, Retail Clinic n=221, Doctors Office n=810)

Q720. Please indicate what your primary reason was for visiting each facility below.

For Preventive Care, Millennials Often Go to Doctors' Offices

Millennials often go to doctors' offices for annual exams/physicals and retail clinics for flu shots and drug screenings.

Reasons for Visiting Healthcare Facilities for *Preventive/Maintenance Care* (%)



BASE: Visited Doctors Office or Urgent Care or Emergency Room or Retail Clinic in Last 12 months (March/April 2016 Urgent Care n=240, Emergency Room n=297, Retail Clinic n=221, Doctors Office n=810)

Q720. Please indicate what your primary reason was for visiting each facility below.

Convenience Often Dictates Where Millennials Receive Healthcare

Millennials choose urgent care facilities and retail clinics for the same types of reasons, and go to doctor's offices because they are their primary care provider.

Reasons for Visiting Healthcare Facilities (%)

	Urgent Care (n=240)	Emergency Room (n=297)	Retail Clinic (n=221)	Doctor's Office (n=810)
It was more convenient	43	23	33	20
It was the closest option	32	27	32	12
I didn't know where else to go	18	20	15	6
It was less expensive	16	7	16	9
A family member recommended I go there	15	13	12	13
I could pay cash	15	8	16	6
It is my primary care provider	14	11	9	55
I could make an appointment on my phone/computer	11	4	16	13
My primary care provider told me to go there	10	19	12	13
I don't want to pay the deductible	10	8	8	6
I don't have a primary care provider	8	5	11	3
I don't have insurance	8	9	8	3
Other	7	11	6	5

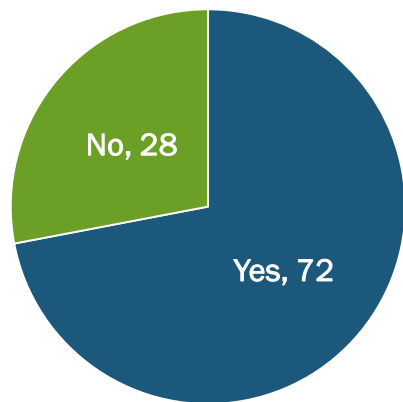
BASE: Visited Doctors Office or Urgent Care or Emergency Room or Retail Clinic in Last 12 months (March/April 2016 Urgent Care n=240, Emergency Room n=297, Retail Clinic n=221, Doctors Office n=810)

Q721. Why did you choose to go to the following healthcare facility?

Majority of Millennials Prefer to Receive Care as Needed

More than a quarter of Millennials say they do not have a primary care doctor. When asked how they would like to receive healthcare, roughly a third say they would like to have their care coordinated by one provider whereas nearly the same percentage prefer a more piecemeal approach.

Do you have a primary doctor? (%)



Preferences for Receiving Healthcare (%)



*New in 2016

BASE: All Qualified Respondents (March/April 2016 n=1171)

Q723. Regardless of your insurance status, do you have a primary doctor who you see for common problems or to coordinate the care of any specialist you see ?

BASE: All Qualified Respondents (March/April 2016 n=1171)

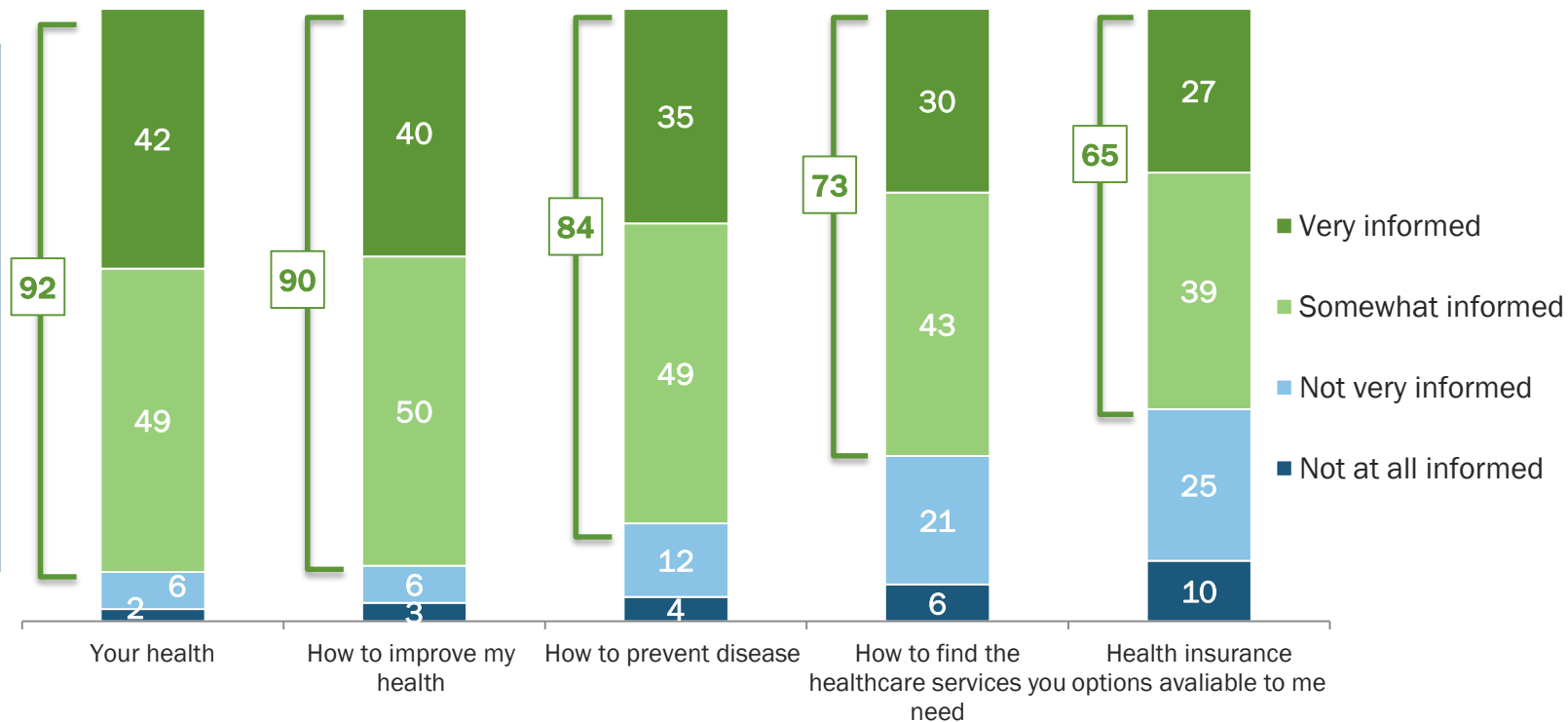
Q1970. Which of the following best describes how you would like to receive healthcare?

How Do Millennials Make Decisions About Healthcare?

More than One in Three Millennials Not Informed about Insurance Options

When asked how informed they feel about their health and health insurance options available to them, Millennials are more likely to feel informed about health than health insurance options.

Rating of Feeling Informed (%)



Men (70%) are more likely than Women (61%) to say they are very/somewhat informed about the health insurance options available to them.

More than half of uninsured Millennials (55%) say they are not at all or not very informed about the health insurance options available to them.

*Updated in 2016

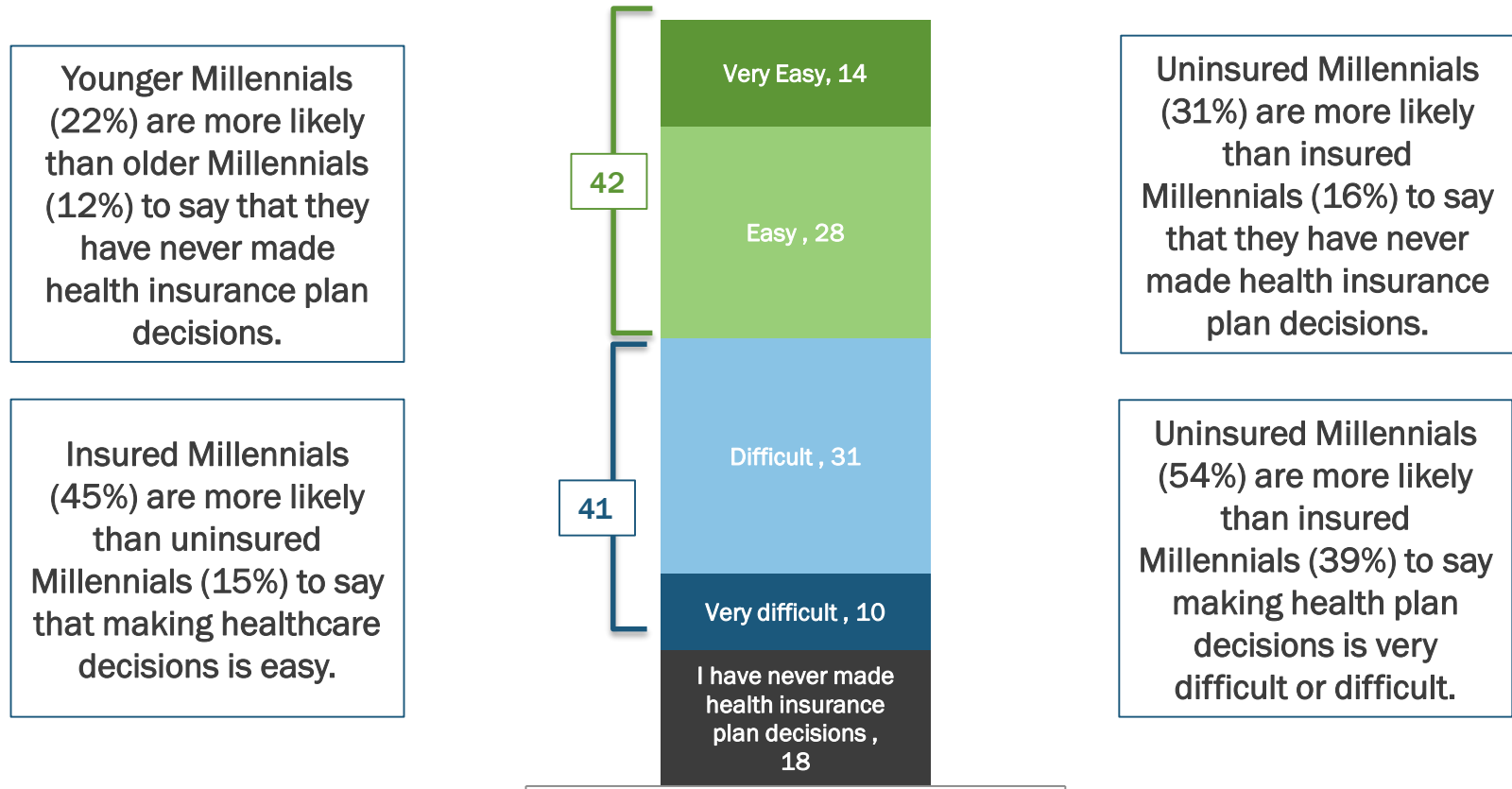
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q1000. How informed do you feel about the following?

Millennials are Split on Level of Difficulty Regarding Health Insurance Decisions

Two in five Millennials find making decisions on which health insurance plan to choose easy, but nearly the same percentage find it to be difficult. About one in five Millennials admit they have never made insurance plan decisions.

Level of Difficulty Making Decisions Regarding Health Insurance Plans (%)



*New in 2016

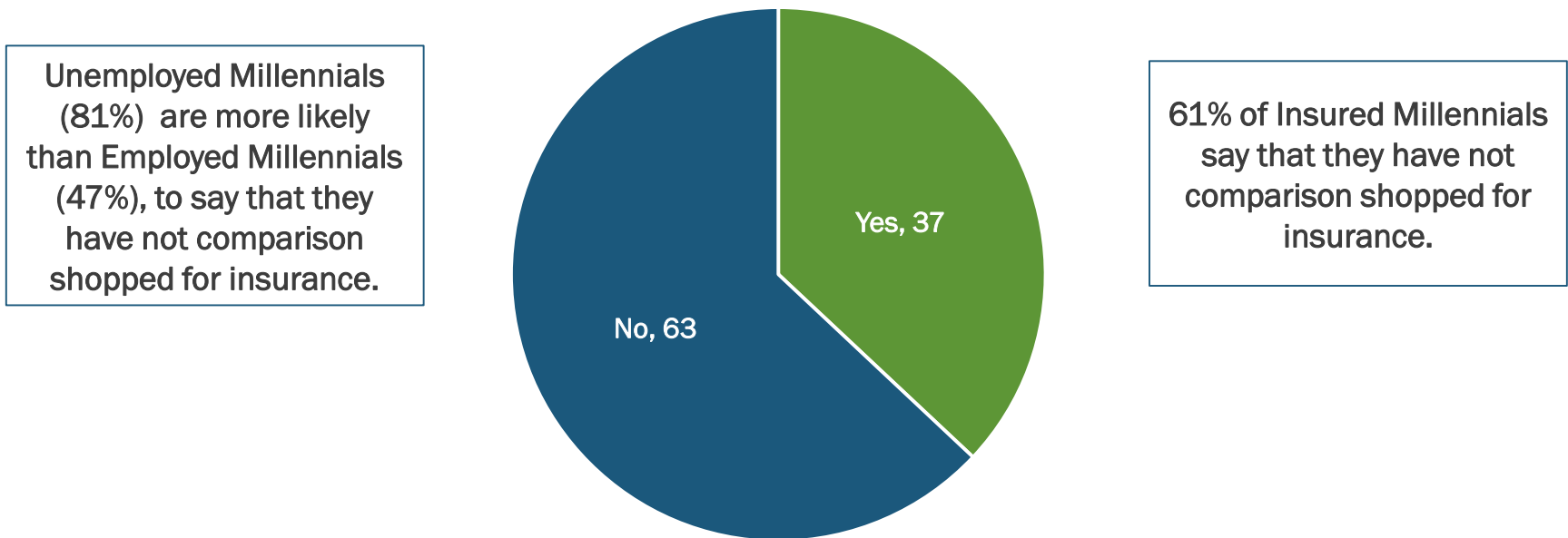
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q749. Using the scale below, how easy or difficult do you feel it is to make decisions regarding which health insurance plan to choose?

