



**BlueCross.
BlueShield.**

WORKING TOWARDS A HEALTHIER MILLENNIAL GENERATION

Understand and address millennial health trends
and the potential impact to your organization

THIS IS
HOWSM

BEGIN

HERE'S TO OUR HEALTH

As you plan benefits for your organization, key insights into healthcare trends could mean higher quality healthcare and significant cost savings for your organization and employees.

Blue Cross and Blue Shield (BCBS) companies are here to help.

Powered by our Blue Cross Blue Shield, The Health of America Report® Series, this eBook leverages our BCBS Axis® data—which includes the nation's largest collection of commercial insurance claims data—to deliver accurate snapshots of today's healthcare environment.

With guidance from your health plan partner, relevant information from our reports can be used to tailor health benefit strategies that work better for your employees. And your bottom line.

A complete check-up on millennial health.

In this eBook, we'll cover millennial health trends and the potential effect they will have on U.S. employers and the economy. To read the complete Health of America Report on these trends, [CLICK HERE](#).





HERE'S TO OUR HEALTH

TABLE OF CONTENTS

PAGE 4
MILLENNIAL HEALTH TRENDS BY THE NUMBERS →

PAGE 8
**THE POTENTIAL IMPACT ON OUR
WORKFORCE AND ECONOMY** →

PAGE 11
WHAT MILLENNIALS HAVE TO SAY →

PAGE 15
HOW COMPANIES CAN HELP REVERSE THE TREND →

SELECT A CHAPTER ABOVE OR GO PAGE BY PAGE

THE MYTH OF THE
HEALTHIEST GENERATION

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Defined as the generation born between 1981 and 1996, there are nearly 73 million millennials in the U.S. today. They make up the largest share of our population—and will soon be the largest segment of the American workforce.¹ It's easy to think of millennials as our healthiest generation because they're known for driving fitness trends like spin classes and yoga, and food fads including avocado toast, kombucha and kale-everything. However, the surprising fact is health patterns show that millennials' health is actually declining. From the rise of social media to crippling debt to the increasing demands of balancing work and personal life, millennials are dealing with challenges previous generations didn't experience. It's affecting their health—and when it carries over into the workplace, it can also affect productivity, engagement, tenure and healthcare costs.

How can we help millennials prioritize their health?

Are there changes your organization can make to help put millennials on a path to better health?

These are questions BCBS companies are committed to answering together with you.

Millennials at a Glance

73
MILLION
U.S. RESIDENTS¹

35%
OF U.S. WORKFORCE
TODAY³

23-38
YEARS OLD
IN 2019¹

75%
OF U.S. WORKFORCE
BY 2030⁴

55
MILLION
COMMERCIALY INSURED²

83%
CONSIDER THEMSELVES TO BE IN
"GOOD" OR "EXCELLENT" HEALTH⁵

THE MYTH OF THE
HEALTHIEST GENERATION

A CLOSER LOOK AT
THE CURRENT HEALTH
OF MILLENNIALS

A CLOSER LOOK AT THE CURRENT HEALTH OF MILLENNIALS

Millennials may think they're healthy, but our national Blue Cross Blue Shield Health Index data reveals that they are experiencing greater health challenges than their parents and grandparents when they were the same age.

As many as one-third of millennials have health conditions that affect their quality of life, and eight of the top 10 health conditions that impact millennials increased by double-digits over the past several years. This extends to both physical health conditions, such as hypertension and high cholesterol, and behavioral health conditions, such as major depression and hyperactivity.

Perhaps the most unexpected finding is that six of the top 10 conditions are behavioral health issues.

Between 2014 and 2017 alone, prevalence of major depression and hyperactivity among millennials was up roughly 30 percent. A rise in mental health conditions means a rise in the amount of treatment millennials will need—and behavioral health conditions can be some of the more expensive conditions to treat. And even though physical health conditions are less of an immediate concern right now since they are relatively inexpensive to treat early in life, associated costs typically rise as these conditions tend to grow more serious over time.

