



Telehealth Index: 2019 Consumer Survey

The majority of consumers are open to telehealth and adoption of telehealth continues to grow. American Well's new consumer survey highlights the unique opportunities for telehealth within different age demographics. As organizations continue to introduce telehealth programs, it's essential for them to understand where consumers see value in telehealth—and where they don't—to maximize its worth and impact.

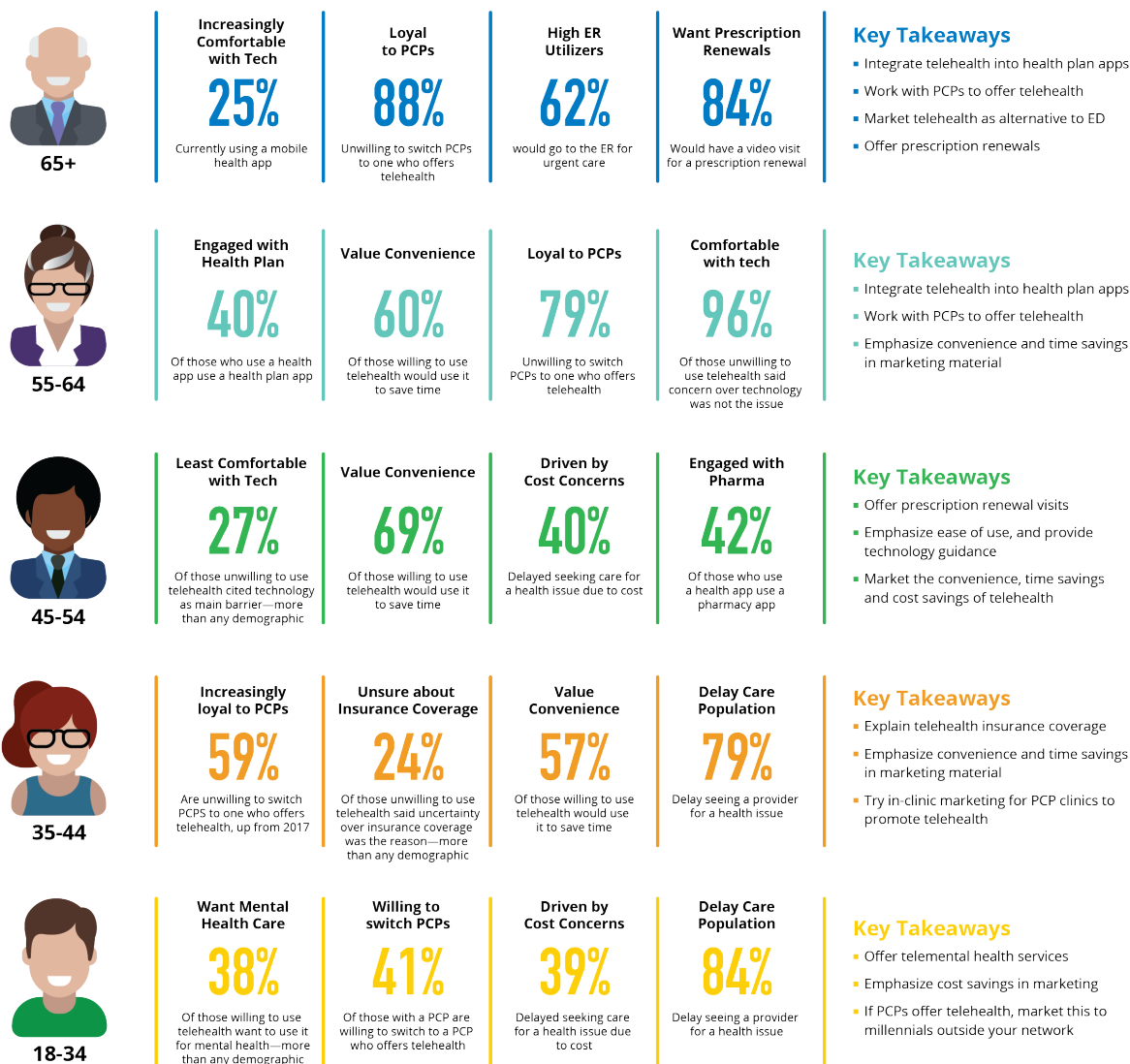
American Well commissioned Harris Poll to conduct an online study among more than 2,000 adults to measure usage and sentiments toward telehealth. The results are weighted to be representative of the American adult population across standard demographics.