Less Than Four in Ten Millennials Say They Have Comparison Shopped For Insurance

Women (71%) are more likely than men (53%) to say they have **not** comparison shopped for insurance.

Has Comparison Shopped for Insurance (%)



New in 2016

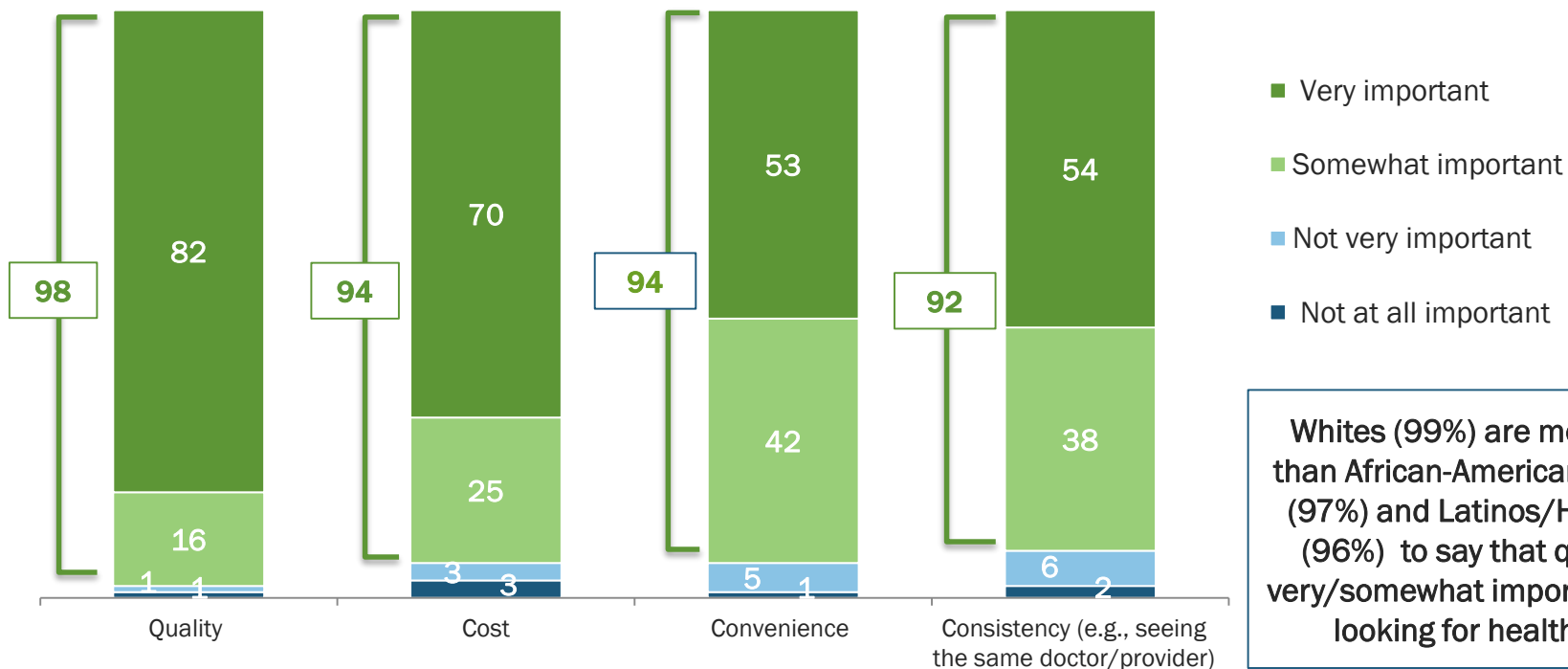
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q750. Have you ever comparison shopped for insurance?

Millennials Most Likely to Rate Quality as Very Important

Millennials most frequently rate quality as very important when looking for healthcare. Overall, they are nearly equally as likely to rate quality, cost, convenience, and provider consistency as very or somewhat important.

Importance when looking for healthcare (%)



*New in 2016

BASE: All Qualified Respondents (Total March/April 2016 n=1171)

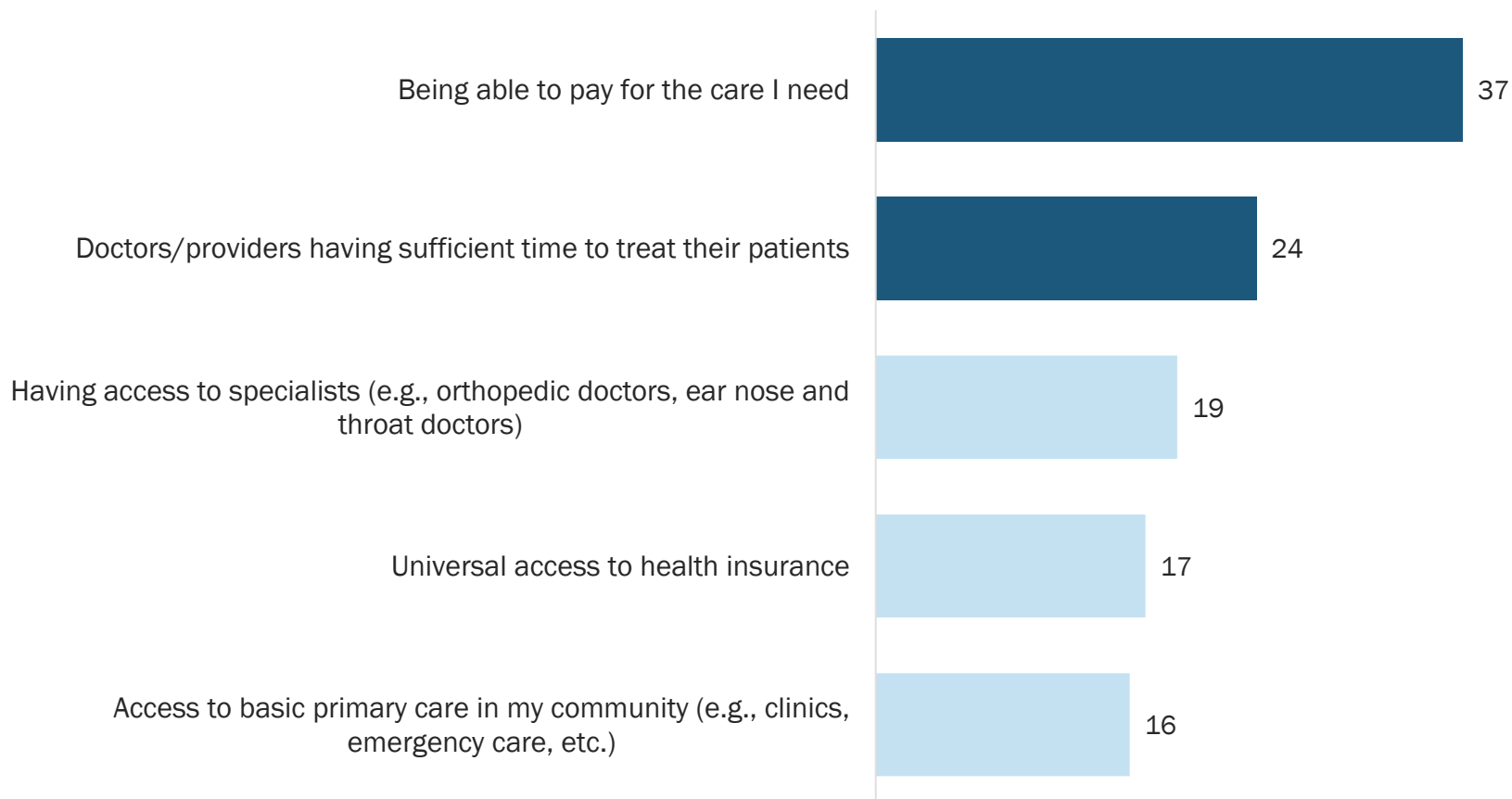
Q737. When looking for healthcare how important are the following?

Affordability Is Most Important Aspect of System for Millennials

When asked to identify characteristics of the healthcare system that are most important to them, affordability of care is most commonly selected. Millennials also feel that doctors/providers having sufficient time to treat their patients is one of the most important characteristics of the healthcare system.

Most Important Characteristics in Healthcare System (%)

Five Most Common Responses



*Note: Only 2016 data shown

BASE: All Qualified Respondents (March/April 2016 n=1171)

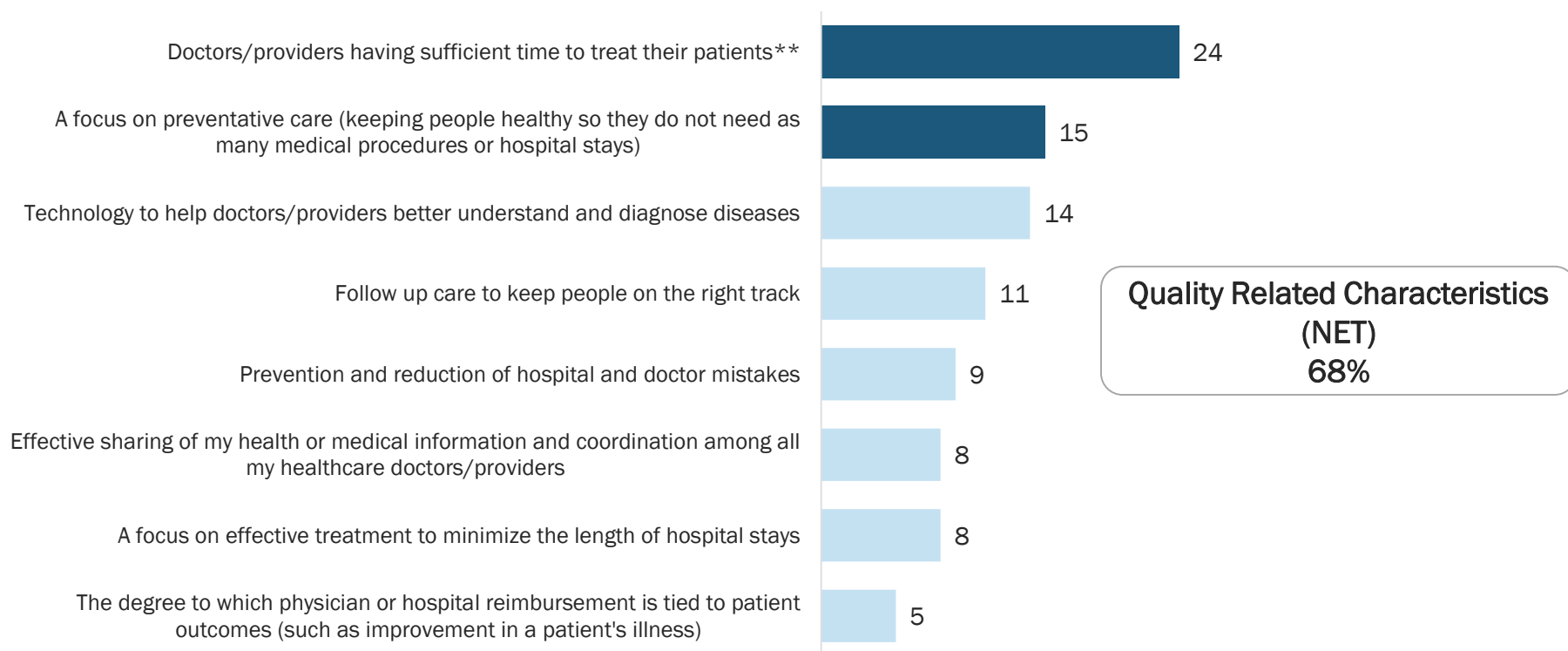
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Face Time Valued Over Preventive Care or Technology

Doctors/providers having sufficient time to treat their patients is seen as the most important quality-related characteristic of the healthcare system, followed by a focus on preventive care and technology to help doctors/providers better understand and diagnose diseases.

