

2014 Benchmark Research Study

HEALTH & FINANCIAL WELL-BEING: HOW STRONG IS THE LINK?

Key insights into U.S. consumers'
attitudes and actions

Together, all the way.™



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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FOREWORD

Health care costs and financial well-being: an inextricable link



Lisa Bacus
Chief Marketing Officer

> Cigna's new survey of U.S. consumers reveals an inextricable link between health care costs and financial well-being. Consumers are drawing a strong connection between their health care costs and what they perceive to be their ability to finance future needs, such as putting children through college and enjoying a secure retirement. We don't take these results lightly, as they indicate consumers have deep-rooted concerns about how to pay for their future health care needs that we need to continue to address.

> Yet at the same time, we see a strong spirit in the American health care consumer, as they (83%) are taking steps to improve their health. They are motivated by cash rewards, health insurance premium discounts, and positive reinforcement as ways to help them achieve their goals. Some consumers are also receptive to using online tools, mobile apps and support groups to help them stay on track. They would also consider different types of insurance coverage or programs beyond their medical plans to provide financial protection. Through it all, these consumers take a holistic view of their health, defining it as their physical, emotional and financial wellness in total.



Dr. Scott Josephs
National Medical Officer

> While consumers (54%) report they have a favorable outlook on health care affordability, more than 4 in 10 consumers (46%) are worried that health care costs will rise faster than their household income. Here again, our survey shows the resilience and resourcefulness of consumers in the face of affordability challenges. They report they are managing their costs by using lower-cost prescription drugs, planning ahead and budgeting for health insurance and medical expenses, and shopping for health care services that cost less.



Mary Picerno
Chief Nursing Officer

> The insights gained from our survey reinforce the role that companies like Cigna can play in understanding consumers' needs and working together with them, all the way. This is the essence of Cigna's brand promise. Customers can count on us to provide what they told us in the survey they value most: we will pay their medical claims, negotiate prices with doctors and hospitals, provide financial protection, and also help them--manage cost issues, navigate the health system and be healthier.

> By creating a health care partnership, we will help our customers live healthier, more financially secure lives and gain a greater sense of control over their futures.

ABOUT THE STUDY

Objectives

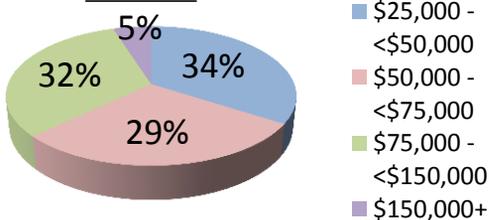
- > 2014 has been a dynamic year in health care with consumers paying much closer attention to the many changes and issues. In this study, Cigna's goals are to deeply understand consumers and draw attention to their needs.
- > Most important objectives among consumers:
 1. How do they define wellness?
 2. How do they choose insurance carriers?
 3. What challenges do they face?
 4. What do they expect from health insurance providers?

Study Specifics

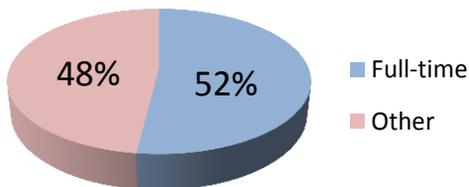
Field Dates	August 7-21, 2014
Nationwide Study Sample size	1,847 General population Males and Females, Ages 25-64
Margin of Error	+/- 2.3% at 95% confidence
Length of Survey	26 Minutes
Electronic Survey via Consumer Panel	MRops Data Collection Vendor
Minimum requirements	\$25K+ HHI, health insurance decision-makers
Oversample	Augments among Hispanics and Seniors (age 65+)

Participant Profile of Consumers

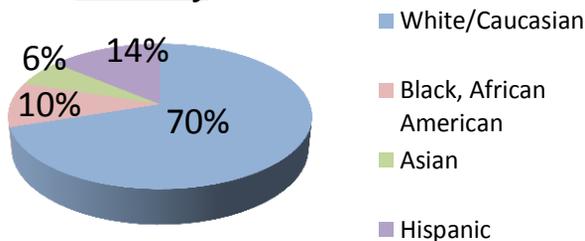
Income



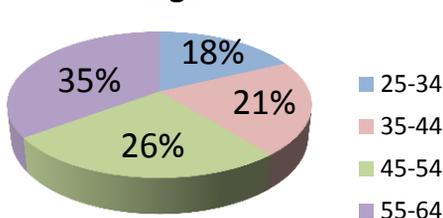
Employment Status



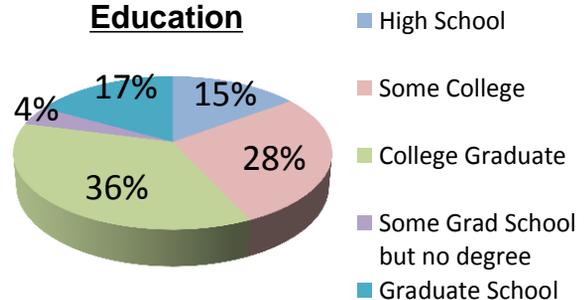
Ethnicity



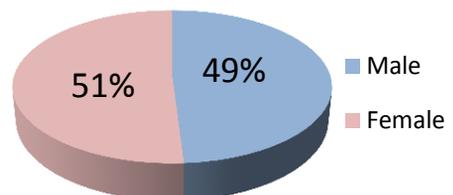
Age



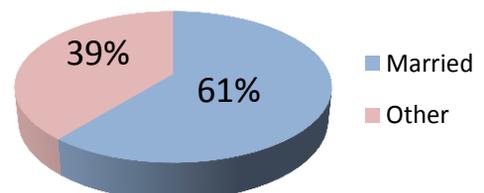
Education



Gender



Marital Status



MANAGING HEALTH AND WELLNESS IS A CONSTANT HUMAN JOURNEY

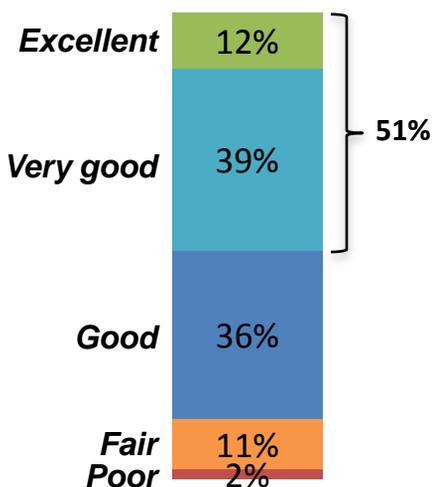
Improved health is a shared goal, regardless of current health status

- > Being healthy is a universal priority among consumers, with half considering themselves to be in 'very good' to 'excellent' health and another third as 'good'.
- > Regardless of current health status, the vast majority of consumers feel that there is room for improvement and are actively taking steps towards achieving health goals.
- > Four in ten consumers prefer to work towards health improvement *on their own*. However, a majority are now reaching out, often in new ways with the emergence of online tools, to increase their improvement rates.

