

HEAD ABOVE WATER: WOMEN NAVIGATE HEALTHCARE DURING A PANDEMIC AND BEYOND

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In an effort to control healthcare costs, payers are working to encourage healthier behaviors and prevent chronic conditions through member wellness programs, consumer education, digital health offerings and other initiatives.

However, in most American households, it is not consumers in general, but women in particular, who are responsible for healthcare for themselves and their families. Through a nationally representative study of more than 3,000 women who manage their family's healthcare, Willow Research examined their experiences navigating the healthcare system in the United States: what is working well for them, where there are difficulties, and what they need to keep themselves and their families healthy.

The research was conducted from January 2020 through August 2020, in the midst of the coronavirus pandemic, and reveals the challenges these women face as they try to navigate an often-confusing system during a period of crisis. Women tell us the help they want and need to keep their families afloat, both now and in the future.



Women are in charge of keeping the family healthy

Women are responsible for the vast majority of healthcare decisions in their families and are involved in every aspect of the process: from managing costs and coverage to securing access, to managing care. Right around half of women say they feel “appreciated for their work” in this role, yet:

- 46% feel “stressed out and frustrated” by the healthcare system
- 43% prioritize their family’s healthcare over their own

Women generally stay on top of managing care for themselves and their families by scheduling annual exams, getting people to appointments, and monitoring and administering medications and treatments.

However, for many women, the amount of time required to schedule and attend appointments, and the constraints of limited provider hours and locations combined with juggling other work and family responsibilities, creates day-to-day challenges.

Further, fairly common life experiences — switching jobs or losing a job, a change in insurance carrier at a current job, a move to a new city, a physician retiring — can significantly impact access to care or at least require learning a new system to make sure care is not interrupted.

When it comes to healthcare, women are managing to keep their heads above water, but they could use some help.

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Managing costs and coverage

- Budgeting for medical expenses
- Evaluating and selecting insurance
- Getting reliable upfront costs
- Maintaining coverage
- Checking accuracy of bills



Securing access

- Researching providers
- Finding good doctors covered by insurance
- Finding conveniently located providers



Managing care

- Scheduling preventive care
- Ordering and managing prescriptions
- Coordinating doctor’s visits and emergency care



More than half of households (57%) have at least some difficulty paying for healthcare. Unexpected costs like emergency room visits, or anything not covered by insurance (e.g., dental and vision), are the biggest pain points.

The biggest pain point is managing costs and coverage

Among the many responsibilities these women carry, the biggest challenge they face is managing their healthcare costs and coverage. Female healthcare decision-makers struggle with the unpredictability of healthcare costs, as well as the sheer high prices they must pay for insurance premiums, deductibles, office visits, procedures and prescription drugs.

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The challenge with healthcare costs is exacerbated by the complexity of and uncertainty around insurance policies. Among the top seven challenges women healthcare decision-makers face, four specifically relate to their insurance plans.



72% say that healthcare costs are **unpredictable**



74% say that medical care is **too expensive**

Biggest Challenges of Cost-Related Activities



*Asked only of those with health insurance

The ins and outs of their insurance benefits and coverage is often a mystery. Even at the time of selecting a plan, they make what is — at best — an educated guess. Their actual experience with the type of insurance plan they select will reveal how accurate that guess was.

Sometimes, women find they must confirm that insurance they were told was sufficient is actually accepted by a specific provider, or wrangle with the insurance company to make sure a procedure or prescription is covered and available to them. These are lessons learned through experience. Women are invested in finding a solution, but are often frustrated by the complexity and constraints of their family's plan and the ensuing effort required to navigate through it.

More than two in five female healthcare decision-makers say they have made sacrifices in order to pay for healthcare, including reducing spending on both nonessential and essential items.

