

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

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The shift to patient-centered care (consumerism) is well underway in U.S. hospitals today. 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.

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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



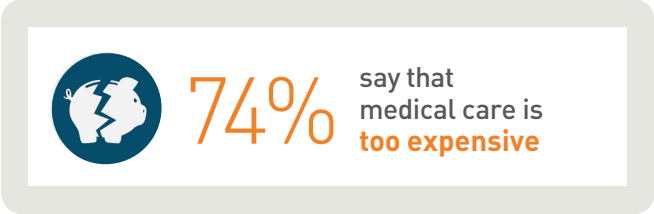
More than half of households (57%) have at least some difficulty paying for healthcare. Unexpected costs like emergency room visits, or anything not covered by insurance (e.g., dental and vision), are the biggest pain points.

The biggest pain point is managing costs and coverage

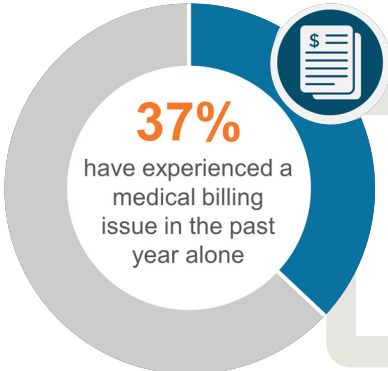
Among the many responsibilities these women carry, the biggest challenge they face is managing their healthcare costs and coverage. Female healthcare decision-makers struggle with the unpredictability of healthcare costs, as well as the sheer high prices they must pay for insurance premiums, deductibles,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

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When it comes to the costs of healthcare, problems occur on both the front and the back ends. On the front end, women find it particularly challenging to get reliable upfront cost estimates.



Biggest Challenges of Cost-Related Activities



On the back end, billing issues continue to be a problem, with more than one-third saying they experienced a medical billing issue in the past year. This is largely unchanged from our 2015 study, in which 40% of consumers said they experienced a billing-related issue in the past year.¹

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.

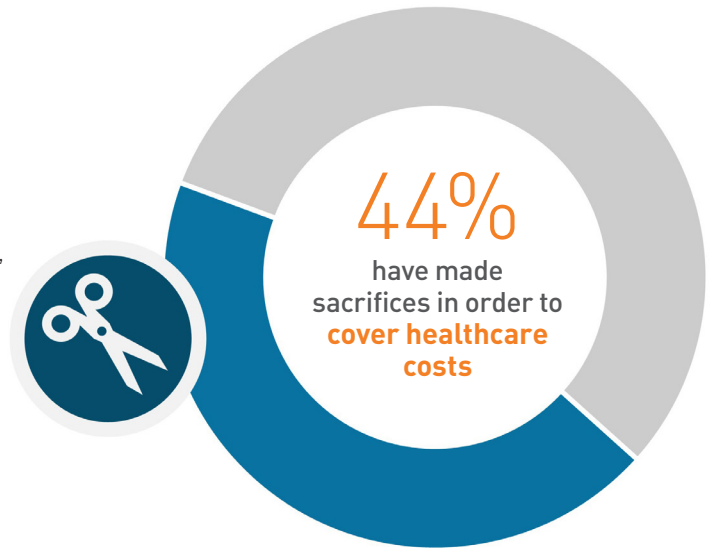


Often, there's not enough money to go around

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.² 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
HSA's	
Aware of	53%
Have ever used	18%
FSA's	
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.

Working women also struggle with the purely tactical side of accessing healthcare. As noted above, 60% of moms with children under 18 are also working. For these moms, provider hours are often not convenient, requiring them to take time off of work, sometimes without pay, to make appointments.



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.

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%

Challenges of Non-Cost-Related Healthcare Activities

Very/Somewhat Challenging	Working moms with kids under 18	Nonworking moms with kids under 18	No kids under 18
Coordinating emergency care/unexpected doctor visits	45%	34%	25%
Scheduling doctor's appointments at a time that is convenient	42%	33%	24%