Most Important Characteristics in Healthcare System (%)

Quality Related Characteristics



*Note: Only 2016 data shown

**Ranked Second Overall

BASE: All Qualified Respondents (March/April 2016 n=1171)

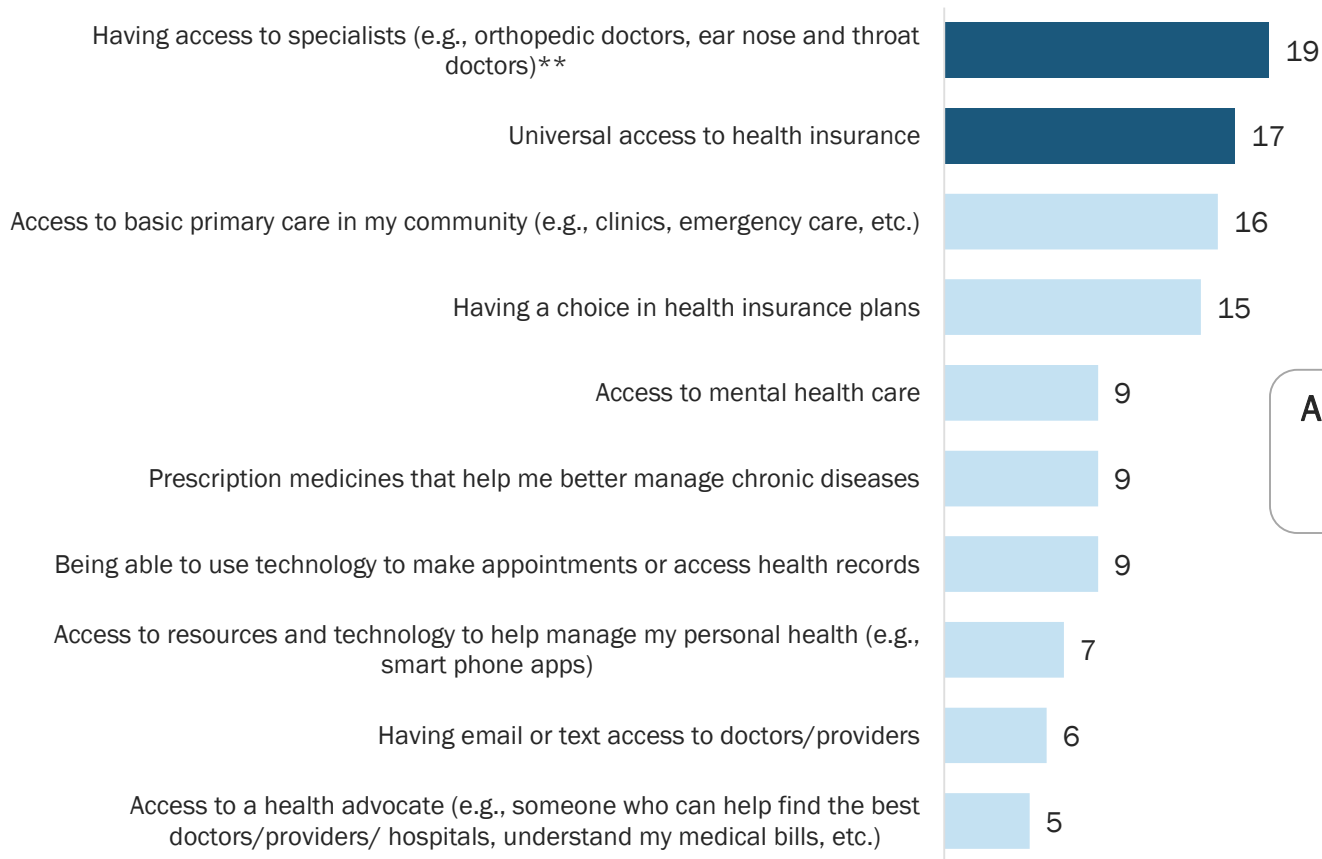
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Specialist Care is Most Important Aspect of Access to Healthcare

Nearly one in five say having access to specialists is the most important access related characteristic of the healthcare system followed by universal access, access to primary care, and having a choice in insurance plans.

Most Important Characteristics in Healthcare System (%)

Access Related Characteristics



**Access Related Characteristics
(NET)
77%**

*Note: Only 2016 data shown

**Ranked third overall

BASE: All Qualified Respondents (March/April 2016 n=1171)

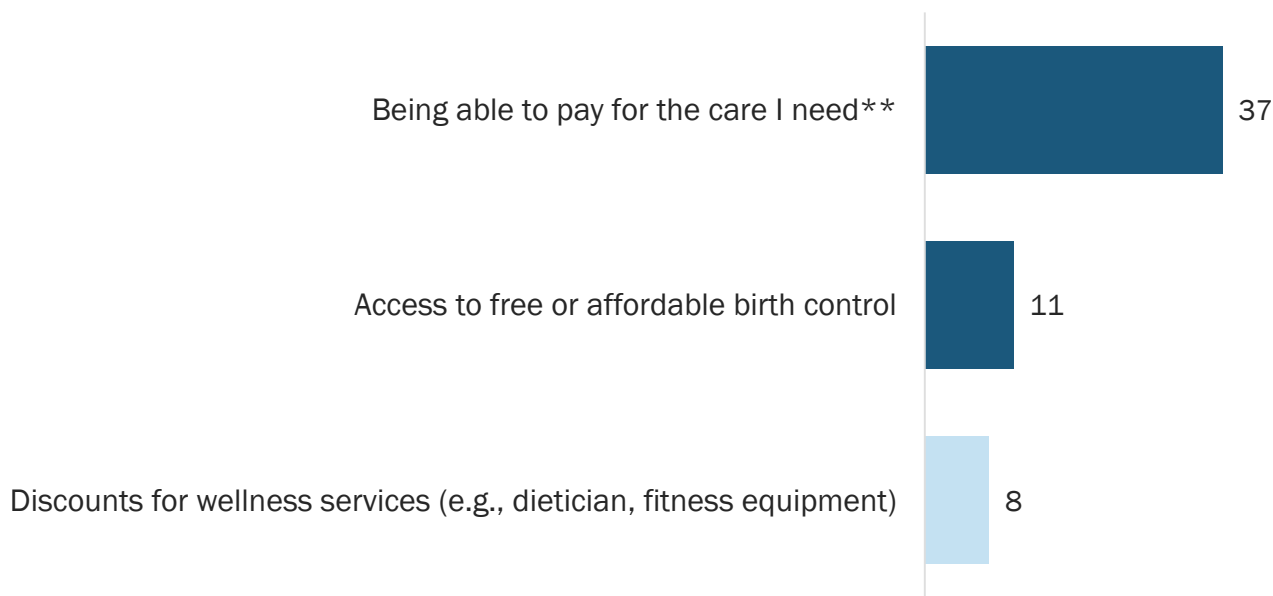
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

General Affordability of Care Important to Nearly Two in Five

37% of Millennials say being able to pay for the care they need is the most important characteristic in the healthcare system.

Most Important Characteristics in Healthcare System (%)

Affordability Related Characteristics



**Affordability Related
Characteristics (NET)
48%**

**16% of women say access
to free or affordable birth
control is one of the most
important characteristics
of today's healthcare
system.**

*Note: Only 2016 data shown

**Ranked first overall

BASE: All Qualified Respondents (March/April 2016 n=1171)

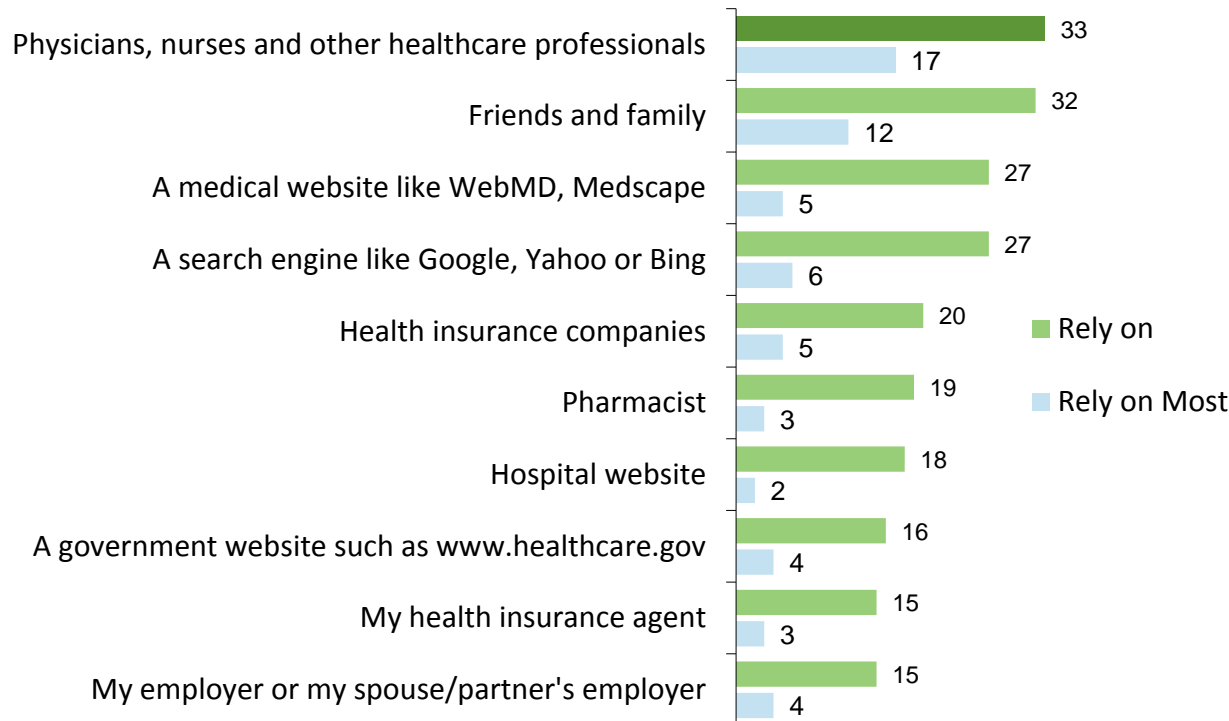
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Healthcare Professionals, Family/Friends Common Sources for Health Information

Millennials are most likely to say they used physicians/nurses, friends/family for information about their health, health insurance, and the healthcare system.

Common Sources of Health Information (%)

Ten Most Common Responses



Those with a primary care doctor (22%) are more likely than those without a primary care doctor (6%) to say that they most rely on physicians, nurses and other healthcare professionals.

Around a quarter (26%) have not gathered information about health, health insurance, and healthcare providers in the past 12 months.

Older Millennials (21%) are more likely than younger Millennials (14%) to say they rely on physicians or other healthcare professionals the most.

*Updated in 2016

BASE: All Qualified Respondents (March/April 2016 n=1171)

*Q740a. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system?

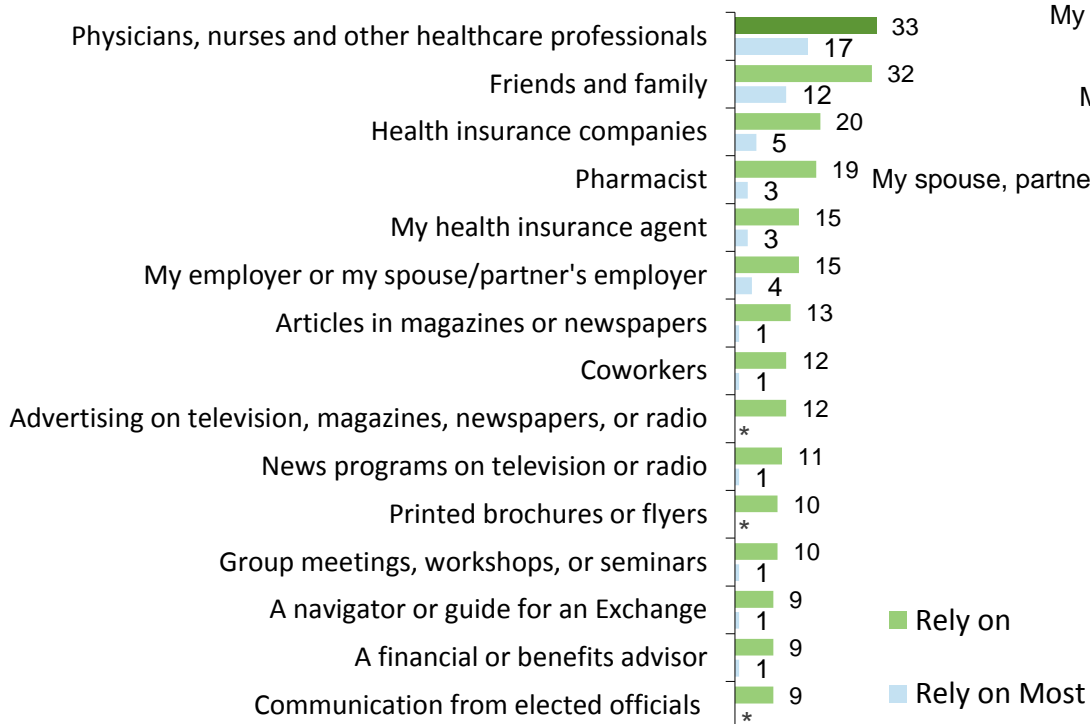
Please select all that apply.

Moms and Doctors Are Key Sources of Health Information

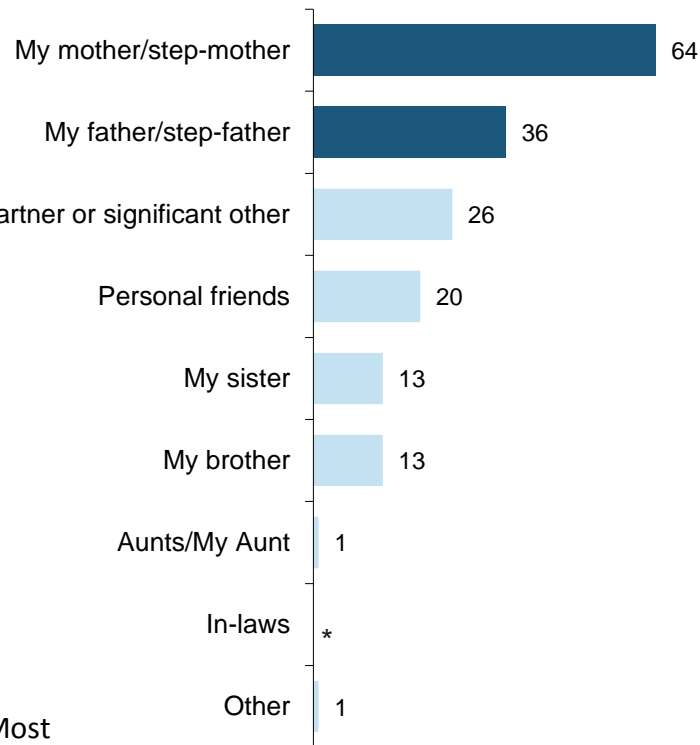
Among Millennials who rely on family/friends for health information, a mother or step-mother outranks any other family member who might give information.