Here's what we found:

- 66% of consumers are willing to use telehealth, and 8% have tried it
- How consumers want to use telehealth varies greatly by age
- Millennials want telehealth to address growing mental healthcare issues
- Older populations want telehealth for prescription renewals, chronic care management
- Middle-aged consumers are most willing to use telehealth for urgent care
- Two-thirds of consumers use personal health monitoring devices

A glimpse at telehealth desires by age demographic

American Well's new consumer survey finds that age plays a large role in consumer healthcare trends and telehealth usage. Understanding consumer telehealth trends by age group may be the key to increasing awareness and usage of telehealth. Below is a breakdown of healthcare trends and telehealth sentiments by age demographic.



Consumers are willing to use telehealth

Consumers remain interested in telehealth, with 66% reporting they are willing to use it. Unsurprisingly, the younger demographics are most open to telehealth, with 74% of 18-34-year-olds and 72% of 35-44-year-olds saying they are willing to use it. While the senior population has the lowest interest overall, 52% of seniors are still open to using telehealth. That means that of the 47.8 million Americans over the age of 65¹, 24.85 million are willing to use telehealth.

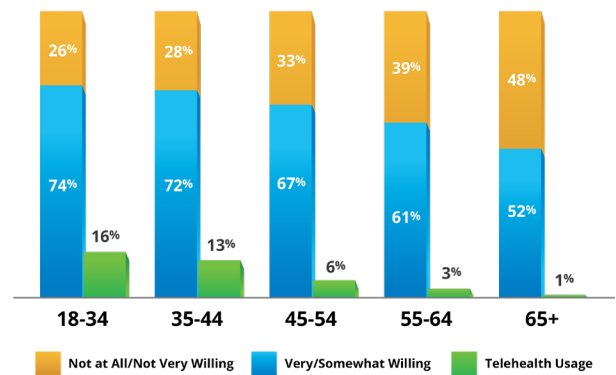
Overall, 8% of consumers have had a video visit with a doctor. Millennials (ages 18-34) are nearly three times as likely to have had a video visit with a doctor compared to the other demographics.

Who has used telehealth?

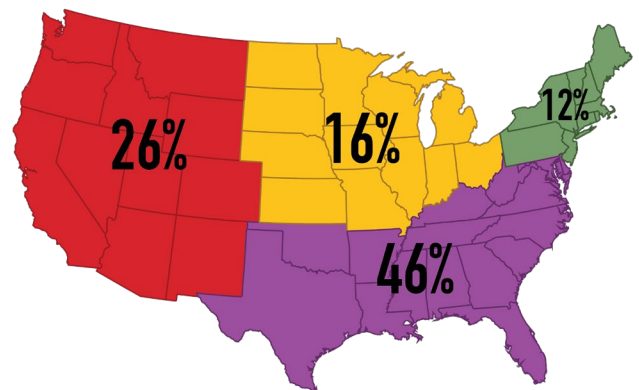
Younger generations are more likely to adopt telehealth. Of those who have used telehealth, 54% were millennials and 25% were aged 35-44. Gender didn't seem to play a large role in telehealth usage—of those who have used telehealth, 49% were male and 51% were female. Interestingly, nearly half of those who have used telehealth live in the South. This could be attributed to the rurality of the southern United States, which creates healthcare access issues for consumers—especially for specialty care—making video visits more appealing.

Of those who have used telehealth, 70% have children living in their household. This makes sense since consumers most likely to use telehealth are between the ages of 18-44. Interestingly, only 20% of consumers willing to use telehealth said they would use it to see a pediatrician for their child. There seems to be a greater hesitation from parents when asked about video visits for their children, but a survey conducted by [Nemours Children's Health System](#) found that once parents try telehealth for their children they see its value. Of families who have used Nemours' telehealth program, 98% said it was equivalent to or better than an in-person visit.²

Telehealth willingness and usage by demographic



Consumers who have used telehealth by region

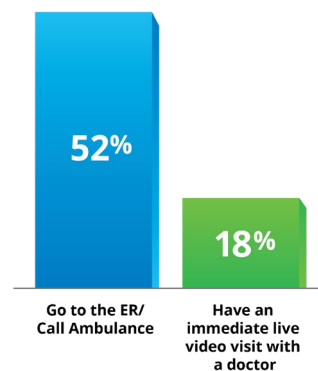


Of the 8% of consumers who have used telehealth, here is the breakdown of where they are located.

What's driving the gap between willingness and usage?

There is a gap between people who are willing to use telehealth, and those who have tried it. One reason could be consumer awareness. [Intermountain Healthcare](#) conducted a research initiative to better understand consumer awareness of telehealth and found that only 20% of people had ever heard of telehealth.³ This is creating a disconnect, in addition to the fact that in-person care is still top-of-mind for consumers, especially for low-acuity issues. Urgent care center utilization has surged in recent years, and has surpassed ED visits for low-acuity conditions.⁴ And outside of normal business hours, it seems consumers still think of in-person care first. When asked where they would seek care in the middle of the night if they or a loved one were sick with a high fever, 52% said they would go to the emergency room. Seniors were among the most likely to seek low-acuity care at the ED (62%). Having a live video visit with a doctor was a distant second, with only 18% of consumers saying they would choose telehealth. The opportunity is there to educate and redirect consumers to telehealth for these conditions.

