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Healthcare Systems and Services Practice

Consumer decision making in healthcare: The role of information transparency

When armed with transparent information, consumers are likely to make different decisions. These decisions include choosing a different provider, often considering reputation, quality, and costs.

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As consumers experience more information transparency across various industries, many expect more accessible, user-friendly data around healthcare. The result has left some entities struggling to keep up with rising expectations, while others have adjusted by lowering prices, improving quality of services, and focusing on patient experiences.

Still, despite these consumer preferences and push, in our 2019 Consumer Health Insights Survey, only a fraction of respondents said they have been able to retrieve the information they sought when making healthcare decisions, contributing to low satisfaction.[1] Our analysis shows that when respondents can access relevant information when making a healthcare decision, they will choose an option that best meets their needs. They often look for lower costs, even if it means making other trade-offs (for example, a more convenient location).[2]

More than 60 percent of patients report they want more information when deciding where to get care.[3] In a world of limited information, some patients chose to look for more information, while nearly 49 percent of respondents stated that they instead chose to follow the recommendation for care from their doctor, clinician, or health insurer.

In our analysis, about 90 percent of respondents chose the lower-cost, in-network options that were of average quality over the higher-quality,[4] higher-cost options. Our research suggests that providing consumers with better and more accessible information could have a profound impact on how decisions are made (Exhibit 1).

What does care look like in a world where consumers have more transparency of information?

Consumers have driven certain healthcare businesses to adapt and meet their expectations. These adaptations include:

— **Lowered price:** The cost of elective surgeries, such as LASIK surgery, breast augmentation, and eyelid lifts, has decreased 10 to 15 percent cumulatively over the last decade, enabled by technology advances that now allow these entire procedures to take around 10 minutes.[5] By comparison, the price of nonelective surgeries, like childbirth delivery, has increased by up to four times over the same time period.[6]

— **Improved quality of services:** As the price of some elective consumer services declined, the quality of those same services has improved. For example, when LASIK first debuted in the 1990s, 60 percent of patients had 20/20 range of vision after surgery. Today, those numbers have improved dramatically, with more than 90 percent achieving perfect vision.[7]

— **Improved experience:** From contact lenses on-demand to at-home kits for retainers to customized healthcare entities, healthcare leaders and start-ups are investing rapidly in improving experiences for consumers. Customers are able to receive more personalized, seamless, and digitally enabled healthcare experiences, such personalized live video doctor visits.

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1   Forty-five percent of respondents reported dissatisfaction with their ability to figure out the cost of a service, and 45 percent of respondents said they were not satisfied with their ability to find out if there are lower-cost options for treatments (ranked 1–7 on a 10-point scale). This lack of information transparency corresponded to negative effects on a consumer's overall experience. When respondents were asked to rank their satisfaction, they repeatedly ranked information transparency areas, such as understanding the cost of care, understanding their bill, and finding the right provider, as points of low satisfaction that negatively affected their healthcare experience. 2019 Consumer Health Insights research (CHI), QIJ3. How would you rate your satisfaction in each of the following areas? Scale 1 (highly dissatisfied) to 10 (highly satisfied).
2   2019 CHI, FJB2. Imagine that you went to your health insurer's website where they provide the following information. Based on this information, which facility best meets your needs?
3   2019 CHI, QDJ1. How important is the following information when you're deciding where to get care?
4   Respondents defined "quality" as both quality of experience and quality of health outcomes: 53 percent of respondents define the quality of their healthcare by their personal experience, and 51 percent define quality by the type of health outcomes that they see after receiving care.
5   All About Vision, allaboutvision.com; "National Health Expenditure Accounts," Centers for Medicare & Medicaid Services, 2018, cms.gov; "Plastic Surgery Statistics," American Society of Plastic Surgeons, 2005–18, plasticsurgery.org; The LASIK Vision Institute, lasik.com.
6   Stranges E, Wier LM, and Elixhauser A, *Complicating Conditions of Vaginal Deliveries and Cesarean Sections, 2009*, HCUP Statistical Brief #131, Agency for Healthcare Research and Quality, last modified May 13, 2016, hcup-us.ahrq.gov.
7   Sandoval HP et al., "Modern laser in situ keratomileusis outcomes," *Journal of Cataract & Refractive Surgery*, 2016, Volume 42, Issue 8, pp. 1224–34.

