

Health Insurance - US - 2021

Report Price: £3695 | \$4995 | €4400

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This report looks at the following areas:

- The impact of COVID-19 on consumer behavior and the health insurance market
- Factors in choice of a provider and health plan
- Health plan behaviors
- Consumer attitudes toward the health insurance industry and their providers

The pandemic has led to providers shifting to virtual healthcare models so patients can resume care from the comfort of their own homes. This has led to many remaining conveniently engaged with their healthcare providers, all while sheltering from the pandemic in the safety of their own homes. The pandemic has also sparked consumers' awareness of their own mortality, with many taking measures to improve their lifestyles in efforts to increase their lifespan. Providers alike have pushed messaging surrounding their incentive-based programs – something 72% of consumers are more interested in over traditional plans. The shift in consumers becoming more conscious of their health could spark providers to shift to more value-based delivery models – empowering consumers on their journey to getting better health outcomes and improving trust and loyalty levels, which have historically lacked within the industry.



“The pandemic has transformed how providers deliver care to patients, as seen with the proliferation of virtual care and self-service digital solutions. As consumers continue to expect the same level of on-demand care going forward, providers should continue looking for ways to provide more value so customers obtain better health outcomes.”

– Amr Hamdi, Finance Analyst

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