MILLENNIALS AT A GLANCE

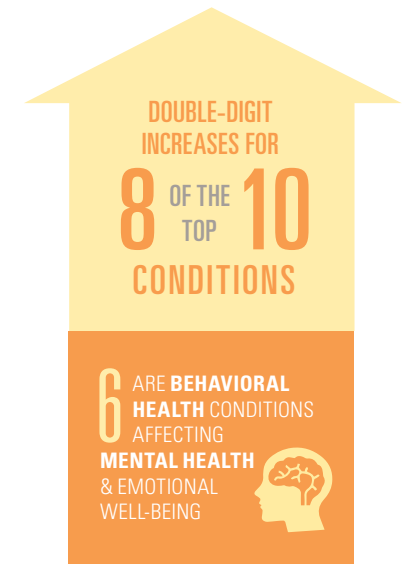
Top 10 Conditions Affecting Millennials (Ages 21-36 in 2017)

Major depression, hyperactivity and type II diabetes had the highest growth in prevalence

CONDITION	INCREASE IN PREVALENCE* (2014-2017)
1. Major Depression	31%
2. Substance Abuse Disorder	10%
3. Alcohol Use Disorder	1%
4. Hypertension	16%
5. Hyperactivity	29%
6. Psychotic Disorder	15%
7. Crohn's Disease/Ulcerative Colitis	10%
8. High Cholesterol	12%
9. Tobacco Use Disorder	7%
10. Type II Diabetes	22%

*Prevalence rates are rounded and may not correspond to exact prevalence rate change.

Source: Blue Cross Blue Shield, The Health of America Report®, The Health of Millennials. April 2019.



COMPARING THE HEALTH OF MILLENNIALS TO GEN-XERS

COMPARING THE HEALTH OF MILLENNIALS TO GEN-XERS

For a deeper understanding of these health trends, we compared the health of millennials aged 34-36 in 2017 to that of Gen-Xers aged 34-36 in 2014. The results were surprising. Millennials in this age group had a higher prevalence of eight of the top 10 conditions compared to their generational counterparts.

Most alarmingly, without intervention, millennials could feasibly see mortality rates climb more than 40 percent compared to Gen-Xers at the same age.⁶

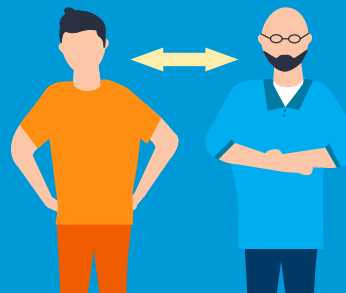
MILLENNIALS VS. GEN-XERS:
DATA SHOWS **HIGHER PREVALENCE RATES**
AMONG MILLENNIALS FOR 8 OF THE TOP 10 CONDITIONS

Prevalence Rate Comparison for Top 10 Conditions Between Millennials (in 2017) and Gen-Xers at the Same Age (in 2014)

CONDITION	GEN-XERS (2014) (RATE PER 100)	MILLENNIALS (2017) (RATE PER 100)	DIFFERENCE IN PREVALENCE
Major Depression	4.7	5.6	18%
Substance Abuse Disorder	1.6	1.8	12%
Alcohol Use Disorder	1.5	1.5	0%
Hypertension	12.5	13.7	10%
Hyperactivity	3.6	4.9	37%
Psychotic Disorder	0.6	0.5	-3%
Crohn's Disease/Ulcerative Colitis	1.2	1.3	15%
High Cholesterol	10.8	11.6	7%
Tobacco Use Disorder	6.5	7.2	11%
Type II Diabetes	3.4	4.1	19%

Source: BCBS, The Health of America Report™, The Health of Millennials.

