



# Millennial health trends

Blue Cross Master Class Webinar Series  
May 30, 2019



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This program is valid for 1 PDCs for the SHRM-CP<sup>SM</sup> or SHRM-SCP<sup>SM</sup>.



# What you'll learn from today's session

## *Topics*

- Who are Millennials
- What shapes their views on health and how they approach wellness
- Why Millennials matter

# Today's speakers

*Clinical expertise*



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**Jeannie Votaw**

Delivery Manager  
**Gongos**



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**Amy Hietala**

Market Research Manager  
**Blue Cross Blue Shield of Michigan**



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**Kristyn Stewart Gregory, D.O.**

Medical Director of Behavioral Health  
**Blue Care Network of Michigan**



# Who are Millennials?

*The generation defined*

**44%**

are part of a minority

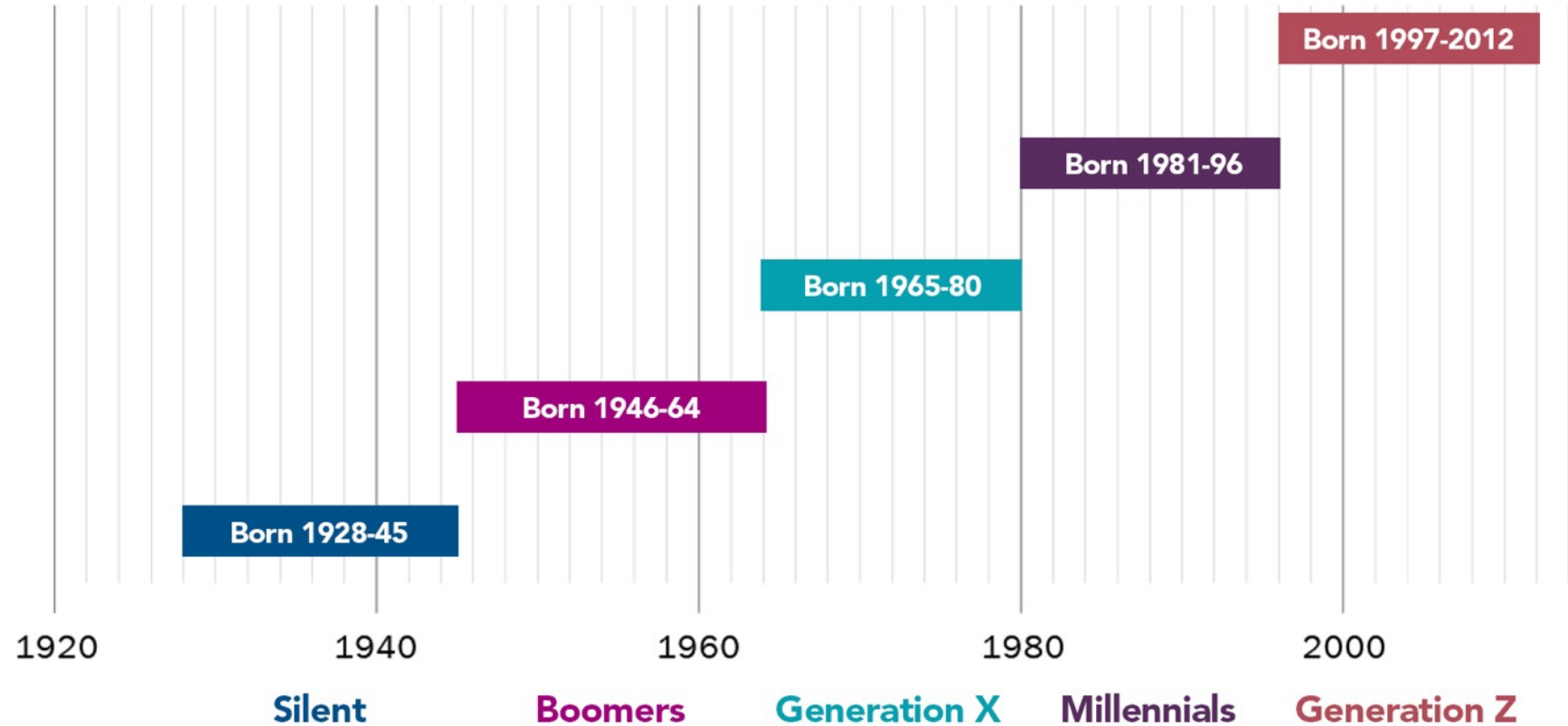
**15%**

are foreign born

**25%**

speak a language other than English at home

Source: BCBSM, "Understanding Millennials," (2016)



Source: Pew Research Center analysis of 1968, 1982, 1989, 2001 and 2018 Current Population Survey Annual Social and Economic Supplements (IPUMS).

PEW RESEARCH CENTER



# Making big life decisions

*Millennials are transitioning through many life stages and learning how to “adult” along the way*