If you, your child, or another loved one was sick with a high fever and needed medical assistance in the middle of the night, what would you prefer to do first?



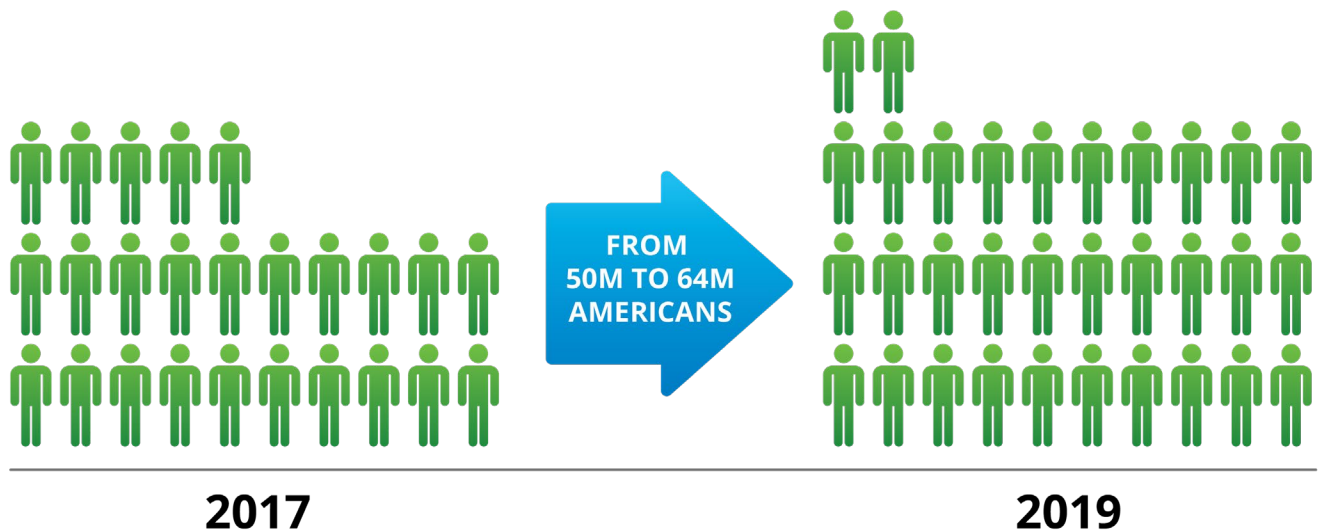
Consumers also are unaware that their own physicians may be offering telehealth. Overall, consumers are generally loyal to their PCPs, with 69% saying they would not switch their PCP to a doctor who offered video visits. While 6% of consumers said their doctor already provided telehealth services, 23% of internal/family medicine physicians [report that they use video visits to see patients](#).⁵ This difference suggests that many consumers may be unaware that their doctors offer telemedicine, which could contribute to overall low usage rates of telehealth. By educating and informing current patients of existing telehealth programs, physicians can better retain patients and increase telehealth utilization.

There is tremendous opportunity for healthcare organizations to engage consumers and build awareness and adoption of telehealth.

Willingness to switch PCPs for telehealth is growing

While many consumers would not switch their PCP to one who offered telehealth, 25% of consumers would. This is up from 20% in 2017. When applied to the entire United States adult population, that means that 64 million consumers would switch their PCPs to one who offered telehealth. When analyzed by age groups, millennials are the most willing to switch PCPs for video visits (29%), followed by those aged 45-54 (27%). Unsurprisingly, seniors are the least likely to switch PCPs for video visits (8%).

Willingness of U.S. adults to switch PCPs for video visits



*NUMBERS WERE CALCULATED IN THE FOLLOWING WAY: 329M (U.S. POPULATION, U.S. CENSUS BUREAU, 2018) X 78% (U.S. POPULATION AGE 18+, U.S. CENSUS BUREAU, 2018) X 25% (CONSUMERS WITH A PCP WHO WOULD SWITCH PCP FOR VIDEO VISITS, AMERICAN WELL 2019 CONSUMER SURVEY) = 64M

323M (U.S. POPULATION, U.S. CENSUS BUREAU, 2016) X 77% (U.S. POPULATION AGE 18+, U.S. CENSUS BUREAU, 2016) X 20% (CONSUMERS WITH A PCP WHO WOULD SWITCH PCP FOR VIDEO VISITS, AMERICAN WELL 2017 CONSUMER SURVEY) = 50M