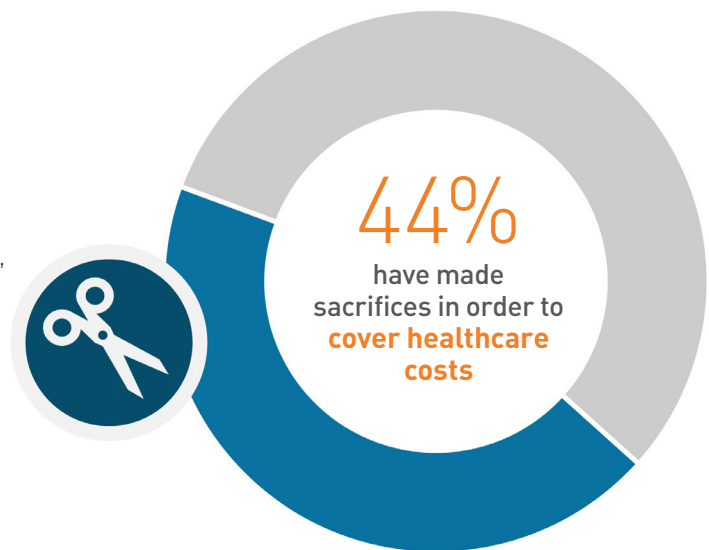


Often, there's not enough money to go around

The story of these women's challenges with managing healthcare cannot be told separately from the broader picture of financial precariousness that exists in the country today, in which half of all U.S. adults fear that a major health event could lead to bankruptcy and 26% of U.S. households would need to borrow money to pay for a \$500 medical bill.¹ After all, spending on urgent healthcare is a necessity, even when budgets are tight, which means making sacrifices elsewhere.

Often, this means reduced spending in other categories (e.g., nonessentials like clothing and travel), but it may also mean compromising on healthcare or sacrificing their own well-being for the sake of their families. If the money isn't there, women will do their best to work around the limits, but it's often difficult and may lead to compromises in care.

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Awareness and Usage of Healthcare Financial Tools

All Respondents	Total
HSAs	
Aware of	53%
Have ever used	18%
FSAs	
Aware of	51%
Have ever used	18%
Patient Financing	
Aware of	37%
Have ever used	14%

Healthcare financial tools are underutilized

Despite the challenges around costs and coverage, existing sources of support to ease the financial burdens — such as health savings accounts (HSAs) and flexible spending accounts (FSAs) — are underutilized. Many of these decision-makers are simply not aware of these options, and others are not in a position to take advantage of them.

Just over half of women are even aware of HSAs and FSAs, and fewer than 20% have used them.

Awareness and usage of patient financing is even lower. Just one-third of women know about patient financing, and only 14% have ever used it.



The challenges are multiplied for moms

While managing the household's healthcare is a challenge for most women, our research found that it is particularly challenging for mothers. Indeed, moms with children under 18 in the household are under a great deal of pressure when it comes to managing their family's healthcare.

- 65% handle healthcare for three or more people.
- 60% of moms with children under 18 are also working.
- 50% have at least one person in the household with a chronic condition.
- 32% spend 4 hours or more per month on healthcare, versus 14% for those without children under 18.

Covering costs is especially tough for moms, particularly with regard to larger expenses like emergency room visits and outpatient procedures.

Difficulty in Covering Healthcare Costs

Very/Somewhat Difficult	Moms with kids under 18	No kids under 18
Emergency room visits	42%	35%
Outpatient hospital procedures	40%	31%
Vision care	33%	29%
Prescription drugs	28%	20%

Every aspect of managing healthcare is tougher for moms.

The financial challenges are more acute, and negotiating the intricacies of insurance coverage and benefits is a greater burden.



Insurance issues are also a bigger challenge for moms, who struggle more than non-moms when it comes to evaluating and selecting a plan, making sure that a provider, procedure or treatment is covered, and negotiating coverage with their health insurance company.