**Getting an  
education**



**Finding an  
“adult  
job”**



**Getting  
married**



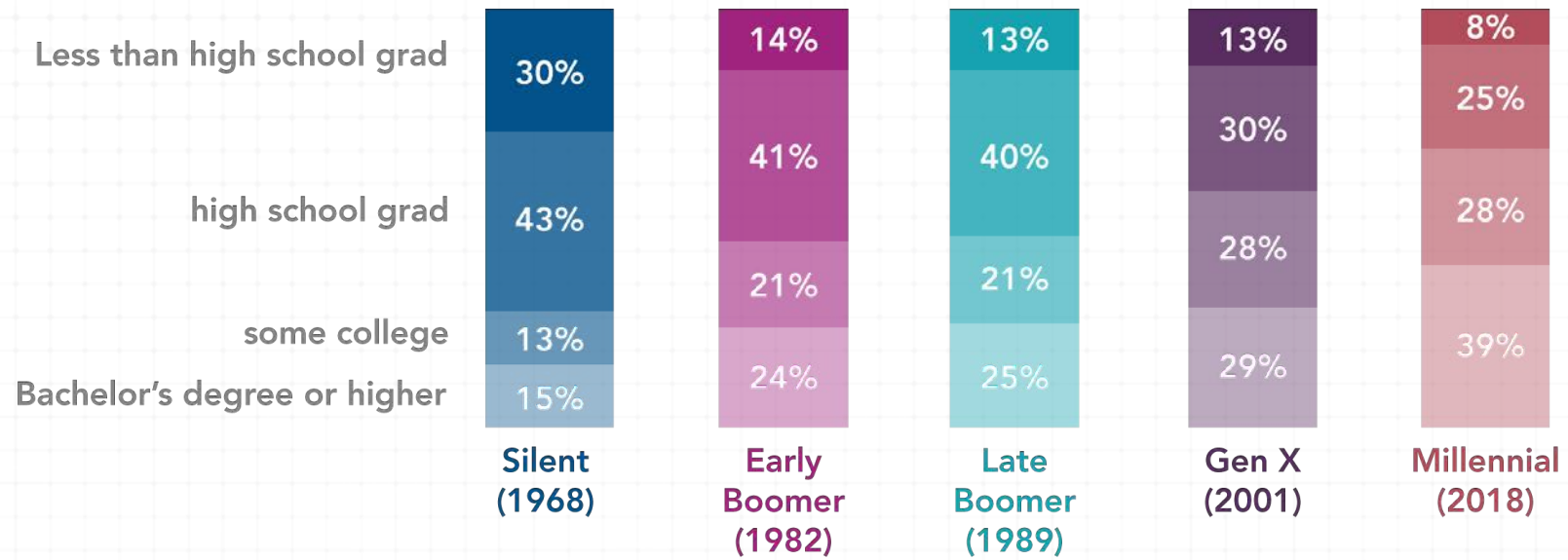
**Purchasing  
a home**



**Starting a  
family**

# Highly educated

*Millennials are more educated than prior generations*



**39%**  
 achieved 4 year degree or more  
 Compared to previous generations where

**29%**  
 achieved 4 year degree or higher

Source: Pew Research Center analysis of 1968, 1982, 1989, 2001 and 2018 Current Population Survey Annual Social and Economic Supplements (IPUMS).

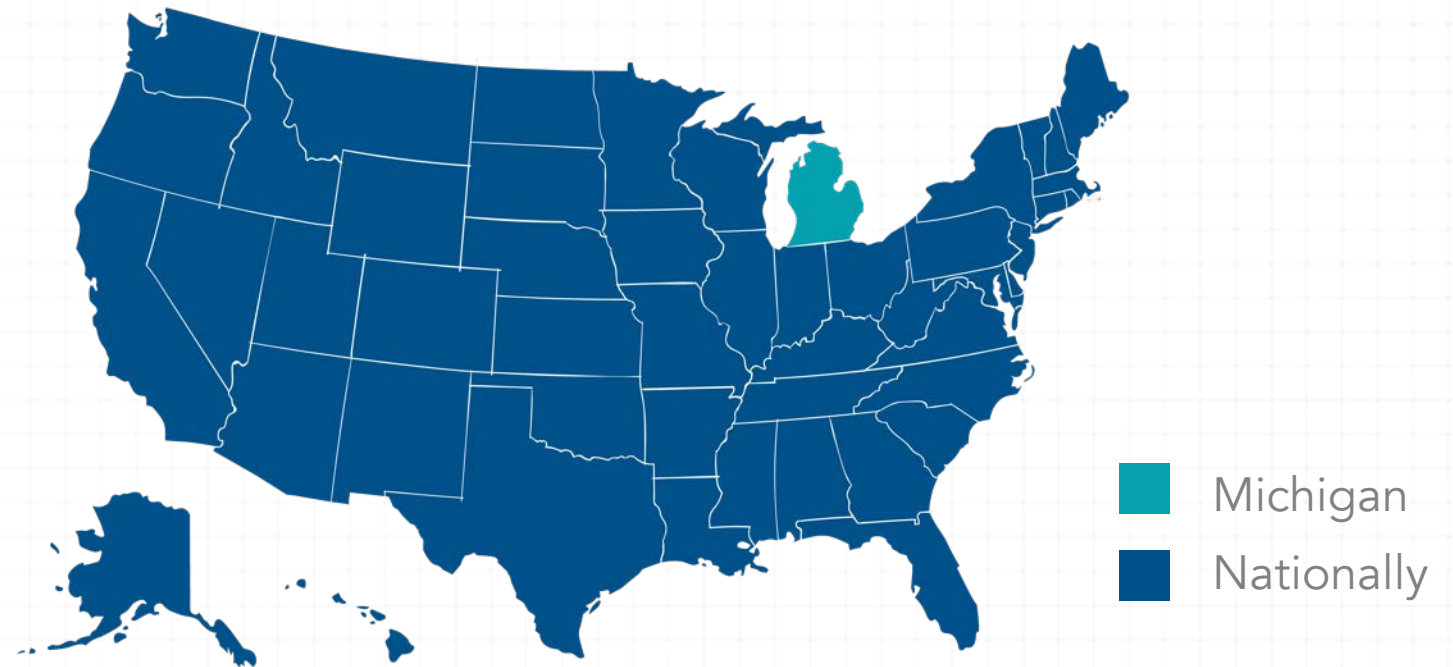
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# Facing financial challenges

*Millennials are financially fragile as the 2008 recession, lower incomes, and the cost of education has a lasting effect*

## Education has come at a cost:

- The average 2016 college graduate has \$37,172 in student loan debt (up 6% from 2015 graduates)
- The median monthly student loan payment is \$203 for those ages 20-30.



