



Multigenerational workforces demand different health care experiences

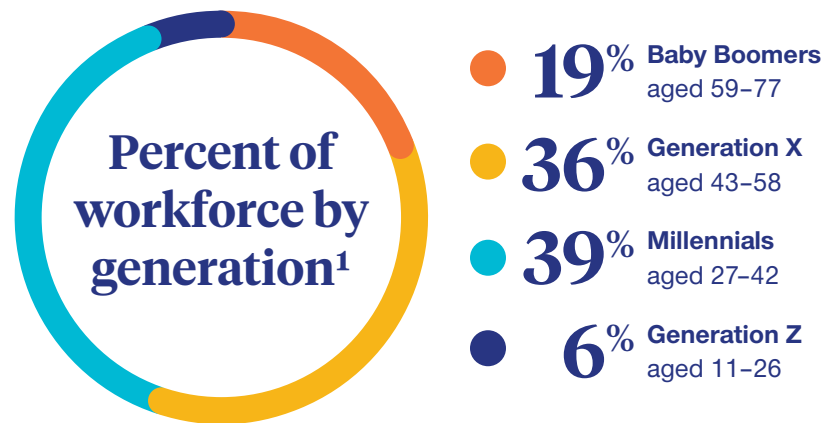
As the workforce continues to evolve, employers will need to find ways to ensure their health plan delivers an experience in line with their employees' needs and expectations.

From new college hires to seasoned executives, it's not uncommon for an employee population to span multiple generations. In fact, there are 4 commonly defined generations currently active in the workplace today: Baby Boomers, Generation X (Gen X), Millennials and Generation Z (Gen Z).

With these multigenerational employee populations come varying health care needs, expectations and preferences. For instance, Baby Boomers are likely to have different health care issues and priorities than their younger counterparts, based on several factors including biological age, life experience and socioeconomic influences.

This can make it a challenge for employers to determine which health care experiences are the right fit for their unique employee population. And finding the right fit matters.

It's important for employers to understand their employee population needs and to keep generational preferences in mind when designing health care plans. Doing so provides options for employees who prefer to access health care in different ways. Not only does this maximize engagement and improve experience, it may lead to higher overall employee satisfaction and talent retention.



“When employers are making decisions about where to invest in their health plan, knowing the preferences of their employee population is critical to maximizing their investment.”

Rebecca Madsen

Chief Executive Officer
Advocacy
UnitedHealthcare Employer & Individual


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Understanding health care preferences by generation? It's complicated.

While providing quality health care can help attract and retain a talented workforce in this competitive labor market, it can be difficult defining exactly what that means in a generationally diverse workforce.

The first step is to get an understanding of the 4 generations currently comprising the workforce. Baby Boomers, Gen X, Millennials and Gen Z all have commonalities within their age groups, but it's also important to understand that within those groups there are also sub-segments that need to be considered.

	 Bruce	 Lisa	 Maria	 Zach
Occupation	Accountant	Senior manager	Preschool teacher	Computer engineer
Age	64	51	34	26
Generation	 Baby Boomer	 Generation X	 Millennial	 Generation Z
Health status	As Bruce ages, his health has become a bigger priority in his life. He is looking to get the most out of his health plan and benefits before retiring and is seeking ways to help live a healthier lifestyle as he works to reduce his risk for heart disease.	Lisa is reaching the age where health issues are becoming more prevalent. She is looking for support as it relates to her overall health and well-being, so she can continue caring for her aging parents and for her kids as they near adulthood.	Maria is a frequent user of the health care system. She is newly pregnant with her second child and is battling gestational diabetes as well as anxiety brought on by the COVID-19 pandemic. Focusing on behavioral and maternal health are her priorities.	Zach recently came off his parents' health plan and enrolled in his employer-sponsored plan. He is generally healthy, works out regularly and only engages the health care system when needed, primarily when his ongoing depression spikes.
Factors that matter to the employee	<ul style="list-style-type: none"> • A close relationship with his primary care physician (PCP) • Pharmacy tools to manage the costs of a growing list of prescriptions • Heart disease management and wellness programs • Quality care and cost 	<ul style="list-style-type: none"> • Convenient access to scheduling and online tools • Both in-person and virtual health options • Chronic condition prevention and wellness programs • Quality of care and convenience 	<ul style="list-style-type: none"> • Behavioral health support and resources • Maternity care programs that go beyond pregnancy and birth • Access to a network of pediatricians and other family support • Convenient, digital and on-the-go care 	<ul style="list-style-type: none"> • Digital tools or mobile apps that make health care simple and easy to navigate • Virtual or other convenient care options • Access to behavioral health support and resources • Lower cost of care options



Aged: 59–77

43–58

27–42

11–26

Baby Boomers

As the oldest workforce population, Baby Boomers typically have more complex medical needs and approach health care more traditionally than other generations. They tend to value providers with trusted reputations, use PCPs as gateways to care and are loyal to their providers.²

This is also the generation that is most likely to want in-person visits and a human touch when scheduling appointments.³

In fact, 70% of Baby Boomers prefer in-person primary care visits to virtual visits, compared to about 50% of all other generations.³

Generation X

This segment is often looking at health care options not only for themselves and their children but potentially for their parents as well.