What increasing information transparency and new business models mean for traditional healthcare services

While rising customer expectations are driving new business models, increased choice pressure is also affecting existing healthcare systems. Increased price transparency is driving more pricing information, and therefore more "shoppable" healthcare services. Certain services with relatively straightforward pricing structures, such as imaging, can now be viewed in easy-to-use, Kayak-like search engines in certain areas. For example, Colorado's Center for Improving Value in Health Care's online tool allows patients to locate facilities with the lowest cost, nearest location, and best patient experience; this information empowers patients to poten-tially significantly lower the cost of their healthcare services.[8] Previous research has indicated the use of price transparency information was associated with lower total claims for routine medical services, with the largest difference for advanced imaging services.[9]

Start-ups are offering consumers more options, such as healthcare financial wellness platforms that provide the information they need to make high-value healthcare decisions or tools that make shopping for government-funded healthcare more transparent. Other companies have focused on digital marketplaces for patients to purchase prescriptions with full-price transparency. While many providers have been either hesitant or challenged in offering price transparency estimates, some have worked to provide greater transparency.

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[8] "Consumers can now shop for healthcare imaging services in Colorado with CIVHC's new tool," Network for Regional Healthcare Improvement, July 16, 2018, nrhi.org.

[9] Whaley C et al., "Association between availability of health service prices and payments for these services," *JAMA*, 2014, Volume 312, Issue 16, pp. 1670–6, jamanetwork.com.

Exhibit 1

The importance of information when deciding on where to receive care.[1]

Respondents ranked 8–10 on a 10-point scale, %

Covered by my health insurance plan	78
Cost I have to pay	74
Past experience was good	74
A clinician has good expertise (eg, training, schooling)	70
Friendliness of the staff	69
A facility has a good reputation/scored well	68
A clinician has a good reputation/scored well	68
Facilities were up-to-date/nice	68
How convenient the choices are for when I can get care	67
How convenient the choices are for where to get care	66
The care provider has my medical history/information	64
Following your clinician's recommendation	62

[1] Question DJ1: How important is the following information when you're deciding where to get care? (Population: All respondents; n = 4,957; top 12 of 24 shown).

Source: 2019 McKinsey Consumer Health Insights Survey

For example, UCHealth in Colorado, Mayo Clinic in Minnesota, and University of Utah Health have been commended for their efforts in price transparency,[10] enabling consumers to receive an estimate for services. While the consumer is warned that it is impossible to know the exact cost, this high-level estimate gives patients the ability to make more informed decisions around their care. Additionally, many providers (such as retail clinics and urgent care centers) of basic health services (for example, lab tests, primary care, ancillary) offer standard pricing, which removes any need for consumer uncertainty.

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[10] Porter S, "Verma commends 3 health systems for their price transparency," Healthleaders, January 10, 2019, healthleadersmedia.com.

Sidebar 1

Information transparency could take many forms.

We considered three key factors that drive consumer choice of healthcare options as the focus for healthcare information transparency across **insurance cost and coverage, clinical care and quality of the healthcare service, and non-clinical experience**. Respondents indicated that health coverage, cost, and experience were most important to them when deciding where to get care. Seventy-eight percent of respondents indicated that health insurance plan coverage was very important (ranked 8–10 on a 10-point scale), 74 percent said the cost they had to pay was very important, 74 percent said a positive past experience was important, and 70 percent cited a clinician's level of expertise (school, training) as important.