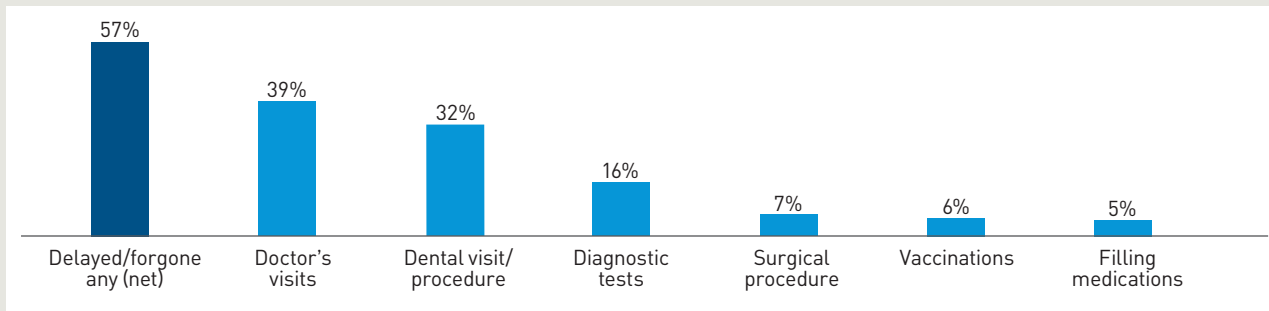


The COVID-19 pandemic interferes with routine healthcare

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

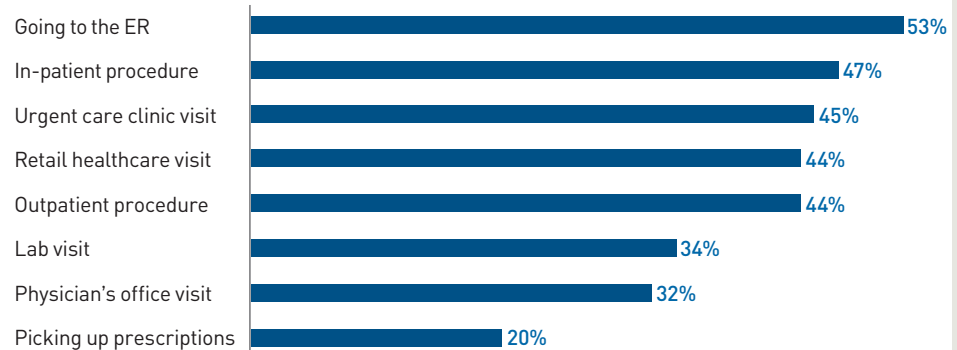


The majority (63%) of those who have delayed or forgone regular healthcare have done so because of fears about exposure to the virus.

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.

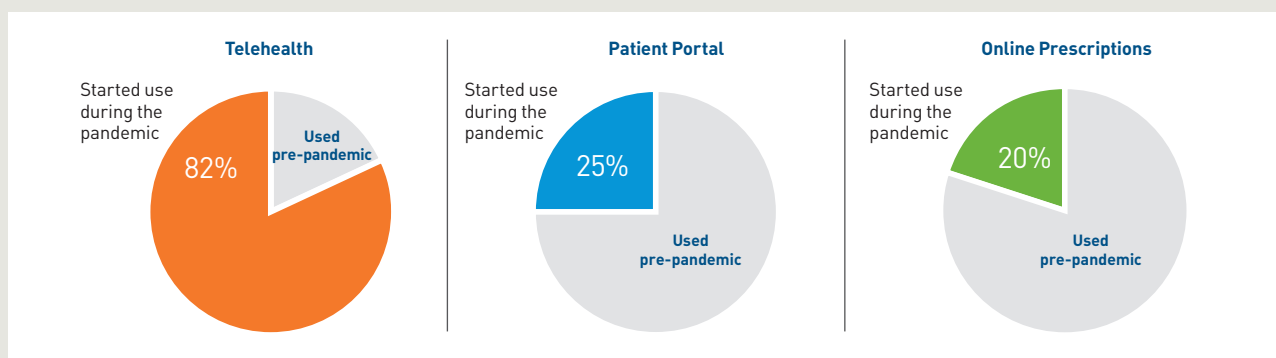
While the pandemic and associated shutdown have led to a rapid growth in the use of all digital technology, this is especially true for telehealth. Among those who have used telehealth services in the past 12 months, 82% had their first experience with a telehealth appointment during the pandemic.

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.**

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.

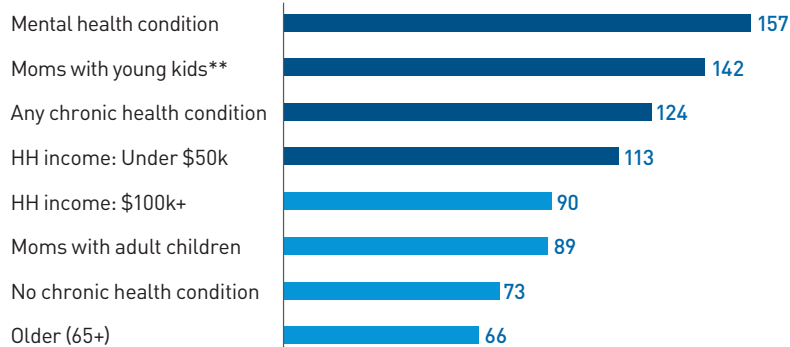
Among Those with Private Insurance

30% have experienced a reduction in income

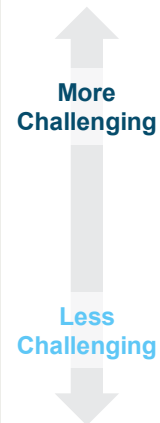
37% have had their employment impacted in some way

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



The additional stress on the female healthcare decision-maker is considerable, as the pandemic is widely recognized to have triggered the first "female recession," causing many women to lose their jobs, or leave their jobs, because of competing demands of home schooling and childcare.

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.




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 providers can help

As we found in our recent study of hospital executives,³ hospitals are far along in many patient-centered care initiatives. For example, hospitals are emphasizing customer service and satisfaction, establishing coordinated care teams, and offering digital healthcare tools like patient portals and telehealth — tools that consumers appreciate and are adopting.


However, our current study of female healthcare decision-makers finds that, to be truly consumer-centric, hospitals really need to address the perennial challenges around cost transparency, migrate toward consolidating billing statements, and generate billing statements with fewer errors that are easier to understand. Additionally, greater education is needed around patient financing options, and households with limited resources will require more financial assistance to pay their medical bills. Finally, women — and especially moms — struggle with the logistics of making it to healthcare appointments, and they would like to see expanded appointment hours and the ability to schedule multiple visits in a single day.

 **Greater transparency**
around costs and coverage

- Reliable upfront cost estimates before care
- Easier ability to determine if something will be covered
- Consolidated billing statements
- Clearer billing with fewer errors

 **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

 **More flexibility**
from providers

- Expanded appointment hours at more convenient times
- Ability to schedule multiple healthcare appointments in a single day at a hospital or medical center

 **Success in addressing these four needs would be welcomed across the board, but for the most precarious households, solutions aimed at greater flexibility and 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.

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 The Road Ahead in U.S. Healthcare: Will Patients Take The Wheel? PNC Healthcare, 2015.

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

3 Survival of the Fittest: Hospitals in Transformation. PNC Healthcare, 2018.

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