Insurance-Related Challenges*

Very/Somewhat Challenging	Moms with kids under 18	No kids under 18
Evaluating and selecting an insurance plan	44%	38%
Making sure your provider, procedure, treatment or medication is covered by your insurance	43%	33%
Negotiating coverage with insurance company	41%	34%

*Asked only of those with health insurance

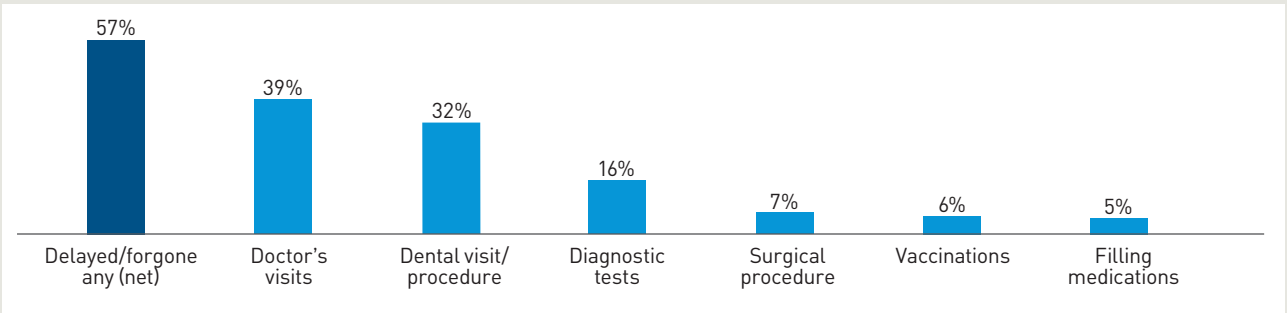


The COVID-19 pandemic interferes with routine healthcare

The pandemic has significantly disrupted routine healthcare and is likely to continue to do so until transmission of the virus is reduced through widespread vaccination or other interventions. More than half of these women have put off or skipped routine healthcare visits because of the pandemic.

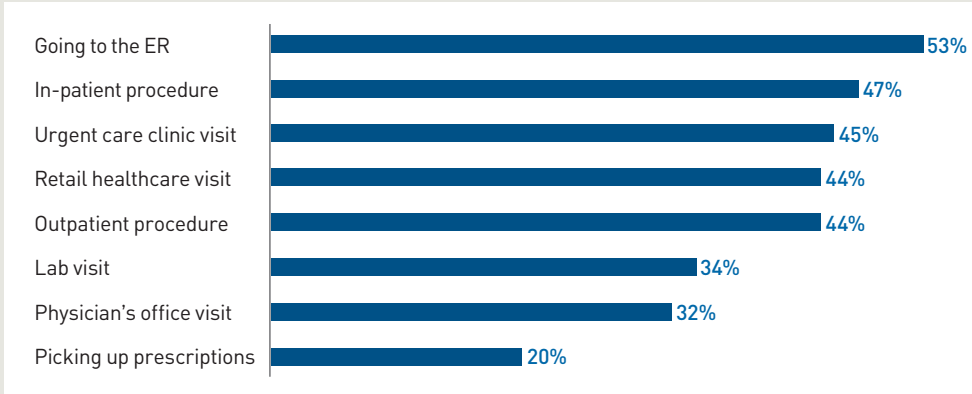
There may be long-term ripple effects as a consequence of delayed or forgone care during the pandemic, as well as a potential increase in chronic conditions among those who have contracted the virus.

Have Delayed/Forgone Routine Healthcare Due to the COVID-19 Pandemic



The majority (63%) of those who have delayed or forgone regular healthcare have done so because of fears about exposure to the virus. The healthcare activities that generate the most concern involve visits of longer duration at hospitals and health clinics. More controlled healthcare activities with less potential exposure (e.g., a lab visit, picking up prescriptions) produce less trepidation.

Healthcare Activities that Feel Unsafe



Telehealth appears here to stay, as users are generally both satisfied with the service and say they are likely to use it in the future.



The COVID-19 pandemic has accelerated digital adoption

Digital healthcare tools are making inroads, with two-thirds of women saying their household has used a patient portal, had a telehealth appointment, and/or ordered prescriptions online in the last 12 months.