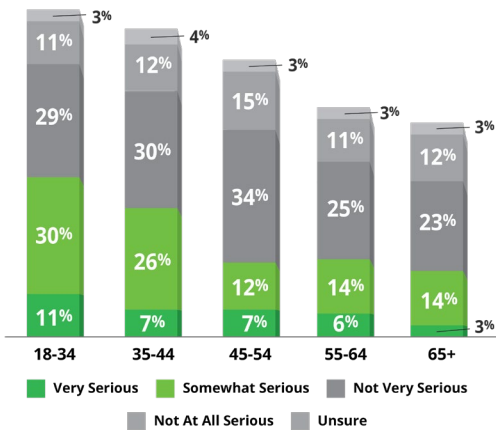
Consumers are still delaying needed care

Today, 70% of consumers say they have delayed seeking care for a health problem. The likelihood a consumer delays care decreases with age; 84% of millennials have delayed seeking care versus 55% of seniors. The severity of the health issues being delayed also varied with age. Forty-one percent of millennials reported delaying care for a serious health issue, compared to 17% of seniors.

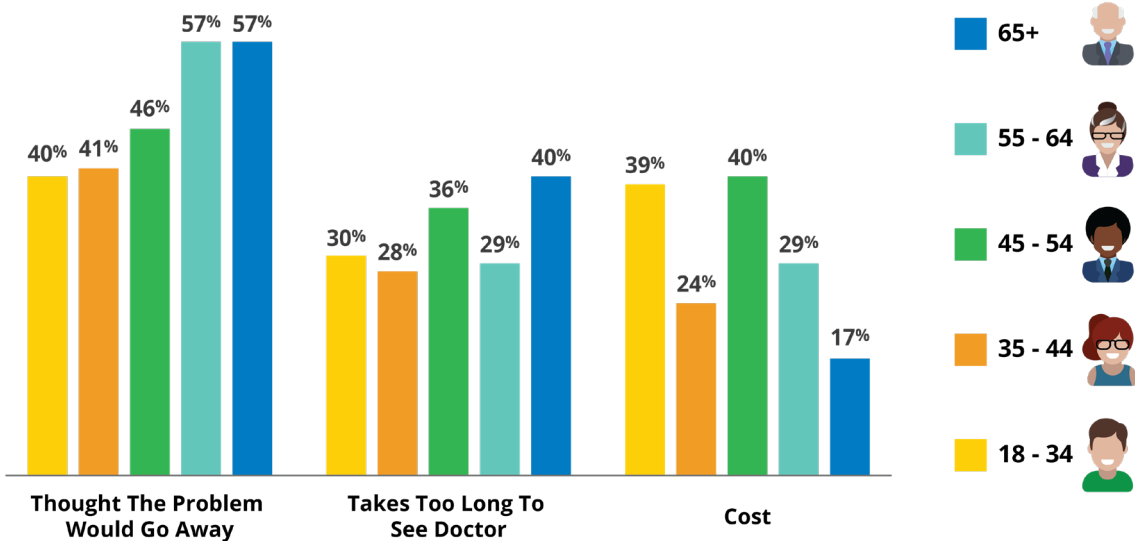
Reasons for delaying care varied; however, thinking the problem would go away on its own was the most common reason to delay care across all demographics. Consumers within the 45-54 and 65+ age groups were the most likely to delay care because it takes too long to see a doctor. On average, it takes approximately 21 days for a patient to see a primary care provider, 24 days to see a gynecologist, 18.5 days to see a cardiologist, and 17 days for a pediatrician.⁶ The concern over appointment time is justified, and telehealth has been proven to address this issue by decreasing wait times for providers.

Cost was also a major reason why consumers delayed care. While all age groups cited it as a reason, the 45-54 age group and millennials were most likely to delay care due to cost.

When you delayed talking to a doctor or nurse, how serious was the health problem?