Median income for **Michigan Millennials** is **\$19,800** compared to **\$35,000 nationally**.

Source: BCBSM, "Understanding Millennials," (2016)



# Facing financial challenges

*Millennials are striving for financial stability and independence, so they prioritize expenses that help them achieve that over others*

## Because of student loan payments and lowered income:

- 27% "Make it difficult to buy daily necessities"
- 73% "Put off saving for retirement or other investments"

According to West Health, **44% of patients** skipped necessary medical care because of costs

## Priority/Major Expenses:

Items they need or that provide a sense of independence.



**Student Loans**



**Credit Cards**



**Groceries**



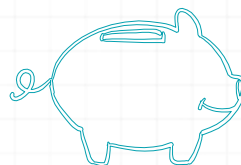
**Kids**



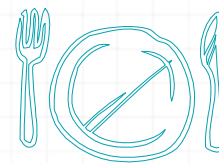
**House**

## Wants/Secondary Expenses:

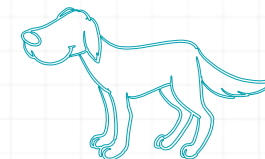
Less critical compared to all the competing, more urgent expenses.



**Savings**



**Dates/Social**



**Pets**

Source: BCBSM, "Understanding Millennials," (2016)  
Source: West Health/Gallup Survey, "The U.S. Healthcare Cost Crisis, (2019)

# Postponing homeownership and families

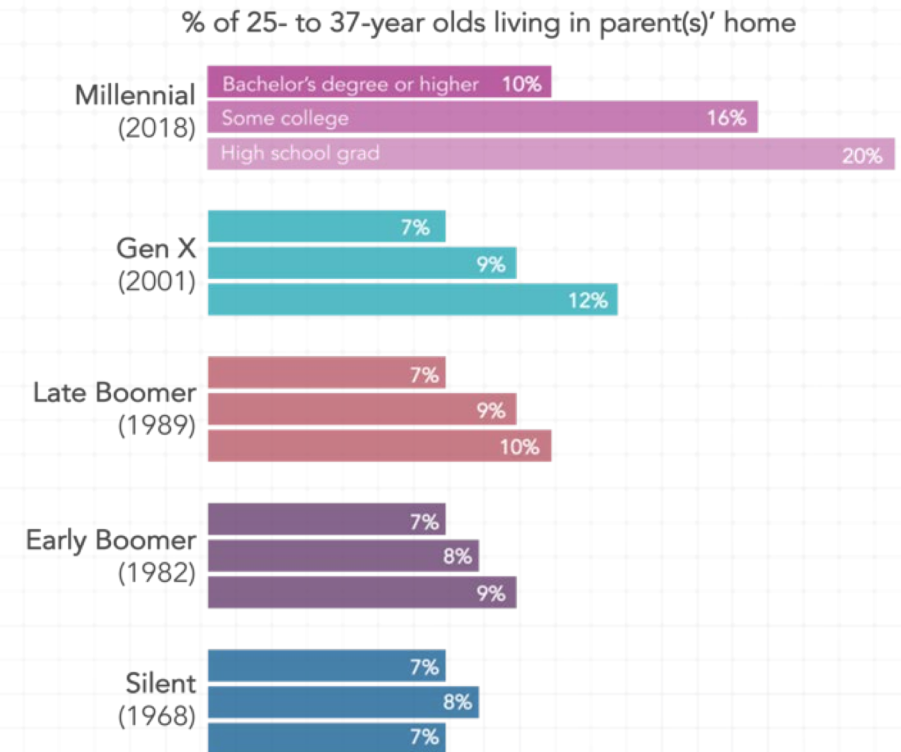
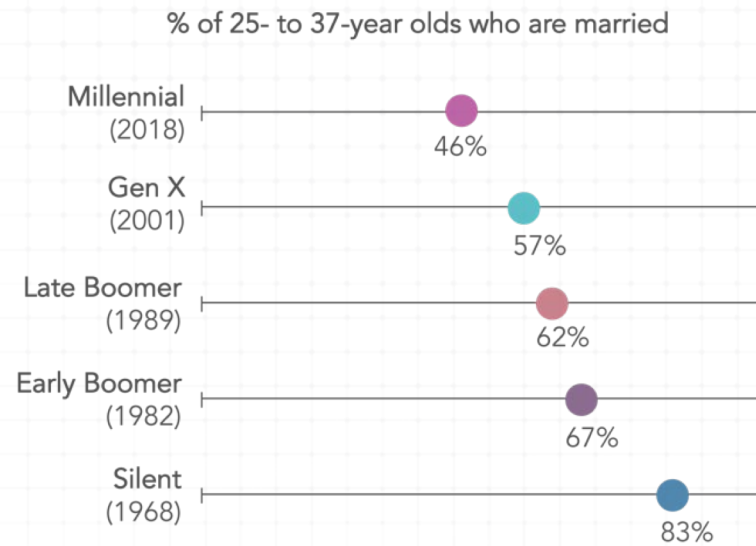
*Millennials have been slower to form their own households and are less likely to be married than previous generations at the same age*

## Because of student loan payments and lowered income:

- 75% "Affected my decision/ability to purchase a home"
- 63% "Affected my ability to make larger purchases such as a car"
- 43% "Delayed my decision to start a family"

Source: BCBSM, "Understanding Millennials," (2016)

Source: Pew Research Center analysis of 1968, 1982, 1989, 2001 and 2018 Current Population Survey Annual Social and Economic Supplements (IPUMS).  
**Pew Research Center**



Note: "High school graduate" includes those who have a high school diploma or its equivalent, such as a GED certificate. "Some college" includes those with an associate degree and those who attended college but did not obtain a degree.

