



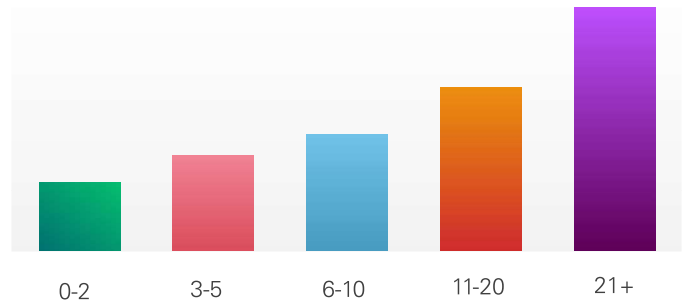
2020 Health Plan Report

Insights and observations
from U.S. health plan leaders.

Asked About Their Challenges and Focus Areas, Health Plan Leaders Respond

Amplifon Hearing Health Care surveyed U.S. health plan leaders to identify their top priorities and key opportunities for improvement in 2020 and beyond. Respondents were affiliated with large, national carriers, regional health plans, and other health care-related services, and represented a broad range of programs and products tailored to both consumer markets and government programs.

Q: How many years of experience do you have in health insurance?



Many survey respondents have 20+ years of experience in health insurance.

Experts Say Consumers Have an Overwhelmingly Negative Experience with Health Care

Q: What one word would you use to describe the current health care consumer experience?

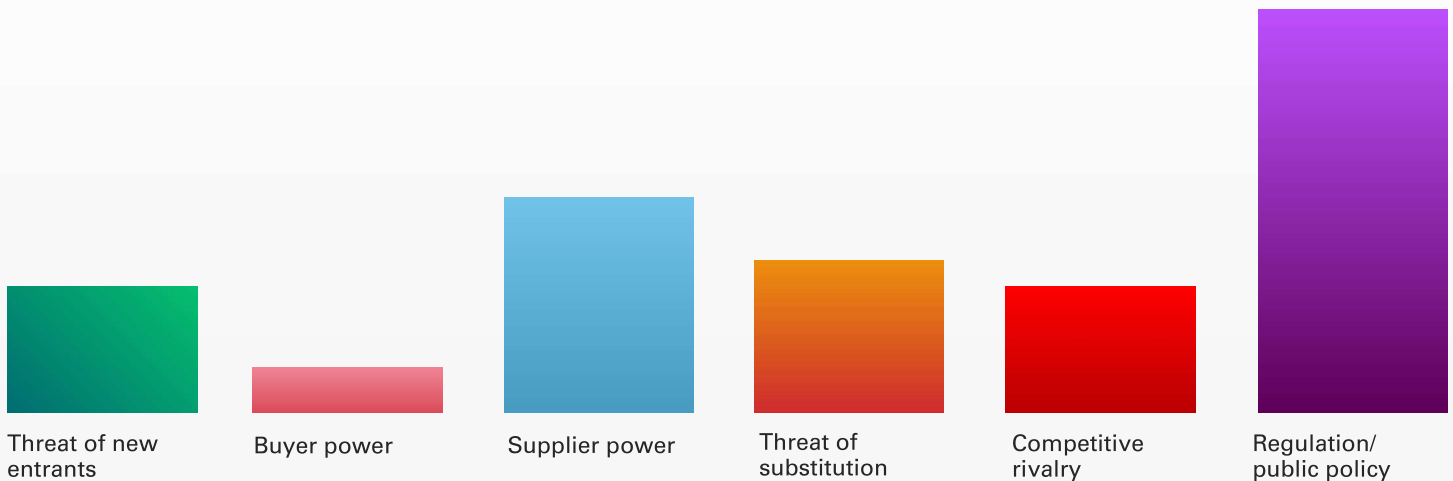


Descriptions of consumer experiences are overwhelmingly negative.

When asked to describe the current health care consumer experience, respondents expressed concerns about inordinate complexity and growing consumer frustration. To a lesser degree, problems of misinformation and outright fraud were also mentioned.

The Top Challenge for Health Plans is Regulatory Uncertainty

Q: What challenges do you face in the current health care climate?



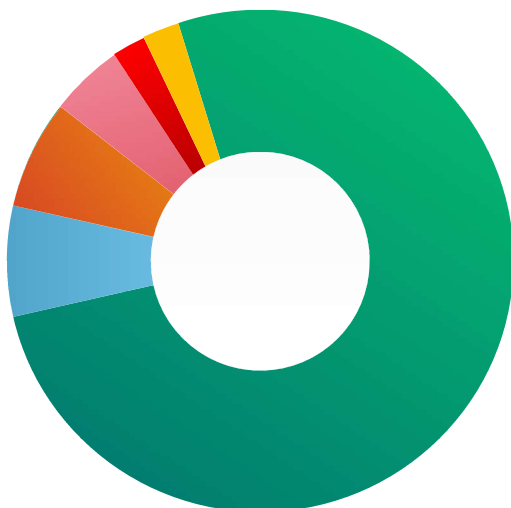
Health insurers view regulation and public policy as a key challenge.