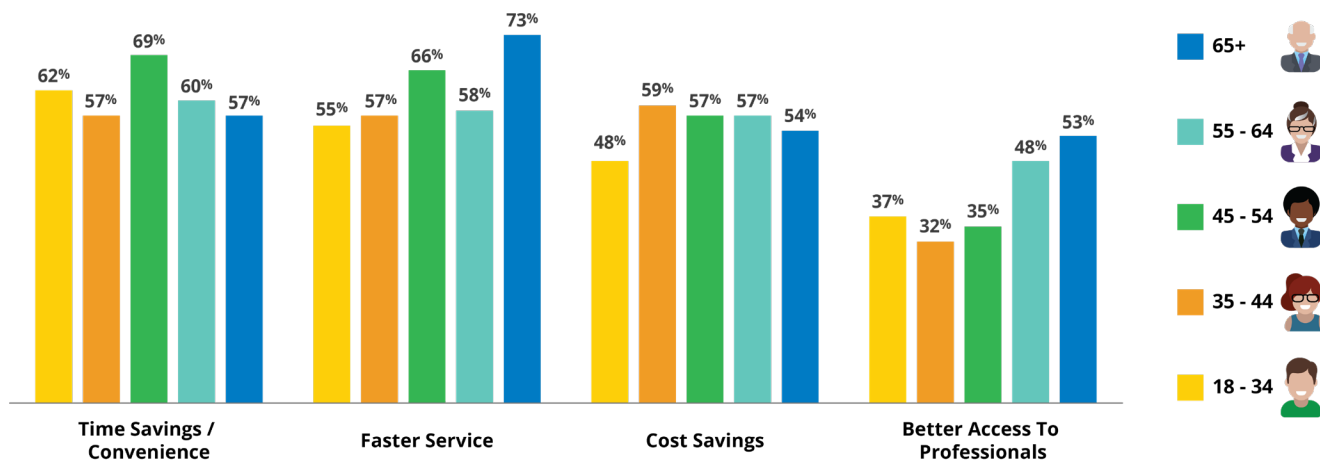
Why did you delay talking to a doctor or nurse about a health problem?



Interest driven by convenience, faster service, cost savings

Of the consumers who are willing to use telehealth, 61% said they would use it for its convenience and faster service, and 54% said they would use it to save money. The 65+ demographic was most interested in using telehealth to receive faster care, while the rest of the population expressed that they value the convenience telehealth can offer them. Seniors were also the demographic most interested in receiving better access to healthcare professionals, which they valued almost as much as cost savings.

Why would you be willing to have an online video visit with a doctor?

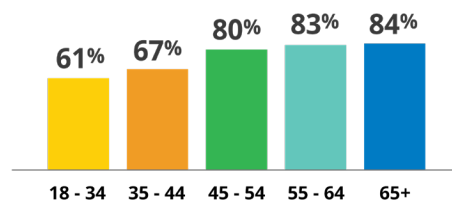


How consumers want to use telehealth varies by age

Seniors want prescription renewals:

Prescription renewals are the most commonly cited reason for using telehealth across all demographics. Overall, 72% of consumers willing to use telehealth want to use it for prescription renewals. The demand for this type of video visit increases with age. Over 80% of consumers over the age of 45 would have a video visit to renew a prescription.

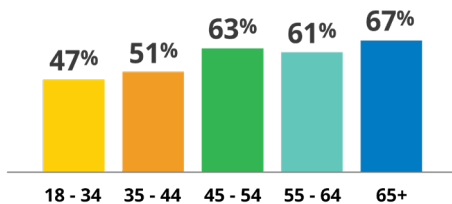
Willingness to use telehealth for prescription renewals



Older populations see value in chronic disease management:

The second most commonly cited reason for using telehealth was chronic disease management. Fifty-six percent of consumers would use video visits for chronic disease check-ins, with consumers over the age of 45 being the most willing. Seniors are the most eager to use telehealth for chronic care (67%), which is likely due to the high prevalence of chronic conditions among the population. In fact, 68% of Medicare beneficiaries over the age of 65 have multiple chronic conditions.⁷ While the older populations are slightly more willing to use telehealth to manage chronic conditions, nearly half of millennials are also willing to use it. This could be due to the rising prevalence of chronic conditions among younger generations, such as Type 2 diabetes. From 2014 to 2017, the prevalence of Type 2 diabetes among millennials increased by 22%.⁸

Willingness to use telehealth for chronic disease management



Seniors want telehealth for surgery or in-patient follow-up:

The 65+ population was almost twice as likely to want to use telehealth for surgery or in-patient follow-up care compared to millennials. Interest in this type of care increased with age, which could speak to older populations having more of a need for follow-up care in general.

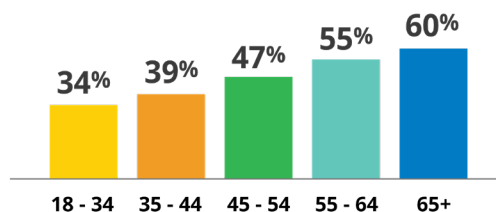
Urgent care is most popular among the middle-aged population:

While many healthcare organizations launch their telehealth programs beginning with urgent care, many consumers do not view urgent care as a top service for telehealth. In fact, only 26% of millennials said they are willing to use telehealth for urgent care, compared to 47% of consumers aged 45-54 and 44% aged 65+. This is an interesting finding, and could alter the telehealth strategy of healthcare organizations moving forward.