# Heavy users of technology

*Millennials engage with their friends and companies differently – opting for seamless, digital engagement*

## **Millennials are 2.5x more likely than other generations to be an early adopter of technology**

- 88% of growth in health and fitness apps are driven by millennials
- 88% of millennial consumers say they trust online reviews as much as a personal recommendation from a friend
- 85% shop online
- 71% use the internet as their primary news source, including news sites, news apps, Facebook and BuzzFeed
- 54% use technology to be close with friends & family

Implications of growing up in an “always on” technological environment are only now coming into focus, effecting:

- Behaviors**
- Attitudes**
- Lifestyles**

Source: BCBSM, “Understanding Millennials,” (2016)



# Millennials view health differently

*Baby boomers define health as getting their preventative care checkups, for Millennials, good health encompasses much more*



**Eating healthy**



**Physical activity**



**Strong relationships**



**Mental health**

*“For Millennials, health care is not a separate sphere, financially, emotionally or physically; it’s not just about what happens at the doctor’s office, it’s happening all the time, everywhere. It’s happening in a discussion with a coworker over coffee, a Google search on the train, a lunchtime yoga class, a farmer’s market or an abuse survivor’s support group. **It’s health care without borders.**”*

# Different approach to receiving care

*Millennials try to avoid seeing the doctor when possible to save time and money*

To maintain their health, they focus on balance, nutrition, and regular activity. Some go to the Urgent Care and the ER interchangeably.

## Why they chose Urgent Care & ER over PCP

1. Hard to get an appointment on short notice
2. Limited Hours

The average cost per non-emergency ER visit is

**\$750**

compared to less than

**\$200**

at other high quality choices for care

Source: BCBSM, "Understanding Millennials," (2016)

# Different approach to receiving care

*Millennials value convenience and quick-service over a PCP relationship*

## Some barriers they experience to building a strong PCP relationship include:

- They don't yet have a PCP. Instead they are:
  - Still going to their pediatrician
  - Use their OBGYN as a PCP
  - See a different doctor each time
- Have a short tenure with new doctor
- Feeling hopeless

45%

of 18-29 years old have no primary care provider compared to

18%

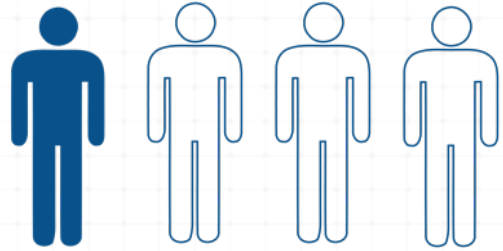
of those 50-64 years old

Source: BCBSM , "Understanding Millennials," (2016)  
Source: Kaiser Family Foundation Poll, (July 2018)



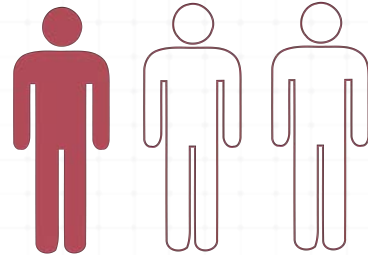
# Why do Millennials matter?

*Millennials are the largest generation in U.S. labor force and have increasing spending power and potential*



**1/4**

of U.S. population



**1/3**

of U.S. workforce

Annually, U.S. Millennials spend around

**\$600B**

Millennials are aging into their prime spending years. Their spending is expected to reach

**\$1.4**

trillion by 2020

Source: U.S. Census Bureau Data  
Source: Accenture, "Who are Millennial Shoppers?" (2013)

# Are millennials healthier?

*In 2017, Millennials had an average BCBS Health Index of 95.1, meaning millennials as a group were living at about 95% of their optimal health*

