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CUSTOMER RESEARCH, EXPERIENCE & ADVOCACY (CREA)

# VOICE OF CONSUMER PULSE

Q1 2024 results and trends among Commercial and Medicare members

# VOICE OF CONSUMER PULSE - THE ASK

As part of delivering an unparalleled consumer experience, Blue Cross Blue Shield of Massachusetts is committed to **listening to consumers to broaden perspective and stay relevant.**

The Strategic Research team leverages our existing BCBSMA consumer online communities to provide executive teams with a **regular pulse of consumer needs and wants** which help inform strategy and guide the next set of initiatives by **proactively identifying ways to embody our Trusted Ally role to members.**

## Q1 2024 PULSE\* (BCBSMA MEMBERS)



**COMMERCIAL**

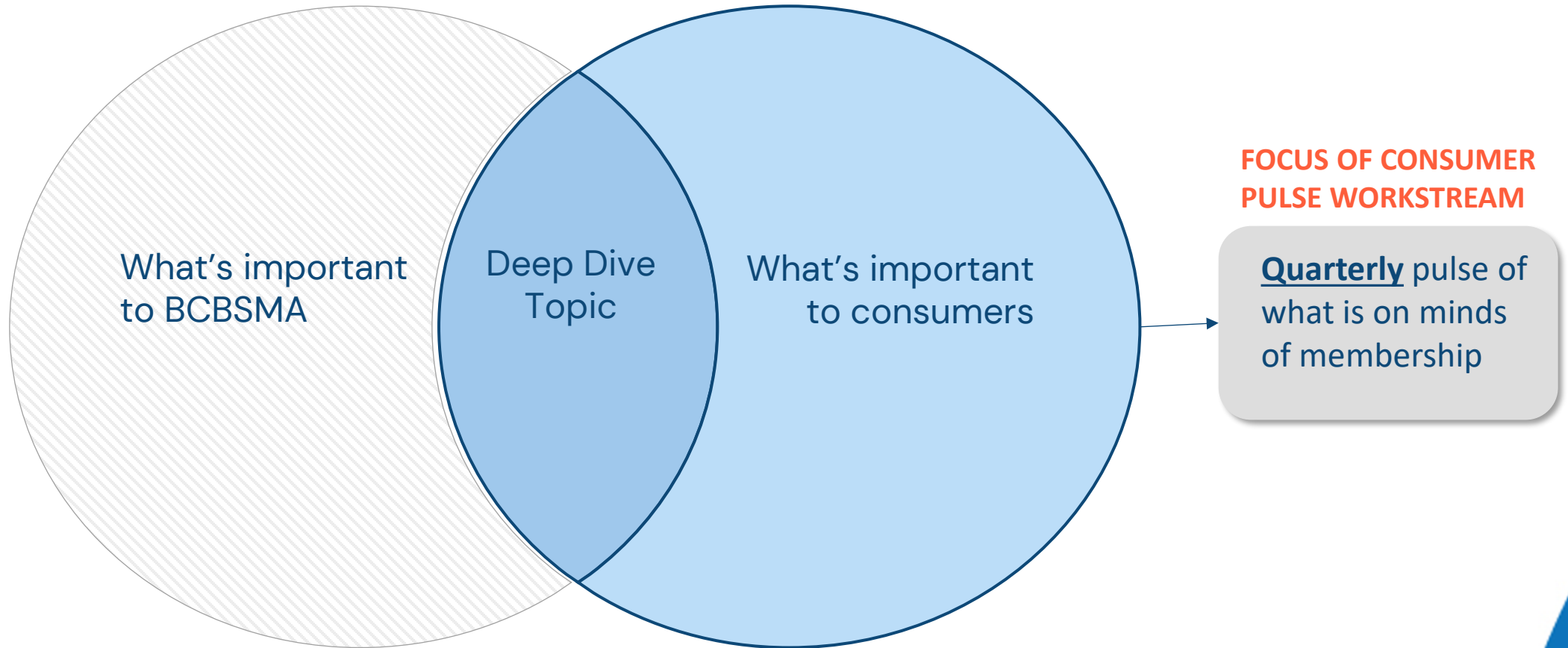


**MEDICARE**

*\*In field: 2/14/24 – 2/27/24*

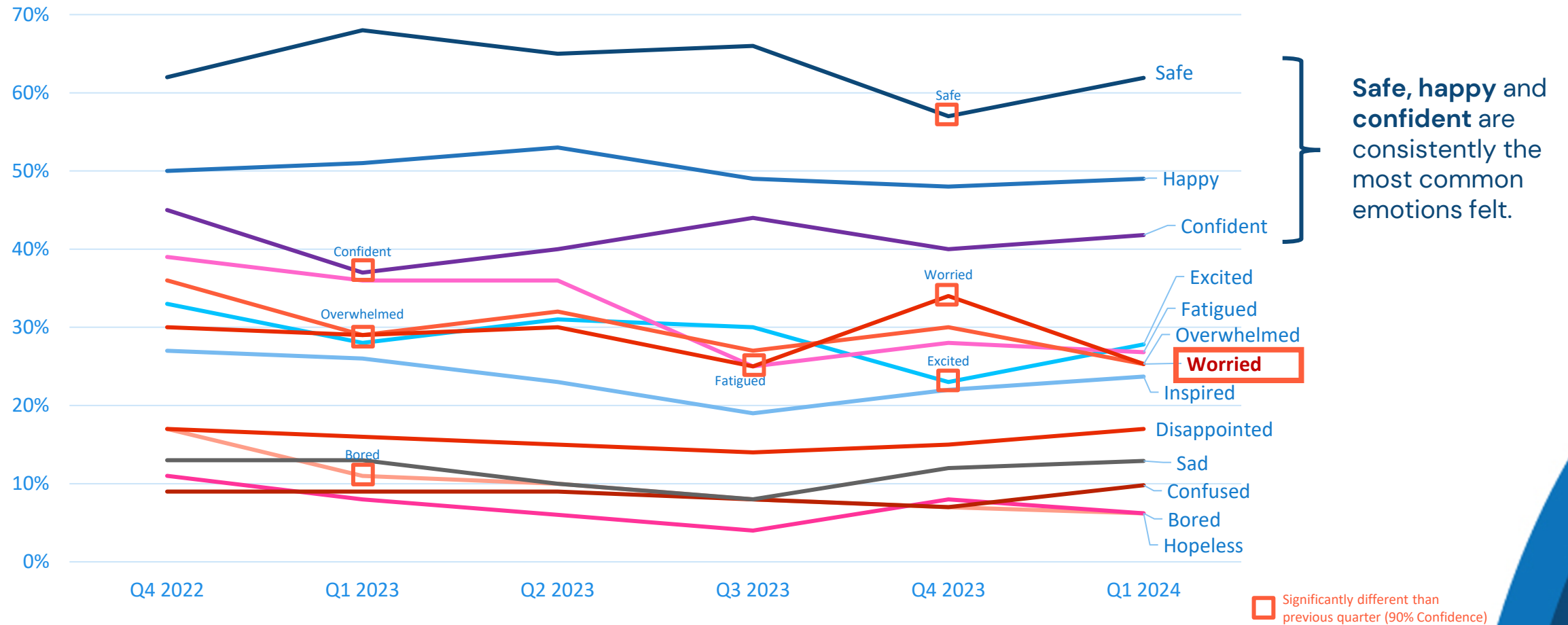
*See appendix for sample size across time periods*

# THE CHALLENGE – WE ONLY KNOW WHAT WE THINK TO ASK



# MEMBERS ARE FEELING SIGNIFICANTLY LESS WORRIED IN THE NEW YEAR, AND EMOTIONS OF SAFE AND EXCITED REBOUNDED SOMEWHAT AFTER A DIP IN Q4 2023

% of members feeling each emotion strongly/very strongly over six quarters



# IN Q1 2024, CONSISTENT WITH PREVIOUS QUARTERS, COMMERCIAL MEMBERS REPORT HIGHER RATES OF FATIGUE AND OVERWHELMED THAN MEDICARE MEMBERS WHO FEEL MORE CONFIDENT