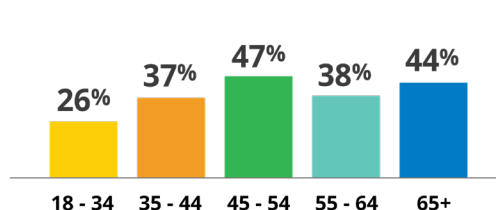
Millennials want mental health visits:

Of all the clinical services consumers are interested in, mental health was the only service millennials were more interested in than all other age groups. Thirty-eight percent of millennials were interested in seeing a doctor over video for mental healthcare. This is particularly interesting, as there is a notable increase in the prevalence of mental health conditions among the millennial population. Of the top 10 health conditions affecting millennials today, six of them are behavioral health conditions, including major depression, substance use disorder and psychotic conditions.⁸ Major depression and hyperactivity among millennials have seen a 31% and 29% increase, respectively, over the last three years—indicating that these are growing concerns among the age demographic.

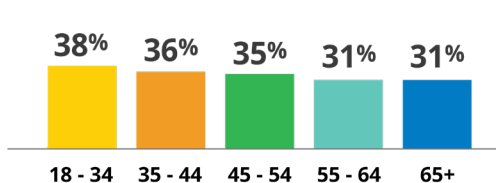
Willingness to use telehealth for surgery or in-patient follow-up



Willingness to use telehealth for urgent care



Willingness to use telehealth for mental health



Top 10 conditions affecting millennials and prevalence increase ⁸

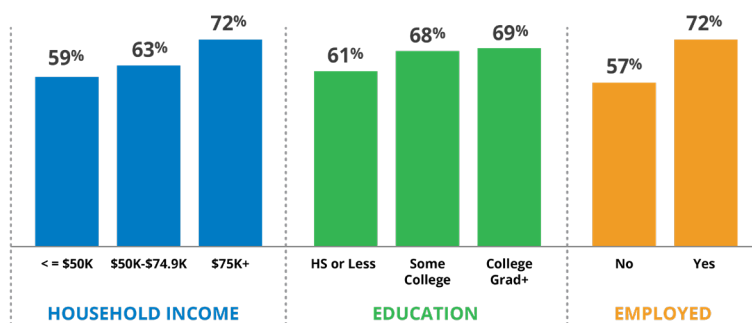
Conditions	Increase in Prevalence (2014 -2017)
1. Major Depression	31%
2. Substance Use Disorder	10%
3. Alcohol Use Disorder	1%
4. Hypertension	16%
5. Hyperactivity	29%
6. Psychotic Conditions	15%
7.Crohn's Disease	10%
8.High Cholesterol	12%
9.Tobacco Use Disorder	7%
10.Type 2 Diabetes	22%

Consumer willingness also varies by income, education and employment status

While age plays a major role in consumers' willingness to use telehealth, there are also other factors at play. Consumers with higher household incomes are more likely to be open to using telehealth. Willingness to use telehealth also increases with education level. Sixty-nine percent of consumers who have graduated college are willing to use telehealth, versus 61% of consumers with a high school diploma or less. Consumers who are currently employed are also more likely to use telehealth (72%) compared to those who are not employed

(57%). This could be attributed to an increasing number of employers offering telehealth as a benefit. Of those surveyed, 40% get health insurance through their employer or their spouse's employer, and it's estimated that 74% of large employers now offer telehealth as a covered benefit.⁹

Willingness to Have an Online Video Visit with a Doctor



What are the barriers to consumer telehealth adoption?

While most consumers are willing to use telehealth, 34% said they are not willing to use the technology due to:



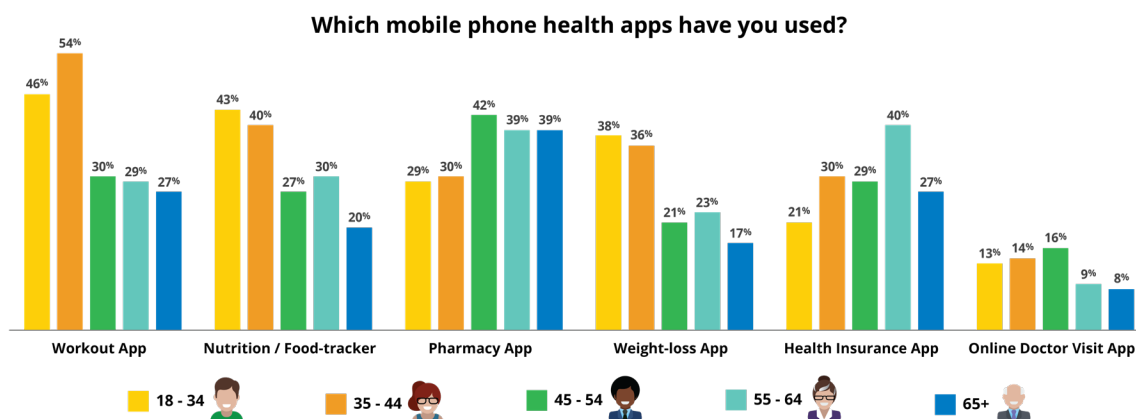
Prefer in-person care: While consumer interest in telehealth has remained steady since 2017, consumers' unwillingness to use telehealth has also not wavered. Of those who are unwilling to use telehealth, the top reason is that they prefer in-person care. This was by far the greatest barrier to telehealth adoption among all age demographics, particularly the older populations.