Insurance cost and coverage: Many consumers use insurance coverage as a proxy for cost of a service. They seek this information before they look at past experiences and medical reputation of healthcare providers.* Respondents most commonly prefer to receive information about the cost of their care from their health insurance company (50 percent) or their physician (49 percent) rather than conduct independent research.[†]

Clinical care and quality of the healthcare service: When respondents were asked what their first step would be when they were told to pursue treatment for an outpatient service from a specialist, 30 percent said they would check the quality of the facilities by asking friends or looking online.[‡,§]

Nonclinical experience: Understanding information around healthcare experience also influences healthcare decision making. A consumer's healthcare experience is influenced by factors such as administrative experience, staff friendliness, ease of scheduling, appointment location, and average wait time for an appointment. For example, in a simulation, when given information about a poor administrative experience, 45 percent of respondents opted to switch to a different doctor's office.[#]

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[*] 2019 CHI, QDJ1. How important is the following information when you're deciding where to get care?
[†] 2019 CHI, QA2. Which of the following would you prefer to support you in understanding the cost of a healthcare service before receiving care?
[‡] 2019 CHI, FJ1B. For this situation, please imagine you've been visiting a specialist about some jaw and chest pain. The specialist wants to understand how well your heart is working and recommends an hour-long procedure called a cardiac catheterization to measure the pressure and blood flow in your heart. Your specialist provides you with a list of several recommended facilities with their phone numbers, so you can schedule an appointment. What would you do next?
[§] 2019 CHI, QDJ3. Please rank up to the three most important factors that you think of that would give you confidence you would receive good quality care.
[#] 2019 CHI, QFJ3. Before your first appointment, imagine you read a patient review of the doctor's office that says, "The doctor is good but the staff needs help! I've received incorrect bills multiple times and the staff is rude and unhelpful when I call to talk with them." What would you do?

How is the lack of information transparency today driving consumer behavior?

Respondents said they desire personalized, tailored information to make the right decisions about their healthcare—particularly in relationship to cost. Some gaps currently exist between the healthcare information that they want, what is available, and where it can be found. Moreover, respondents said they find the tools meant to help often do not give them the information they need.[11]

Information for deciding where to get care

Most respondents don't have the information they want when deciding where to get care.[12] That lack of information also is reflected in low consumer satisfaction scores. Among 15 journeys respondents rated, commercially insured respondents reported the lowest **satisfaction scores** for "ability to find out if there are lower-cost options for treatment" and "ability to figure out what their cost for a service would be" (scoring 7.2 out of 10.0). In contrast, "how easy it was to fill a prescription" had the highest satisfaction score (8.5) (Exhibit 2).

When important information wasn't available to them, many respondents relied upon recommendations from their physicians or insurance companies when deciding where to get care. Among respondents who **didn't have the desired information when deciding where to get care**,[13] 35 percent "followed the recommendation for care from their physicians and didn't look for the information." Fifteen percent said they "followed the recommendation from their health insurer and didn't look for the information." Fifteen percent said they "didn't know where to get the information."

"I would like to clearly understand what is covered and what isn't. It's so hard to find that information. Even when you call, the people on the line, they can't give a clear answer."
—Female, 33, group

While most insured respondents say that they understand their deductibles, opportunity remains to further expand information about this category. Many insured respondents **didn't know what their deductibles were.**[14] Thirty-four percent didn't know their deductible for out-of-network medical coverage, 24 percent didn't know their deductible for prescription drugs, and 16 percent didn't know their

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[11] 2019 CHI, DJ2. Why don't you have the information you'd like when you're deciding where to get care?
[12] 2019 CHI, IJ3. How would you rate your satisfaction in each of the following areas? Scale 1 (highly dissatisfied) to 10 (highly satisfied).
[13] 2019 CHI, DJ2. Why don't you have the information you'd like when you're deciding where to get care?
[14] 2019 CHI, C5. What is your deductible for your health coverage?

Exhibit 2

Information transparency could take many forms.[1]

Satisfaction of insurance journeys in the following areas, average satisfaction (out of 10.0) respondents who experience each area

Top 2 (of 15) most satisfied journeys

How easy it was to fill a prescription, by mail or at a retail pharmacy	8.5
The process of renewing your insurance policy	8.3