EMOTIONS	% FELT EMOTION STRONGLY Q1 2024*		
	Total BCBSMA Members	BCBSMA Commercial Members	BCBSMA Medicare Members
Safe	62%	64%	55%
Happy	49%	50%	48%
Confident	42%	38%	57%
Excited	28%	31%	18%
Fatigued	27%	30%	14%
Overwhelmed	25%	28%	14%
Worried	25%	25%	25%
Inspired	24%	26%	16%
Disappointed	17%	15%	23%
Sad	13%	12%	16%
Confused	10%	10%	9%
Bored	6%	7%	2%
Hopeless	6%	8%	0%

Commercial members are significantly more likely than Medicare members to feel overwhelmed and fatigued.

Meanwhile, Medicare members feel significantly more confident than Commercial members.

\*T2B (% strongly/very strongly)

\*Blue represents positive emotions, red represents negative emotions

  Significantly higher for Commercial members vs. Medicare members (95% Confidence)

  Significantly higher for Medicare members vs. Commercial members (95% Confidence)

# MEMBER CONCERNS HAVE DECLINED COMPARED TO THE PREVIOUS QUARTER FOR ALL CATEGORIES EXCEPT MY FAMILY AND RELATIONSHIPS

% of members reporting each concern over four quarters\*



Despite a significant drop from Q4 2023 to Q1 2024, **finances remain among the top concerns** for members.

\*Question asked in four quarters only

Significantly different than previous quarter (90% Confidence)

# COMMERCIAL MEMBERS CONTINUE TO BE MOST CONCERNED ABOUT FINANCES, WHILE MEDICARE MEMBERS ARE STILL MOST CONCERNED WITH STATE OF THE WORLD/COUNTRY

CONCERNS	% REPORTING CONCERN Q1 2024		
	Total BCBSMA Members	BCBSMA Commercial Members	BCBSMA Medicare Members
My finances	44%	48%	30%
My family and relationships	42%	42%	41%
My physical health	42%	41%	43%
The state of the world/country	39%	36%	52%
My mental well-being	35%	40%	20%
Managing my daily tasks at home and/or work	30%	32%	23%
Other*	6%	6%	5%

“My company had layoffs in January. I did not get laid off, but it made me very nervous. My oldest child has dyslexia and we have been applying to private high schools and it makes me wonder if this is the best decision.” – Commercial

“Politics or, rather, the state of the world and of the US is most on my mind these days... All of the negativity and lack of caring about others by those in power is really getting to me.” – Medicare

\*Others include concerns for health and finances of family members, “everything”

  Significantly higher for Commercial members vs. Medicare members (95% Confidence)

  Significantly higher for Medicare members vs. Commercial members (95% Confidence)

# FINANCIAL SECURITY, LOVED ONE'S WELL-BEING, PHYSICAL HEALTH MAINTENANCE, AND THE PRESIDENTIAL ELECTION ARE COMMON STRESSORS FOR THE START OF 2024



## FINANCES/ECONOMY

**Finding opportunities to save money and achieve financial stability** are top worries for members, and many are thinking critically about their retirement funds. Financial pressures include high real estate costs, job instability, rising prices of everyday goods, coverage of healthcare costs, and financially supporting family members (e.g., weddings, college/new grads, medical expenses, etc.).



## FAMILY/RELATIONSHIPS

**General well-being and health of partners, parents, and children are primary concerns.** Their loved ones are experiencing challenging transitions like entering college, having a baby, job search, and senior living. Quality of relationships is important, and for some it means making future plans to spend time together or working through conflicts.



## PHYSICAL HEALTH

While some members focus their efforts on healing from a specific illness or surgery, **the majority have general concern over physical health and making sure they are taking care of themselves.** Ease of access to healthcare is a source of stress when appointment bookings, finding new care providers, and healthcare costs present challenges.



## STATE OF THE WORLD

**The upcoming presidential election is the primary state of the world concern for members.** Many are fearful of the names on the ballots, and the implications of election results for the well-being of the U.S. and their personal lives. Intertwined with the election, worries amass from global conflicts, acts of violence, and promotion of hate.



## MENTAL HEALTH

Worries result from reflection on life trajectory, including decisions they've made, impact on the world, and **health of personal relationships.** Mental health concerns are intertwined with home and work life, and some members place importance on checking in with themselves when other stressors are high.