Privacy and reimbursement: Concern about privacy was a distant second barrier to adoption, and uncertainty around reimbursement a distant third. Interestingly, consumers aged 35-44 are the most uncertain around reimbursement compared to any other age demographic.

Technology is not a barrier: Most notably, concern about using technology was not a major barrier to telehealth adoption. In fact, only 16% of seniors were concerned about technology—the same

percentage as millennials—which suggests seniors are becoming as tech-savvy as the younger generations. Consumers aged 45-54 are the age demographic that is most concerned about technology.

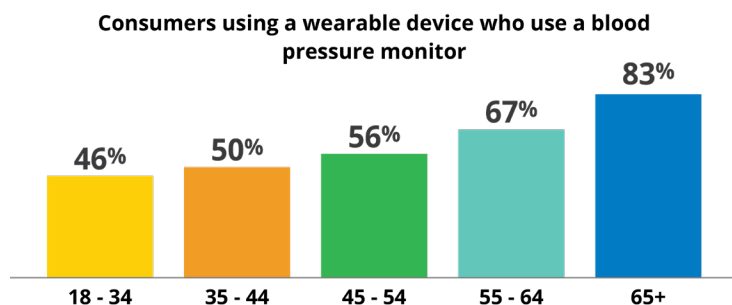
When asked more about their technology use, 51% of consumer said they use mobile health apps. While millennials were the most likely to use health apps (72%), a surprising 25% of seniors have also used a health app. The younger generations are using mostly workout, weight loss and nutrition apps, while the middle-aged and senior groups are using pharmacy and health insurance apps. Of those who use health apps, 40% of consumers aged 55-64 and 27% of seniors are using their health plan's mobile app. This shows that these age groups are engaged with their health plan, and exposes a potential for health plans to integrate telehealth into these apps to drive telehealth awareness and usage.



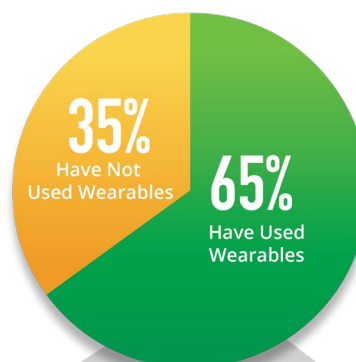
Beyond health apps, consumers are also utilizing wearable devices. Nearly two-thirds of consumers say they use personal health monitoring devices. These devices can be used to manage chronic conditions such as hypertension, which affects more than 75 million Americans.¹⁰

Blood pressure monitors were the most widely used wearable devices among consumers, especially seniors. Of those who use wearable devices, 83% of seniors reported they use a blood pressure monitor. Millennials also utilize blood pressure monitoring devices (46%). This age demographic is particularly interesting, as blood pressure monitors are being used by the fitness fanatics, as well as by those suffering from hypertension—the most common health condition affecting millennials today.⁶

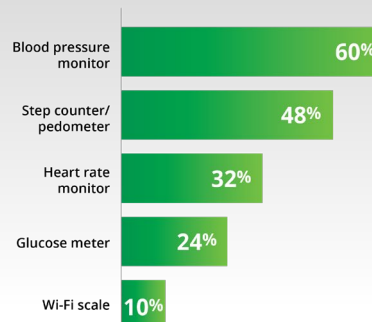
Wearable devices like blood pressure monitors and glucose meters can be integrated within telehealth programs to deliver more complete, effective care for patients with chronic conditions such as hypertension, diabetes and more.



Have you ever used a personal health monitoring device?



Which personal health monitoring devices have you used?



Implications for industry players

Consumers see value in telehealth and want to use it for a variety of reasons. Health systems, health plans and employers need to understand what each age demographic wants from telehealth, and then adapt telehealth programs to address these needs. This is how they will see the most value from telehealth.

Providers

Build programs consumers want: While most health systems first launch telehealth with urgent care, consumers see the most value in telehealth for prescription renewals, chronic disease management and follow-up care. Health systems should be deliberate when developing telehealth programs to ensure they interest consumers and ultimately deliver value to the organization.

Tailor telehealth to consumer needs: Age plays a large role in telehealth trends and usage. Millennials are an at-risk population who tend to delay care for serious issues and are the least loyal to their PCPs. Their overall health is deteriorating—especially their mental health—and they value convenience over cost. Seniors are healthcare traditionalists, who are loyal to their PCPs and health insurance providers. They are comfortable using technology, but still overutilize the ER for low-acuity conditions. Understanding consumer healthcare personas will help health systems tailor telehealth—and telehealth marketing—to fit the needs of different age demographics.

