

2013 Benchmark Research Study

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Health and well-being

Attitudes and behaviors of women



Lisa Bacus
Chief Marketing Officer



Susan Gaca
Chief Nursing Officer



Ann Asbaty
VP Key Global Accounts



Foreword

Cigna is excited to bring new insights about the important role women play in their own and their families' health, safety and well-being. Our research shows that most of the health decisions and duties are led by women, who most often shoulder the responsibility as "Chief Medical Officer" for their families.

The #1 Issue: Affordability

Women's number one concern indicated in the study is health care coverage affordability – both now and in the future. Affordability of coverage often dictates access to the health care system. A key fact: 65% of women say they would purchase more health insurance if "I could afford it."

Confident about coverage

The welcomed news is that about half of all women in the U.S. feel confident in their health care and coverage choices. This study reveals that many women and their families are in good health, actively participating in managing wellness and increasing their knowledge about health solutions. Women are actively seeking out information from a wide variety of sources – including Internet searches and their own health insurer – to be better prepared to manage the intricacies of the health care system and make the right choices.

Concerns about a safety net

However, the study shows too many women feel far less confident in their total health safety net. Many find the overall health care system too complex and frustrating. They are not well prepared to manage existing health conditions, deal effectively with medical professionals or make choices that keep health coverage within their budget. Supporting lifelong health and wellness requires that the health care system is accessible and manageable for all women.

It's time to recognize women's role and responsibility

The work that women do for themselves and their families, protecting and improving their health and well-being, is a huge undertaking. The responsibility women carry is an inspiration to us all, and the worries and concerns revealed in this study require attention and support.

About the study

Objectives

2013 has been a busy year with health care news. Rising costs, the Affordable Care Act, changing doctors, the latest health apps, research breakthroughs, new prescription drugs, medical TV shows and the industry pundits. It's so much to take in.

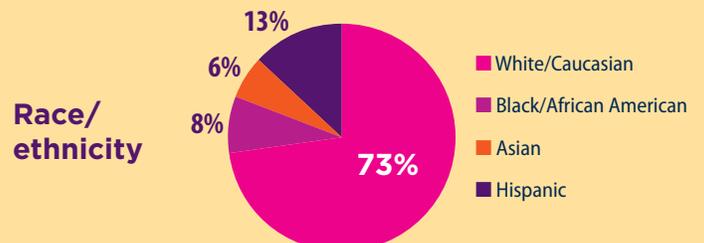
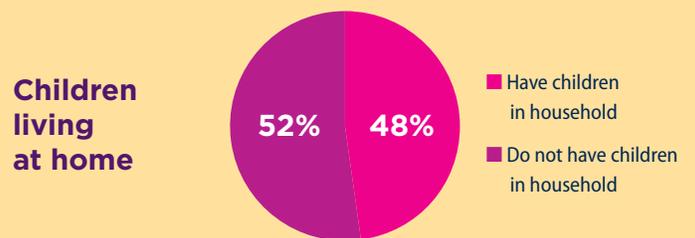
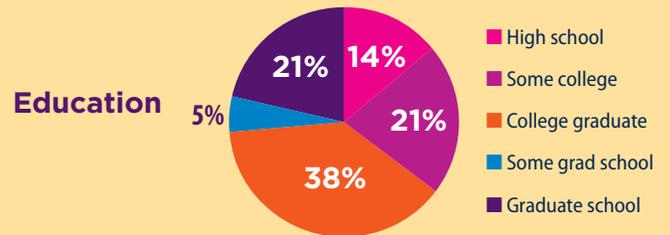
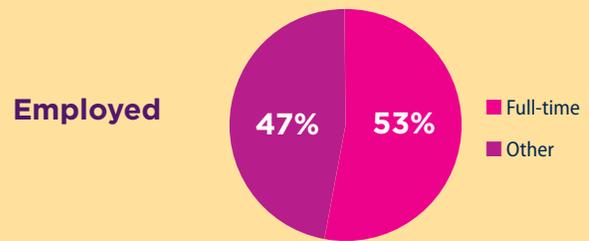
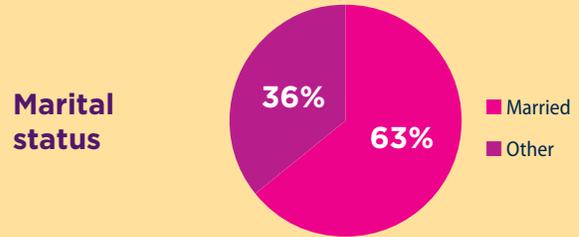
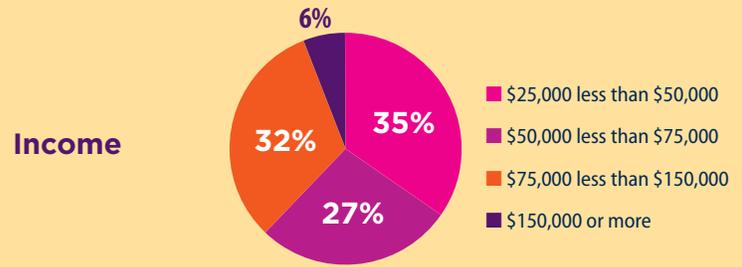
At Cigna, we believe now is the right time to hear from women about their approach to understanding all of the changes in the health industry, and finding the right path to managing their family's well-being and health care needs.