## WORK/TO-DO LISTS

Having a mental to-do list is a key part of members' everyday lives. They frequently evaluate what the remainder of their day or week will look like for their work and home tasks. Members are future-focused in planning for travel, evaluating career changes, and anticipating spring weather.

## TOPLINE OBSERVATIONS & IMPLICATIONS FROM Q1 2024

- Celebrate renewed optimism and look forward to the coming year with members.** Comments from members are qualitatively less anxious as we leave 2023 behind and turn our focus to a new year. Lower rates of worry and concern suggest a membership feeling more positive. *Strike an optimistic tone in communications this time of year and help members look forward to achieving their goals. Suggest ways to improve their health/wellness and that of loved ones and show them how to make the most of their new health insurance plan, while keeping costs down.*
- Help alleviate the logistical challenges and high costs of healthcare that exacerbate members' daily concerns.** Members already concerned about their physical health, to-do lists, and personal finances face an added stressor when they struggle to find, access and afford adequate care. BCBSMA can't be an ally if they don't deliver on members' core health insurance needs. *Make coverage affordable, transparent, and effortless so that BCBSMA is an advocate rather than a hindrance/nuisance. Make sure digital interactions are frictionless with intuitive and easy to navigate experiences across platforms. As health plans renew, offer additional supports to members navigating care, managing costs, and adjusting to policy changes.*

“I am concerned about **the amount of time it takes to make appointments with PCP and specialists**. I requested a gyn checkup over a year ago and the first appointment they could give me is December 2024. My PCP is seldom available for a sick visit and most times I am sent to urgent care.” – Medicare

“[Being my trusted ally would mean] **reasonable costs, not stopping medications that work for me** (and I have had for a time period) without clear reasons why they aren't covering them anymore. **Actively helping me to look into their benefits, like the weight loss and fitness reimbursements.**” – Commercial

# APPENDIX

# WHEN WE DIG INTO WHAT'S DRIVING MEMBER'S CONCERNS\*, WE SEE THEY ARE INFLUENCED BY A COMBINATION OF SEASONALITY + PERSONAL EXPERIENCES + EXTERNAL EVENTS

	Seasonality	Personal Experiences	External Events
<b>Physical Health</b>	- Physical fitness and importance of physical health habits spike seasonally, primarily spring, summer, and the turn of the new year	- Experiencing a chronic condition and other life events impact individual's ability to manage healthcare and other stressors, like work and family	- World and national events weigh on members, who already report difficulties managing their health and fitness due to overwhelming daily concerns close to home
<b>Finances</b>	- Some financial pressures are cyclical and tied to a particular time of year like AC, heating, and the holidays	- Financial concerns include both day-to-day needs and less frequent high-cost activities like home renovations. Both cause significant concern for members as applicable.	- Concerns about retirement saving, wages, and cost-coverages persist throughout the year but face more pressure when work-life is unsteady, or economy makes downward turns
<b>Mental Health</b>	- A concern category that is heavily influenced by the other 5, so concern level fluctuates throughout the year in response to pressure from other categories	- Time availability and management influences investment in self-care practices and many feel they lack the space to prioritize their mental health	- As world and national events continue to occur, feelings of concern compound rather than fall and rise when solutions to problems aren't reached
<b>Family and Relationships</b>	- While maintenance of relationships are ongoing, spring and summer see a spike in investing in quality time	- Worries about loved ones' well-being and health also persist through the year but spike in the winter and during the holidays when there may be health concerns, life changes, and conflicts	- Since Covid, people feel pressure to increase socialization and spend more time with others
<b>Work and To-do Lists</b>	- Work pressure persists through the year, but it spikes when trying to finish out the year and for some in the new year when thinking about goals or career changes	- Trade-offs exist between work and home life, when there are decreased work responsibilities, many lean into and take on more family responsibilities	- Covid changed the way we integrate work and home life, and the search for ways to prevent burnout persist
<b>State of the World/ Country</b>	- Recurring concern is US elections	- Varying social identities heavily influences how and when the state of the world impacts members	- Big picture issues persist over time, but stress rises when events occur around the world and/or are widely reported on