Encourage physician adoption of telehealth: Sixty-nine percent of physicians are willing to use telehealth, and 25% of consumers with a PCP are willing to switch doctors to one that offers telehealth. By encouraging more physicians to utilize telehealth, health systems can retain existing patients and attract new ones. [In this case study](#), Avera Health discusses how it encouraged physician use of telehealth by defining the program's goals and openly addressing physician concerns.

Identify physician-initiated telehealth use cases: Urgent care telehealth requires a substantial amount of consumer marketing and education, and requires the consumer to initiate the visit. Other use cases like follow-up care and chronic disease management can be initiated by the physician, who suggests telehealth to the patient as another form of care delivery. Consumers are open to receiving care for these use cases, and health systems should find physician champions who can drive a program's success. In this case study, BayState Health, an integrated healthcare system in New England, details how it uses physician champions to drive the success of its telehealth follow-up care program.

If physicians are using telehealth—spread the word! Consumer awareness is likely playing a role in the disparity between telehealth willingness and usage. While 6% of consumers say their physician offers telehealth, 23% of physicians say they offer telehealth. If your physicians are using telehealth, most consumers probably do not know it. Strategically marketing this information to existing patients will drive better utilization and possibly increase patient retention. Southwest Medical Associates uses in-clinic marketing to ensure every patient knows about its telehealth program. For details and images of its in-clinic marketing program, read the case study [here](#).

Health plans

Target ED overutilizers: Consumers, especially seniors, continue to overutilize the ER for low-acuity conditions. The first step is to keep telehealth top-of-mind through various marketing initiatives—direct mail, email, push notifications, bill inserts—to educate consumers and redirect low-acuity issues to telehealth. Health plans should also identify ED overutilizers for low-acuity issues, and strategically communicate the benefits of telehealth to them. These types of education initiatives are especially relevant for Medicare Advantage and Managed Medicaid members, who tend to overutilize the ER.

Mind the millennials: Unfortunately, millennials are a largely at-risk population. Not only have 84% of millennials delayed seeking care—41% for a serious health issue—they are suffering from an increased prevalence of mental health issues. Providing millennials with access to behavioral health services via telehealth can help address the growth of mental health conditions and provide them with quicker access to providers.

Integrate telehealth into the healthcare experience. Many older consumers are already using their health plan's mobile application, especially those over the age of 55. By integrating telehealth into that health plan app via American Well's software development kit, these older populations will have more exposure to telehealth and therefore will be more likely to use it. Anthem is integrating its telehealth service, LiveHealth Online, into its mobile application [via American Well's mobile SDK](#) to create a single digital experience for members.

Offer it to Medicare Advantage members: Fifty-two percent of seniors are willing to use telehealth, and most are comfortable with technology. Health plans should no longer assume that their Medicare Advantage members will not use telehealth, and should actively engage the population and design telehealth programs to address their wants and needs. The changes to CMS' Medicare telehealth reimbursement policy are also providing a catalyst that enables Medicare Advantage plans to better engage their beneficiaries.

Launch chronic care management: Chronic disease management was the second most popular telehealth use case among consumers. This is notable, as the treatment of people with chronic conditions accounts for 86% of the country's total healthcare costs.¹¹ Telehealth is a tool health plans can use to drive down chronic care costs for all age groups. When combined with remote patient monitoring tools—many of which are already being used by consumers—health plans can deliver more complete, effective care for these conditions.

Employers

Understand what employees want: Most employers offer urgent care telehealth to employees. And while a good portion of the working population (ages 35-54) find urgent care telehealth most valuable, other age demographics see value in other services. Most notably, millennials are interested in telehealth for mental health conditions. Consider offering a variety of health services through telehealth to meet the needs of your employee population.

Employees are likely to use telehealth: Consumers who are employed are more likely to use telehealth than those who are not employed. By offering telehealth as a covered benefit to employees and their dependents, your employees are likely to use the service, which will ultimately help the company decrease overall healthcare costs. Large employer [Adecco](#) enrolled more than 44% of its employees in telehealth, saving over \$230,000 in healthcare costs.

Communicate, communicate, communicate: To see the full value of telehealth, your employees must use the service. Market your telehealth program throughout the year, not just during launch. Leverage several marketing channels—email, direct mail, digital signage, intranet copy, on-site events—to keep telehealth top-of-mind with employees and encourage utilization. Incentivized marketing campaigns, such as giveaways and raffles, also help drive enrollments and usage of telehealth. [WEA Trust](#) used incentivized marketing to drastically increase sign ups for its telehealth benefit.

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