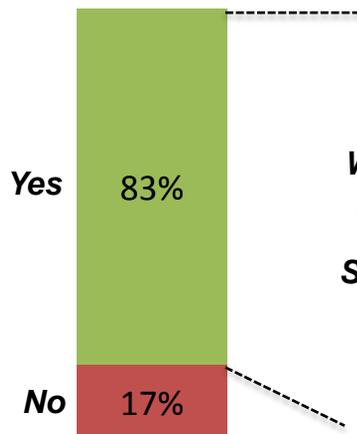
To become healthier, consumers are focusing on all aspects of life situations

- > In our busy and intense society, exercise and dieting are steps taken by a majority to improve health, followed by improving the quality of life by reducing stress and improving sleeping habits.
- > Stress and sleep quality are becoming big issues on their own, but certainly contribute to overeating, lack of exercise, and the "vices". Improving our health really requires a comprehensive effort, which is tough to "do on your own".
- > Those in very good to excellent health tend to focus on exercise. Those in fair or poor health are more likely to work on bad habits like smoking.

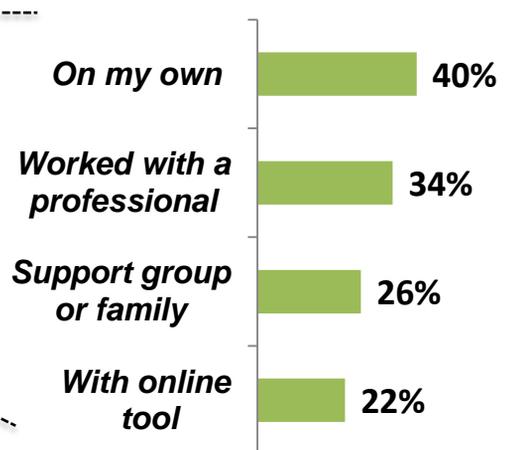
Overall Health Status



Are You Taking Steps to Improve Your Health?



Approach to Health Improvement



Steps Taken to Improve Health in the Past Year

		Overall Health Status					
		Total %	Women %	Men %	Excellent/Very Good	Good	Fair / Poor
Shape Up	Exercise	61	60	64	68	58	43
	Diet	50	55	44	48	52	50
Quality of Life	Stress reduction	28	28	29	26	31	30
	Sleeping habits	25	23	28	24	27	26
Vices	Smoking	11	8	14	9	11	17
	Drinking	10	6	14	12	7	8

ON OUR HEALTH JOURNEY, “LIFE” OFTEN GETS IN THE WAY

For most taking steps toward better health, it’s a work in progress

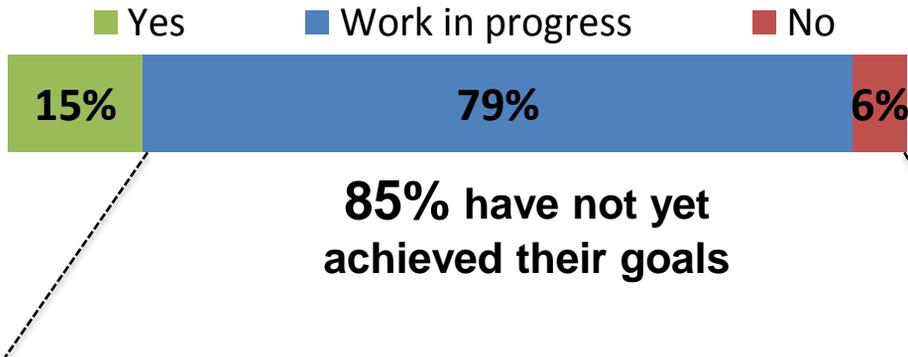
- > Surprisingly few feel they’ve accomplished their goals. However, this may be a good sign as so many Americans look to improve.
- > The goal is to increase people’s comfort with the journey and their success in making small but important gains.
- > Consumers’ *go it alone* approach to working on health improvement may limit success and explain why the vast majority considers their health journey a ‘work in progress’.

The distraction of life events and lack of willpower hold us back

- > Life events and lack of time make it difficult for consumers to stay focused on achieving their health goals, particularly 25-34 year-olds who are more likely to be in a transition time in life – developing careers, dating, marriage, and having children.
- > Regardless of age, lack of will power is a common barrier to success.
- > Only a small margin of consumers feel that cost and lack of progress have prevented them from reaching their objectives.

Achieving Your Health Goals

Among Total



The Barriers to Achieving Your Health Goals

Among those who have not reached goals

	25-34 %	35-44 %	45-54 %	55-64 %	65+ %
Life events took me off track 41%	51	41	39	40	34
Lack of willpower 39%	39	39	39	41	38
Too disruptive/ no time 9%	20	10	9	4	3
Cost too much 5%	6	8	6	3	1
Wasn't seeing progress 5%	7	7	5	4	3
Other barrier 22%	12	21	24	23	32

THE MODERN VIEW OF WELLNESS: “HAVING IT ALL”

