

Market Research Summary

Section 1: COVID-19 General Population Findings

About the Survey

Cigna and M/A/R/C® Research conducted an online survey among US consumers 21 years and older to understand the impact of the COVID-19 crisis. The research measured the perceived effect of pandemic and other health behaviors. Survey fielded Mid-February 2021, sample size general population; n=1,695

Activities

Dining at restaurants, vacationing, seeing family and friends in person, and giving hugs are what people are looking forward to doing more often once the pandemic is over.

- 52% look forward to going on vacation once the pandemic is over, though it will likely be a domestic destination, as hesitancy remains regarding international travel. Only 26% of people would travel internationally.
- Among those age 65+, 73% are looking forward to restaurant dining, 71% to seeing family members in person, and 64% to seeing friends in person. Also, 65% of people 65+ are looking forward to giving someone a hug once the pandemic is over.

Top five activities consumers are looking forward to by age group

Total n= 1,695	21-34 n= 511	35-49 n= 477	50-64 n= 484	65+ n= 223
Dine in at restaurants 55%	Dine in at restaurants 49%	Go on vacation 49%	Dine in at restaurants 60%	Dine in at restaurants 73%
Go on vacation 52%	Go on vacation 47%	Dine in at restaurants 48%	Go on vacation 57%	See family members that don't live with me in-person 71%
See my friend's in-person 49%	Attend a movie, concert, or sporting event in an indoor venue 44%	Give hugs 44%	See family members that don't live with me in-person 55%	Give hugs 65%
See family members that don't live with me in-person 49%	See my friend's in-person 44%	See my friend's in-person 44%	Give hugs 53%	See my friend's in-person 64%
Give hugs 48%	Give hugs 40%	See family members that don't live with me in-person 43%	See my friend's in-person 53%	Go on vacation 59%

Source: Cigna and M/A/R/C® Research

Q19: Which of the following activities, if any, are you looking forward to doing more often, once it's safe and the pandemic is over?

Relationships

The pandemic has strengthened relationships with children, significant others and therapists, and in particular for men more than women.

- 1 in 2 adults (55%) with kids say their relationship changed for the better; 30% say it is significantly better.
- Across all those surveyed, 41% say relationships with significant others improved as a result of the pandemic. 43% said their relationships are about the same, and 16% say that their relationships changed for worse.
- 42% report an improvement in their relationship with a therapist.

Men report a significant improvement across all relationship categories compared to women.

- 47% of men report an improvement in relationships with children compared to 36% of women.
- 47% of men report an improvement in their relationship with significant other compared to 34% of women.
- 39% of men see an improvement in their relationship with co-workers compared to 30% of women.
- 40% of men report a change for the better in their relationships with work supervisors, compared to 28% of women.

Work Life Balance

The impact of the pandemic for men and women is significantly different. Women have been harder hit regardless of health insurance presence. When asked about how particular aspects of their lives has changed as a result of the pandemic, women are more likely to report a **change for the worse** compared to men in several areas, including mental/emotional well-being, physical well-being, financial well-being, social well-being and sense of belonging at work. **In fact, for individuals with or without health insurance:**

- 35% of women say their **mental/emotional well-being changed for the worse** compared to 27% of men.
- 1 in 4 women (26%) say their **physical well-being deteriorated** compared to 1 in 5 (20%) men.
- 34% of women say their **financial well-being deteriorated** compared to 30% of men.
- 33% of women feel that their **social well-being** changed for worse compared to 27% of men.
- 29% of women say their **sense of belonging and connection at work** changed for the worse, compared to 24% of men.
- Women are less optimistic that the pandemic will be over soon, with 45% disagreeing with the statement, "I'm optimistic that this pandemic will be over soon." Compared to 39% of men. Furthermore, 86% of women agree with the statement "I feel the pandemic will go on for longer" compared to 82% of men.

Men report a change for the better in all dimensions measured.

- 38% of men report **better job satisfaction**, compared to 28% of women.
- 37% of men say their **work/life balance** changed for the better as a result of the pandemic, compared to 27% of women.
- 35% of men say their **sense of belonging and connection at home** changed for the better compared to 26% of women.
- 33% of men say their **physical well-being improved as a result** of the pandemic compared to 22% of women.
- 32% of men say their **financial well-being** changed for the better compared to 20% of women.

Percent reporting significantly/somewhat better change as result of pandemic by gender

	Male n= 824		Female n= 871
My job satisfaction	38%	▲	28%
My work life balance	37%	▲	27%
My sense of belonging and connection at home	35%	▲	26%
My sense of belonging and connection at work	35%	▲	24%
My physical well-being	33%	▲	22%
My financial well-being or finances	32%	▲	20%
My mental/emotional well-being	29%	▲	17%
My social well-being (relationship with others)	28%	▲	17%

Source: Cigna and M/A/R/C® Research

▲▼ = Significantly higher/lower than corresponding column (90% confidence interval)