MILLENNIALS' PHYSICAL AND
MENTAL HEALTH IS DECLINING
FASTER THAN PREVIOUS
GENERATIONS AT THE SAME AGE



GENERATION GAP

47% of millennials have delayed or avoided medical treatment because of healthcare costs—compared to only 33% of Gen-Xers and 14% of baby boomers.⁷

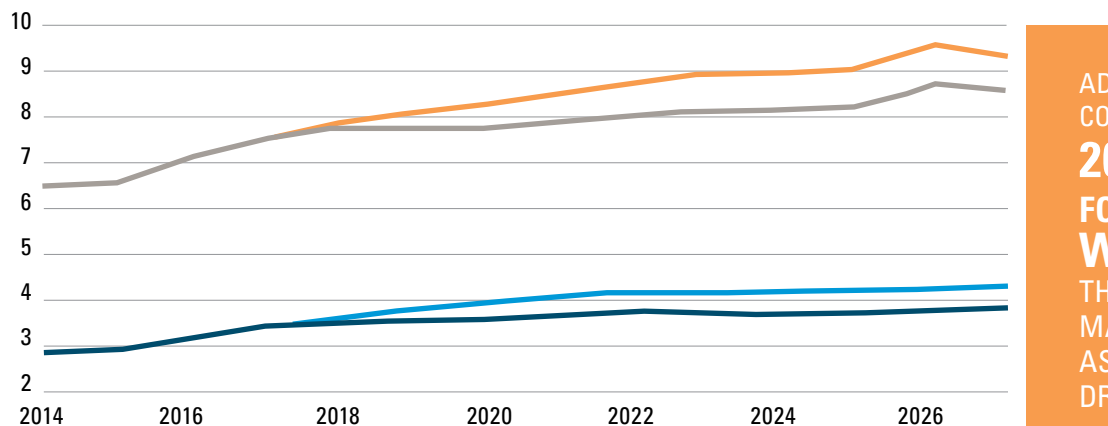
Source: BCBSA National Generation Survey

THE IMPACT OF GENDER AND GEOGRAPHIC FACTORS ON MILLENNIAL HEALTH

To fully realize the kind of impact these health trends could have over the next 10 years, Blue Cross Blue Shield Association (BCBSA) partnered with Moody’s Analytics. Depending on workplace demographics, the impact of millennial health trends may be better or worse for some organizations. For instance, total adverse health for millennial women is 20 percent higher than for men.⁸ This number is largely driven by major depression, type II diabetes and other endocrine conditions.⁹ For industries dominated by female employees, such as education and customer service, the impact of declining health will be more significant. Similarly, industries located in northeastern and southeastern states could be particularly adversely affected by millennial health trends, as they tend to be less healthy in general. Whereas companies based in western states that tend to be healthier could see fewer impacts. An impact that all employers may feel is increased healthcare costs—the next topic we’ll examine.

Prevalence of Major Depression Men vs Women

Predicted prevalence rate at age 35 (in age and gender)



Sources: BCBSA, Moody’s Analytics. The Economic Consequences of Millennial Health. November 2019.

ADVERSE HEALTH CONDITIONS ARE **20% HIGHER FOR MILLENNIAL WOMEN** THAN FOR MEN, WITH MAJOR DEPRESSION AS ONE OF THE MAIN DRIVERS⁸