It's a holistic view of health

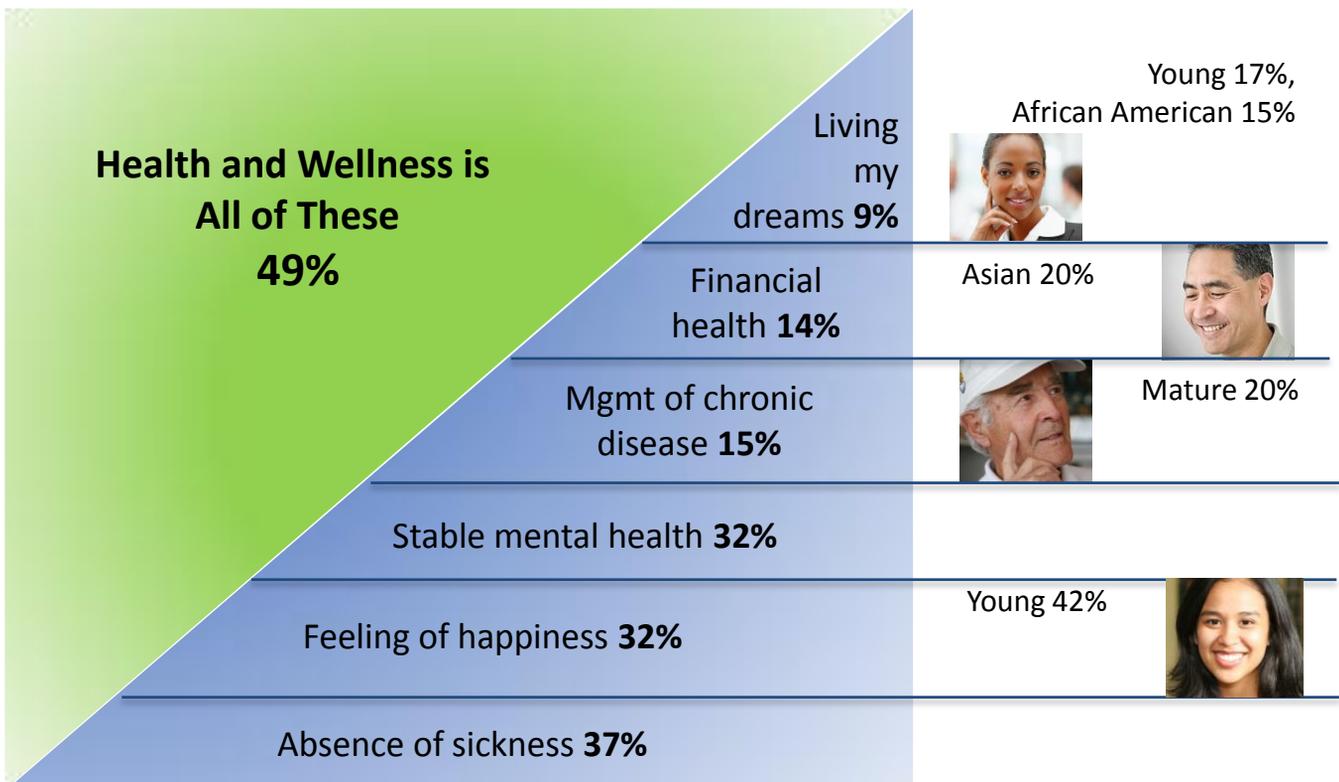
- > Consumers view health and wellness broadly, encompassing diverse areas in their lives, including physical, emotional, mental and financial.
- > Absence of sickness and the ability to manage chronic diseases are the biggest individual items mentioned. When in trouble, U.S. consumers expect help from the health care and insurance system.
- > With this multi-faceted perspective, there is a lot of pressure on consumers to 'manage it all'. This suggests the need for holistic support – a company that can provide wellness solutions that serves consumer needs across these various categories – is a real opportunity!

Living the dream includes good health and happiness

- > Feelings of contentment and achievement also drive a sense of overall well-being, more so in the young, but still important for us all.
- > Mental health, which includes stress and emotional well-being, is very nearly as important as physical health. Today, we understand the interrelationships.

How Consumers Define Health and Wellness

% Agree, multiple responses allowed



CLOUDS ON THE HORIZON: HEALTH CARE COSTS JEOPARDIZE FINANCIAL WELL-BEING

The impact of escalating health care costs on finances and other life events

- > Consumers feel that escalating health care costs will have a major impact on their financial well-being and their ability to finance other major life events in the future, such as putting kids through college and preparing for a financially secure retirement.
- > *Budgeting* for health care is increasingly important to aid individuals and families in dealing with the health care cost challenge.
- > In an age where living a healthy lifestyle is a major priority among consumers, high costs can stand in the way of achieving the important goal of living that *healthier life*.

Hospitalizations and extreme costs are the critical fear, and require protection

- > When consumers think about the potential to be hit with extreme health care costs, an unexpected hospitalization for themselves or another family member tops the list. Particularly as people age, concerns over a potential hospital stay become more prominent.
 - Half of those 65+ consider this their biggest cost-related health concern.
- > The cost of medications is also among the top concerns for 70% of consumers.
- > An increasing number of consumers will require protection against catastrophic costs, in order to feel more confident that they can stay on the right track financially – even if hit with an unexpected medical event.

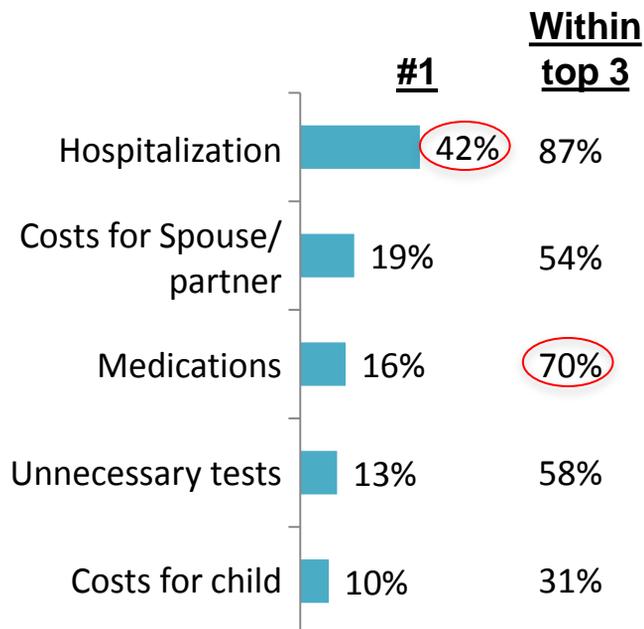
Financial Concerns and Budgeting

	Total Agree %
Health care costs could ruin my prospects for a secure financial retirement	75
Worry about health care costs ruining me financially	66
Health care costs mean I can't pay for college	44

Health Care Attitudes

	Total Agree %
Wish doing healthier things didn't cost so much	80
Feel my physical health affects my financial security	73

Biggest Concern About Health Care Costs



RISING HEALTH CARE COSTS CREATES A BUDGET TRAP

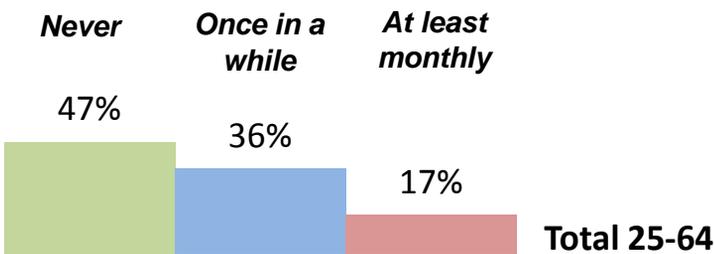
Half of consumers actually *sacrifice* their own health care for other needs

- > Health care costs today are not just a cause for worry – for some, there is significant impact to their ability to keep up with their own health care needs.
- > Sacrificing care for other household needs (food, rent, etc.) is especially prevalent among younger consumers, a third of whom must make tradeoff decisions once in a while, and one in four at least once per month.
- > A similar pattern is seen among those consumers with lower household income.
- > We cannot effectively improve health and well-being in this country while half of consumers are not able to make the management of their own health a top priority.