# WE KNOW FROM CONVERSATIONS WITHIN THE COMMUNITY THAT MEMBERS MAY FEEL A GENERAL SENSE OF DISTRUST FOR INSURANCE COMPANIES BECAUSE OF FOCUS ON PROFITS

And we heard from Pulse that being a trusted ally requires putting people over profits

Some members believe insurance companies are driven by profit, rather than the well-being of their customers:

“ I just feel like if it's a business then it **only really cares about the bottom line (profit)** and not about anything else, especially the wellbeing of its customers. I pay so much for all the insurance types I have and I'm pretty confident I **don't get even close to the amount I pay in actual value back.** – Commercial

A few struggle to envision how BCBSMA, a perceived large corporation, could be a trusted ally to members:

“ BCBSMA is a **huge corporation** so it's hard to understand how they could be a trusted ally. – Commercial

**BCBS is a for profit company focused on profit, not being my ally in any form.** – Commercial

To be a believer, they'd need to see BCBSMA put people over profits:

“ BCBSMA being my trusted ally would be the company would **put my health and financial interests over its own desire for profit.** – Commercial



How can BCBS of Massachusetts distinguish itself from the larger BCBS corporate entity and communicate its not-for-profit status to reduce inherent distrust in large companies and perceptions that they put profits over people?

# HOWEVER, THEY GIVE BCBSMA KUDOS FOR LISTENING TO THEIR MEMBERS AND REACTING TO THEIR FEEDBACK, AS IT SHOWS BCBSMA CARES

There's an opportunity to expand this listening beyond the C Space communities so more members feel heard

Members appreciate that BCBSMA maintains the Idea Exchange community and is listening to and reacting to their feedback:

And listening to members plays into being a trusted ally:



*It is hard to see [insurance companies] in a positive light with the decades of high premium/low coverage we have seen and how they always find their way out of paying benefits. But I appreciate how some companies like BCBS are taking the effort in creating a platform where they can collect info from subscribers and hopefully implement them to make our experience better. - Commercial*



*"It is heartwarming that BCBS cares enough to continue this forum and make changes based on the feedback." - Commercial*



*A trusted ally means to me that they will listen and take our feelings into account. Reach out to your customers by way of surveys or focus groups so as to listen to their concerns. - Commercial*



# TO BE CONSIDERED A TRUSTED ALLY, BCBSMA WOULD HAVE TO MOVE BEYOND INSURANCE COMPANY TO HOLISTIC HEALTH PARTNER WHO PUTS PEOPLE OVER PROFITS

A trusted ally offers personal touch rather than one-size-fits-all, proactively anticipating and advocating for members' health, and supporting them on their entire healthcare journey with low cost, effortless and transparent healthcare coverage



## Personalization/ personal touch

*"I would have a **counselor familiar with my health issues** who would provide me with resources to help. I would have someone to turn to during open enrollment to compare BCBS plans and suggest the **best one for my needs.**" – Medicare*

*"I think it would work with me and **listen to my concerns.**" - Commercial*

*"Create **personal understanding** about what programs or activities that I could benefit from." – Medicare*



## Proactive, anticipating member needs

*"For BCBSMA to become a "Trusted Ally," there would need to be a **shift towards more proactive** and user-friendly engagement, ensuring that my interactions with them are consistently positive and my **needs are anticipated, rather than just reacted to.**" – Commercial*

*"Better customer service, programs that **help people remain healthy**, not just take care of us when sick. More about **proactive, keep us healthy** so we don't incur expenses for healthcare." – Medicare*



## Advocate for me, have my back

*"They **advocate for me** even when I am not asking for any help. Tell me and show me what they are doing to advocate for me and my needs." – Commercial*

*"Trusted Ally would mean that they **look after my needs** and don't put profits at the top of their mission." – Commercial*


*They **have my back emotionally** with help for mental health. – Commercial*



## Clear, easy, affordable, and reliable coverage

*"Trusted ally means... I am confident that they are going to **cover whatever medical services I need** without the cost to me being harmful to my personal finances." – Commercial*