Common Sources of Health Information (%)

Offline Resources



Friends and Family Relied on for Health Information (%)



*Updated in 2016

**New in 2016

BASE: All Qualified Respondents (March/April 2016 n=1171)

*Q740a. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system?
Please select all that apply.

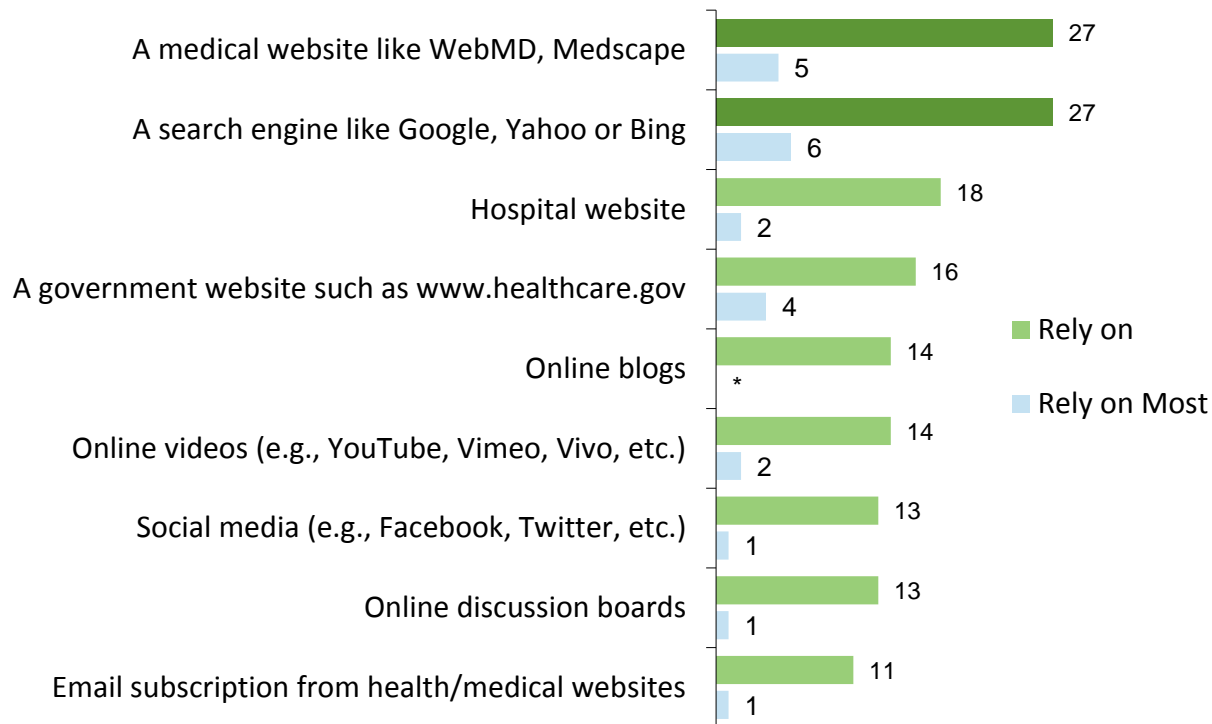
BASE: Rely on Family and Friends for Health Information (March/April 2016 n=405)

**Q742. Whom, specifically, do you rely on?

Internet Resources are Relied On Often for Health Information

Millennials often used medical websites for health information.

Common Sources of Health Information (%)
Internet Responses



Those with a self-reported mental health condition (25%) are more likely than those with a Physical Illness (18%) to say that they rely most on online resources.

*Updated in 2016

BASE: All Qualified Respondents (March/April 2016 n=1171)

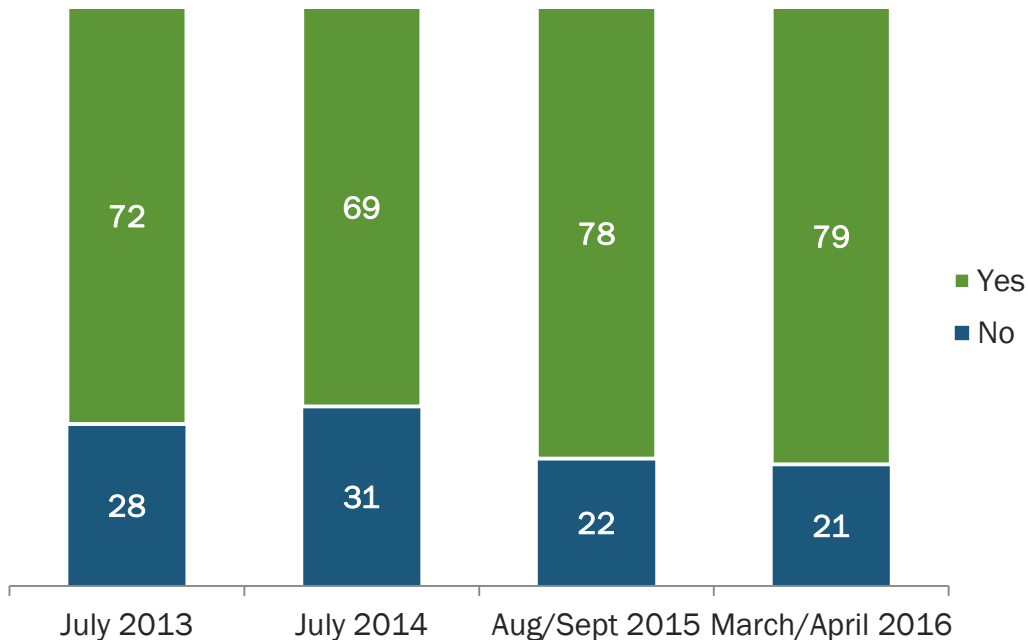
*Q740a. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system?
Please select all that apply.

Is Healthcare Affordable for Millennials?

One in Five Cannot Afford Routine Healthcare Expenses

About one in five Millennials say they cannot afford their routine healthcare expenses (down slightly from previous years). 70% of Millennials say cost is a very important factor when looking for healthcare.

Currently Able To Afford Routine Healthcare Expenses (%)



Can Afford Routine Healthcare Expenses

Continuously Insured	86%
Newly Insured**	74%
Uninsured	31%

Women (25%) are more likely than men (17%) to say that they cannot afford their routine health expenses.

*Note: Only data for Millennials is shown

BASE: All Qualified Respondents (July 2013 n=560, July 2014 n=545, August/September 2015 n=1461, March/April 2016 n=1171 Continuously Insured 2016 n=937, Newly Insured 2016 n=89, Uninsured 2016 n=145)

Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

BASE: All Qualified Respondents (Total March/April 2016 n=1171)

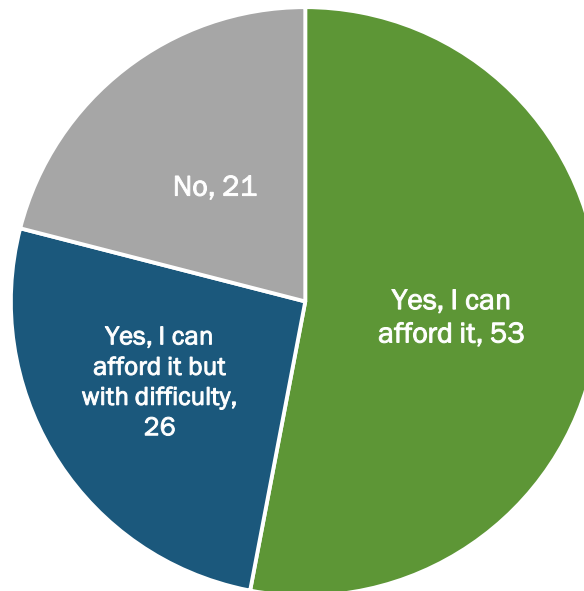
Q737. When looking for healthcare how important are the following?

**Caution: Small base. Results are directional in nature

Only 13% of Uninsured Millennials Can Afford Routine Health Expenses Without Difficulty

60% of continuously insured Millennials are able afford routine healthcare expenses without difficulty, compared to only 13% of uninsured Millennials.

Can Afford Routine Healthcare Expenses(%)



Millennials (26%) are less likely than the overall population (30%) that they can afford their routine health expenses, but with difficulty.

Can Afford Routine Healthcare Expenses, Without Difficulty

Continuously Insured	60%
Newly Insured**	34%
Uninsured	13%

*Updated in 2016

BASE: All Qualified Respondents (August/September 2015 n=4611 (Total) March/April 2016 n=1171 Continuously Insured 2016 n=937, Newly Insured 2016 n=89, Uninsured 2016 n=145)

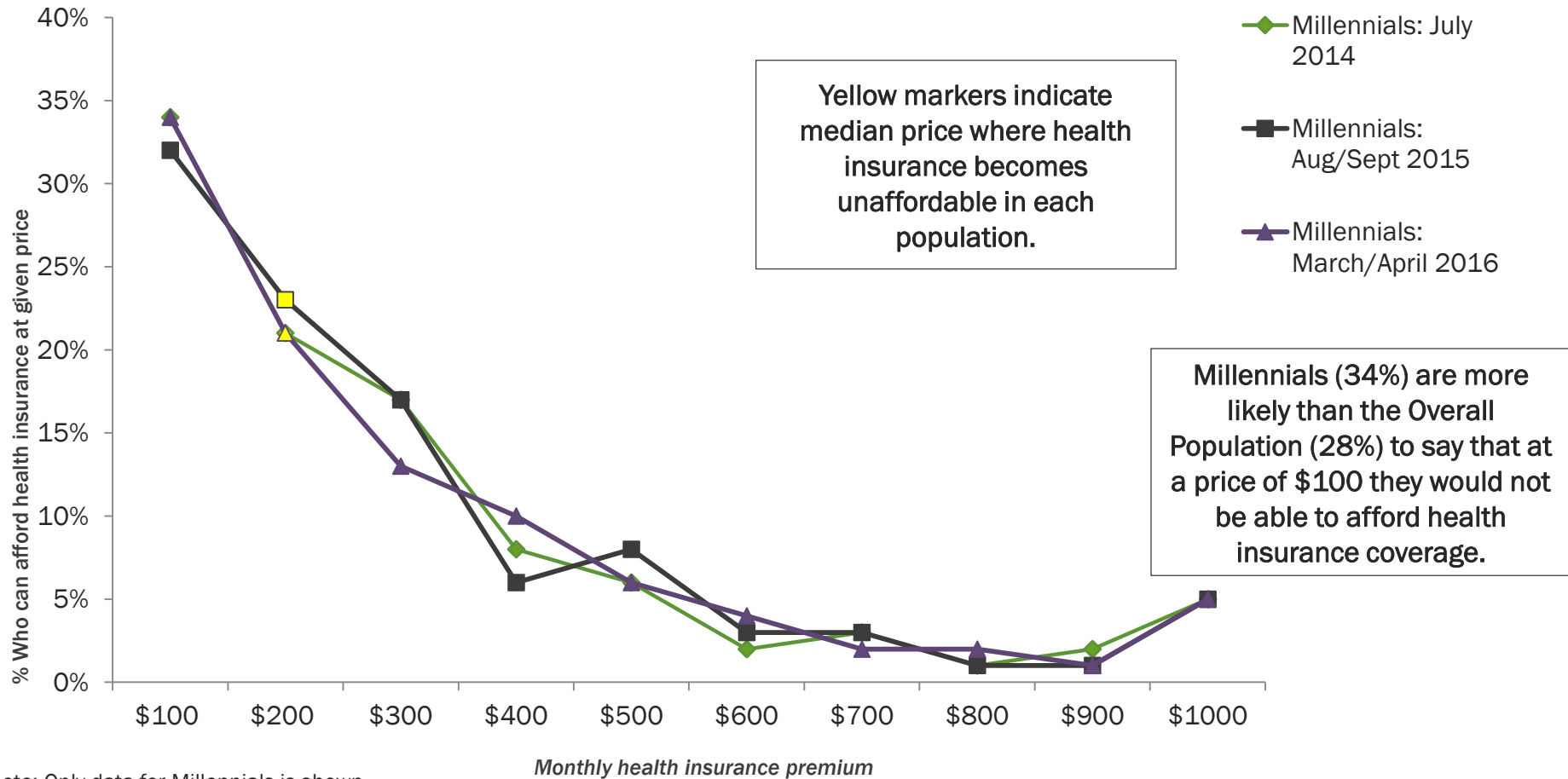
Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

**Caution: Small base. Results are directional in nature www.transamericacenterforhealthstudies.org/

Premiums Greater Than \$200/Month Unaffordable for Most

One in three say any premium over \$100/month is unaffordable, consistent with finding for the past three years.