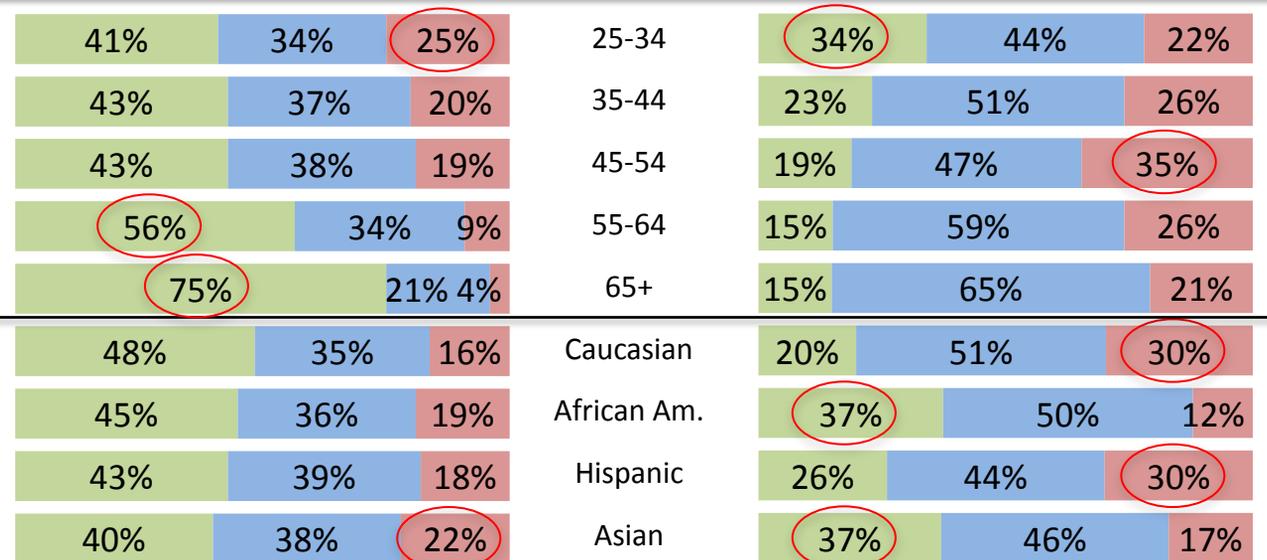
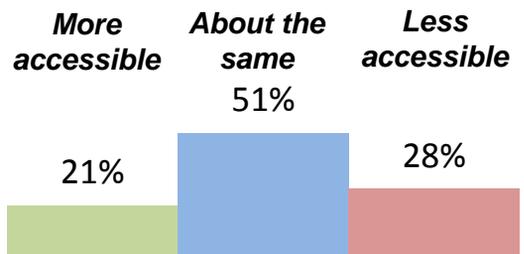
8 in 10 feel a sense of doubt that the current situation will improve

- > For half of consumers, the expectation is that *accessibility* of health care will continue as it is today, while close to another quarter believe we have not yet hit the bottom.
- > Younger consumers are more hopeful for change in the coming years, as are those of African American and Asian descent.
- > Those of middle age (45-54) are less confident than any other segment. Consumers in this life stage could be facing the apprehension of looming college costs and the reality of the impact of the economic downturn on retirement prospects.
- > It is still *to be seen* whether consumers are starting to feel the impact of health care reform, as it relates to the availability of more affordable health care options.

How often sacrifice health care to pay for other needs



Health care is becoming...



THE EMOTIONAL AFFORDABILITY INDEX SHOWS THE CHALLENGE MANY FACE

I Got This

- > Half (54%) of consumers feel they have it 'under control' when it comes to the affordability of health care. These consumers are confident in their ability to manage health care and health coverage costs for themselves and their family.
- > Consumers who "got this" see health care and health insurance coverage costs as a manageable monthly expense, and are not in a position of having to sacrifice care for other household costs. These consumers tend to recognize the value received from having health insurance coverage.

Health Worriers

- > The other half (46%) are apprehensive, at best. "Health worriers" are concerned about their ability to manage health care costs now, and in the future.
- > These consumers are in a position of having to sacrifice their own care for other household needs. In the long term, this "sacrifice" could go as far as impacting a secure retirement.
- > Many "worriers" would purchase more health insurance if it was more affordable. Right now, the true value of having coverage is not fully realized.

*The **Emotional Affordability Index** is calculated based on how **favorably** consumers see their current situation, as it relates to the various affordability attributes below:*



I Got This



Health Worriers

Affordability Attributes	<u>I Got This</u> %	<u>Health Worriers</u> %
Household expenses that most closely align with cost of health insurance	52 Cable/Restaurant Bill	48 Car Payment/Mortgage
Worry about health care costs ruining me financially	33 Disagree	66 Agree
Sacrifice my health care to pay for other family needs (food, rent, etc.)	66 Hardly Ever, Never	33 Sometimes, Often
Health care costs could ruin my prospects for secure retirement	25 Disagree	75 Agree
Health care costs will increase faster than household income	21 Income wins	78 Health costs overwhelm
Health coverage cost versus value received	50 Value Good	51 Cost Exceeds
Affordability of health insurance for your budget	46 Within Means	53 Over-budget
I would purchase more health insurance/ better plan if affordable	33 Got Enough	67 Buy More