COMPARING THE HEALTH OF
MILLENNIALS TO GEN-XERS

COUNTING THE COSTS OF
DECLINING MILLENNIAL HEALTH

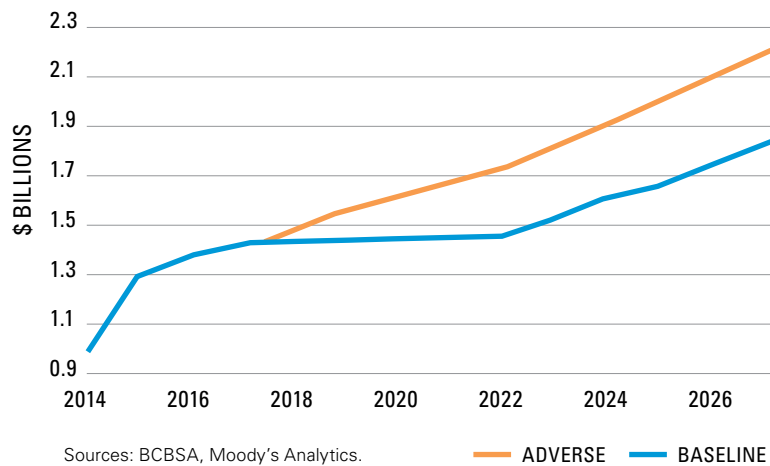


COUNTING THE COSTS OF DECLINING MILLENNIAL HEALTH

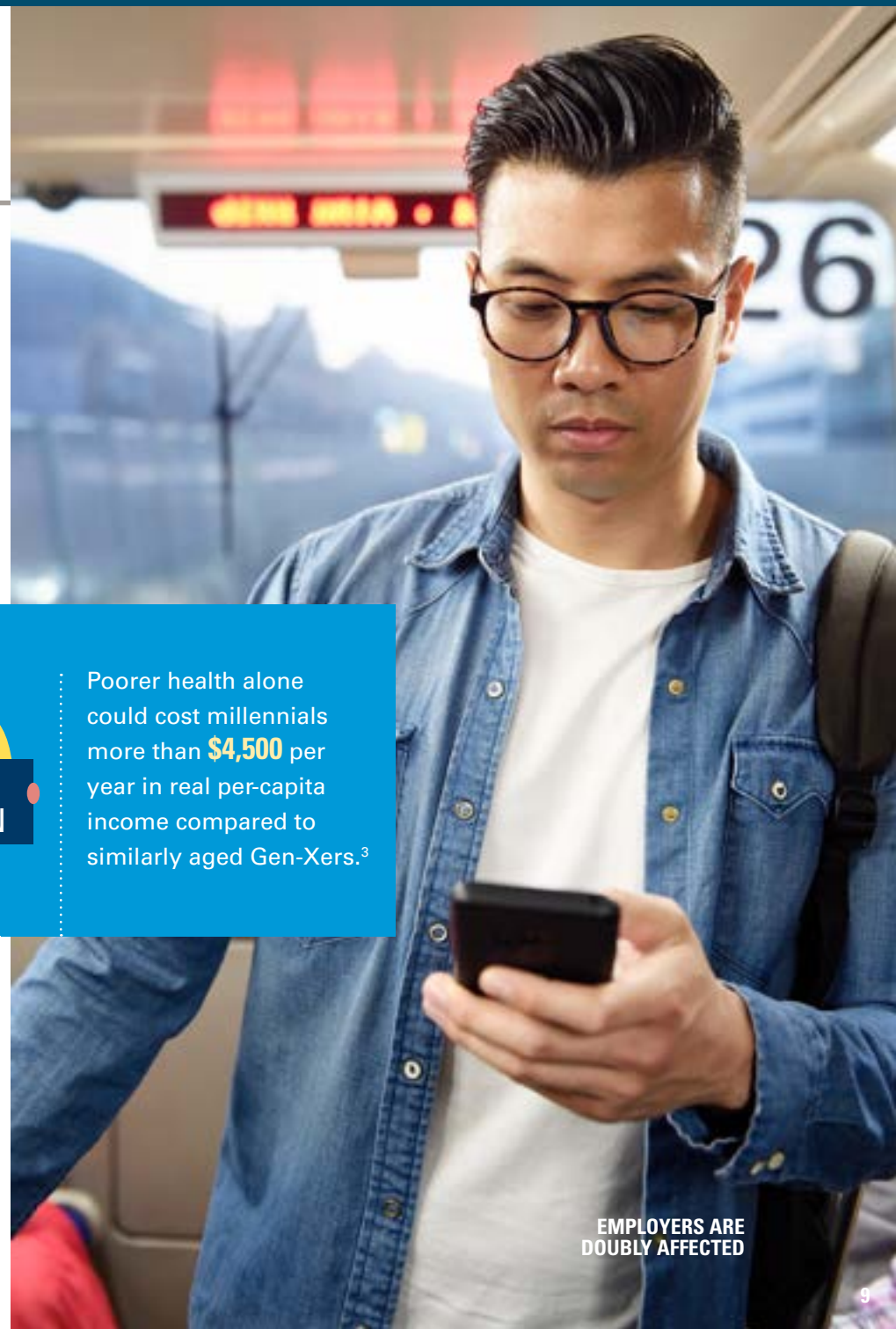
As you may expect, a key consequence of a decline in population health for millennials is an increase in healthcare costs. Under the most adverse scenario, we could see 33 percent higher treatment costs compared to those for Gen-Xers over the next decade.³ Since the youngest millennials won't turn 40 for another 17 years, increased costs are expected to continue.