Unaffordability of Health Insurance Premium (%)



*Note: Only data for Millennials is shown

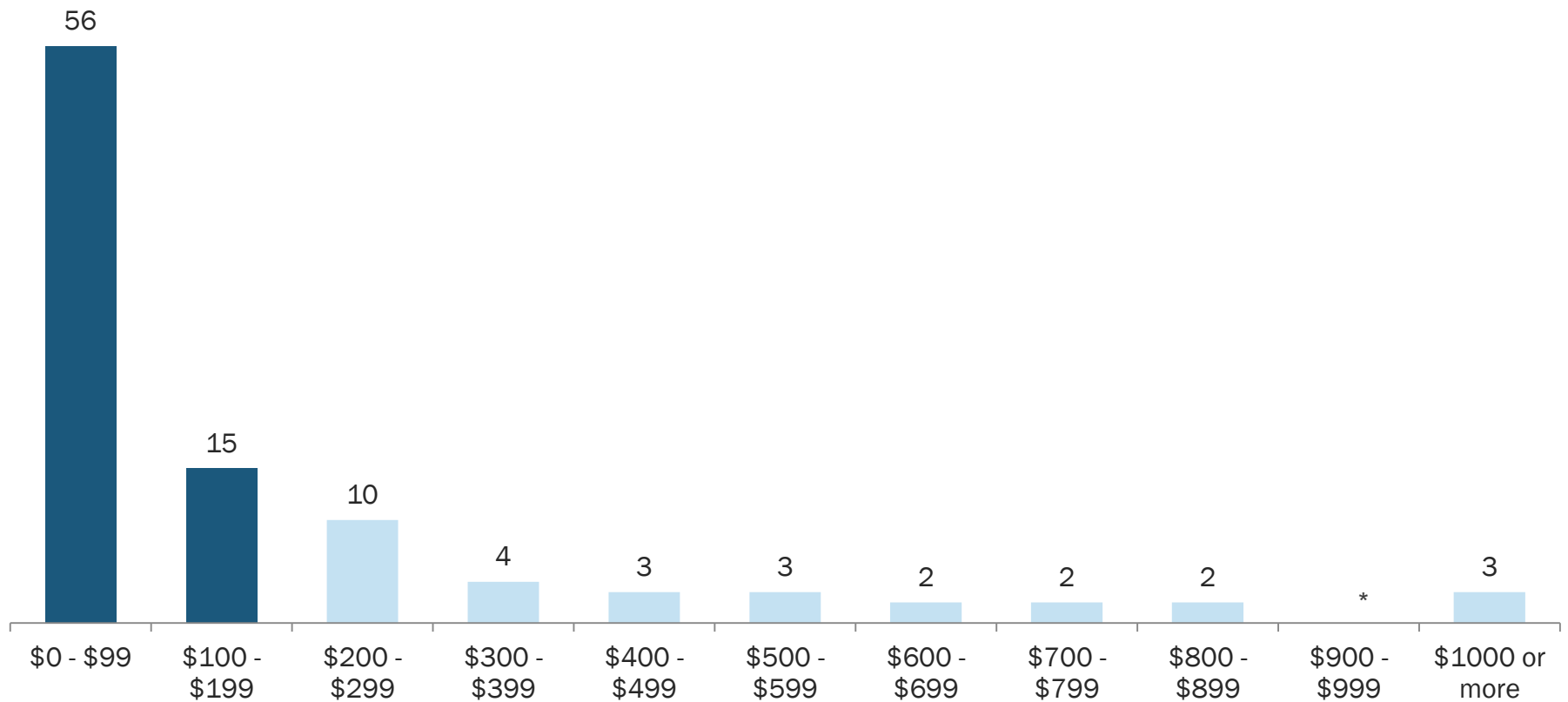
BASE: All Qualified Respondents (July 2014 n=545, August/September 2015 n=1461 (Millennials) n=4611 (Total), March/April 2016 n= 1171)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Monthly Healthcare Spending Less than \$100 for Most

The median amount spent on routine health expenses is \$88.60.

Monthly Health Expenses (%)



*Updated in 2016

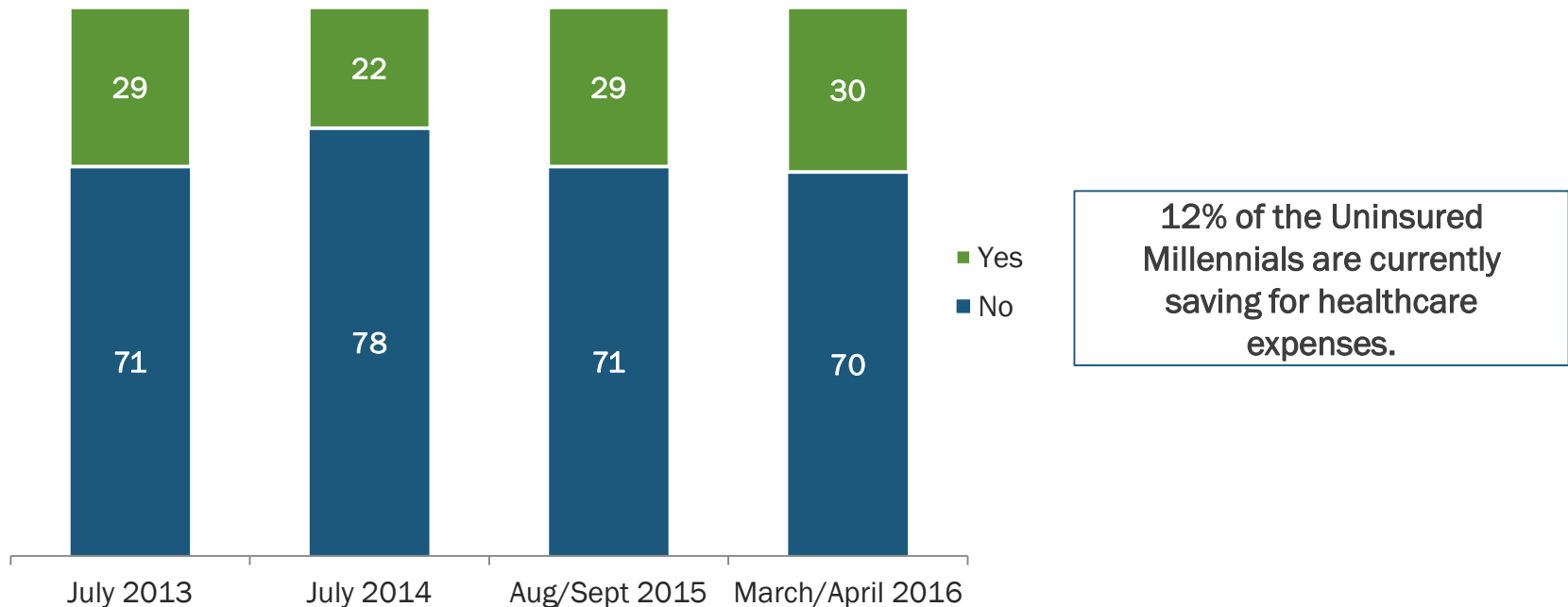
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q765a. To the best of your knowledge, how much do you spend on routine MONTHLY health expenses for yourself (not your family)? Routine health expenses include health insurance co-pays, deductibles and out-of-pocket expenses. Please do not include health insurance premiums that you pay for yourself.

Less than a third of Millennials Currently Save for Health Expenses

Consistent with previous years, only about one in three Millennials say they are currently saving for healthcare expenses. Men are more likely than women to say they are currently saving for healthcare expenses (37% vs. 23%).

Currently Saving For Healthcare Expenses (%)



*Note: Only data for Millennials is shown

BASE: All Qualified Respondents (July 2013 n=560, July 2014 n=545, August/September 2015 n=1461, March/April 2016 n=1171)

Q755. Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?

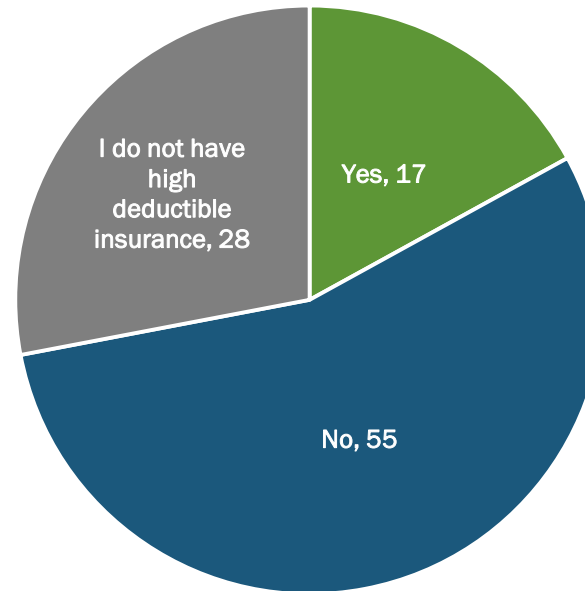
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Majority of Insured Millennials Have a High Deductible Without Catastrophic Care

17% of Millennials have catastrophic care insurance.

Currently has Catastrophic Care Insurance (%)

Definition used for catastrophic care: A catastrophic plan covers essential health benefits, but only after out-of-pocket cost sharing reaches a high deductible that will match the level of the ACA's required out-of-pocket maximum.

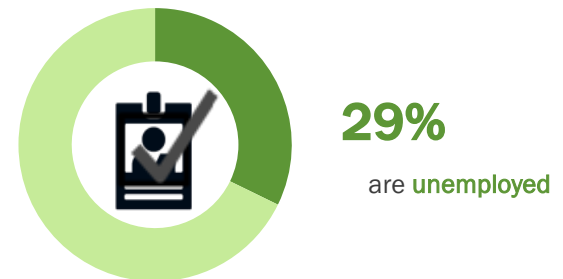
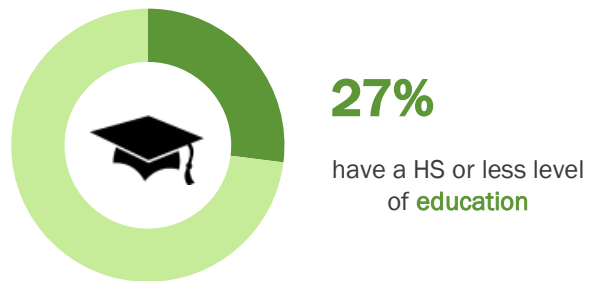
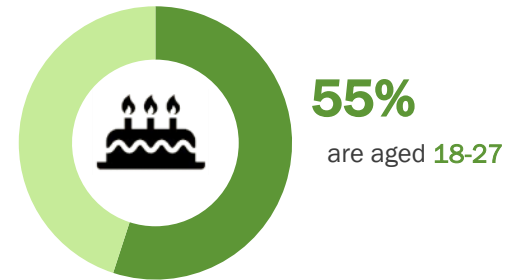
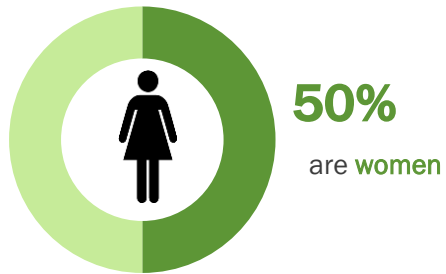


*New in 2016

BASE: Currently Insured (March/April 2016 n=1026)

Q758. Do you currently have catastrophic care insurance with a high deductible?

Profile of Millennials Without Catastrophic Care Insurance



*New in 2016

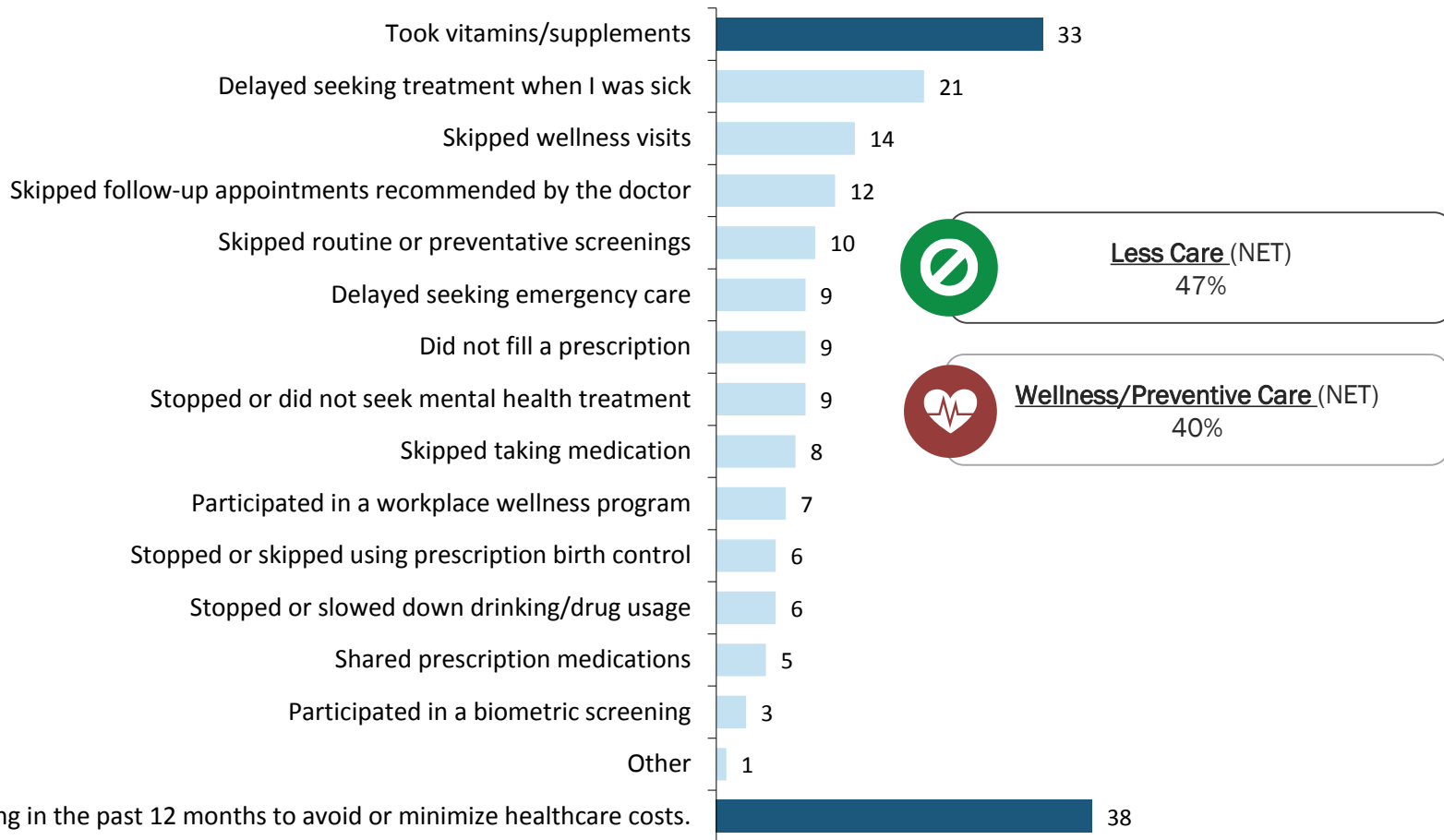
BASE: Does Not Have Catastrophic Care (March/April 2016 n=567)

Q758. Do you currently have catastrophic care insurance with a high deductible?

