

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.



“The PPACA will have far-reaching consequences in the way Americans purchase health insurance. While not everybody is enthused about the new options, the best hope for controlling healthcare costs right now is to get as many people as possible to enroll. The most effective way for this to happen is for the government and the industry to work together.”

– Robyn Kaiserman, Financial Services Analyst

In this report we answer the key questions:

- Will health exchanges reduce, or eliminate, the number of uninsured?
- Why pay for insurance if the penalty costs less?
- What groups offer the most potential once the PPACA is implemented?
- How can insurers encourage people to take action?
- Is there opportunity among people with employer-sponsored health insurance?

Rising healthcare costs have been a concern in the U.S. for decades, as businesses and individuals struggle to keep up with increasing insurance premiums. The Patient Protection and Affordable Care Act (PPACA) was designed to help alleviate this problem, and now that implementation has begun the jury is still out as to whether there will be any relief. The most far-reaching changes have not yet begun, however, and it remains to be seen how effective they will be. What is certain is that they will change the landscape, making it easier for people who choose to purchase insurance on their own, and challenging businesses to revisit the benefits that they offer. The success of the PPACA implementation lies in great measure on the ability of the government as well as the insurance companies to describe the new system to millions of people, many of whom either don't want, or think they can't afford health insurance.

This report will cover a number of topics related to health insurance, including:

- What types of insurance do Americans have now and how satisfied are they with their coverage?
- Who are the uninsured and how interested are they in buying insurance?
- How much do Americans know about the PPACA?
- What sources of information have consumers used and do they plan to use to learn about healthcare reform and their new options?

BUY THIS
REPORT NOW

VISIT:
store.mintel.com

CALL:
EMEA
+44 (0) 20 7606 4533

Brazil
0800 095 9094

Americas
+1 (312) 943 5250

APAC
+61 (0) 2 8284 8100

EMAIL:
oxygen@mintel.com

DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Table of Contents

Scope and Themes

What you need to know
Data sources
Sales data
Consumer survey data
Direct marketing creative
Abbreviations and terms
Abbreviations
Terms
Companies mentioned in this report

Executive Summary

The market
The population is aging, which will increase the need for healthcare
Figure 1: Age of U.S. population, by percentage, 2010, 2030
Figure 2: Percentage of uninsured in U.S. population, by age, 2010-11
Market drivers
Healthcare costs are still rising, but rate of increase is slowing
Figure 3: Consumer price indices overall and for related healthcare items, 2003-12
Leading companies
WellPoint has largest market share
Figure 4: Top five health insurance companies, by direct written premiums, 2010, 2012
The consumer
Figure 5: Type of health insurance coverage owned, April 2013
Figure 6: Awareness of provisions of healthcare reform/PPACA, by gender, April 2013
Figure 7: Attitudes toward healthcare and the PPACA, April 2013
Figure 8: Plans for choosing healthcare coverage April 2013
Figure 9: Satisfaction with current healthcare plan, April 2013

What we think

Issues and Insights

Health exchanges will reduce, not eliminate, the number of uninsured
Issues:
Insights:
Why pay for insurance if the penalty costs less?
Issues:
Insights:
What groups offer the most potential once the PPACA is implemented?

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com
CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094
Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100
EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Issues:

Insights:

How can insurers encourage people to take action?

Issues:

Insights:

Is there opportunity among people with employer-sponsored health insurance?

Issues:

Insights:

Trend Application

Inspire Trend: Return to the Experts

Opportunities for health insurers

Inspire Trend: Help Me Help Myself

Opportunities for health insurers

Mintel Futures: Access Anything, Anywhere

Opportunities for health insurers

Market Size and Forecast

Key points

Number of uninsured rose for a decade, but now is beginning to drop

Figure 10: Number of insured/uninsured people in U.S., 2001-11

Figure 11: Percentage of uninsured in U.S. population, by age, 2001, 2006, 2011

Figure 12: Number of uninsured in U.S. population, by age, 2010-11

Number of firms offering health insurance is trending down

Figure 13: Number of firms offering employer sponsored health insurance, 1999-2012

Figure 14: Percentage of covered workers at firms that offer health insurance, 1999-2012

Premiums written have more than doubled since 2003

Figure 15: Increase in healthcare premiums, 2003-11

NHE is growing faster than GDP

Figure 16: Growth in NHE and GDP, 2009-21 (Projected)