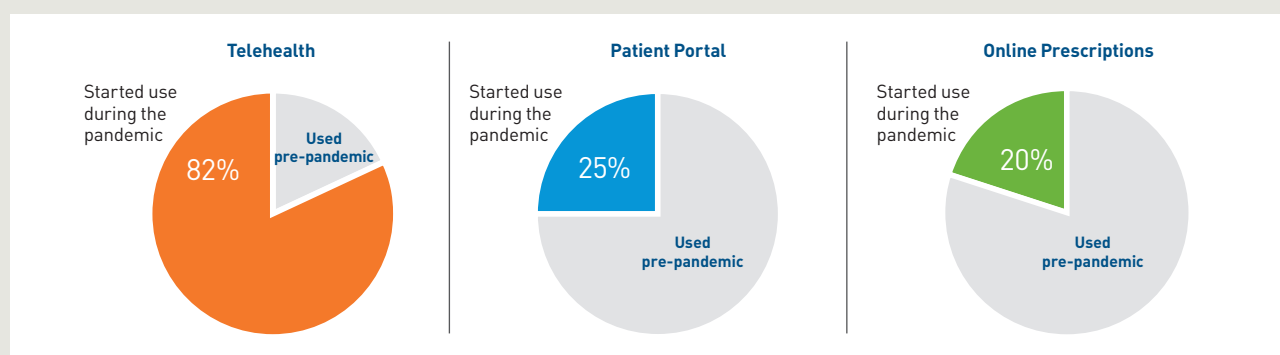
While the pandemic and associated shutdown have led to a rapid growth in the use of all digital technology, this is especially true for telehealth. Among those who have used telehealth services in the past 12 months, 82% had their first experience with a telehealth appointment during the pandemic.

Use of Digital Healthcare Products and Services

Have used any in the past 12 months (net):	68%
Patient portal	47%
Telehealth	39%
Online prescriptions	38%

Started Using Digital Service During the Pandemic

Among Those Who Have Used the Service in the Past 12 Months

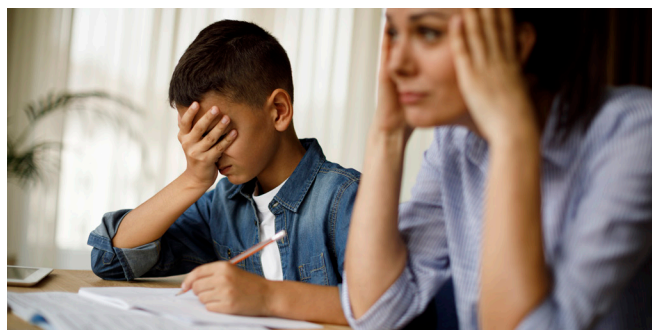


Households are using telehealth for visits with their PCPs and medical specialists, as well as for mental health visits. Telehealth appears here to stay, as users are generally both satisfied with the service and say they are likely to use it in the future. Eight in 10 telehealth users say they are very or somewhat likely to use it in the future, supporting the case for payers to continue coverage of these services beyond the public health emergency.

In addition to digital tools, women rely on a range of other resources in managing their family's healthcare. Though many women find support in their spouse or partner, the number one source for help is the family physician. **Payers are also an important resource for households with health insurance.**

Many women are also getting their healthcare information online, relying on healthcare information websites like WebMD or the Mayo Clinic and looking at healthcare provider review sites like Healthgrades or Vitals.

For most of these women, the pandemic has not caused new problems as much as intensified and highlighted already-extant struggles.



The COVID-19 pandemic puts more households at risk

While the fundamental problems of the high cost of healthcare and financial precariousness among consumers were present prior to the pandemic, it has exacerbated these issues as employment has been disrupted, leading to a loss of jobs, loss of income and loss of insurance coverage.

The pandemic has been a challenge for most women; 70% say it's been somewhat or very challenging, but women who already bear greater responsibilities have experienced greater challenges. As indicated in the chart below, households with more complicated needs (i.e., mental health conditions, children under 18, chronic conditions) or fewer resources are struggling the most. Not surprisingly, the pandemic has been particularly challenging for moms with young children at home, who have to balance work disruption with remote learning. It has been least challenging for seniors.