Most important:

1. How do women make choices and are they confident?
2. Which behaviors are most successful?
3. Can health care be more affordable?
4. How many women and their families are falling outside the health safety net?

Study Specifics	
Field dates	8/9/2013–8/17/2013
Sample size	1,726 Range of error is +/- 2.4% at 95% confidence
Length of survey	23 minutes (median)
Electronic survey via panel	MR Ops data collection vendor
Minimum requirements	Age 25-64, \$25K+ HHI, health insurance decision-makers

Participant profile of women



Health and Wellness: A top concern for women

Health is a lifelong pursuit

Women generally feel that they are in good health, with half of women classifying their health as excellent or very good, and another third as good.

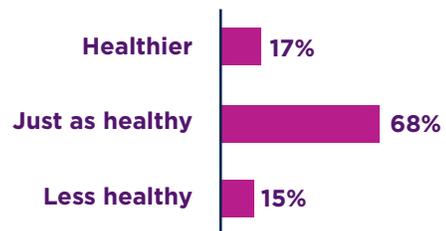
Compared to last year, most women (68%) are maintaining their health, while some (one in six) strive to improve through positive habits like eating better and being more active.

Still, maintaining good health is a challenge for some; 15% of women say that they are not as healthy as they were last year, mainly related to weight gain, being less active or increased stress.

Reasons for health improvement	
	%
Eat better	74
More active	68
Better weight	50
Manage stress	45



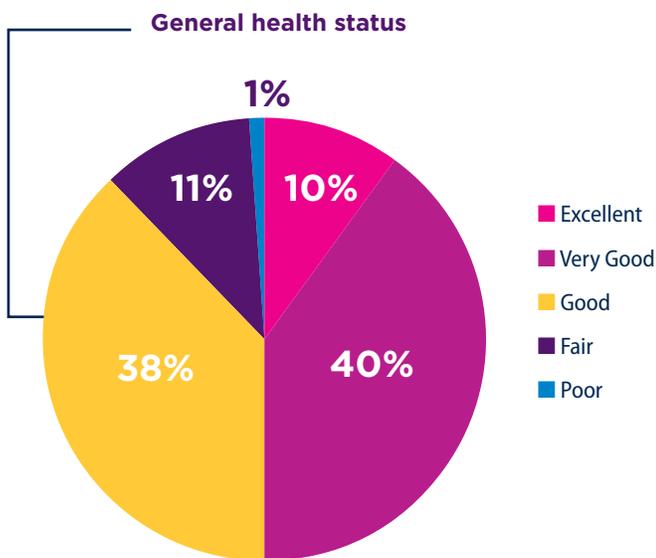
Change in health since last year



Women of all ethnic backgrounds are taking part in activities that promote a healthy lifestyle

Women of all backgrounds value healthy appearance

- Women focus on maintaining an attractive appearance. Through activities like integrating regular exercise into their routine, the ability to achieve an overall healthy lifestyle is enhanced.
- Women of all ethnic backgrounds are taking part in activities that promote a healthy lifestyle; setting aside time to exercise and maintaining a healthy diet.

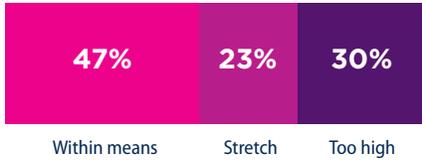


Set aside time to exercise				
	White/Caucasian	African American	Hispanic	Asian
	%	%	%	%
Strongly agree	27	27	33	28
Somewhat agree	34	42	31	44