Figure 17: Increase in NHE as a percentage of GDP, 2009-12 (Projected)

Costs are still high, but increases are slowing

Figure 18: Consumer price indices, overall and for related healthcare items, 2003-12

Insurance is highest portion of healthcare cost – and growing

Figure 19: Average annual healthcare expenditures across all ages, 2007-11

Expanded eligibility for Medicaid

Figure 20: Medicaid enrollment with and without expansion, by state, 2022 (projected)

Market Drivers

Key points

Population is aging

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 21: Population estimates, by age, 2012, 2015, 2020, 2030

Figure 22: Age segments as a percentage of the population, 2012, 2030

Unemployment is trending down

Figure 23: Unemployment in U.S., May 2008- May 2013

Healthcare costs are still rising, but rate of increase is slowing

Figure 24: Consumer price indices overall and for related healthcare items, 2003-12

The federal government is ramping up publicity

Figure 25: Sources of PPACA information plan to use in the future, by gender, April 2013

Competitive Context

Key points

WellPoint has largest market share

Figure 26: Top ten health insurance companies, by direct written premiums, 2010, 2012

United Health Group is the largest healthcare company by membership

Figure 27: Largest healthcare companies, by membership, October 2012

Health exchanges' effect on competition will vary by state

Concierge medicine

Medical Tourism

Figure 28: Percentage of respondents who would consider going overseas for an operation, by gender and age, April 2013

Penalty for noncompliance is low

Figure 29: Intentions for enrolling in a health plan, all non-insured respondents by age, April 2013

Innovations and Innovators

Key points

Compass SmartShopper™

Aetna's CarePass

Wellview from UnitedHealthcare

Hospitals are forming insurance companies

Marketing Strategies

Key points

Direct mail volume drops in Q1 2013

Overview of the PPACA landscape

Figure 30: Awareness of provisions of healthcare reform/PPACA, overall, April 2013

Figure 31: Awareness of provisions of healthcare reform/PPACA, by gender, April 2013

Figure 32: Number of uninsured Americans, by gender, 2001-11

People plan to change how they get PPACA information

Figure 33: Sources of PPACA information used in the past vs. plan to use in the future, April 2013

Sources of PPACA information

Figure 34: Sources of PPACA information used in the past, by insurance company, April 2013

Figure 35: Sources of PPACA information plan to use in the future, by insurance company, April 2013

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

The federal government is ramping up publicity

Figure 36: Sources of PPACA information plan to use in the future, by gender, April 2013

Univision and WellPoint team up to educate Hispanics on the PPACA

Wellness programs

Humana

Figure 37: Humana video, 2013

Blue Cross

Figure 38: Blue Cross television ad, 2012

Figure 39: Blue Cross Blue Shield video, 2013

UnitedHealth Group

Online Presence

Online/Email Ads

Figure 40: UnitedHealthcare online ad, March 2013.

Figure 41: UnitedHealthcare email, March 2013

Direct mail

Figure 42: UnitedHealthcare direct mail ad, April 2013

Figure 43: UnitedHealthcare direct mail ad, May 2013

Figure 44: UnitedHealthcare direct mail ad, April 2013

Figure 45: UnitedHealthcare direct mail ad, April 2013

Print

Figure 46: UnitedHealthcare print ad, 2012

TV ads

Figure 47: UnitedHealthcare, television ad, August 2011

Figure 48: UnitedHealthcare, television ad, January 2012

Humana

Online presence

Online/Email

Figure 49: Humana online ad, 2012

Figure 50: Humana email ad, 2013

Direct mail

Figure 51: Humana direct mail ad, 2013

Figure 52: Humana direct mail ad, 2013

Print

Figure 53: Humana print ad, 2013

Figure 54: Humana print ad, 2012

Figure 55: Humana print ad, 2012

TV ads

Figure 56: Humana television ad, 2011

Figure 57: Humana television ad, 2012

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Aetna

Online presence

Online/Email ads

Figure 58: Aetna online ad, 2013

Figure 59: Aetna online ad, 2012

Figure 60: Aetna email ad, 2013

Direct mail

Figure 61: Aetna direct mail ad, 2013

Figure 62: Aetna direct mail ad, 2013

Video

Figure 63: Aetna video ad, 2012

Social Media – Health Insurance

Key points

Key social media metrics

Figure 64: Key brand metrics, health insurance brands, June 2013

Market overview

Brand usage and awareness

Figure 65: Usage and awareness of selected health insurance brands, April 2013

Interaction with brands

Figure 66: Interaction with selected health insurance brands, April 2013

Online conversations

Figure 67: Percentage of consumer conversation by selected health insurance brands, May 20, 2013-June 19, 2013

Figure 68: Online mentions, selected health insurance, by day, May 20, 2013-June 19, 2013

Where are people talking about health insurance brands?