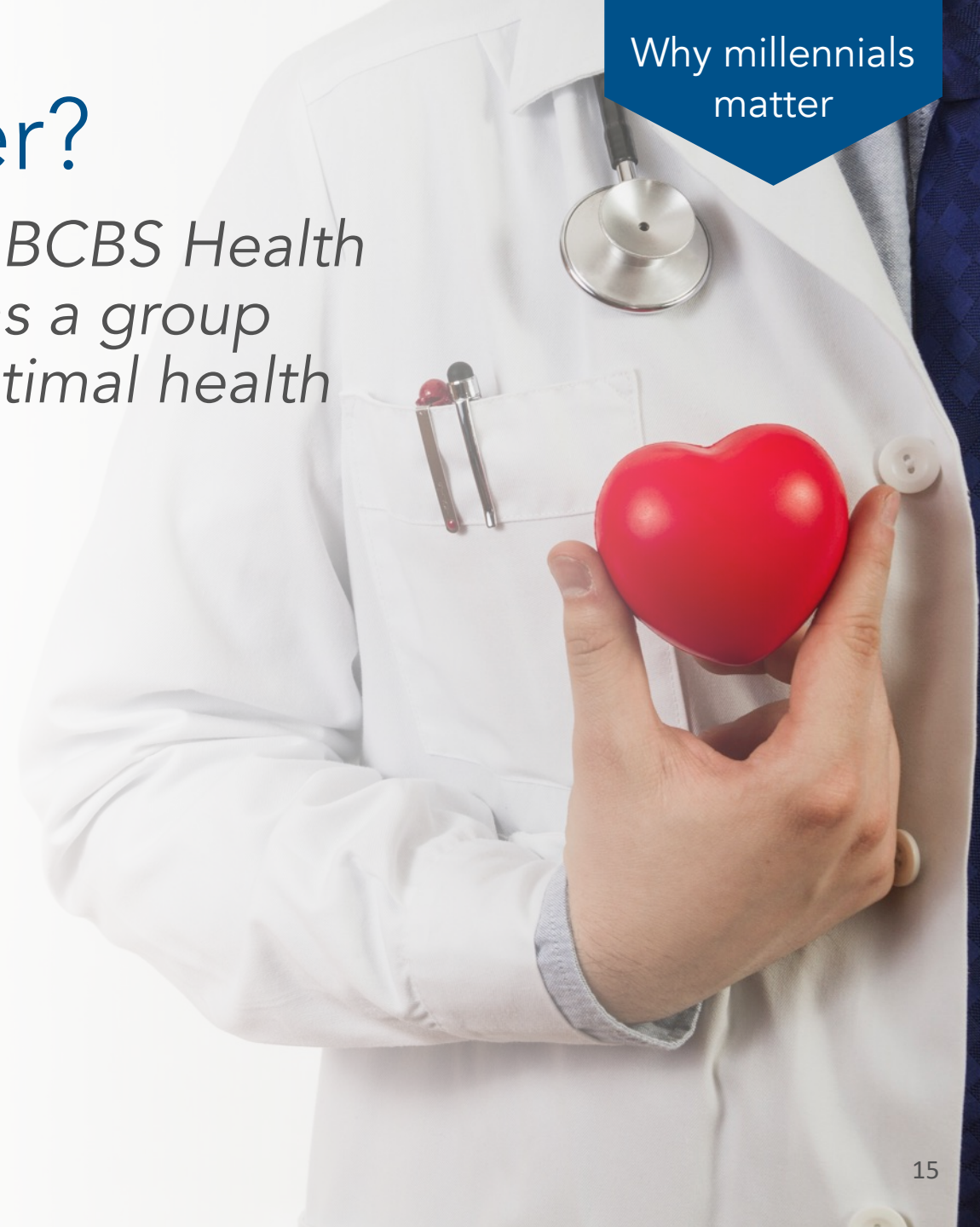
## 83%

of millennials consider themselves in good or excellent health

**however,**

further data analysis paints a different picture...

Source: Blue Cross Blue Shield, The Health of America Report © April 2019

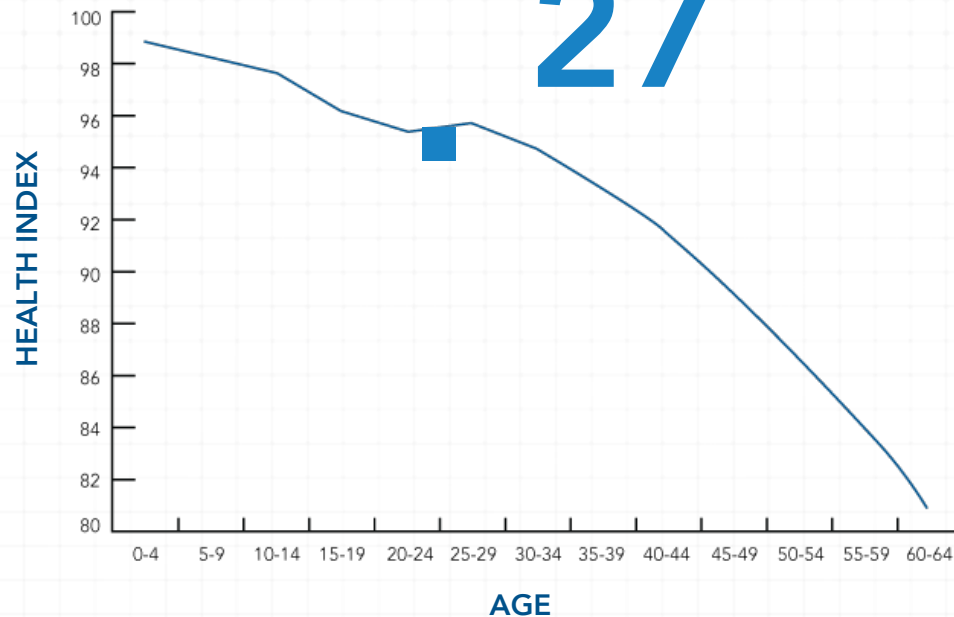


# Surpassing previous generations

*Millennials had significantly higher prevalence rates than did their Gen X counterparts at the same age*

The major decline in health begins at age

27



CONDITIONS
Hyperactivity
Type II Diabetes
Major Depression
Crohn's Disease/Ulcerative Colitis
Substance Use Disorder
Tobacco Use Disorder
Hypertension
High Cholesterol
Alcohol Use Disorder
Psychotic Conditions

Source: Blue Cross Blue Shield, The Health of America Report © April 2019



# Increasing condition prevalence

*Millennial Americans are experiencing double-digit increases in prevalence for 8 of the top 10 health conditions*

Conditions ranked in order of highest increases in prevalence from 2014-2017:

31%

Major Depression

15%

Psychotic Conditions

10%

Substance Use Disorder

7%

Tobacco Use Disorder

4

Are behavioral health conditions affecting mental health and emotional well-being



and

6

Are physical health conditions affecting cardiovascular, digestive and endocrine systems



Source: Blue Cross Blue Shield, The Health of America Report © April 2019

# Overall effect

*The health of a business depends on the health of its employees*

Health status of Millennials will likely have substantial effects on:

- Workplace productivity
- Turnover rates
- Employee satisfaction
- Healthcare costs



# Behavioral health & physical health

*Millennials are experiencing higher levels of stress and depression than any other generation at the same age*

Major depression diagnoses among BC members has increased the most in teenagers, **59%**, and in millennials, **46%**

Nearly **1 in 5** U.S. workers are debilitated by anxiety or depression but **30%** of millennials state anxiety or depression disrupts work "all the time" or "often"

**85%** of BCBS members diagnosed with major depression were also diagnosed with one or more additional health conditions. **29%** of this group had four or more additional health conditions.