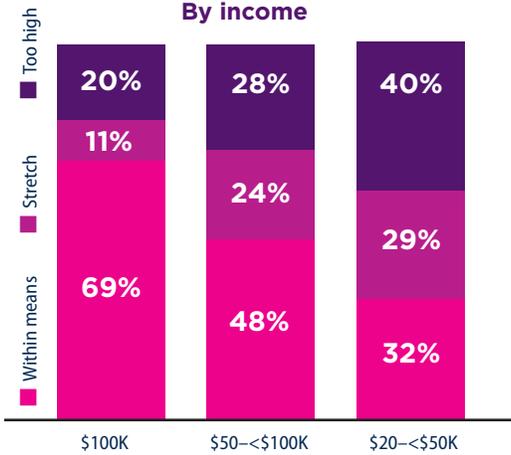
Attractive appearance is important to me				
	White/Caucasian	African-American	Hispanic	Asian
	%	%	%	%
Strongly agree	30	40	44	32
Somewhat agree	52	53	45	54

Women typically manage the household budget; and health care costs are an important responsibility

Health insurance affordability



By income



Rise of future health insurance cost (vs. Income)



Affordability is a challenge

To women, health care is all about affordability and about half say it's simply not that affordable.

- Yet, when compared to typical budget items like in-home entertainment, restaurants and coffee, 77% say health care costs are reasonable.
- Health insurance and financial protection is comparable to a car or house payment for many. Not surprisingly, whether people feel they can afford coverage or not depends on their income. For many, incomes are too low for health care to be considered an affordable part of the household budget.

Women seek to manage and reduce costs

- Women are frightened at the potential future rise of health care costs.
- Right now, women are doing some things to manage costs, such as using lower cost prescriptions, but they are not taking as much action as they can.
- For example, most (64%) are not yet using health savings accounts.
- Realistically, Americans cannot “negotiate” health costs with professionals. However, with the help of health insurance providers, women can apply their “smart shopper” tactics to the health care industry.

Monthly health insurance vs. other monthly expenses

		Within budget	Over budget
		%	%
Home	12%	12	88
Car	33%	30	70
Internet, TV, Phone	32%	55	45
Eat Out	15%	70	30
Coffee	9%	82	18

Managing costs

	%
Use lower cost prescriptions	94
Desire help from health providers to lower costs	83
Use health savings account (HSA)	36
Negotiate health costs with doctors and other providers	25

Chief Medical Officer of the family



Women lead the way

Most women shoulder the family's health responsibilities and do not get a lot of help from their partners.

Only 5% of women receive help from their partner for health care needs, while 59% of women help their partner.

Clearly, women are in need of stronger support networks as they strive to protect the health and well-being of themselves and their families.

Women do the work

Women play a key role in the health activities of their households. Most women have a high level of involvement and sense of responsibility for taking care of their families.

Two-thirds or more say they have sole responsibility for everything from researching information (76%) to choosing doctors (70%) or paying health bills (69%).

Easing this burden, health insurers can partner with women who may be struggling with these responsibilities to help make the process easier and provide tools that give women stronger control and monitoring.

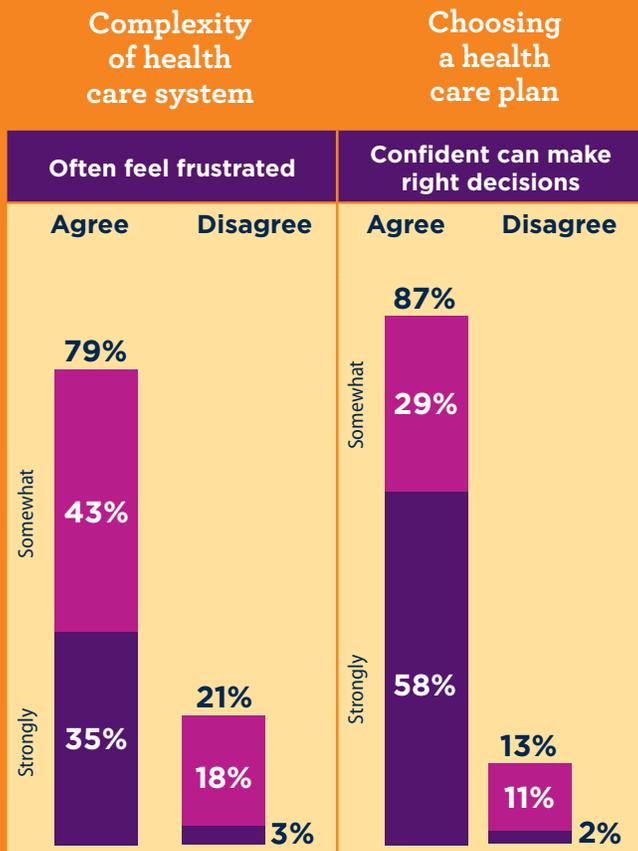
How woman and husband/partner help each other with health needs



Women most responsible by health activities (base those with need)

	Women	Shared	Other
	%	%	%
Track vaccinations	79	17	4
Preventive appointments	76	20	4
Research information	76	17	6
Choose doctor	70	26	4
Order/pickup prescriptions	71	23	6
Pay health bills	69	19	12

Women find health care system frustrating yet choose coverage with confidence



While health care system complexity is an issue ...