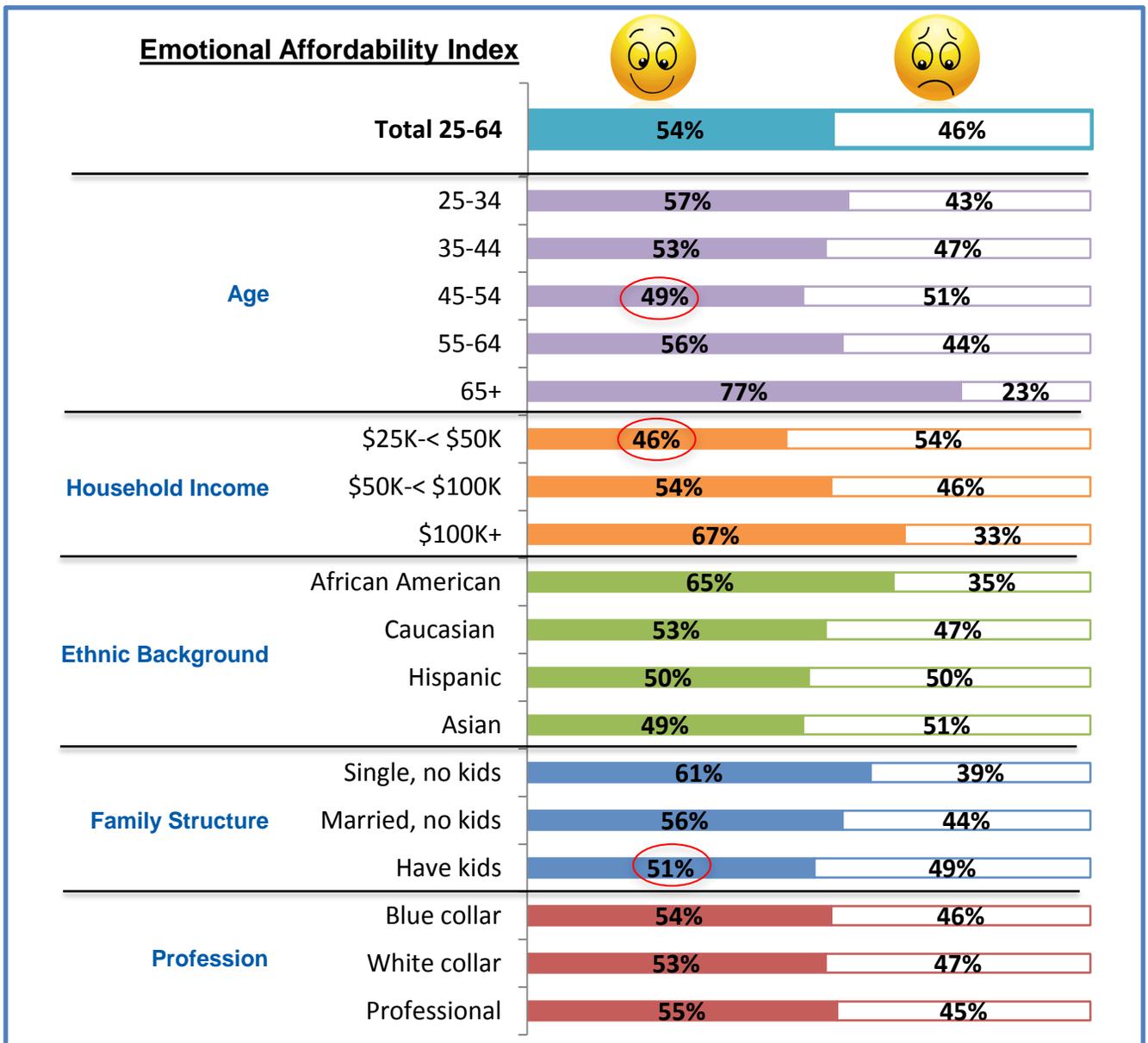
HEALTH CARE AFFORDABILITY IS A HUGE ISSUE FOR 46% OF AMERICANS

Only half of consumers (54%) have a favorable outlook on health care affordability

- > While over half have a *positive* perspective on affordability in the health care industry, that means that another half (46%) are not confident in their ability to get what they need within the system.
- > The current level of confidence is just too low to support the future health of the people of this country.

There is a tipping point, when care and coverage is just not manageable

- > Affording care and insurance coverage is a greater challenge for certain segments of the population:
 - Middle age consumers
 - Lower income households, less than \$50K
 - Those of Hispanic or Asian descent
 - Households with kids
- > These consumers will require more financial support and different options to get the care that they need.



HEALTH INSURANCE COSTS ARE A BIG PIECE OF THE AFFORDABILITY PUZZLE

Some consumers don't currently see the 'value' in health insurance coverage

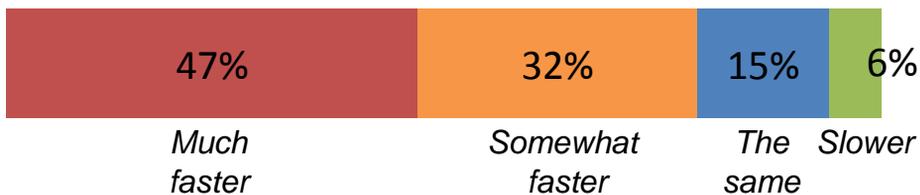
- > The price of health care insurance outweighs perceived value for half (51%) of consumers, and costs are expected to increase at a faster pace than household incomes. This has the potential to drive the perceived value even lower in the future.
- > Younger consumers, who tend to be healthier, are less likely to see the value of health coverage. Lower income consumers are also less convinced, likely related to overall lack of affordability.
- > Something has to change in order for consumers to truly realize the value that insurance coverage provides to them and their family. Insurer communications and overall accessibility could be a start.

Confusion about benefits information only heightens the issue

- > Consumers continue to find health insurance benefits information highly confusing – so changing how health insurers communicate to customers is a critical step.
- > If health insurance companies are able to work on clarifying and simplifying customer communications, the value that insurance coverage provides may slowly be realized. These companies need to help consumers see with more certainty what it is their insurer provides, and the costs and savings related to those services.

Rise of Future Health Insurance Cost (vs. Income)

Among Total



Comparison of Price to Value for Health Coverage

Among Total



Information About Health Care Benefits Is Very Confusing

	Total	Price outweighs value	Price and value are equal	Value outweighs price
Strongly/ Somewhat agree	65%	72%	59%	57%

THE TRUE COST OF HEALTH INSURANCE

For many, it just doesn't fit into the budget

- > When health insurance takes up a major portion of the budget, such as mortgage or car payments, family budgets become stretched and health insurance coverage could be compromised.

Affordability for Household Budget

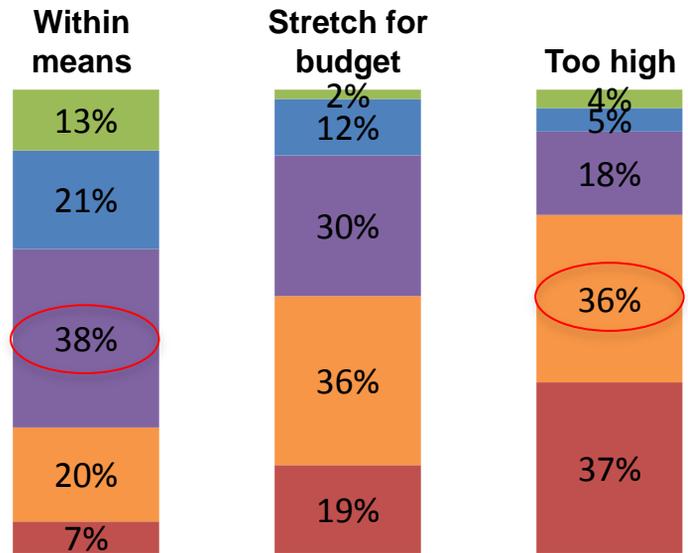
Within means *Stretch for budget* *Too high*



Expenses that most closely align with cost of health insurance

- Coffee/lattes
- Eating out
- Internet/TV/Phone
- Car lease or loan
- Mortgage or rent

Ouch! {



Within means



- > Tends to skew **somewhat younger**
- > **Higher HH income**
- > More **highly educated**
- > **High rate of employment**
- > **Excellent / very good health**

Stretch for budget



- > **Lower HH income**
- > **Less educated**
- > **High rate of employment**
- > More likely to have **long-term health issue**

Too high



- > Skews **female**
- > **Lower HH income**
- > **Less educated**
- > **Lower rate of employment**
- > **Less likely to be insured**
- > More likely to have **long-term health issue**

TO IMPROVE HEALTH CARE, IT TAKES A PARTNERSHIP

Receptive to Help from Health Insurer

- > Consumers are very receptive to partnership with health insurers, a broader role that goes beyond just paying claims.
- > Consumers are looking for support with the overall goals of getting healthier, managing/reducing costs, providing financial protection and helping navigate the health care system.