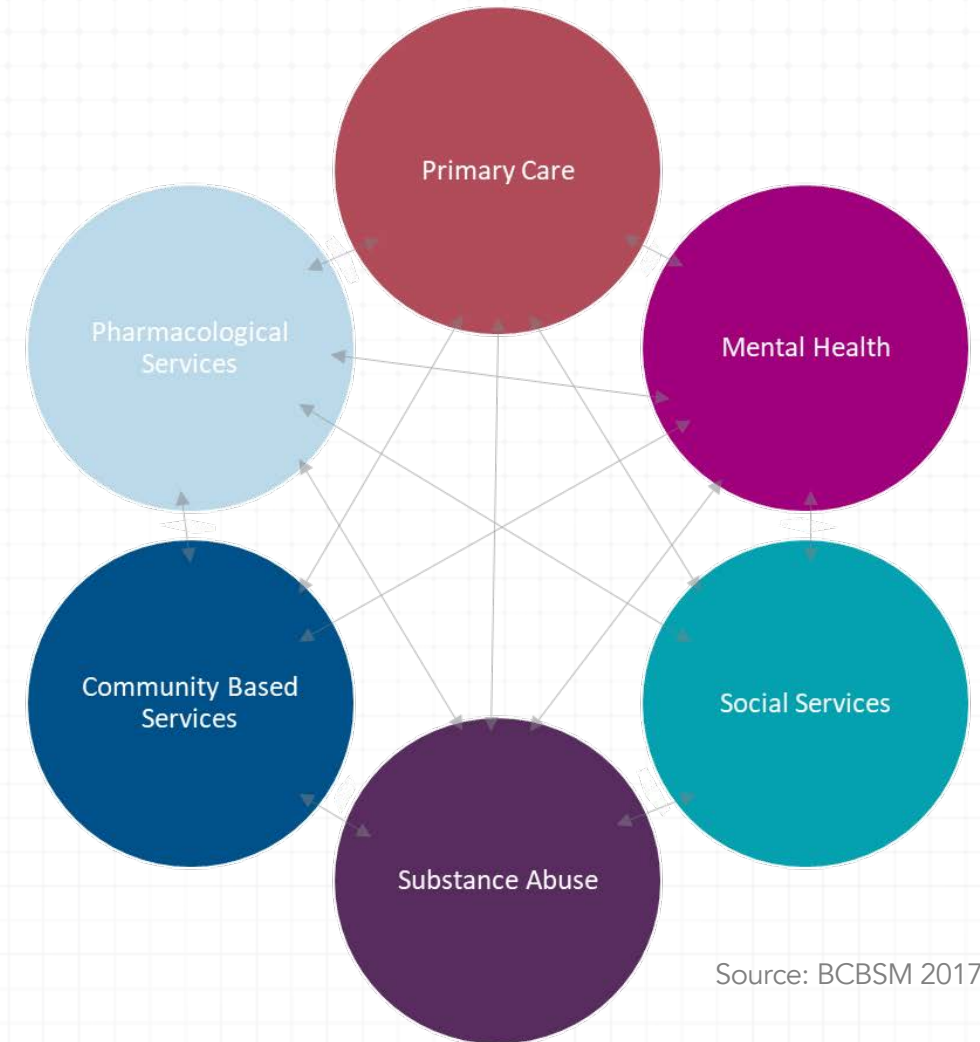
Health care spend for BC members diagnosed with major depression is **2x** higher than members who are unaffected

Major depression is a complex condition that has a substantial impact on overall health and wellness.

# Behavioral health: What are we doing?

*Integrated care is essential to effectively treating depression and coinciding chronic health conditions*

- PCMH practices take a whole-person approach to health services. In 2017, in comparison with non-PCMH practices, PCMH practices had:
- 25% lower rate of adult ambulatory care sensitive inpatient stays
- 23% lower rate of adult primary care sensitive ER visits
- 20% lower rate of pediatric primary care sensitive ER visits
- 19% lower rate of adult ER visits
- 15% lower rate of overall pediatric ER visits



Source: BCBSM 2017



# Behavioral Health: What are we doing?

## *Employee Assistance Program: A source of help and guidance*

EAP's are voluntary, work-based program that offers confidential assessments, short-term counseling, referrals and follow-up for employees

- Typically provided at no cost to the employee
- Independent of your organization
- Can provide early intervention – before problem becomes overwhelming
- Services may be delivered in person, by telephone, or through information technology media

**80%**

of members report reduced productivity at work due to daily stress

**84%**

of members who use the EAP find their stress levels improve

**79%**

of members who use the EAP see an improvement in their ability to perform work duties

Source: New Directions 2019 EAP Data

# Substance use disorders

*Prescription painkiller abuse is more common among Millennials than any generation before*

Prescription painkillers, or opioids, can give relief to people who've had surgery, traumatic injuries or chronic pain. But they can destroy lives when relief gives way to addiction.

- From 2000 to 2016, **more than 600,000 people** died from drug overdoses.
- Each day, **more than 1,000 people** are treated in the ER for misusing prescription pain medication
- From 1999-2010, the amount of opioids sold to pharmacies, hospitals and doctors **quadrupled**.
- On average, **115 Americans die** every day from opioid overdoses.
- The total economic burden of prescription opioid misuse in the U.S. is **\$78.5 billion a year**.