- While a sense of confidence prevails, there is also a shared feeling of frustration among 79% of women that the current health care system is complex and often difficult to navigate.
- This again is a shared perception among women, including women of varying socioeconomic status.
- This finding suggests there is more that can be done to ease confusion, and health insurance providers have a role in helping women and their families by offering their expertise and guidance on all different types of health concerns.

... They feel good about health coverage provider and plan decisions

- The vast majority of women (87%) feel that they can make the right decisions in choosing a health care plan for themselves and their families based on the information they have today.
- This belief is consistent across life stage and ethnicity – whether younger or older, single or married, or managing the health care of children – women generally feel a sense that they are equipped to make the decisions they need to with regard to health care coverage.



Women's health care concerns for finances, family and aging parents

Will I be able to care for my family?

- Caring for family is not completed when selecting a health plan during the renewal period or even throughout one year. It's a life commitment and responsibility impacted by unknowns.
- *Will I get sick?* Overall, women are willing to sacrifice their personal health for their families and are concerned they will be a burden to their families if they get sick.
- *Will I become disabled?* Another major concern for women is that a disability will leave them unable to care for their families.
- *Will I need to care for Mom and Dad?* Caring for others is also top-of-mind for women, with 72% concerned about caring for aging parents.

Will health care costs ruin me?

- Women are concerned that they have the wrong coverage – not enough coverage, not being covered for something specific and that extreme health care costs could eventually break the bank.
- Prolonged illness and daily living care are key worries when it comes to health care cost financial ruin.
- Those who don't have sufficient coverage run the biggest risk for being exposed during a family medical emergency.



Women's major health care and coverage concerns

Illness	
	%
Sacrifice personal health care to save budget for other needs	48
Get sick, burden to family	47
Disability, cannot care for family	39
Family members	
	%
Care for aging parents	72
Having an ill child	22
Wrong coverage	
	%
Would purchase more health insurance if I could afford it	65
Too little health protection	49
Financial disaster	
	%
Health care costs ruin me financially	62
Prolonged illness, run out of money	54
Can't afford health insurance in retirement	49
Not enough money for family	48

Perceived “value” depends on how affordable health care coverage is within household budget

For 45%, health care coverage is a fair value for the cost

- For women who feel the price outweighs the value, surprisingly, current health, existing medical conditions, employment and most other attributes are not drivers of the value perception.
- The key driver is budget affordability, driven by household income and children living at home. Lower incomes and higher expenses associated with raising children make health care coverage a budgetary burden, and thus out of reach for too many.
- Maybe, surprisingly, many lower income families have found a way to effectively manage health costs and keep to their budget.

Two-thirds of women would buy more health care coverage

- Even when health care coverage is considered affordable and a good value, only 61% feel confident; 38% still worry about their current health coverage.
- In fact, the majority want more health coverage protection and security, if it can be affordable.
- 70% or more of each value segment want the health care system to be less frustrating; reducing complexity and providing more levels of health coverage choice.
- Health insurers can do more to guide customers to the most effective and affordable choices.

Comparison of price to value for health coverage

Price: Amount paid for premiums, copay, deductibles, out-of-pocket

Value: Health care coverage, including catastrophic coverage, insurer negotiates fees, wellness services and security/peace of mind



Top differences based on price to value perception	Price far outweighs value	Price slightly outweighs value	Value is equal or better
	%	%	%
1. Health care is becoming less <i>accessible</i>	58	41	21
2. The cost of health insurance is within our <i>means</i>	28	41	61
3. Feel confident in my health care coverage	30	45	61
4. Worry about health care costs ruining me financially	78	69	48
5. Have sacrificed health care to pay for other essentials	65	55	35
6. Worry that I have too little health insurance protection	66	53	38
7. Would <i>purchase more health insurance</i> or a better plan if I could <i>afford it</i>	80	68	54
8. Often feel frustrated with the <i>complexity</i> of the health care system	89	83	70

Half of women feel uncertain about their health status and well-being



Half of women require better solutions

- Far less satisfying, and a major conclusion of this study, is that about half of women express significant concerns about the health care system.
- They feel far less in control, and much more likely to feel that the system is overwhelming them.
- The concerns can be widespread – not prepared to deal with doctors, trading off health care for other immediate budget needs, insufficient coverage and expected financial compromises in the future.