Taking a more active role on their own

- > Consumers are taking a more active role in their health care by doing online research to increase their health care knowledge and competency.
- > They are also focused on reducing the costs of medications and negotiating or shopping around for the lowest cost with health care providers.
- > Maintaining quality standards while shopping for the best value is a powerful way to manage expenses and avoid unwanted cost surprises.

How Insurance Companies Can Help

Total Agree

	<u>Total</u> %	<u>Women</u> %	<u>Men</u> %
Pay my health insurance claims	89	88	91
I would value support and help to manage cost issues	82	81	85
Provide me with financial protection	80	77	81
Help me/my family lower our medical costs by negotiating fixed price for drs, hospitals & tests	71	70	71
Help me and my family get healthier	67	64	72
Help me navigate the health care system	63	58	68
Insurance companies have an incentive to keep me healthy	62	57	67

How Consumers Can Help Themselves

Total Agree

	<u>Total</u> %	<u>Women</u> %	<u>Men</u> %
I use lower cost prescription choices when I can	90	92	89
I plan ahead and budget for health insurance and medical expenses	67	65	69
I shop for health care services that cost less	57	56	60
I negotiate health costs and expenses with doctors or other health care providers	30	26	35

TWO-THIRDS WANT MORE HEALTH INSURANCE ONE-THIRD WANT MORE HEALTH RELATED PROTECTION

More Protection Please

- > 67% would like to have a better health insurance plan with more coverage.
- > About 1/3 would like to add more protection across a wide range of products.
- > A “watch-out”: those not interested in many of the products may not understand the value of protection vs. the cost, and may be dangerously underinsured.

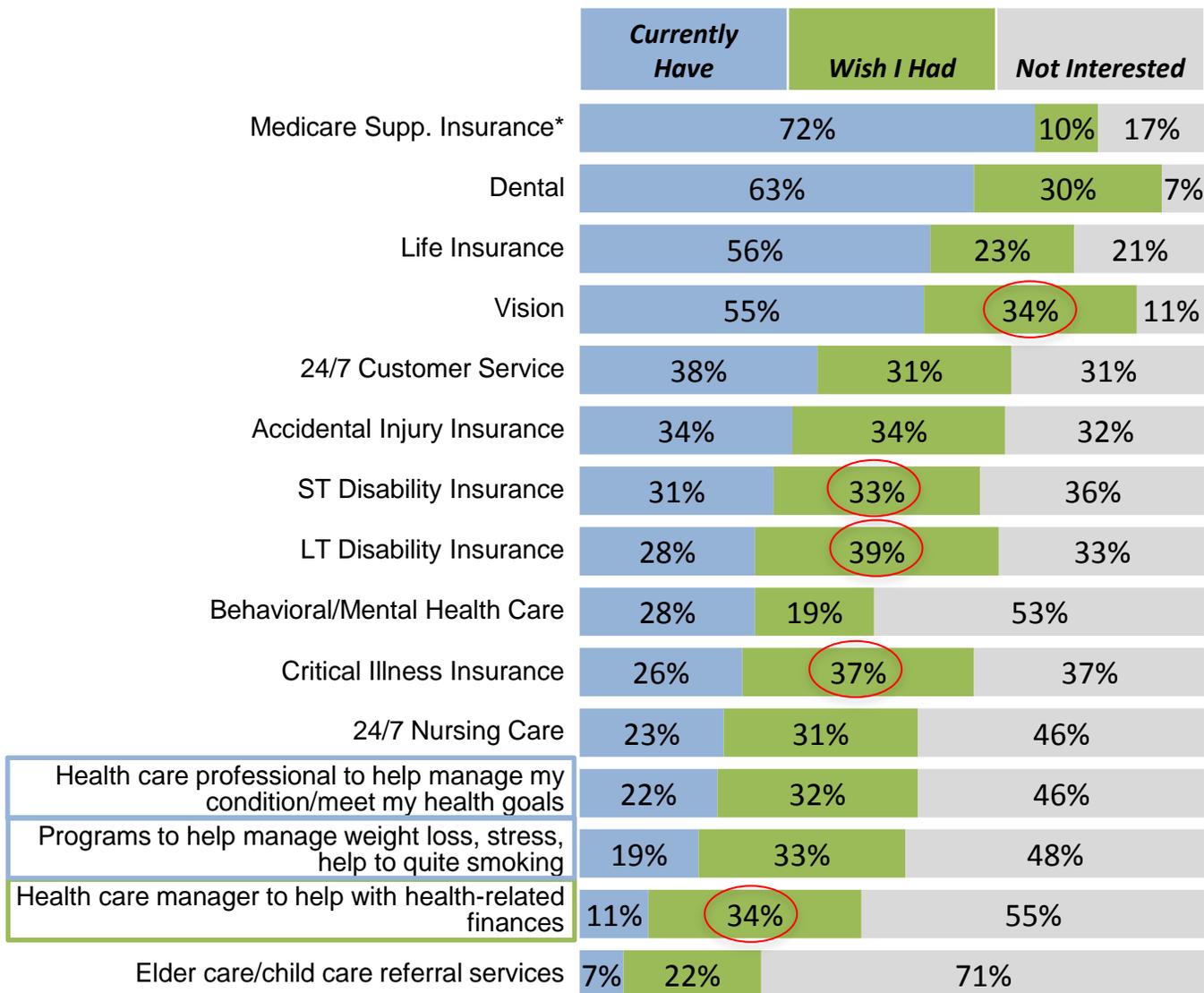
I would purchase more health insurance or a better plan if I could afford it

More Service & Assistance Please

- > Many consumers would appreciate a wide array of “expert” guidance, which is not as prevalent today, for help with these challenges:
 - Coping with conditions
 - Helping me meet my goals
 - Overcoming specific problems
 - Managing the financial side

67% Yes

Interest in Health Insurance Benefits



*Among a reduced base of consumers age 65+.