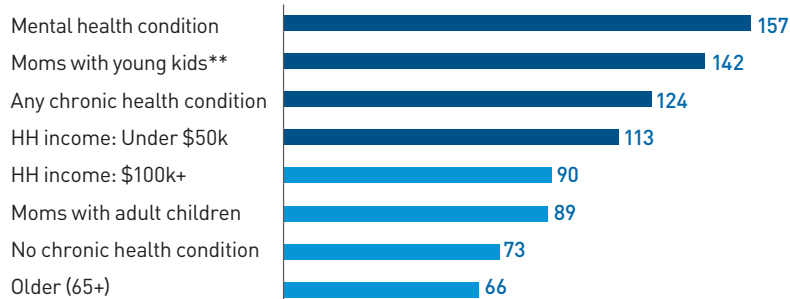
Among Those with Private Insurance

30% have experienced a **reduction in income**

37% have had their **employment impacted** in some way

15% are **struggling to cover basic necessities** (e.g., groceries, rent, utilities)

Coronavirus Challenge Index*



*Index calculated based on % who say the pandemic has been "very challenging." Index of 100 is the average.
**Women under 65

More
Challenging

Less
Challenging

Households with Commercial Insurance

While households with commercial health insurance are faring better during the pandemic than the uninsured or those on Medicaid, the impact of the pandemic on households with commercial insurance is still significant.

The impact of the pandemic cannot be overstated and may put more and more households at risk in the coming months. The simultaneous health and financial crises have the potential to put a real strain on the system, as at-risk households often lack the financial resources and insurance coverage necessary to pay for healthcare.

Among Those with Commercial Insurance

33% have experienced a **reduction in income**

42% have had their **employment impacted** in some way

12% are **struggling to cover basic necessities** (e.g., groceries, rent, utilities)



Additionally, greater education is needed around patient financing options, and households with limited resources will require more financial assistance to pay their medical bills.

How payers can help

As we found in our recent study of payer executives,² payers are hard at work trying to address the cost problem in healthcare. In addition to leveraging their core capabilities in data analytics and fostering greater collaboration with providers, payers are also encouraging their members to be healthier through a range of wellness and educational initiatives and digital health tools.

However, the present study finds that, from the consumer perspective, the challenge of high healthcare costs has not been solved. Our study of women who are healthcare decision-makers for their family finds that their greatest challenges relate to managing healthcare costs and insurance coverage. In order to ease the difficulties that women have navigating the healthcare system, these women want help from payers in the three areas below.



Greater transparency around costs and coverage

- Reliable upfront cost estimates before care
- Better explanation of insurance benefits and coverage
- Easier ability to determine if something will be covered



Financial education around healthcare financial tools

- More education about the various healthcare financial options available to them:
 - HSAs, FSAs
 - Patient financing options
 - Healthcare credit cards
 - Financial assistance



Financial support for healthcare costs

- Particularly for at-risk households that are:
 - Lower income
 - More likely to have kids
 - More likely to have chronic conditions
- A segment that is likely to grow due to the pandemic




70%

would find it helpful to have an app or program to tell them whether something would be covered and what their out-of-pocket costs would be before the point of care.

Importantly, women are open to technological solutions to achieve greater cost transparency.

Success in addressing these three needs would be welcomed across the board, but for the most precarious households, solutions aimed at greater transparency may not be sufficient. The aftermath of the pandemic is likely to leave even more in need of financial education and assistance.



Women Navigate Healthcare During a Pandemic and Beyond

About this study

The Women and Healthcare Study was launched in January 2020 with a qualitative exploration phase, including secondary research and in-depth interviews with female healthcare industry experts. Next, between March 25 and April 23, 2020, 12 virtual focus groups were conducted with 68 women across the country, all of them healthcare decision-makers for their households.

The data are weighted to represent adult women in the U.S. based on age, ethnicity, education and census region.

Building on these qualitative stages, a large-scale quantitative survey was conducted in summer 2020 with a nationally representative sample of 3,109 female healthcare decision-makers ages 25 to 84.

The survey was conducted in three monthly waves of roughly 1,000 women each (June 25–29, July 22–30 and August 19–26) to monitor any shifts as the pandemic continued over the summer. The data are weighted to represent adult women in the U.S. based on age, ethnicity, education and census region. The sampling error for the survey is $\pm 1.8\%$ at the 95% confidence level.

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¹ Gallup–West Health, U.S. Healthcare Study, July 2020.

² Survival of the Fittest: Payers Reimagined. PNC Healthcare, 2018.

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