Higher Costs of Treatment

Real treatment costs for millennials across the top 10 conditions



Poorer health alone could cost millennials more than **\$4,500** per year in real per-capita income compared to similarly aged Gen-Xers.³



THE IMPACT OF GENDER AND GEOGRAPHIC
FACTORS ON MILLENNIAL HEALTH

EMPLOYERS ARE
DOUBLY AFFECTED

EMPLOYERS ARE DOUBLY AFFECTED

Because employers bear a large portion of employee healthcare costs, declining millennial health will have a direct impact on their company's bottom line. But another less immediately predictable impact for employers is a reduction in employee productivity.

Based on previous BCBS research, there are strong correlations between health and economic conditions, particularly that healthier workers also tend to be more productive workers. As millennials become less healthy, they're more likely to miss work or stop working altogether. What's more, even when they are working, health concerns may prevent them from being as productive and engaged as previous generations.

THE MILLENNIAL PERSPECTIVE: WHAT DO THEY HAVE TO SAY?

Data-driven insights are powerful in uncovering key trends impacting millennial health. Yet, it's also important to gain first-hand knowledge by listening to millennials themselves to get a better understanding of their perspectives on the healthcare system and employer-sponsored benefits.

That's why we conducted a National Generation Survey and traveled across the country hosting millennial-attended listening sessions covering a wide range of topics. We discovered that millennials are making healthcare choices in different ways than the generations before them. They also have different expectations, wants and needs from the healthcare system and their employers.

MEETING MILLENNIALS WHERE THEY ARE, TODAY

In our discussions with millennials about healthcare, we talked a lot about personalizing and optimizing care by improving access, addressing behavioral health, and creating cultures of health in the workplace. Let's dive a little deeper into each of these key areas.

EMPLOYERS ARE DOUBLY EFFECTED

Millennials' Thoughts, Attitudes and Beliefs Around Health are Different than Other Generations

Here's what we learned when we surveyed more than 3,000 adults over the age of 18 across the country:

SURVEY QUESTION	MILLENNIALS (1981-1996)	GEN-XERS (1965-1980)	BABY BOOMERS (1944-1964)
View their mental health as "very good/excellent"	49%	56%	69%
Only see a doctor when they are sick or in urgent need of care	67%	59%	39%
Have delayed or avoided medical treatment because of healthcare costs	47%	33%	14%

Source: BCBSA National Generation Survey.

BREAKING DOWN
BARRIERS TO CARE



BREAKING DOWN BARRIERS TO CARE

Out of the millennials we surveyed, one-third don't have a primary care doctor and 67 percent don't seek medical care until they have a major problem. They seem to struggle with finding quality sites for care. And considering that millennials are the first generation to grow up using smartphones and social media, it's easy to assume that they prefer to access their healthcare via digital solutions. But that's not necessarily the case. Millennials expressed a desire for a personal connection with healthcare professionals—and when they don't have a relationship with their doctor, they often bypass critical preventative care services that can impact long-term health and wellness. So, how can we work to deliver more personalized care?