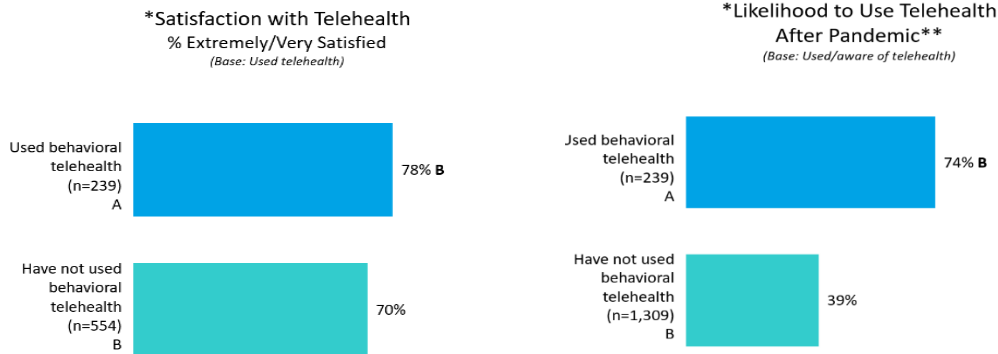
Q: How have the following changed as a result of the pandemic? % Significantly/Somewhat better

Virtual Care

Awareness of virtual care continues to be strong, with 91% of respondents being aware. Awareness is higher among people with health insurance, with 94% being aware.

- About 1 in 2 (47%) of those aware have used virtual care and most used it during the pandemic.
 - 85% of those that used virtual care, did so within the past year.
- Individuals 50+ are more likely to have used virtual care within the past year than any other group.
 - 94% of those 50-64 and 97% of those 65+ report using it less than a year ago.
- Women are more aware of virtual care than men (93% vs 90%) but men have a higher overall adoption than women. Of those aware, 49% of men say they have used it vs 45% of women.
- However, over the pandemic period **women have used it more than men**: 89% of females who have used it say they have done so within the past year compared to 80% of males.
- **Top reasons for utilization** during the past year/pandemic are:
 - Routine care (44%)
 - Behavioral/mental/emotional health (36%)
 - Wellness/preventative care (33%)
 - Sick visits (26%)
 - Urgent or immediate care (14%)
 - Musculoskeletal (12%)

- Consumers are satisfied with receiving behavioral/mental health virtually and are likely to using it.
 - 78% of individuals who used behavioral telehealth are very/extremely satisfied with telehealth vs 70% of those that did not use behavioral telehealth.
 - 74% of those who used behavioral telehealth are more likely to use telehealth again after the pandemic, compared to 39% of those who did not use behavioral telehealth.



Behavioral virtual care is making a difference at home and at work.

- 41% of those who used behavioral telehealth during the pandemic say their overall mental well-being is better, compared to 26% of those who did not use behavioral virtual care.
- About 40% (37%) of those who used behavioral virtual care are more likely to maintain a positive attitude vs 23% of those who did not use it.
- 44% of users report feeling more able to take care of themselves and family, compared to 26% of those who have not used behavioral virtual care.

Resilience

Individuals with higher resilience are more likely to report better overall health than less resilient. 64% of the more resilient group say that their health is very good or excellent compared to 41% of the less resilient group.

Higher resilient individuals report managing all health and well-being dimensions better than less resilient.

Percent managing health and well-being dimensions extremely and very well by resilience level

	Total n= 1,695	Low-Medium n= 963	High n= 732
Family life	50%	35%	71% ▲
Romantic relationships	50%	35%	67% ▲
Career/work life	45%	32%	63% ▲
Mental health	43%	29%	61% ▲
Physical health (general health, sleep, exercise and diet)	40%	27%	56% ▲
Financial situation	35%	23%	51% ▲
Social life (friends and hobbies)	35%	22%	51% ▲

Source: Cigna and M/A/R/C® Research

▲▼ = Significantly higher/lower than corresponding column (90% confidence interval)

Q: How well are you currently managing your health and well-being in each of the following areas? % Extremely/very well

More resilient are more likely to report a positive change as result of the pandemic than less resilient.

Percent reporting a significantly/somewhat better change as a result of the pandemic by resilience level

	Total n= 1,695	Low-Medium n= 963	High n= 732
My job satisfaction	34%	25%	45% ▲
My work life balance	33%	24%	45% ▲
My sense of belonging and connection at home	31%	21%	43% ▲
My sense of belonging and connection at work	29%	20%	41% ▲
My physical well-being	27%	18%	39% ▲
My financial well-being	26%	19%	34% ▲
My mental/emotional well-being	23%	15%	33% ▲
My social well-being (relationship with others)	22%	15%	32% ▲

Source: Cigna and M/A/R/C® Research

▲▼ = Significantly higher/lower than corresponding column (90% confidence interval)

Q: How have the following changed as a result of the pandemic? % Significantly/Somewhat better

Less resilient people are not engaging in stress reduction activities.

- **48%** of the less resilient group says they've never engaged or infrequently engaged (less than once a week) in stress-reduction activities in a typical month.
- Moreover, almost 1 in 3 (32%) of the less resilient say they never engage in stress-reduction activities compared to 25% of the more resilient group.

Less resilient people are not as engaged in religious or spiritual activities.