Half of women feel in control

- The current health care system works well across many dimensions for about half of women.
- For them, health coverage is affordable, they have the right coverage, they actively participate in their care and feel confident about the future of health protection.
- The key factor of feeling in control, surprisingly, does not seem to be just income or current health status, rather it is the willingness to “take charge,” spend time understanding the system, and making the choices that work best for their families.

1. General health status	Excellent/ very good	50%	50%	Good/ fair/poor
2. Children living at home	Yes	48%	52%	None
3. Employed	Yes/full-time	53%	47%	Other
4. Covered by health insurance	Myself/others	59%	41%	Only myself
5. Have a doctor, and prepare questions about conditions, treatments and prescriptions ahead of appointment	Always/usually	46%	54%	Sometimes/ rarely/never
6. Long-term health condition (you, family)	No	52%	48%	Yes
7. Have right health care plan and coverage for family needs	Extremely/ very confident	48%	52%	Less confident
8. Ever sacrifice health care to pay for rent/mortgage, food, school, other needs	No	51%	49%	Yes
9. Affordability of health insurance for family budget	Within means	47%	53%	Not
10. Greatest fear about family health and well-being...Run out of money if severe family illness or injury	Not worried	46%	54%	Worried



Women prefer doctors who are actively involved in their care

Modern day needs means more doctor turnover

- Seems in the “good old days” the family doctor was a reliable provider across decades and generations. Not so much anymore.
- Today people have active lives; they move, have different conditions and research more options. Also, doctors are much more mobile, changing locations and practice relationships.
- The result, 58% of women need to find new doctors at least once every five years.
- The criteria for choosing a doctor shows significant balance between cost and coverage in the plan, expertise and involvement, and first visit and friendly experiences.
- Health plan providers with large doctor networks can do more to help guide ideal patient/physician choices.

The role of online information continues to grow

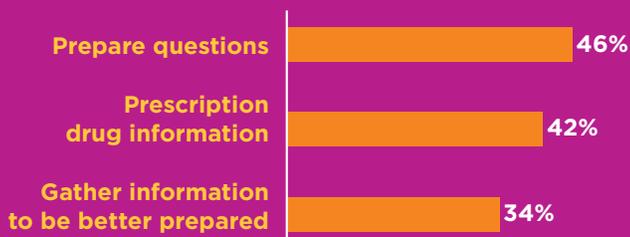
- The tremendous growth in online search for useful information to consume all types of products and services now extends to physicians and medicine.
- Nearly half of women prepare questions prior to a doctor’s visit, most often using the Internet.
- About four in 10 now use online information to research conditions, treatments and prescriptions before visiting a doctor.
- Being better prepared helps the doctor focus on the true health need, and both increases efficiency and quality of the health visit and outcomes.
- Women asking more questions and taking more responsibility will help keep health care affordable.

Criteria when choosing doctor

	% critical
Covered in my plan	63
Overall cost	36
Actively involved in my care	49
Expertise on my condition	43
Friendly	35
Experience first visit	35

Online search

Week prior to doctor visit . . . % always/usually



How long with your current doctor?



Health care reform message: Loud but not clear

Heard of “Obama Care,” but have little knowledge

- The word is out and 82% have heard of the Affordable Care Act and 84% think it may affect them at some time.
- For such an important national topic, only one in 10 have a good understanding. Four in 10 have ‘no idea.’
- The controversy and complexity of the Affordable Care Act has caused many to adopt a “wait & see” approach.

The insurance exchange concept is confounding many

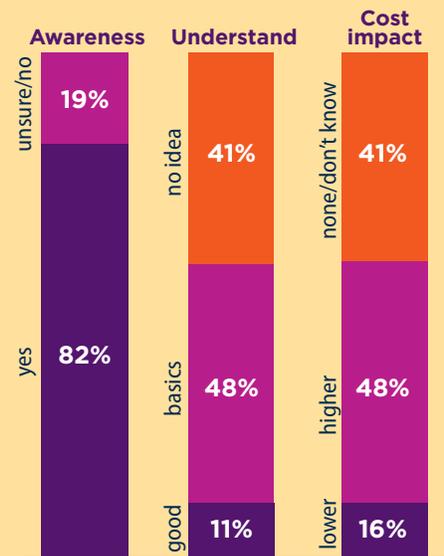
- 75% have not even heard of the insurance exchange, and have no idea of its significance.
- Only 23% feel there are any requirements for participation. Worse, 35% don’t know how the exchanges might affect them.
- Today, American women’s preferences are clear: Nearly nine in 10 have no plans to leave their employer plan, when they have a choice.

Will latest news and changes regarding health care issues affect you personally?