Millennials said they want ...

- **Quick and convenient access to care**, with extended doctor's office hours, online scheduling and short wait times for appointments
- A multi-dimensional care model that provides a **balance between both in-person visits and digital care**, like telemedicine, email, text and chat
- To receive **unbiased care from culturally empathetic** doctors
- **Tools that provide transparency on both cost AND quality**, as well as the ability to be matched with a doctor who shares their values

THE MILLENNIAL PERSPECTIVE:
WHAT DO THEY HAVE TO SAY?

"If I'm not feeling well, I want to feel better soon. I don't want to wait two weeks to see a primary healthcare provider, so I'm going to go to something like TeleMed or Urgent Care where I can get a fix immediately."

MILLENNIAL, AGE 33

80%
OF MILLENNIALS WOULD
TRY TELEMEDICINE⁷



EMBRACING "WHOLE PERSON" CARE



EMBRACING “WHOLE PERSON” CARE

Many different factors are driving higher levels of stress, anxiety and depression in millennials. Employers who do not support millennials’ mental health could see decreased levels of productivity and an increase in absenteeism. And because millennials are more comfortable talking openly about their mental health than previous generations, there’s less of a stigma when it comes to addressing these issues. What’s more, this generation believes that the mind and body are interconnected—and wants the ability to be treated in a holistic manner. That leads us to the question, what can we do to boost “whole person” care?

Millennials said they want ...

- Integrated, **seamless care among primary care providers and behavioral health specialists**, resulting in “whole person” care
- **Easy access to their medical records** and health information, with the ability to decide who they can share that information with
- **Unlimited access to behavioral health therapies** and counseling visits
- **Behavioral health specialists who are accessible** in their communities—especially rural areas
- **Their primary care providers to talk to them about their mental health** and how to manage it

“There aren’t necessarily a lot of healthy outlets for folks to access mental health care...and if people aren’t actively seeking out or having access to those resources to take care of themselves, it can be really challenging.”

MILLENNIAL, AGE 32

ONLY 49%
OF MILLENNIALS THINK
THEIR MENTAL HEALTH IS
“GOOD” OR “EXCELLENT”⁷





CREATING A CULTURE OF HEALTH

Millennials are challenging employers to rethink how benefits and wellness programs help improve and manage their health. They're also seeking a workplace culture that meets their goals and objectives for work-life balance. Whether it be flexible work schedules or integrated healthcare benefits that support mind and body, millennials say employers that offer good benefits are viewed as investing in and caring about their employees—and that, in turn, increases their loyalty to the organization. How then can we go beyond traditional healthcare benefits to appeal to millennials and make them work better for everyone?

Millennials said they want ...

- Employers to assist them in **understanding and using their health benefits**
- **Non-health benefits including financial education, tuition reimbursement, flexible work hours and work-from-home options**, which will help reduce stress in their lives
- Employers to boost awareness and use of **Employee Assistance Programs**
- Leaders within their organizations to **decrease stigma in the workplace** by openly discussing health conditions and providing support for employees to seek the care they need

"I actually think the biggest thing an employer can do is promote a culture of self-care and work-life balance."

MILLENNIAL, AGE 34

84%

OF MILLENNIALS SAY THAT **HEALTH INSURANCE** HAS IMPACTED THEIR DECISION TO STAY WITH THEIR CURRENT EMPLOYER—**ONLY 54% OF BOOMERS AGREE**⁷

REVERSING THE TREND

UNDERSTANDING YOUR MILLENNIAL POPULATION

The better you understand your organization's millennial population, the better you can tailor your employer-sponsored healthcare benefits to help encourage millennials to take a more active role in their health. Here are a few things to consider:

Review health trends: Is your millennial population's health patterns consistent with the national trends we've shared here? Your health plan should have data that can help you assess your current situation.