Nearly Half of Millennials Have Minimized Healthcare Costs by Skipping Care

The most common action taken by Millennials is taking vitamins and supplements to minimize healthcare costs.

Actions Taken to Minimize Healthcare Costs (%)



I have not done anything in the past 12 months to avoid or minimize healthcare costs.

*New in 2016

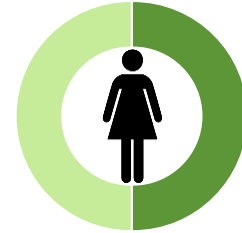
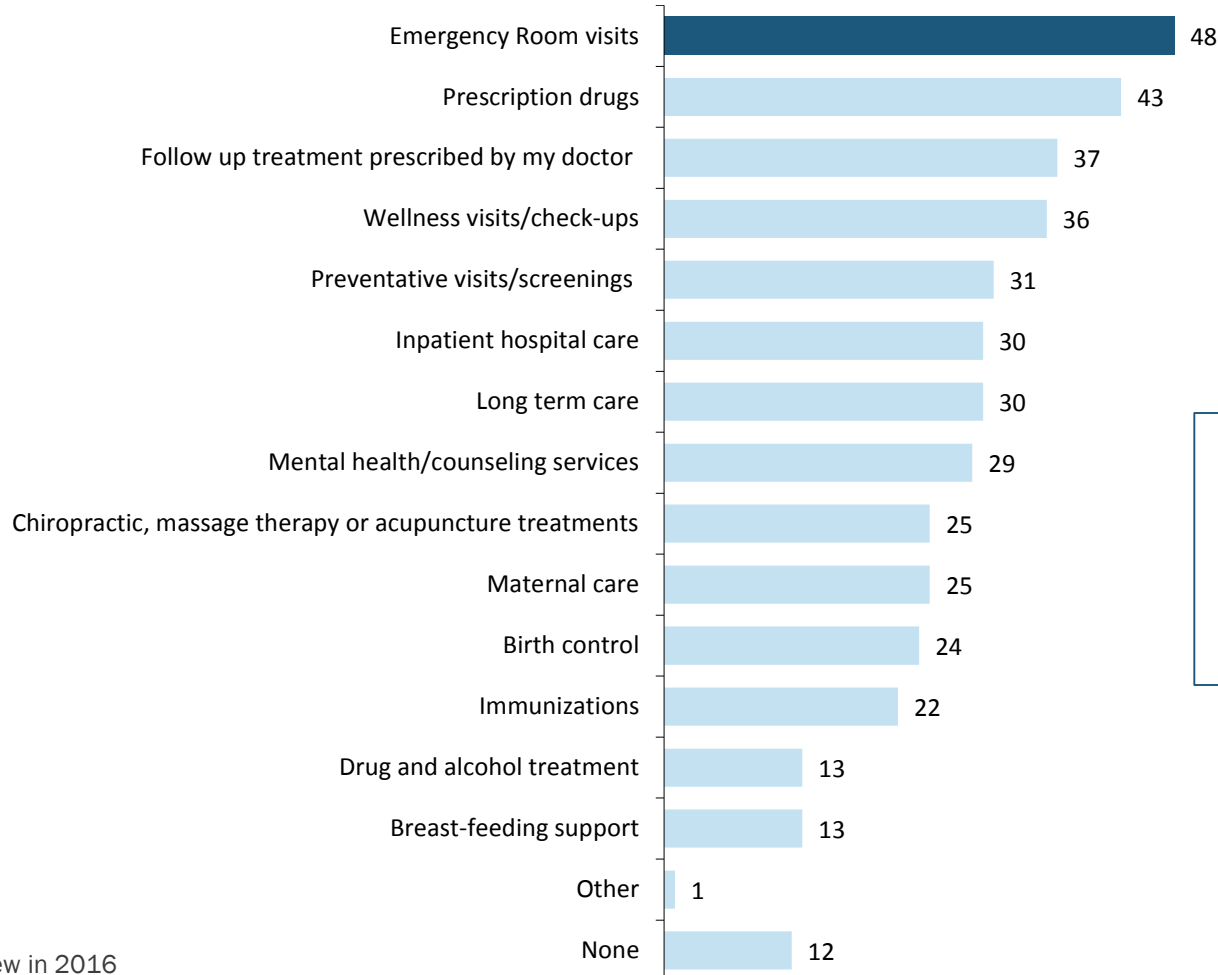
BASE: All Qualified Respondents (March/April 2016 n=1171)

Q757. Which of the following, if any, have you done in the past 12 months to avoid or minimize healthcare costs?

Almost Half of Millennials Would Like to See Emergency Room Visits and Prescription Drugs Become More Affordable

Over one third of Millennials would like to see wellness visits and follow up treatment become more affordable.

Would like to See Become More Affordable (%)



Women say they would like to see birth control (31%) maternal care (31%) and breast-feeding support (16%) become more affordable.

*New in 2016
 BASE: All Qualified Respondents (March/April 2016 n=1171)
 Q1975. Which of the following services, if any, would you like to see become more affordable?

What are Millennials Going to do in the Future for Healthcare?

Most Millennials Don't Intend on Changing Health Insurance Type

Almost half of Millennials expect to receive health benefits through an employer in 2017. Of those who are uninsured, almost half do not intend to have health insurance in 2017.

Insurance Plans for 2017 (%)

	Total n=1171	Employer* n=580	Individual** n=172	Exchange** n=60**	Uninsured n=145
Receive benefits through an employer	47%	74%	22%	24%	26%
Receive benefits through Medicaid or another state funded program	11%	3%	2%	1%	7%
Receive benefits through a union	9%	14%	3%	-	3%
Buy my own health insurance public health insurance exchange, such as healthcare.gov or the state-based exchange	8%	1%	5%	65%	17%
Receive benefits from a private insurance plan in the traditional market from my parents	7%	5%	22%	*	-
Buy my own health insurance from a private health insurance company	6%	2%	21%	1%	13%
Receive benefits from a private insurance plan in the traditional market from my spouse	6%	6%	6%	2%	6%
Receive benefits through a trade association	5%	7%	8%	*	*
Receive benefits through Medicare	5%	3%	6%	*	1%
Receive benefits through military service	3%	4%	3%	*	*
Receive VA benefits from my own service or through my spouse	3%	3%	4%	7%	-
Receive benefits through college or university	2%	1%	6%	1%	1%
I do not plan to have health insurance in 2017	16%	9%	20%	5%	47%

*Updated in 2016

**Receive insurance through employer, union or trade association

BASE: All Qualified Respondents (March/April 2016 n=1171; Employer Provided n=580, Individual n=172, Exchange n=60**, Uninsured n=145)

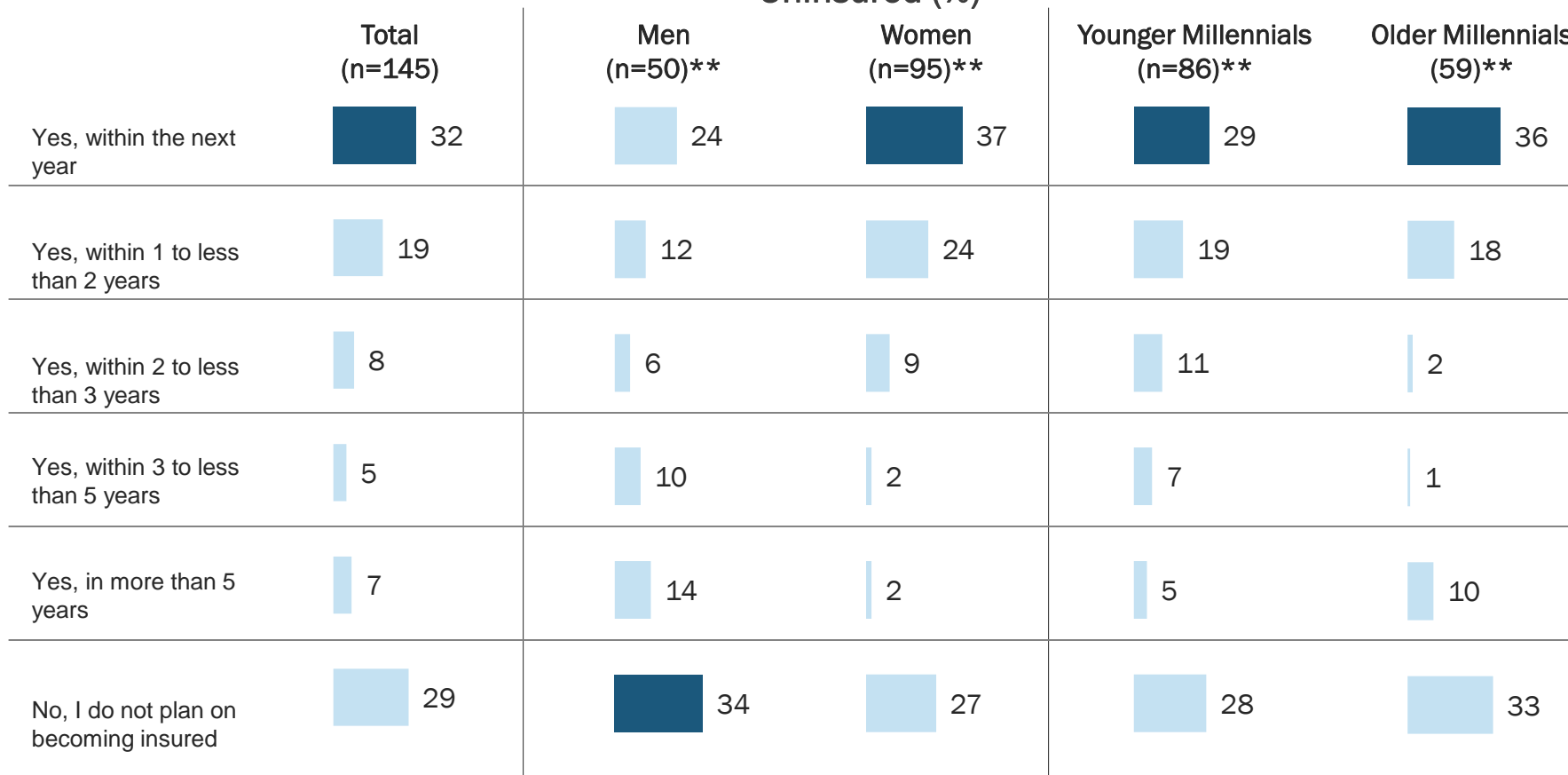
Q1944a. Which of the following do you plan to do for 2017?

**Caution: Small base. Results are directional in nature.

Nearly Three in Ten Uninsured Never Plan To Become Insured

However, about one third of uninsured Millennials plan on getting insured within the next year.

Plan for Getting Health Insurance in the Future, among Uninsured (%)



*New in 2016

BASE: Uninsured (March/April 2016 n=145)

Q1945. Do you plan on getting insurance in the future?