Health insurers view changing public policy and the threat of increased regulatory hurdles as the most significant challenges they currently face. For some payers, threats like supplier power and substitution are also top of mind.

Cost is the Leading Long-term Concern by a Factor of Ten

Q: What concerns you the most about the future of health care in America?

The high cost of care is the single, chief concern among health insurance leaders today. When asked, “what concerns you most about the future of health care in America?” costs outweighed the second leading answer – coverage and access – by a factor of ten.



- Costs
- Aging population
- Reallocation of risk across value chain
- New and reemerging infectious diseases
- Technology
- Coverage/access

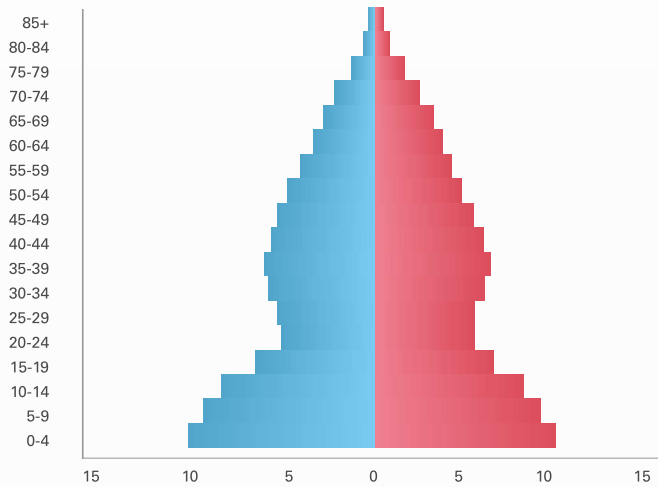
Health plan leaders are concerned about the growing cost of care.

Growing Costs Correlate with an Aging Population

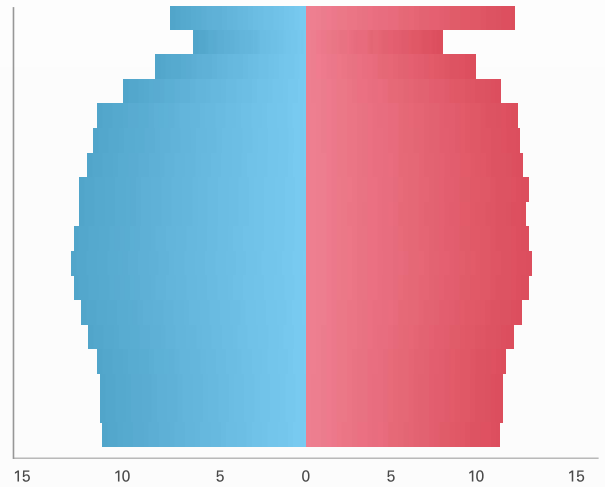
Age and Population of the United States, 1960 - 2060

As demographics change, health plan leaders are shifting their focus to further address the needs of an aging population. Carriers are focusing on opportunities for growth within government programs like Medicare Parts C and D, while looking to contain costs incurred because of demographic shifts.

Population Distribution by Age, 1960



Population Projections by Age, 2060



2017 national population projections from the US Census Bureau.

Health Insurers Name Social Determinants of Health Critical to Address Among Seniors

Q: Which area of senior care do you feel requires the most immediate attention?