Figure 69: Mentions, by page type, selected health insurance brands, May 20, 2013-June 19, 2013

What are people talking about?

Figure 70: Mentions, by type of conversation, selected health insurance brands, May 20, 2013-June 19, 2013

Figure 71: Major areas of discussion surrounding health insurance brands, by day, May 20, 2013-June 19, 2013

Figure 72: Major areas of discussion surrounding health insurance brands, by page type, May 20, 2013-June 19, 2013

Brand analysis

HCSC

Figure 73: HCSC key social media indicators, June 2013

Key online campaigns

What we think

Aetna

Figure 74: Aetna key social media indicators, June 2013

Key online campaigns

Figure 75: Selected Aetna Twitter mentions, July 2011

What we think

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com
CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094
Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100
EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Kaiser Permanente

Figure 76: Kaiser Permanente key social indicators, June 2013

Key online campaigns

What we think

UnitedHealthcare

Figure 77: UnitedHealthcare key social media indicators, June 2012

Key online campaigns

What we think

Humana

Figure 78: Humana key social media indicators, June 2013

Key online campaigns

What we think

WellPoint

Figure 79: WellPoint key social media indicators, June 2013

Key online campaigns

What we think

Consumer's Current Health Insurance Coverage

Key points

Figure 80: Type of health insurance coverage owned, by gender, April 2013

Figure 81: Type of health insurance coverage owned, by age, April 2013

Figure 82: Type of health insurance coverage owned, by gender and age, April 2013

Figure 83: Type of health insurance coverage owned, by household income, April 2013

Figure 84: Type of health insurance coverage owned, by brand/insurance carrier, April 2013

Knowledge about Healthcare Reform

Key points

Figure 85: Awareness of provisions of healthcare reform/PPACA, by gender, April 2013

Figure 86: Awareness of provisions of healthcare reform/PPACA, by age, April 2013

Figure 87: Awareness of provisions of healthcare reform/PPACA, by gender and age, April 2013

Figure 88: Awareness of provisions of healthcare reform/PPACA, by household income, April 2013

Figure 89: Awareness of provisions of healthcare reform/PPACA, by race, April 2013

Figure 90: Awareness of provisions of healthcare reform/PPACA, by brand usage, April 2013

Sources of Healthcare Reform Information

Key points

Figure 91: Sources used for information on PPACA in the past, by gender, April 2013

Figure 92: Sources used for information on PPACA in the past, by age, April 2013

Figure 93: Sources used for information on PPACA in the past, by gender and age, April 2013

Figure 94: Sources used for information on PPACA in the past, by household income, April 2013

Figure 95: Sources used for information on PPACA in the past, by race, April 2013

BUY THIS
REPORT NOW

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 96: Sources used for information on PPACA in the past, by information source used, April 2013

Figure 97: Sources used for information on PPACA in the past, by information source used, April 2013

Future Sources of Information about PPACA

Key points

Figure 98: Sources of PPACA information plan to use in the future, by gender, April 2013

Figure 99: Sources of PPACA information plan to use in the future, by age, April 2013

Attitudes about Own Health Insurance and PPACA

Key points

Figure 100: Attitudes toward healthcare and the PPACA, by gender, April 2013

Figure 101: Attitudes toward healthcare and the PPACA, by age, April 2013

Figure 102: Attitudes toward healthcare and the PPACA, by household income, April 2013

Figure 103: Attitudes toward healthcare and the PPACA, by race, April 2013

Figure 104: Attitudes toward healthcare and the PPACA, by knowledge of PPACA, April 2013

Plans for Choosing Healthcare Coverage

Key points

Switching behavior/Plans to switch

Figure 105: Switching behavior and plans to switch providers in the future, by gender, April 2013

Figure 106: Switching behavior and plans to switch providers in the future, by age, April 2013