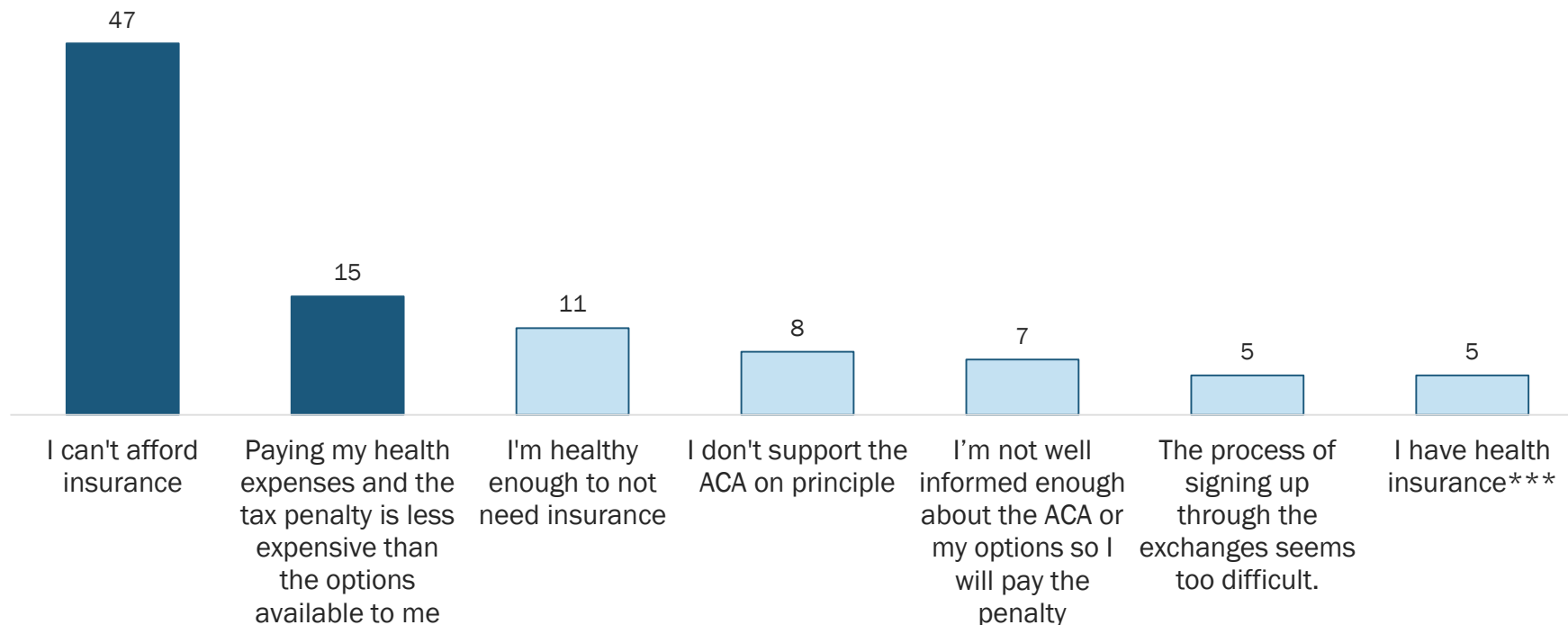
**Caution: Small base. Results are directional in nature.

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Affordability Common Barrier to Insurance for Those Planning to Pay the Tax Penalty

16% of Millennials do not plan on having insurance in 2017. 62% choose to pay the penalty because of cost.

Reason for Choosing to Pay the Penalty (%)



*Updated in 2016

BASE: Planning To Pay Penalty (March/April 2016 n=163)

Q1965. For what reason will you choose not to purchase health insurance? (Select the answer that best represents your reason.)

BASE: All Qualified Respondents (March/April 2016 n=1171)

Q1944a. Which of the following do you plan to do for 2017?

***Answered as a part of an other specify option

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Four in Ten See Employment as a Way to Get Coverage

Over three in ten would get insurance with higher income. However, 27% say there are no life events that would cause them to get health insurance.

Reason to Get Health Insurance (%)

	Total (n=145)	Men (n=50)**	Women (n=95)**	Younger Millennials (n=86)**	Older Millennials (59)**
If I get a job that offers insurance	42	31	50	44	40
If I get a raise or my income increases	31	31	31	25	44
If I have a serious medical issue	22	14	27	26	13
If I have children	15	6	21	14	19
If the tax penalty increases	8	4	10	7	9
If I get married	7	6	7	6	7
If I aged out of my parents policy	5	10	1	6	2
If I could find affordable plan	2	*	3	*	6
None	27	37	21	34	13

*New in 2016

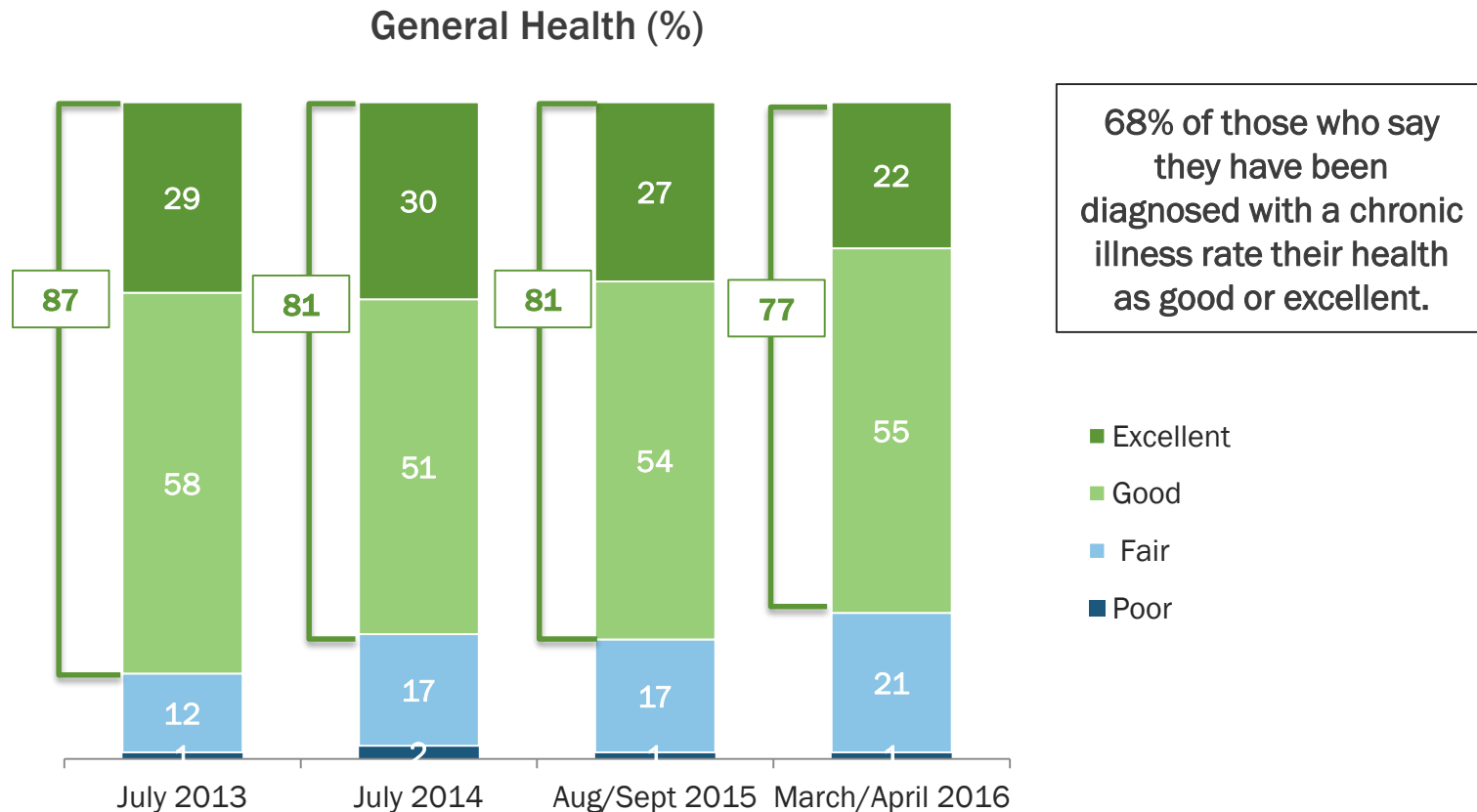
BASE: Uninsured (March/April 2016 n=145)

Q1946. Which of these, if any, would make you get health insurance?

General Health and Wellness

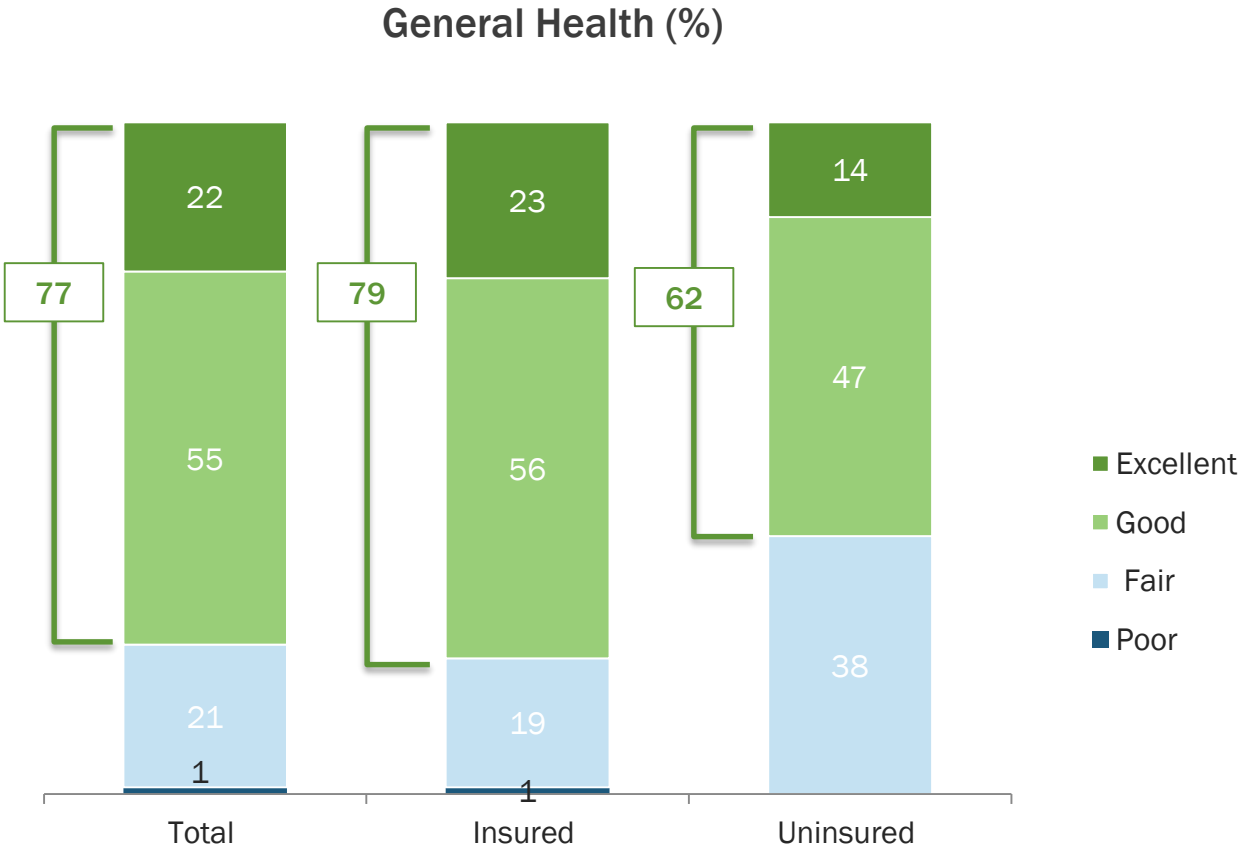
10% Fewer Millennials Rate Their Health As Good Or Excellent Compared to Three Years Ago

Most Millennials (77%) still rate their health as being good overall.



BASE: All Qualified Respondents (July 2013 n=560, July 2014 n=545, August/September 2015 n=1461, March/April 2016 n=1171)
 Q715. Overall, how would you describe your general health?

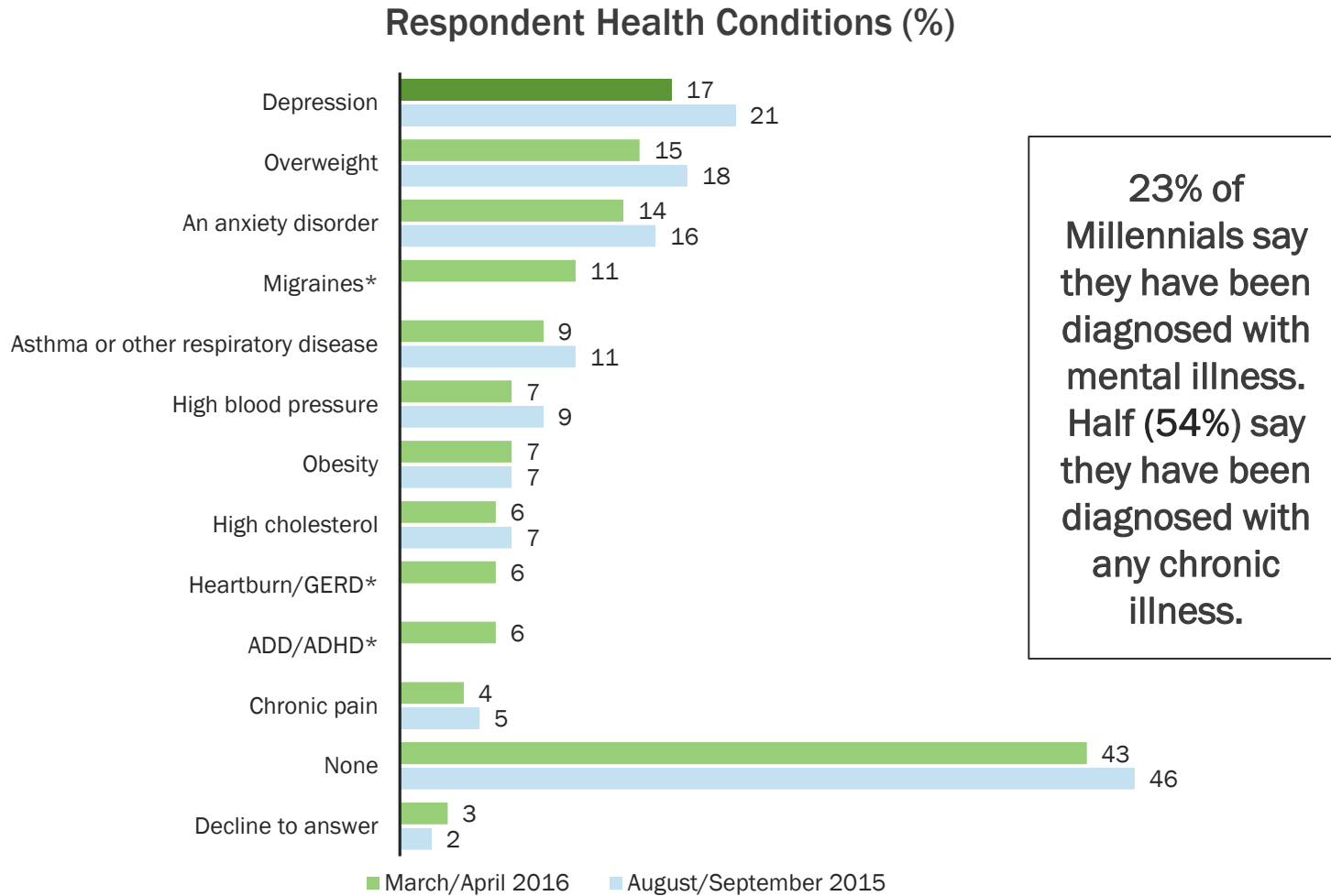
Uninsured Millennials are 17% less likely than Insured Millennials to say that they are in excellent or good health.