They tend to rely on multiple sources of information, so they can analyze all available options. And although not as digital-first as subsequent generations, they still tend to take advantage of online and self-serve tools.

Since they are often working full-time while caring for others, flexible scheduling and remote capabilities will likely be important to their decision-making process.³

Millennials

Currently the largest segment of today's workforce, Millennials are predicted to dominate for years ahead, accounting for 75% of the total workforce population by 2025.⁴

In general, Millennials want the convenience to access health care digitally. They also appreciate price transparency and the flexibility to change providers if they are unsatisfied with their experience.³

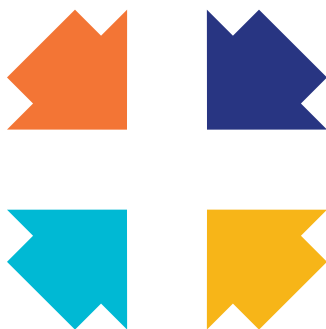
As Millennials head into their 40s, diabetes, hypertension and other chronic conditions that require long-term treatments will become more prevalent—making health care more of a priority.⁵

Generation Z

As the first digitally native generation, Gen Z is just starting to enter the workforce and wants health care to be at their fingertips.

They like the idea of online payment and scheduling, easy access to health data and wearable devices.²

They also place a high value on alternative care and access to behavioral health. In fact, according to a recent survey, Gen Z respondents reported feeling 3 times more emotionally distressed than Baby Boomers, part of which can be attributed to the impact of COVID-19.⁶



“Now that Millennials make up the majority of the workforce, employers need to change how they structure health care. Millennials are used to experiences that are instantaneous and accessible from multiple platforms.”

Craig Kurtzweil

Chief Analytics Officer
UnitedHealthcare Employer & Individual

Designing a health care experience for a multigenerational workforce

With Millennials dominating today's workforce and predicted to dominate tomorrow's, employers might be tempted to cater to that generation's preferences. But that approach has the potential to alienate other generations, who are just as critical to their employee population.

Employers should instead look to design their health plan and benefits based on their specific employee population. For instance, if a group is 9% Baby Boomer and 38% Gen Z, that employer may want to consider investing in digital tools since that's how the majority of their population prefers to access health care, says Madsen.

Developing a comprehensive plan with the aim of meeting the needs of a multigenerational workforce by helping employees find quality care, providing a digital-first experience and delivering a whole-person approach to healthier can also be an effective strategy.



Helping employees find quality care

Advocacy plays an important role in helping employees understand the features included with their plan, so they can take full advantage of their benefits. Advocates also help members navigate the health system, such as recommending more cost-efficient sites of care based on their particular situation.

For example, older generations may be more likely to turn to a PCP when needing care, whereas a Gen Z member might head directly to an ER or urgent care facility—which tend to be more expensive sites of care and may not always provide the best experience. Virtual care options can offer younger generations a more streamlined experience without the expense of an ER visit.



Providing a digital-first experience

Although Gen Z is considered a digital-first generation, nearly all generations use digital tools today. This indicates to employers that they should look to ensure their health plan delivers a strong digital experience that meets a wide range of employee expectations, such as offering self-service portals like **myuhc.com**[®] and apps to schedule appointments, communicate with their provider and access personal health data.

Focusing on features and services that are generation-agnostic can help employers get the most value out of their benefits packages while providing the functionality demanded by their employees.



Delivering a whole-person approach to healthier

A recent study found that wellness is one of the top clinical cost drivers across all 4 age segments.⁷ This is another common denominator that employers can leverage to add overall value to the health plan and benefits they offer employees.

Investing in wellness programs and encouraging preventive care are approaches that can benefit all generations. Programs like **UnitedHealthcare Rewards**[®] that incent employees for engaging in healthy behaviors or lifestyle changes, such as reaching daily physical activity goals, losing weight and completing preventive screenings, help give employees more control over their health.

By building a well-managed plan that takes these generational differences and commonalities into consideration, employers can increase health care utilization among their employees and provide them with tools and resources that can be tailored to individual generations' needs. In addition to supporting employees with a simpler health care experience, this approach may help lead to lower costs and a healthier workforce for employers.

Learn more

Contact your broker, consultant or UnitedHealthcare representative
or visit uhc.com/broker-consultant and uhc.com/employer

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- ⁶ Coe, E., Cordina, J., Enomoto, K., Jacobson, R., Mei, S., Seshan, N. Addressing the unprecedented behavioral-health challenges facing Generation Z. McKinsey & Company, Jan. 14, 2022. Available: <https://www.mckinsey.com/industries/healthcare/our-insights/addressing-the-unprecedented-behavioral-health-challenges-facing-generation-z>.
- ⁷ UnitedHealthcare National Accounts Book of Business data, Jan. 2023.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Vermont and Puerto Rico. Components subject to change.

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