- 62% of the less resilient group say they never or infrequently participate in spiritual/religious activities compared to 49% of the more resilient group.

More resilient people are physically active, volunteer, stay in contact with their family, engage in community and participate in spiritual/religious activities and are optimistic.

- 79% of the more resilient population reports engaging in physical exercise at least once a week compared to 68% of the less resilient.
- 62% of the more resilient say they engaged in **stress reduction activities** at least once a week compared to 52% of less resilient.
- 71% of more resilient people say they **contacted family** at least once a week compared to 53% of less resilient people.
- Half (51%) of more resilient people participated in **spiritual/religious activities** at least once a week compared to 38% of the less resilient group.
- 32% of the more resilient group say they volunteered at least once a week compared to 20% of the less resilient group.
- 36% of the more resilient say they engage in in-person social group or community events at least once a week compared to 28% of the less resilient.
- 37% of the high resilient believe their overall health will be significantly better after the pandemic is over compared to 16% of the less resilient.

Section II: COVID-19 Health Care Trends for Consumers with Health Insurance

About the Survey

Cigna and M/A/R/C® Research conducted an online survey among US health care decision makers with health insurance to better understand the impact of the COVID-19 crisis on the health care industry. This is the fourth wave* of research that has tracked consumer behavior since the start of the COVID-19 pandemic, measuring overall reaction to the health crisis, impact on drug purchasing behavior, virtual care and the role that different health care organizations have played during this time. Health insurance sources include employer-sponsored coverage (both insured and self-funded), individually purchased plans, and government sponsored (Medicare, Medicare Advantage).

*Fourth Wave survey fielded Mid-February 2021, sample size general population with health insurance: n=1,001

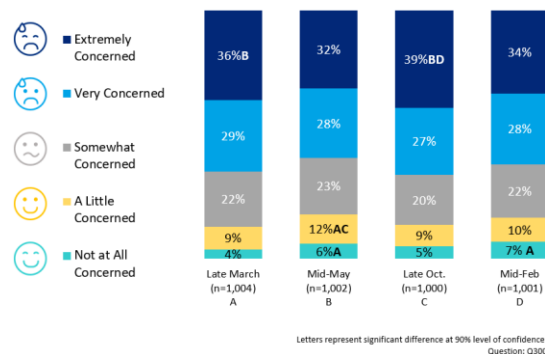
Key Findings

*Audience reflects individuals with health insurance regardless of source, sample size n=1,001.

Concern about COVID-19 has decreased since late October.

- In October 2020, about 40% of people said they were extremely concerned about COVID-19, while in mid-February 2021, 34% report feeling extremely concerned – a six-point decrease.
 - Individuals between the ages of 35-49 have seen a significant decrease in concern from 51% in October to 41% in February 2021.
- Wearing a face masks and handwashing are the top measures people are taking to prevent the spread of COVID-19.
 - 78% report wearing a face mask and 72% washing hands more frequently.
 - Avoiding large gatherings has decreased since the beginning of the pandemic (March '20), when 75% report avoiding large gatherings compared to February 2021 when 67% report avoiding large gatherings.
 - Individuals aged 50+ are keeping up the most with actions to help prevent the spread of COVID-19, such as wearing masks, avoiding large gatherings, hand washing, social distancing, etc.
 - Although government stay-at-home orders have decreased, people are choosing to remain home on their own as a way of minimizing the spread of COVID-19, mostly driven by those 50 years and older. In general, 44% of people reported choosing to stay at home in Feb 2021 vs 39% in March 2020.

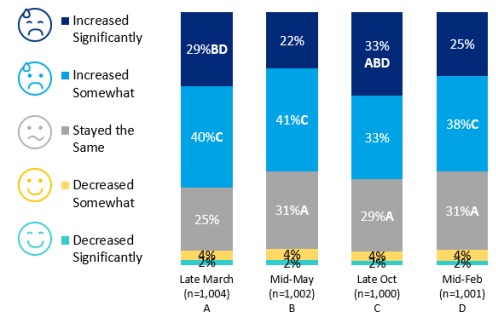
Figure 1: Level of Concern About COVID-19



Stress levels are leveling off, and people are more optimistic about their health.

- In late October 2020, 1 in 3 reported a significant increase in their stress levels. Almost four months later, 1 in 4 report a significant increase.
- In February 2021, 61% say they believe their overall health will be better after the pandemic is over, compared to 45% in March 2020 - a 16-point increase in those feeling optimistic about their health after the pandemic.

Figure 2: Stress Level Over Time



People are choosing to do more activities that are good for their long-term health – with parents and men more likely to stay active than women.

- 31% say they are exercising more a year after the pandemic than early in the pandemic, when 28% said they were exercising more.
- 76% state that they've done some type of physical exercise at least once a week over the last month.
 - This is particularly so among males, respondents younger than 50 and those with children.
- About 80% of those younger than 50 report engaging in physical activity at least once a week compared to 69% of those aged 50 – 64.
- Men are more likely to exercise at least once a week compared to women. 81% report engaging in physical activity at least once a week in the last month, compared to 72% of women.