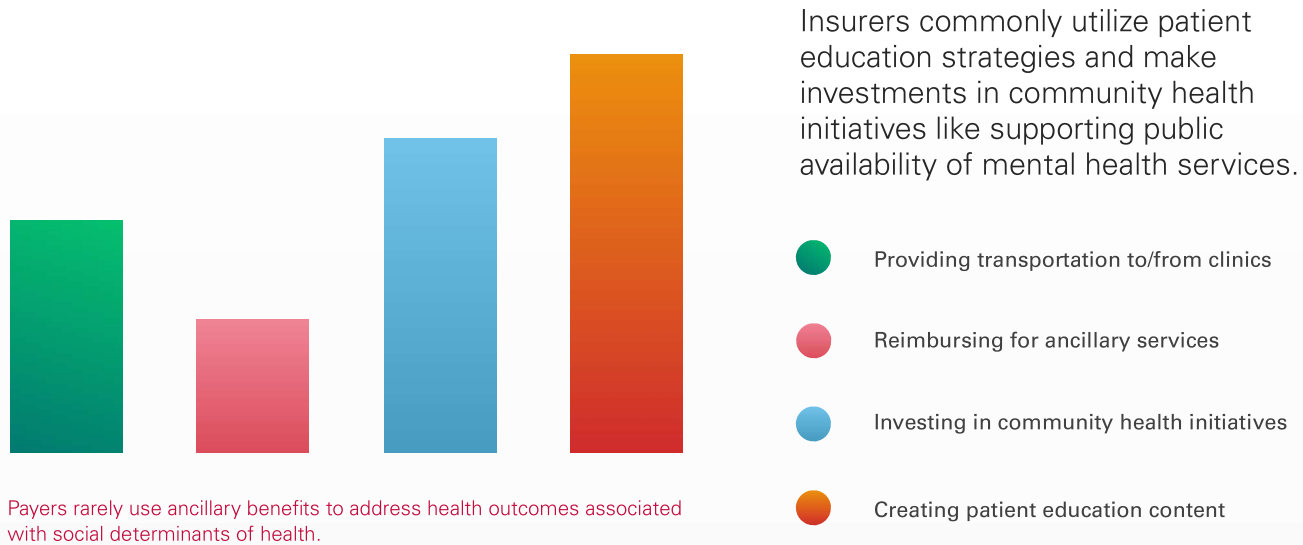
Leaders say social isolation and mental health need immediate attention.

Survey respondents say **social isolation** and **mental health** are the areas of senior care that require the most immediate attention from health insurance plans. This response surpassed home care and hospice, diet and nutrition, and mobility responses combined.

- Home care/hospice
- Meals and nutrition
- Social isolation and mental health
- Mobility
- Memory and cognition
- Dependency on prescription drugs

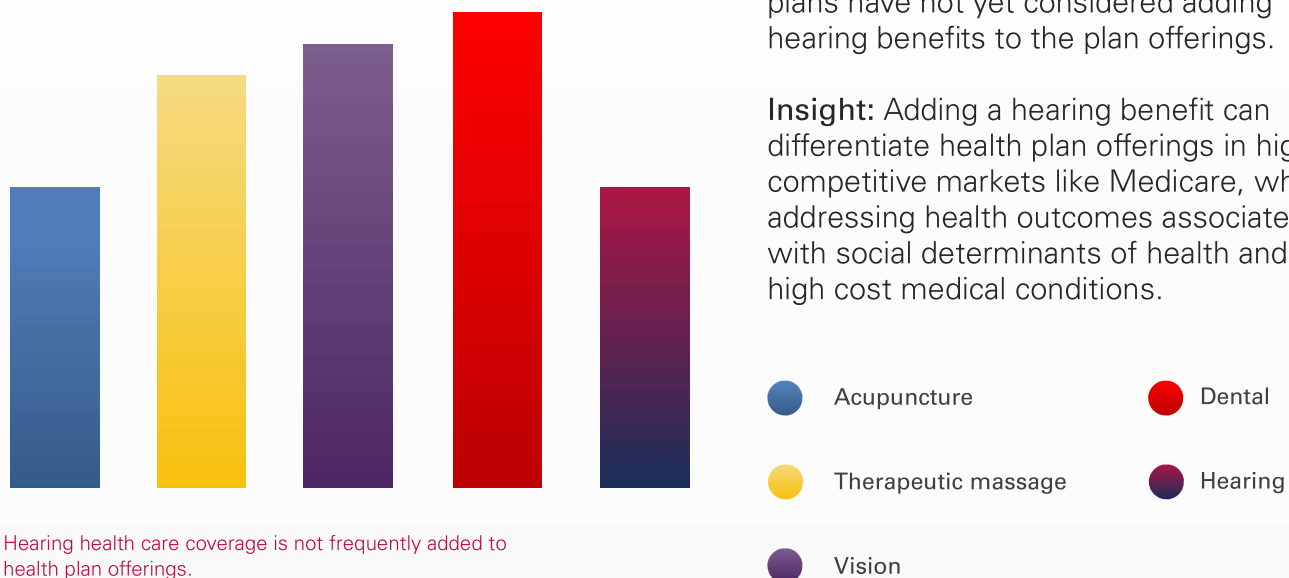
Education and Investment in Community Initiatives are Top Strategies to Improve Health Outcomes

Q: How is your organization addressing health outcomes associated with social determinants of health?



Ancillary Benefits Represent an Underutilized Strategy to Impact Health Outcomes

Q: Which ancillary services have you recently considered adding to your current health care plan?





Speak to an Amplifon team member to learn more about how hearing benefits can help you attract and retain members, address health outcomes associated with social determinants of health, and lower health care costs for your plan and your members.

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