Enrolling in new options

Figure 107: Plans to enroll in insurance exchanges/co-ops, by gender, April 2013

Figure 108: Plans to enroll in insurance exchanges/co-ops, by age, April 2013

Factors in considering choice of healthcare

Figure 109: Factors in considering choice of healthcare, by gender, April 2013

Figure 110: Factors in considering choice of healthcare, by Age, April 2013

Uninsureds' Plan for Choosing Healthcare Coverage

Key points

Plan for choosing healthcare coverage

Figure 111: Uninsureds' plans for choosing healthcare coverage, by gender, April 2013

Figure 112: Uninsureds' plans for choosing healthcare coverage, by age, April 2013

Factors in considering choice of healthcare

Figure 113: Uninsureds' factors in considering choice of healthcare, by gender, April 2013

Figure 114: Uninsureds' plans for choosing healthcare coverage, by age, April 2013

Satisfaction with Current Healthcare Plan

Key points

Figure 115: Satisfaction with current healthcare plan, by gender, April 2013

Figure 116: Satisfaction with current healthcare plan, by age, April 2013

Figure 117: Satisfaction with current healthcare plan, by gender and age, April 2013

Figure 118: Satisfaction with current healthcare plan, by brand usage, April 2013

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 119: Satisfaction with current healthcare plan, by knowledge of PPACA, April 2013

Cluster Analysis

Cluster methodology

Confident Optimists

Demographics

Characteristics

Opportunity

Uninformed Doubters

Demographics

Characteristics

Opportunity

Educated Skeptics

Demographics

Characteristics

Opportunity

Cluster characteristic tables

Figure 120: Target clusters, April 2013

Figure 121: Type of health insurance coverage owned, by target clusters, April 2013

Figure 122: Awareness of provisions of healthcare reform/PPACA, by target clusters, April 2013

Figure 123: Sources of PPACA information used in the past, by target clusters, April 2013

Figure 124: Sources of PPACA Information source plan to use in future, by target clusters, April 2013

Figure 125: Attitudes toward healthcare and the PPACA, by target clusters, April 2013

Figure 126: Satisfaction with current healthcare plan, by target clusters, April 2013

Cluster demographic tables

Figure 127: Target clusters, by demographic, April 2013

Cluster methodology

Appendix – Social Media – Health Insurance

Figure 128: Brand usage or awareness, April 2013

Figure 129: UnitedHealthcare usage or awareness, by demographics, April 2013

Figure 130: Aetna usage or awareness, by demographics, April 2013

Figure 131: Kaiser Permanente usage and awareness, by demographics, April 2013

Figure 132: WellPoint usage or awareness, by demographics, April 2013

Figure 133: Humana usage or awareness, by demographics, April 2013

Figure 134: HCSC (ie BlueCross and BlueShield) usage or awareness, by demographics, April 2013

Interaction with brands

Figure 135: Activities done, April 2013

Figure 136: Any brand – Activities done, by demographics, April 2013

Figure 137: Any brand – Activities done, by demographics, April 2013

Figure 138: UnitedHealthcare – Activities done, by demographics, April 2013

**BUY THIS
REPORT NOW**

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com

Health Insurance - US - July 2013

Report Price: £2466.89 | \$3995.00 | €3133.71

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 139: Aetna – Activities done, by demographics, April 2013

Figure 140: HCSC – Activities done, by demographics, April 2013

Figure 141: Percentage of consumer conversation by selected health insurance brands, May 20, 2013-June 19, 2013

Figure 142: Online mentions, selected health insurance, by day, May 20-2013-June 19, 2013

Figure 143: Mentions, by page type, selected health insurance brands, May 20, 2013-June 19, 2013

Figure 144: Mentions, by type of conversation, selected health insurance brands, May 20, 2013-June 19, 2013

Figure 145: Major areas of discussion surrounding health insurance brands, by day, May 20, 2013-June 19, 2013

Figure 146: Major areas of discussion surrounding health insurance brands, by page type, May 20-2013-June 19, 2013

Appendix – Trade Associations

BUY THIS
REPORT NOW

VISIT: store.mintel.com

CALL: EMEA +44 (0) 20 7606 4533 | Brazil 0800 095 9094

Americas +1 (312) 943 5250 | APAC +61 (0) 2 8284 8100

EMAIL: oxygen@mintel.com