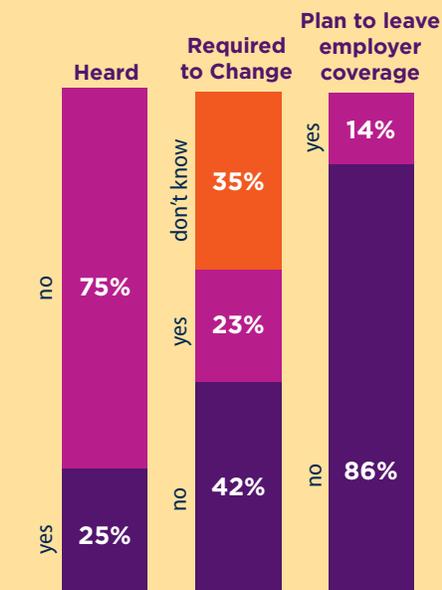


Apparently, the Affordable Care Act is not considered very affordable. Only 16% think it could lower costs.

Affordable Care Act (ACA) Health care reform or “Obama Care”



Insurance exchange or marketplace



A financial divide: Half of women struggle with affordability, half don't

Budget buster: A potential for financial ruin right now

- Half of women (46%) are currently struggling with the affordability of health care. Among those who struggle most, very few feel that health care costs are within their budgetary means.
- For these women, there is a resulting fear about their families' future financial situation – including worry about health care costs causing financial ruin (97%) – and uncertainty about the ability to attain a secure retirement (99%).
- Women with children in the household are faced with more financial pressure, which includes their ability to pay for health care.
- Most women who have an unfavorable perspective on health care affordability are in a position of having to sacrifice their health care needs for other family necessities.

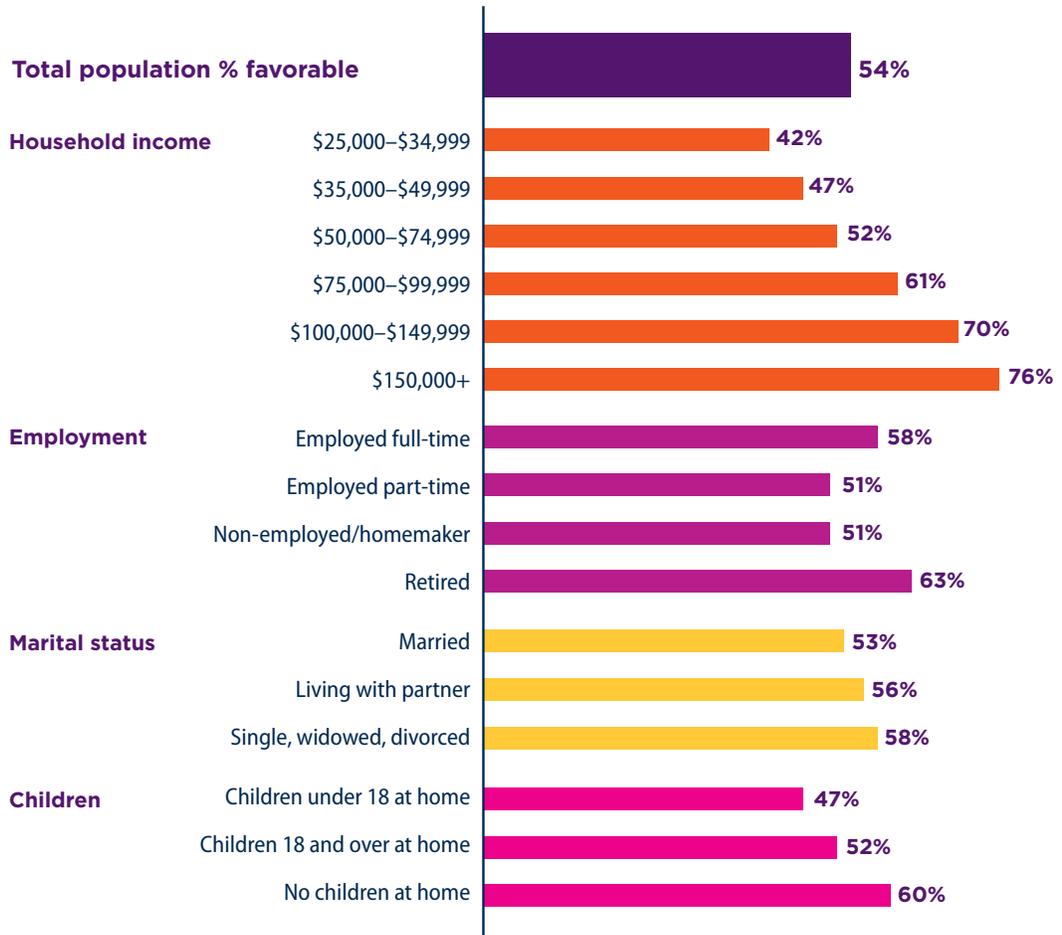
Coverage costs are manageable for many

- Half of women (54%) feel favorably about the overall affordability of health care. Those who are most favorable feel strongly that the cost of health care coverage is within their means (90%) and a reasonable monthly expense (84%).
- Women who view health care as affordable are not highly likely to be in a position to have to sacrifice their health care for the needs of other family members or household essentials.