*"Overall, **Making my life easier and less complicated** with health insurance. Simplify the overall programs." - Commercial*



*BCBSMA being my "Trusted Ally" would mean that they are not only a provider but a **partner in my health journey**, offering clear **guidance, support, and resources** that make managing my health care needs and those of my family **straightforward and stress-free....***

*For BCBSMA to be considered a "Trusted Ally," the communication around benefits and claims would need to become more **transparent and proactive**, ensuring I'm **well-informed and supported** in making the best decisions for my family's health **without the added stress** of navigating complex policies. - Commercial*

## Q1 2024 - CURRENT SURVEY



**Survey:** “What’s on your mind?”

**Fielding dates:** February 14, 2024 – February 27, 2024

**Audience:** Medicare and Commercial BCBSMA plan members

**Respondents:** Idea Exchange Communities

AUDIENCE	
Medicare	44
Commercial	151
<b>Total</b>	<b>195</b>

## LONGITUDINAL PROJECT

Research Wave	Fielding Dates	Sample Size*
1	5/27/22 – 6/2/22	176
2	10/10/22 – 10/24/22	270
3	1/9/23 – 1/20/23	265
4	4/24/23 – 4/28/23	260
5	8/10/23 – 8/24/23	181
6	11/2/23 – 11/16/23	181
7	2/14/24–2/27/2024	195

\*Number of survey completes by wave; includes a mix of age, gender and ethnicity

**NOTE :**  
Survey results are qualitative in nature and should be used for directional purposes only

**NOTES:** Statistically significant differences between BCBSMA Commercial plan members and Medicare plan members are highlighted (p < .05).

# ORGANIC CONVERSATIONS IN THE COMMUNITY Q1 2024

- Organic conversations in the community started between Jan 1, 2024, and Mar 1, 2024 by Commercial and Medicare members
- Conversation topics below are categorized by BCBSMA's core themes from their consumer synthesis

## ACCESS TO CARE

- Exploring Universal Healthcare
- Healthcare Access
- Guidance for Dietary Changes
- Changing PCP and Verifying Coverage
- PCP Age and Experience Levels
- Vaccines and Preventative Care

## SERVICE & CARE EXPERIENCE

- Navigating Rx Coverage
- Fitness Motivation and Accessibility

## SIMPLICITY & EASE

- Health Insurance Literacy
- CVS Caremark Mail Orders

## COST, VALUE, & AFFORDABILITY

- Flexible Savings Account
- Gym Membership Options

## PERSONALIZATION & DECISION SUPPORT

- COVID Guideline Changes
- Evaluating Medicare Plans

# SURVEY QUESTIONS PRESENTED TO MEMBERS, Q1 2024

01. To start, we'd like for you to share a little bit about what's been on your mind recently. What has been on your mind the most these days? Please share as much as you feel comfortable in the space below.
02. Recently, when you've had a free moment, perhaps at a stoplight or bus stop, where does your mind tend to wander? (i.e., what do you tend to start thinking about?)
03. What elements of your life are you most concerned/stressed about these days? Please share which area and why you're most stressed about it.
04. Thinking about the concerns or stressors you just shared, if you had to categorize them, which of the following categories would you say your concerns fall under? Select those that apply.
05. What are you doing to manage these concerns – or what would you like to start doing?
06. If you could change 1 thing about your life right now, what would it be? Please share what you would change and why.
07. On average, to what extent have you recently felt any of these emotions below?
08. What, if any, health goal(s) are you working toward currently? Why is this important to you right now?
09. Transitioning to health insurance, if you could change 1 thing about your experience with your health insurance company, Blue Cross Blue Shield of Massachusetts, what would it be? Please share what you would change and why.
10. Let's imagine a world in which Blue Cross Blue Shield of Massachusetts became a "Trusted Ally" of your immediate family. What would Blue Cross Blue Shield of Massachusetts being a "Trusted Ally" mean for you and your immediate family, in your own words? Fill in the blanks: Blue Cross Blue Shield of Massachusetts being my "Trusted Ally" would mean that...
11. What, if anything, would need to change about your recent experience with Blue Cross Blue Shield of Massachusetts for them to be considered a "Trusted Ally" of yours? Please describe.