MANY FACTORS PLAY INTO A HEALTH PLAN DECISION

The top influencers are price and network of health care professionals

- > The cost of health benefits and the availability of 'preferred' and quality doctors and hospitals within the plan are among the greatest important factors for most consumers.
- > The insurance company itself is also a driving factor. Consumers want to work with a company they can *trust*. In an industry where gaining consumer trust has historically been challenging, consumers are saying that is exactly what they *want* and what they *expect*.

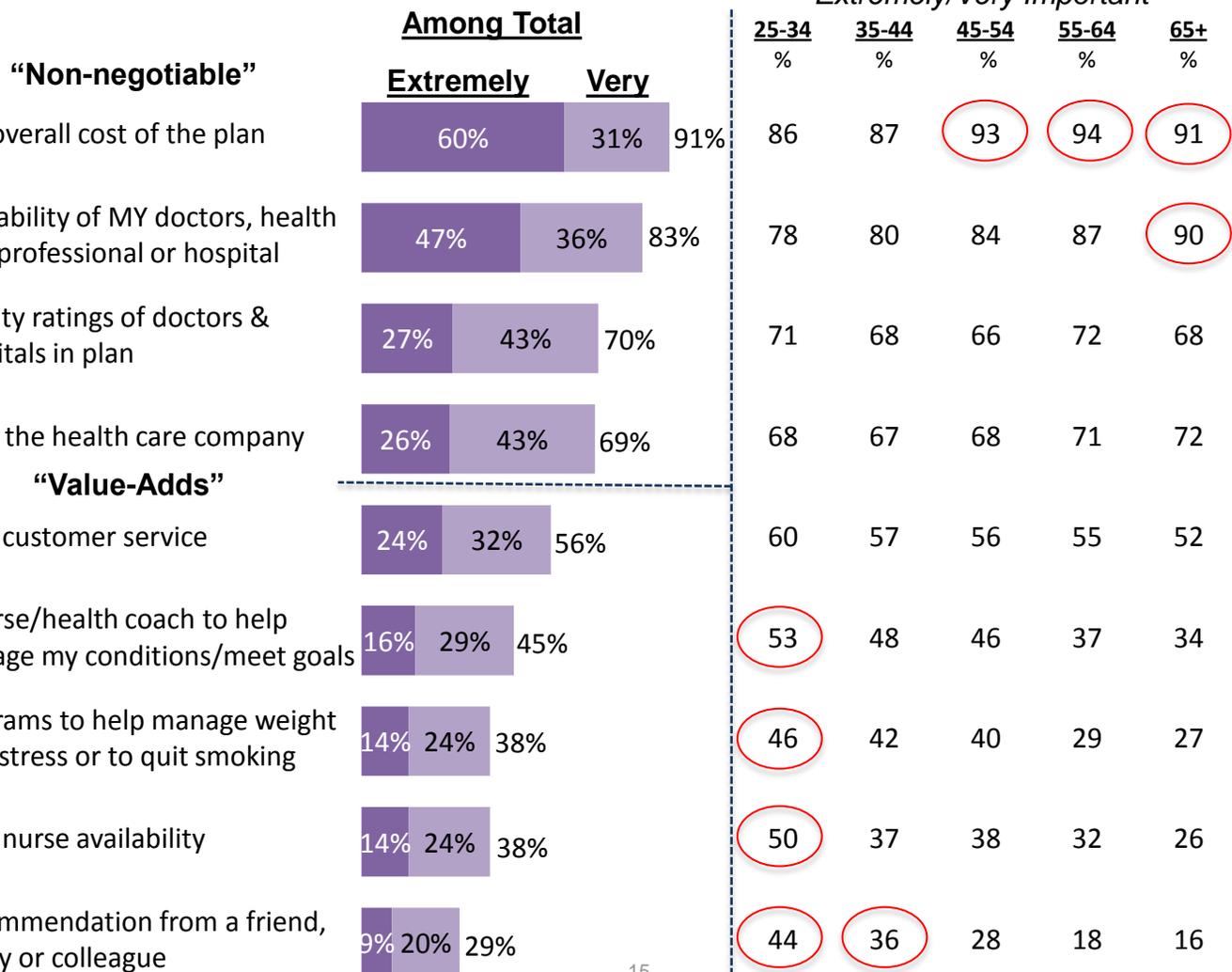
Valuable additions are service delivery and help to manage my health

- > Medical support and service delivery also influence choice of health care plan.
- > These features are particularly important among younger consumers, 25-34; as they are interested in services like 24/7 nurse support – guidance when you need it – along with programs to help with things like weight loss and stress management.
- > This younger segment also puts more stake in recommendations from within their social circle. So, generating positive buzz can be essential to attracting this important consumer.

Important Factors when Choosing a Health Plan

By Age

Extremely/Very Important



WHAT THE CONSUMER NEEDS FOR PERSONAL HEALTH MANAGEMENT

Incentives and Encouragement Always Help

- > No matter the life stage, incentives like cash and lower insurance premiums are most effective among the different tools that could encourage health improvement. Positive reinforcement from others is also a powerful motivator for some.
- > Younger consumers value rewards and reinforcement too, but also reach out to a much wider assortment of help. This generation values expert input and has the confidence to sort out what is useful.
- > Both employers and health insurance companies should be considering how to incorporate these types of incentives to encourage healthy habits.

Mobile and Online Tools are Also Attractive for Certain Segments

- > Younger consumers and African Americans, compared to other segments, have interest in mobile apps or online tools – a way to manage health more independently, but still with an element of guidance and encouragement.
- > While *going it alone* appears to be of most interest to the broad base of consumers, more personalized support, through a health coach, work or other support group is also appealing to 1 in 5 younger consumers.

Tools Needed to Continue Your Health Improvement Regimen

% Agree Multiple responses allowed	Incentives (cash rewards, lower premiums)	Positive reinforcement from others	A mobile app	An online tool	Using a health coach	Joining a work or health plan program	Joining a support group
Women	37	37	18	16	16	12	12
Men	37	36	21	21	17	17	16
Caucasian	38	36	18	17	16	13	13
African American	33	42	32	29	17	18	20
Hispanic	39	37	21	18	21	18	17
Asian / Other	34	39	23	30	13	19	14
Age 25 – 34	36	38	32	27	21	19	19
Age 35 – 44	42	38	29	20	21	16	16
Age 45 – 54	37	35	14	18	14	14	12
Age 55 – 64	34	34	8	12	11	9	11
Age 65+	27	32	2	8	8	5	10