BASE: All Qualified Respondents (Total n=1171, Insured n=1026, Uninsured n=145)
Q715. Overall, how would you describe your general health?

About Half of Millennials Report Some Health Condition

The most common health conditions among Millennials are depression, being overweight, and anxiety disorders.



*Response added in 2016

*Only showing responses which had more than 5%

BASE: All Qualified Respondents (August/September 2015 n=1461, March/April 2016 n=1171)

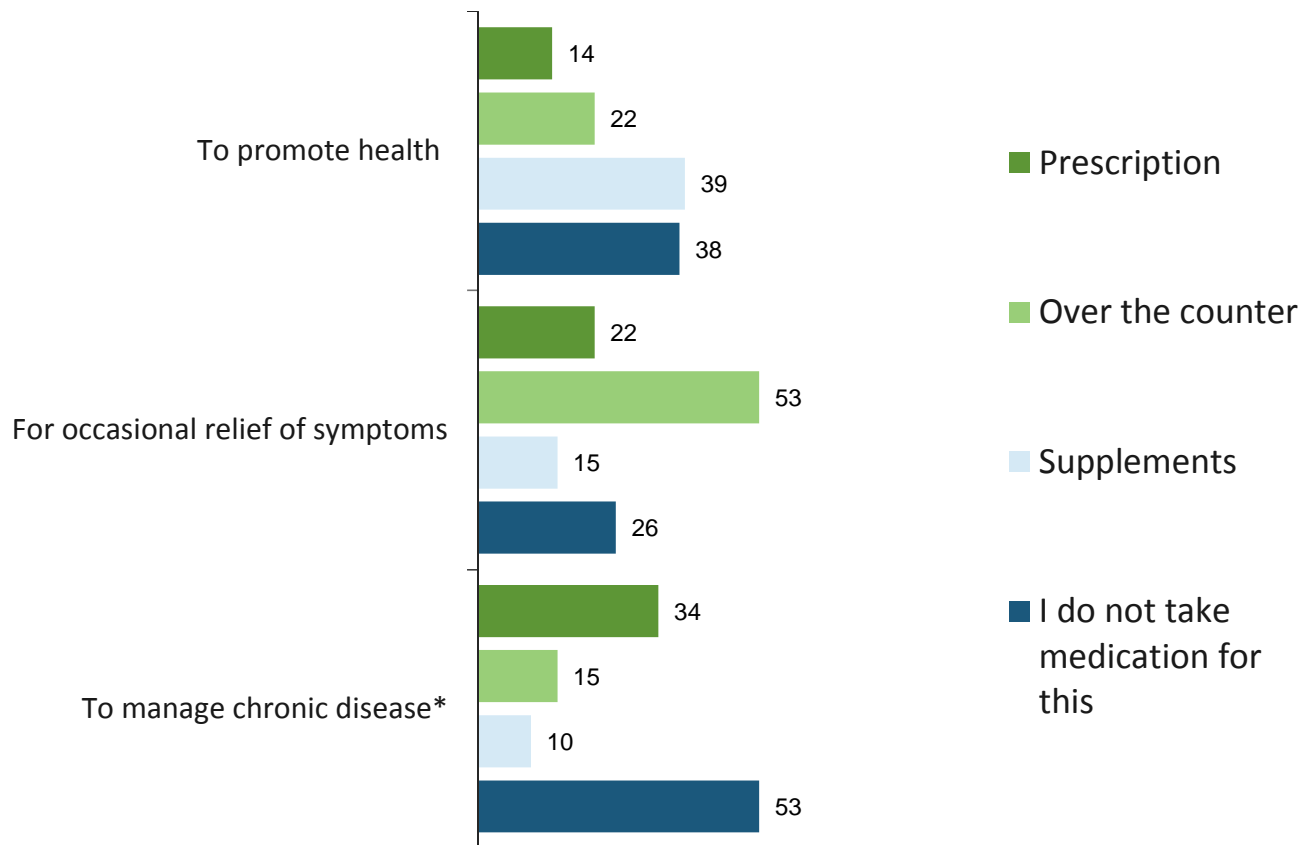
Q718. Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

More than half of Millennials take Over the Counter Medicine for Occasional Relief of Symptoms

Two in five Millennials take supplements to promote health.

Reasons for Using the Following Treatments (%)

Uninsured Millennials (58%) are more likely than insured Millennials (35%) to say that they do not take medication to promote health.



*Only asked of those with a chronic disease

**New in 2016

BASE: All Qualified Respondents (March/April 2016) To manage chronic disease (n=639); For occasional relief of symptoms (n=1171); To promote health (n=1171) Q712. Do you use any of the following treatments?

Demographics

Demographics

Gender	July 2013 (n=560)	July 2014 (n=545)	Aug/Sept 2015 (n=1461)	Mar/Apr 2016 (n=1171)
Male	45%	43%	47%	48%
Female	55%	57%	52%	52%
Employment Status				
Employed full time	51%	49%	48%	46%
Employed part time	13%	12%	13%	16%
Self-employed	6%	5%	4%	3%
Not employed, but looking for work	8%	11%	8%	8%
Not employed and not looking for work	1%	2%	1%	2%
Not employed, unable to work due to a disability or illness	*	2%	2%	1%
Retired	-	*	*	-
Student	15%	12%	14%	14%
Stay-at-home spouse or partner	7%	6%	10%	10%
Age				
18-27	59%	48%	52%	54%
28-35	41%	52%	48%	46%

Ethnicity	July 2013 (n=560)	July 2014 (n=545)	Aug/Sept 2015 (n=1461)	Mar/Apr 2016 (n=1171)
White	62%	55%	56%	52%
Latino/Hispanic	19%	20%	21%	21%
African American/Black	10%	15%	13%	13%
Asian or Pacific Islander	5%	7%	6%	9%
Native American or Alaskan Native	*	-	1%	1%
Mixed Race	-	-	1%	1%
Some other race	3%	1%	1%	1%
Dependents				
0	N/A	N/A	48%	48%
1-2	N/A	N/A	38%	40%
3-4	N/A	N/A	11%	10%
5+	N/A	N/A	3%	2%
Mean	N/A	N/A	3.5	1.8
Payment Basis	N/A	N/A	(n=873)	(n=708)
Hourly basis	N/A	N/A	55%	59%
Salary basis	N/A	N/A	41%	39%
Decline to answer	N/A	N/A	4%	2%

Demographics

Primarily Receive Health Insurance	July 2013 (n=560)	July 2014 (n=545)	Aug/Sept 2015 (n=1461)	Mar/Apr 2016 (n=1171)
INSURED (NET)	66%	69%	83%	89%
I receive benefits through an employer	51%	51%	48%	45%
I receive benefits through Medicaid or another state funded program	6%	9%	9%	14%
I receive benefits from a private insurance plan in the traditional market from my parents	N/A	N/A	N/A	7%
I buy my own health insurance public health insurance exchange, such as healthcare.gov or the state-based exchange	N/A	N/A	3%	6%
I buy my own health insurance from a private health insurance company	N/A	N/A	6%	6%
I receive benefits through a union	4%	3%	3%	3%
I receive benefits through Medicare	3%	4%	2%	2%
I receive benefits from a private insurance plan in the traditional market from my spouse	N/A	N/A	6%	2%
I receive benefits through college or university	N/A	N/A	1%	2%
I receive benefits through a trade association	1%	1%	1%	1%
I receive VA benefits from my own service or through my spouse	1%	*	1%	1%
I receive benefits through military service	1%	1%	1%	1%
I receive benefits through a state exchange	N/A	1%	1%	N/A
UNINSURED (NET)	23%	21%	17%	11%
I do not have health insurance at this time	23%	21%	17%	11%
I buy my own health insurance, not through any organization	11%	10%	N/A	N/A
Insured	(n=467)	(n=432)	(n=1262)	(n=1026)
The primary insured	67%	64%	63%	66%
A dependent or spouse	33%	36%	37%	34%

Demographics

Company's primary business*	July 2013 (n=189)	July 2014 (n=219)	Aug/Sept 2015 (n=585)	Mar/Apr 2016 (n=469)
Professional services, including finance, legal, engineering, and healthcare	25%	25%	19%	22%
Service industries such as retail trade, hospitality, or administration	21%	18%	21%	15%
Manufacturing	10%	12%	14%	14%
Agriculture, mining or construction	1%	3%	9%	9%
Education	1%	4%	3%	4%
Transportation, communications, or utilities	8%	9%	4%	3%
Some other type of business	35%	28%	29%	33%
Area of Residence	N/A	N/A	(n=1461)	(n=1171)
Urban or city area	N/A	N/A	42%	44%
Suburban area next to city	N/A	N/A	37%	42%
Small town or rural area	N/A	N/A	21%	14%

Demographics

Position at Work	July 2013 N/A	July 2014 N/A	Aug/Sept 2015 (n=873)	Mar/Apr 2016 (n=708)
Administrator/executive/manager	N/A	N/A	15%	15%
Senior professional/technical worker	N/A	N/A	12%	14%
Service worker	N/A	N/A	11%	13%
Office staff (secretary, office helper)	N/A	N/A	15%	12%
Skilled worker (foreman, group leader, craftsman)	N/A	N/A	7%	11%
Junior professional/Technical worker	N/A	N/A	13%	10%
Non-skilled worker	N/A	N/A	5%	4%
Driver	N/A	N/A	2%	1%
Athlete, actor, musician	N/A	N/A	2%	1%
Army officer, police Lieutenant/Captain or higher	N/A	N/A	1%	*
Farmer, fisherman, hunter	N/A	N/A	1%	*
Soldier, police Sergeant/Detective/Officer	N/A	N/A	2%	*
Other	N/A	N/A	14%	17%
Don't know/refused	N/A	N/A	3%	3%

Demographics

Income	July 2013 (n=0)	July 2014 (n=545)	Aug/Sept 2015 (n=1459)	Mar/Apr 2016 (n=1171)
Less than \$15,000	N/A	10%	13%	8%
\$15,000 to \$24,999	N/A	10%	8%	8%
\$25,000 to \$34,999	N/A	8%	10%	8%
\$35,000 to \$49,999	N/A	15%	13%	12%
\$50,000 to \$74,999	N/A	18%	18%	18%
\$75,000 to \$89,999	N/A	7%	8%	8%
\$90,000 to \$99,999	N/A	2%	4%	5%
\$100,000 to \$124,999	N/A	11%	8%	12%
\$125,000 to \$149,999	N/A	5%	4%	6%
\$150,000 to \$199,999	N/A	4%	4%	2%
\$200,000 to \$249,999	N/A	*	1%	1%
\$250,000 or more	N/A	1%	1%	2%
Prefer not to answer	N/A	9%	9%	10%

Employer Size (Full-time Only)	July 2013 (n=400)	July 2014 (n=342)	Aug/Sept 2015 (n=873)	Mar/Apr 2016 (n=708)
1 - 5	9%	14%	13%	12%
6 - 9	5%	6%	5%	5%
10 - 24	10%	8%	9%	7%
25 - 49	8%	8%	8%	13%
50 - 99	11%	10%	8%	7%
100 - 499	17%	14%	20%	17%
500 - 999	8%	11%	10%	9%
1000 or more	32%	29%	28%	30%

Appendix

Most Important Characteristics of Today's Healthcare System (%)

Access Related Characteristics (77%)

- Having access to specialists (e.g., orthopedic doctors, ear, nose, and throat doctors)
- Universal access to health insurance
- Access to basic primary care in my community (e.g., clinics, emergency care, etc.)
- Having a choice in health insurance plans
- Access to mental health care
- Prescription medicines that help me better manage chronic diseases
- Being able to use technology to make appointments or access health records
- Access to resources and technology to help manage my personal health (e.g., smart phone apps)
- Having email or text access to doctors/providers
- Access to a health advocate (e.g., someone who can help find the best doctors/providers/ hospitals, understand my medical bills, etc.)

Quality Related Characteristics (68%)

- Doctors/providers having sufficient time to treat their patients
- A focus on preventive care (keeping people healthy so they do not need as many medical procedures or hospital stays)
- Technology to help doctors/providers better understand and diagnose diseases
- Follow up care to keep people on the right track
- Prevention and reduction of hospital and doctor mistakes
- Effective sharing of my health or medical information and coordination among all my healthcare doctors/providers
- A focus on effective treatment to minimize the length of hospital stays
- The degree to which physician or hospital reimbursement is tied to patient outcomes (such as improvement in a patient's illness)

Affordability Related Characteristics (48%)

- Being able to pay for the care I need
- Access to free or affordable birth control
- Discounts for wellness services (e.g., dietician, fitness equipment)

BASE: All Qualified Respondents (March/April 2016 n=1171)

Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

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