Source: Centers for Disease Control & Prevention



# Substance use: What are we doing?

*The opioid epidemic must be tackled as a community*

# 1

## Prevention

- Ensure safe and appropriate use
  - Prior authorization
  - Refill restrictions
  - Quantity limits
- Encourage e-scribing

# 2

## Fraud Detection & Abuse Intervention

- Identify at risk members
- Stop doctor shopping
- Detect outliers

# 3

## Treatment

- Integrate care
- Improve quality of care
  - CLIMB pilot program
- Help members who overdose

# 4

## Advocacy & Awareness

- Forge partnerships
- Be Rx safe
- Drug disposal
- Engage and support community groups
- Collaborate with providers

# Substance use: What are we doing?

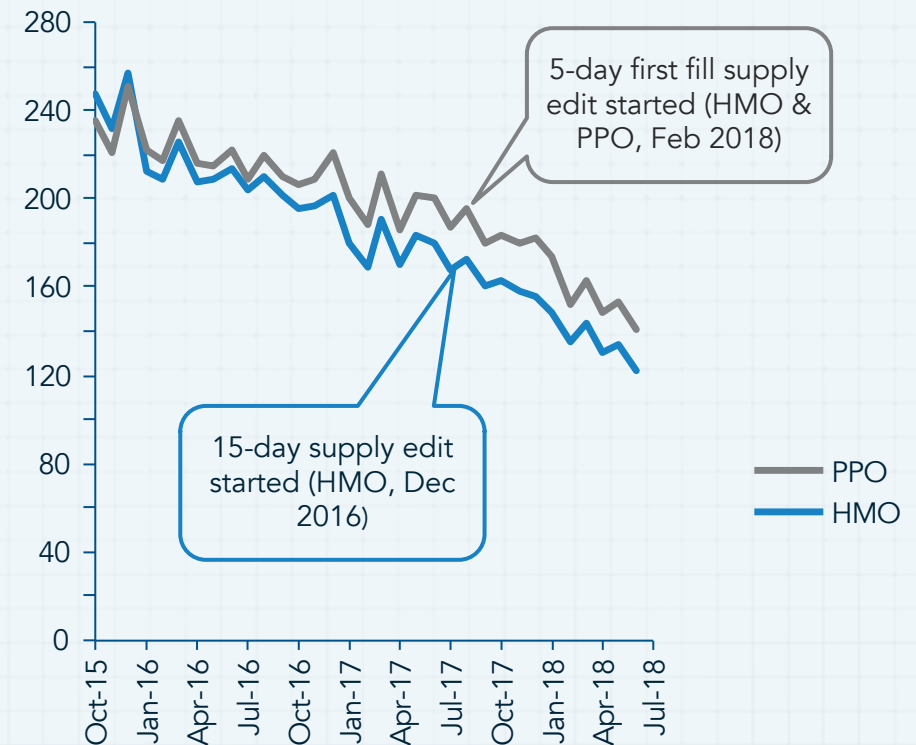
## Results of our efforts to manage opioids use

### Opioid Use Observations

- Since 2014 nearly **850,000 fewer** opioid pills have been dispensed due to the “Doctor Shopper” and “Triple Threat” initiatives.
- Electronic prescribing has **increased** by almost **30%** since 2015.
- From 2012 through 2017 the program has achieved strong outcomes, including\*:
  - **32% reduction** in opioid prescriptions
  - **51% decrease** in fentanyl use
  - **65% decline** in long-acting oxycodone (i.e. OxyContin®) and oxymorphone use
- 2/1/2019 implemented Morphine
  - Equivalent Dosing edit

\*Commercial PMPM

**Decrease in Opioid Use: Commercial Business**  
[Pills dispensed per 100 members]



Source: BCBSM 2018



# More information for you

*Additional resources to address substance use disorders*

## **National Safety Council**

- Prescription Drug Employer Kit: [safety.nsc.org/rxemployerkit](https://safety.nsc.org/rxemployerkit)

## **U.S. Department of Health and Human Services**

- [Hhs.gov/opioids](https://hhs.gov/opioids)

## **Michigan-OPEN (Opioid Prescribing Engagement Network)**

- [Michigan-open.org/patient-resources/](https://michigan-open.org/patient-resources/)

## **Blue Cross Blue Shield of Michigan**

- Opioid employer toolkit: [bcbsm.com/engage](https://bcbsm.com/engage)



# Choices for care

*Show your employees they have options when it comes to where they go for care*



**Primary  
Care Docs**



**Blue Cross  
Online Visits**



**Retail Health  
Centers**



**Urgent  
Care**



**24-Hour  
Nurse Line**



**Emergency  
Room**

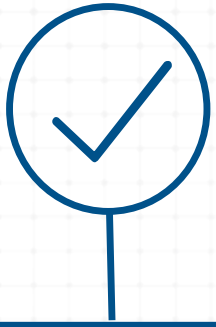
**Use your smartphone, tablet or computer anywhere in the U.S. to meet with:**

- A doctor for minor illnesses such as a cold, flu or sore throat when their primary care doctor isn't available.
- A behavioral health professional or psychiatrist to help work through different challenges such as anxiety or grief.

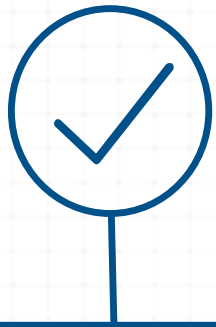
**This 24/7 service connects you with registered nurses supported by board-certified physicians that can:**

- Share tips for healthy lifestyles
- Discuss at-home treatments for minor illnesses and injuries
- Answer questions about upcoming surgeries and medical tests
- Provide health education materials about rare or chronic conditions
- Teach you about preventive care like mammograms, immunizations and prostate screenings
- Suggest chronic condition management programs and community resources

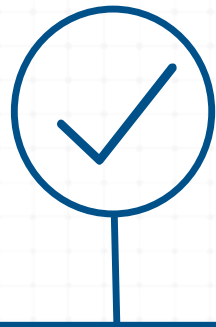
# What you can do



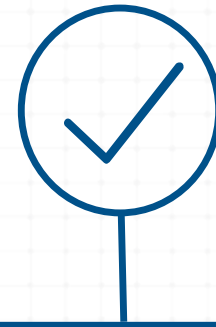
Understand and evaluate the makeup of your workforce



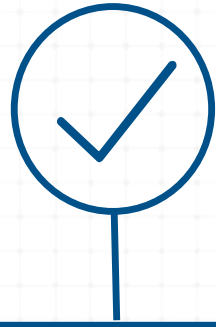
Offer benefits that support behavioral health. Consider offering an EAP or promote your existing program