Check satisfaction levels: How satisfied are millennials with your health benefits and workplace culture? You can conduct surveys and hold group or one-on-one sessions to get a good read on whether or not you're offering healthcare that's meeting their needs.

Promote open dialogue: If you don't have one in place already, set up a mechanism that allows you to regularly obtain feedback from your employees, and to encourage them to propose new ideas, to keep the conversation going.

REVERSING THE TREND

HOW COMPANIES CAN HELP MILLENNIALS ACHIEVE BETTER HEALTH

By working with your health plan partner, you can create a more effective and personalized experience to help put millennials on a path towards better health—and focusing on these areas would be a great place to start.

ACTION IDEAS



BETTER ACCESS

- Ask your healthcare partner to include in-network providers that offer a multi-dimensional care model, balancing in-person visits and digital care
- Drive employee awareness of easy access through the added convenience of extended doctor hours, weekend appointments, online scheduling and telehealth by promoting it in your internal communications
- Give employees access to tools that provide transparency on both cost and quality of network providers



“WHOLE PERSON” CARE

- Choose healthcare networks that seamlessly connect primary care providers and mental health specialists (i.e., share medical records, health information, referrals)
- Expand affordable behavioral health access in your plan design and consider making mental health screenings more standard with no copays, similar to preventive care
- Consider offering benefit packages and services that include alternative or natural health options (i.e., chiropractic care, acupuncture and dietary plans) or even programs that focus on financial planning



CULTURE OF HEALTH

- Explore new avenues to educate millennials on their healthcare plan through lunch and learns, town halls, coffee talks or one-on-one sessions with HR
- Openly encourage your workforce to discuss mental health issues to lessen the stigma and take advantage of Employee Assistance Program benefits
- Consider offering non-healthcare benefits—tuition reimbursement, work-from-home options and encouraging employees to take their paid time off—to help reduce stress and anxiety

MILLENNIAL HEALTH: A CALL TO ACTION

Want even more on millennial health? Discover all of the key highlights and takeaways from the national forum co-hosted by Blue Cross Blue Shield Association and Independence Blue Cross on November 6, 2019.

[WATCH HERE](#)

NOW'S THE TIME TO TAKE ACTION, AND FIND SOLUTIONS, WHEN IT COMES TO IMPROVING THE HEALTH OF MILLENNIALS

Blue Cross and Blue Shield companies are deeply committed to creating smarter, better healthcare for employers and their diverse workforces. By understanding today's health trends, the preferences and needs of your employees, along with your business priorities, we can tailor healthcare solutions that benefit everyone.

CONTACT YOUR LOCAL BCBS COMPANY TO GET STARTED OR LEARN MORE AT [SMARTERBETTERHEALTHCARE.COM](https://www.smarterbetterhealthcare.com)



1. Generational definitions based upon Pew Research. For more information, see <https://www.pewresearch.org/fact-tank/2018/03/01/millennials-overtake-baby-boomers>.
2. Data from the Blue Cross Blue Shield, The Health of America Report®, The Health of Millennials focuses on the 55 million commercially insured millennials, the remaining millennials in the U.S. are either insured through a public program or are uninsured.
3. BCBSA, Moody's Analytics. The Economic Consequences of Millennial Health. November 2019.
4. U.S. Bureau of Labor and Statistics.
5. AmeriSpeak® survey conducted in 2018 by NORC at the University of Chicago using a probability-based panel designed to be representative of the U.S. household population.
6. The projected millennial mortality rate beyond 2016 represents a simple extrapolation assuming that the average annual mortality increase from 2013-2016 will eventually level off at the same pace as previous health shocks.
7. BCBSA National Generation Survey, 2019.
8. Blue Cross Blue Shield, The Health of America Report®, The Health of Millennials. April 2019.
9. Other endocrine conditions include parathyroid, ovary, adrenal, pituitary and other endocrine system-related conditions. Examples include PCOS, parathyroid disorders, hypoglycemia, vitamin or mineral deficiencies and many others.