Cigna health coverage affordability index

Health care coverage costs	Favorable 54%		Unfavorable 46%	
	Favorable	Somewhat favorable	Somewhat unfavorable	Not favorable
Mean index score	99%	63%	36%	8%
	%	%	%	%
1. Within our household budget means	90	56	28	2
2. Reasonable monthly expense	84	64	49	15
3. Expect cost increases to exceed income growth	60	85	92	98
4. Price outweighs coverage value	19	47	68	92
5. Worry costs could ruin me financially	17	55	86	97
6. Worry costs could ruin security at retirement	47	82	96	99
7. Have sacrificed personal health care for other family health needs	10	32	66	95
8. Have sacrificed health care to pay for other essentials	13	34	63	93

Cigna health coverage affordability index % favorable

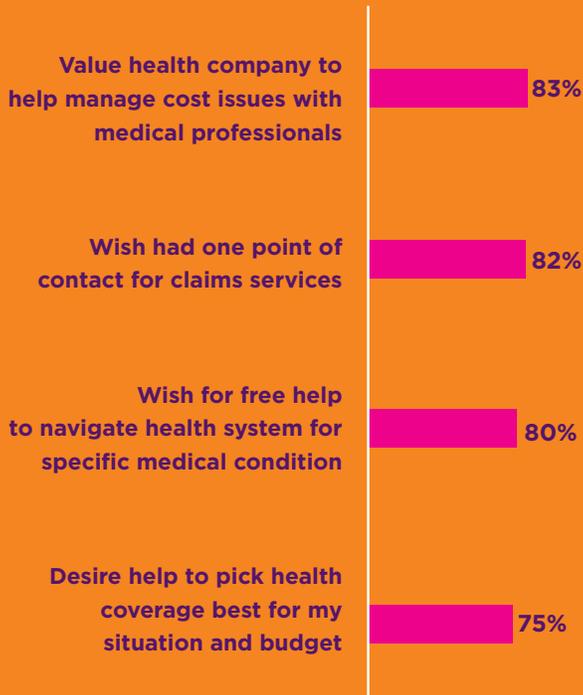


Health insurance and costs “take a high percentage of my pay check.”

Time investment choosing and reviewing health plans

	%	
15 minutes or less	23	60%
About 30 minutes	14	
About one hour	23	
One day	15	40%
Over one day	25	

Needs from health insurer



Good health care value is “easily accessible, financially responsible, easily understood and covers necessary services.”

An opportunity for health care insurers to be valuable partners

Most spend less than an hour evaluating a plan

- Very few women take the time needed to evaluate and choose their health plan.
- Six in 10 women will not spend more than one hour reading, researching and reviewing plan materials from a health insurance provider. Nearly one in four women will spend just 15 minutes.
- Yet, 25% will invest one day or more on this critical decision; most have chronic illnesses or high medical costs.
- For many, the “decision” at enrollment is too often based only on cost and becomes a “check the box” process.
- Most women would be surprised to learn that investing more time on understanding and selecting the health plan will make them more prepared for an emergency and may result in more affordable care in the long run.

Value guidance and assistance

- Although women have proven to be strong leaders of their households, making the majority of decisions and shouldering the bulk of the health care responsibilities, women need help and would value a health insurance provider that aligns their interests with the best interests of women and their families.
- Once women make the leap and choose a health insurance provider, they would greatly value expert guidance across a wide range of services, including:
 - Understanding best coverage options
 - Cost management
 - Claims services
 - Navigating the system

Health insurers build trust by providing deeper benefits

Insurance is multifaceted

Women overwhelmingly agree that the first role of a health insurer is to pay legitimate claims in a timely manner. However, women also strongly recognize the financial protections provided against catastrophic costs associated with significant illness or injury. Saving families from financial ruin is a huge safety net. Almost three-fourths value the health provider's role in limiting costs and helping provide affordability. In fact, 83% would value more help.