Recognize substance use disorders and engage with community organizations that support these individuals



Educate workforce on Choices for Care that best meet their needs



Join us next month for part 2 of our series on Millennial health



# Engaging your Millennial workforce

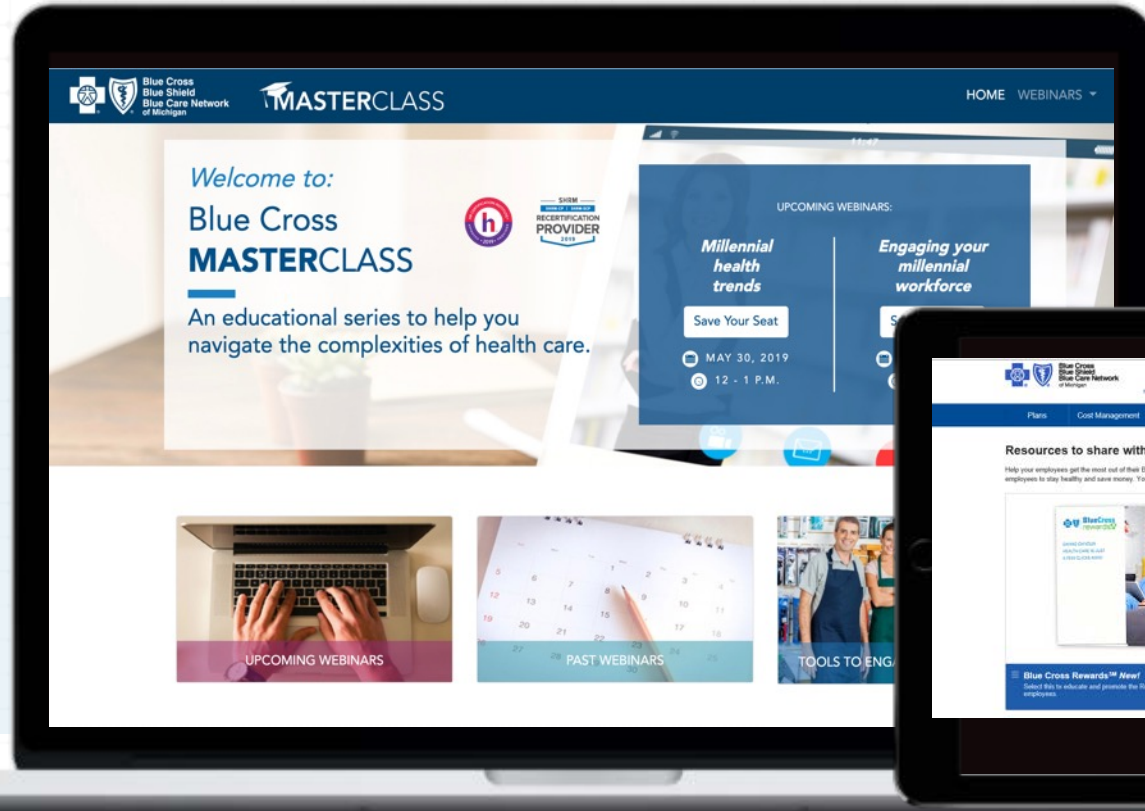
*Join us next month for part two of our series on Millennial health*

A continued discussion on how this generation is changing the healthcare landscape and, most importantly, strategic ways to engage them to avoid lost work productivity or increased healthcare costs

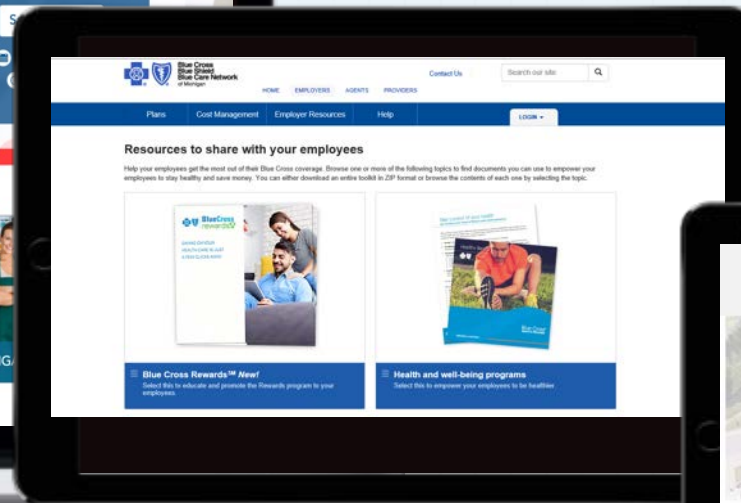




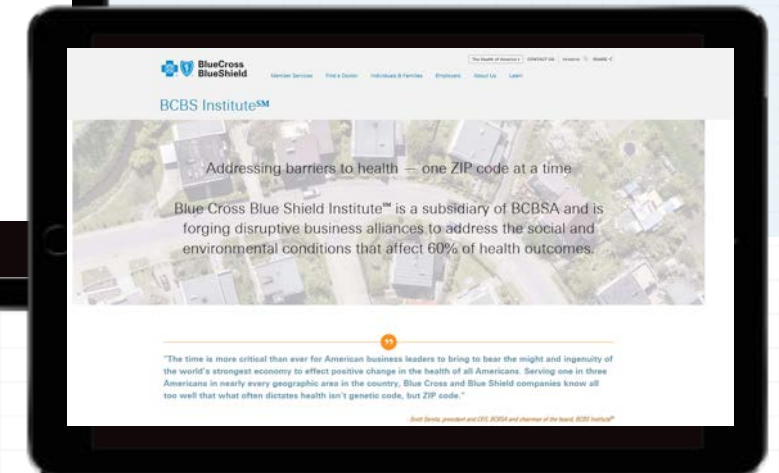
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# Thank you.

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