INCENTIVES COULD HELP INCREASE THE USE OF WORKPLACE WELLNESS AND PREVENTION PROGRAMS

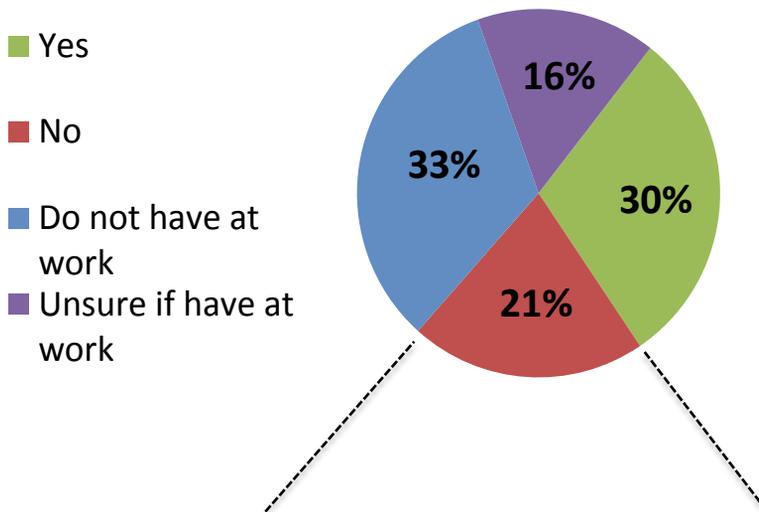
Workplace alternatives are on the rise

- > Workplace wellness and prevention programs are becoming more popular, with many employees taking advantage of these programs, when available.
- > Opportunities exist for employers and health insurance companies to provide more diverse programs and communicate them to employees in a compelling way.
- > 25-34 year-olds, those with \$100K+ income, and Asians currently utilize these programs the most.

The best incentives are cash and lower premiums

- > Cash, gift cards and lower insurance premiums are the most effective incentives to increase participation in workplace programs.
- > These types of premiums are universally appealing to all consumers.
- > With the significant focus on affordability of health care, offering ways to reduce costs for healthy activities is a clear win/win!

Use Workplace Wellness and Prevention Programs



Incentives That Would Most Encourage Usage

Cash or gift cards	36%
Lower health plan premiums	30%

MEN AND WOMEN ARE BOTH DECISION MAKERS BUT WOMEN DO MORE

Both Have a Role: Coverage vs. Care

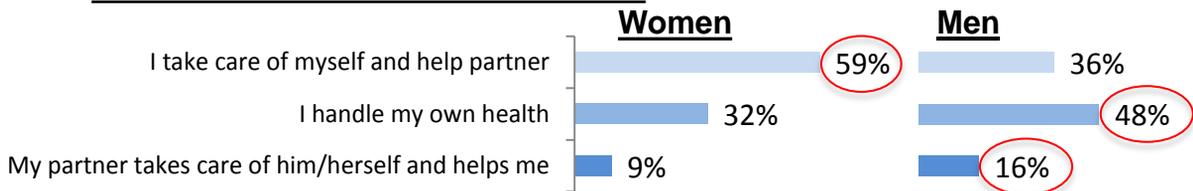
- > Both men and women feel a sense of responsibility for making decisions about household health care and health insurance, but the exact role that each takes on can vary.
- > Men appear to take more of a lead role in health *coverage* decision-making, while women tend to manage more of the health *care* and *delivery*.

Women Handle Day-to-Day Management

- > Women take the lead on the day-to-day management of keeping the family healthy, such as doing research on doctors and hospitals, choosing a doctor and scheduling appointments.
- > Women are also more likely to be involved in their partners' health care, which is most prevalent among younger and middle-aged consumer segments, 25 up through 54.
- > Bill paying is equally shared between both men and women.

Obtaining Health Insurance	Women %	Men %
Primary decision-maker	55	75
Choose health insurance coverage alone	54	64
Choose health insurance coverage with partner	32	24

Involvement in Partner's Health Care



Responsibility for Health Activities

Most Responsible by Health Activities		
	Women %	Men %
Preventive appointments	71	50
Research information	70	53
Choose doctor	66	52
Order/pickup prescriptions	65	52
Pay health-related bills	64	65
Track vaccinations	63	41
Manage the children's health care needs	44	35

KEY TAKEAWAYS

- 1. Being healthy is a universal goal among all consumers regardless of age, income level or ethnic background.**
 - > Consumers view it as a “life-long pursuit”, addressing it primarily via exercise and diet and secondarily by stress reduction and improved sleeping habits.
 - > While most consumers are actively taking steps to improve their health (often without outside help), the majority admit that life events often get in the way of achieving health goals.
- 2. Consumers have a modern, expanded view of health and wellness that goes well beyond just not being sick.**
 - > Instead, it includes many dimensions such as the physical, emotional, mental and financial aspects of life.
 - > Younger consumers tend to be more idealistic, defining health and wellness as a “feeling of happiness” and “living my dreams,” while older adults think about the management of chronic conditions and financial health.
- 3. Current and future health care affordability and accessibility are major concerns for half of U.S. consumers.**
 - > Many already sacrifice their health care to pay for other needs, and worry that rising health care costs will jeopardize their financial future (retirement, college costs, etc.). In fact, 8 in 10 are doubtful that the current situation will improve.
 - > Being hit with the high costs of hospitalization and prescription medication are major concerns.
 - > Lack of affordability and accessibility disproportionately impact the more vulnerable U.S. population segments.
- 4. Many consumers do not feel the value of health insurance is worth the high cost.**
 - > Younger and lower income consumers are less likely to realize the value health insurance provides.
 - > Most consumers struggle to understand the information about their benefits, which only compounds the issue of value.
- 5. Consumers would welcome a partnership with their insurance provider to help them manage their health care.**
 - > Consumers are more actively involved in “taking control” of their health and managing costs.
 - > Insurers should develop programs to partner with consumers by helping manage and reduce healthcare costs, providing reassurance of financial coverage and protection and helping navigate the complex healthcare system.
- 6. Consumers would expand their health care coverage if it was more affordable.**
 - > The most desired areas for additional coverage include vision, accidental injury, short/long term disability and critical illness.
 - > A health care manager to help with the complexity of health care costs is also a desired benefit.
- 7. Cost and quality come first when choosing a health plan, but trust and service delivery are also critical.**
 - > Expectedly, the cost of the plan, the network and quality of healthcare professionals and hospitals are of paramount importance.
 - > Nearly as important are trust in the health care insurer and the reassurance of medical support and services.
- 8. Consumers will use both personal health management tools and workplace wellness/prevention programs to become healthier.**
 - > The most effective incentives to motivate and encourage improved health regimens include cash, gift cards and lower insurance premiums.
 - > There is still ample opportunity for employers and health care insurers to expand the development of programs to meet increasing consumer needs.
- 9. Women and men are co-executives in health care management, with different and similar responsibilities.**
 - > Both share responsibility for household health care and health insurance decisions, but their roles vary.
 - > Men take more of a lead role deciding on health insurance coverage.
 - > Women typically shoulder more of the day-to-day management, including making appointments, researching information, selecting doctors, tracking vaccinations and picking up prescriptions.

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