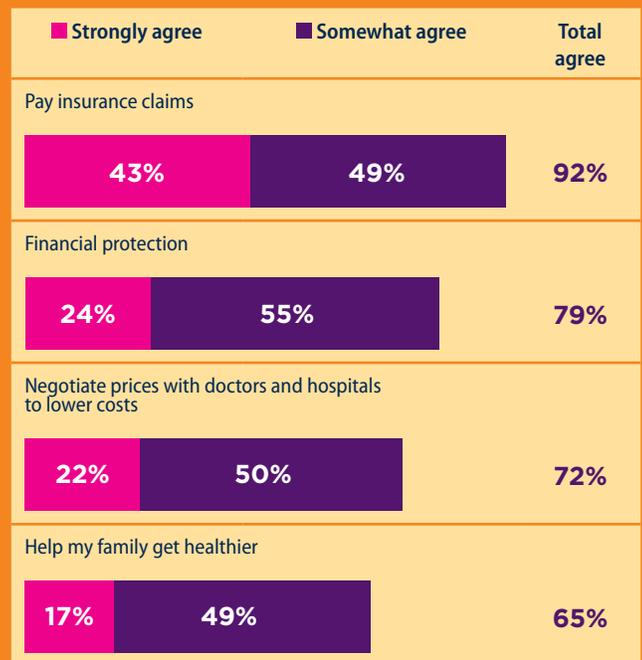
Improving well-being is important, with opportunity

Almost seven in 10 recognize the role of a health insurance provider in improving customer's health. In fact, 64% feel insurance companies have a positive "incentive" to help keep customers healthy. The industry must overcome concerns for potential conflicts of interest. Viewing the relationship as a partnership with shared health and wellness interests is critical.



I want a health care insurer “that knows me and is familiar with my health status and needs.”

Role of health insurer



Key takeaways

1. Increasingly, women are leading a healthy lifestyle for themselves and their families

- Women are setting aside time to exercise and report being attractive is important.
- Nearly nine in ten report their health as excellent, very good or good.
- Healthy choices like proper diet, activities, weight and stress management can improve health.

2. Affordability of health coverage and care is women's #1 health concern

- Half (53%) say health insurance is a budget stretch or out of reach.
- Yet, when compared to the cost of everyday items, health insurance seems fair.
- Half again (56%) compare it to the cost of electronic media, eating out or daily coffee.
- Cigna created a new Health Affordability Index to track women's perceptions of health coverage costs. The benchmark index says that 54% today consider health care affordable.

3. Over eight in ten expect health costs to rise faster than income

- Women are committed to helping manage the rise of health costs.
- They choose lower cost prescriptions and want help to negotiate lower doctor and hospital charges.
- More could be done by using health savings accounts (HSA's) and applying smart shopper tactics.

4. Women really are the "Chief Medical Officer" of the family

- Choosing the health provider, researching information, selecting doctors, making appointments, tracking vaccinations, picking up prescriptions and paying the health bills typically are shouldered by women.
- Add caring for a spouse, aging parents and attending to children's needs, and the tasks become a real chore.

5. Women choose health coverage with confidence; but find the health system too complex and frustrating

- Almost nine in ten can choose a health care plan confidently.
- Yet almost as many, 79%, say the overall health system is just too complex and difficult.

6. Health care and coverage creates a wide range of worries and anxiety

- About half worry about having an illness that reduces their ability to support the family.
- Six in ten worry a health crisis could create a financial crisis they can't dig out of.

7. The days of the "family" doctor taking care of generations of family members is fast fading

- 29% changed doctors in the last two years, 58% changed in the last five years.
- Cost, expertise and involvement, friendly manner and first experience all drive doctor choice.
- The information age is finally extending to health care management as many now search out information to prepare themselves for doctor visits. Informed choice can help deliver higher quality care and in the long run reduce the costs.

8. The "value" of health insurance coverage turns out to focus on affordability

- Value is not so related to employment of the women, current health or medical conditions.
- Perceptions of value are related strongly to affordability based specifically on income and ability to pay, and number of children at home and thus extra budget requirements.
- The majority of women would prefer the safety and security of MORE coverage, if they could afford it.

9. Women welcome health insurance providers as partners

- For many reasons, women do not spend enough time during enrollment studying their health insurance plan choices – 23%: 15 minutes or less, and 60%: about one hour or less.
- Most women would be surprised to learn that better understanding their plan choices and benefits could help them be more prepared for a health emergency and make costs more affordable.
- Women want insurance providers to give better options, cost control, claims service and systems navigation.
- The foundation of a trusting partnership can be based on paying claims effectively, providing financial protection, lowering costs including negotiating prices, and a support role to help keep families healthy.

Informed choice can help deliver
higher quality care and in the long
run reduce the costs.





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