Bottom 2 (of 15) least satisfied journeys

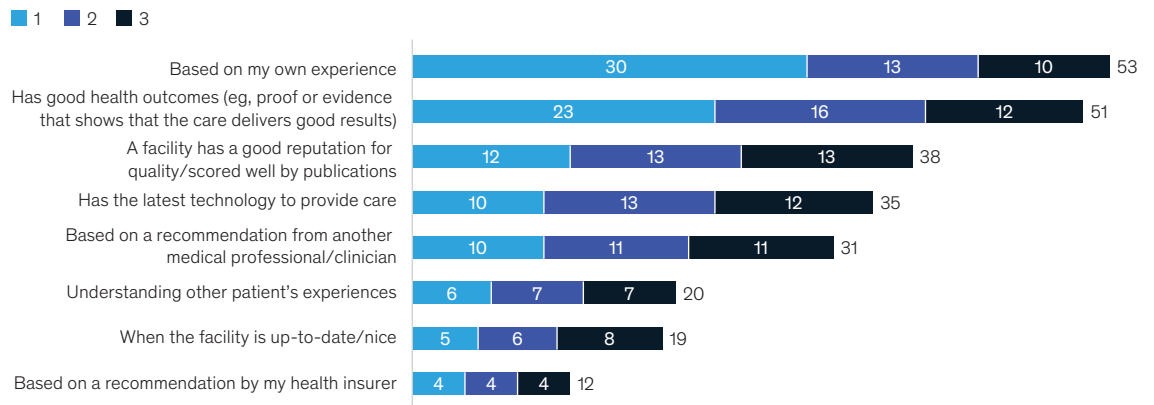|	
Your ability to figure out what your cost for a service would be	7.2
Your ability to find out if there are lower-cost options for treatment	7.2

[1] Question IJ3: How would you rate your satisfaction in each of the following areas? Scale 1 (highly dissatisfied) to 10 (highly satisfied) (Population: All insured respondents with a commercial carrier; base sizes vary by journey).
Source: 2019 McKinsey Consumer Health Insights Survey

Exhibit 3

Respondents ranked which factors would give the most confidence.[1]

Respondents ranked 1, 2, or 3, where 1 is most important, %

■ 1 ■ 2 ■ 3

Factor	1	2	3	Total
Based on my own experience	30	13	10	53
Has good health outcomes (eg, proof or evidence that shows that the care delivers good results)	23	16	12	51
A facility has a good reputation for quality/scored well by publications	12	13	13	38
Has the latest technology to provide care	10	13	12	35
Based on a recommendation from another medical professional/clinician	10	11	11	31
Understanding other patient's experiences	6	7	7	20
When the facility is up-to-date/nice	5	6	8	19
Based on a recommendation by my health insurer	4	4	4	12

[1] Question DJ3: Please rank up to the three most important factors that you think of that would give you confidence you would receive good quality care (Population: All respondents; respondents are allowed to select more than one response therefore total will not equal 100%; n = 4,958).

Source: 2019 McKinsey Consumer Health Insights Survey

deductible for in-network medical coverage. Furthermore, as an example for choosing the most cost-efficient site of care, only 45 percent of respondents said they **understood** "cost differences for inpatient (hospital) vs outpatient (non-hospital) settings for a procedure" such as a colonoscopy.[15]

"I asked for the information, but providers refuse to disclose … the cost."
—Female, 42, uninsured

Information for quality of care

Respondents were asked to select **the important factors that would give them confidence that they would receive high-quality care** (Exhibit 3).[16] While more than half cited their own experiences or said proof or evidence of good health outcomes, 38 percent said their confidence was based on whether "a facility has a good reputation for quality/scored well by publications." Only 31 percent said they had confidence "based

on a recommendation from another medical professional/clinician."

Respondents were asked to report **where they learned about the quality of a clinician or facility** they wanted to visit or have visited.[17] Thirty-seven percent said they searched online/used an app, while 31 percent visited the hospital or physician's website. Twenty percent said they used their health insurer's website or app. Thirty-four percent asked their primary doctor for advice, while 28 percent asked friends or family.

Respondents were asked about their **preferred sources of support for healthcare decisions** (Exhibit 4).[18] Respondents generally said they preferred their primary care providers (PCPs) to support them in making clinical treatment decisions, while preferring their health insurance companies to support them in understanding costs and benefits. They relied on their own web research for selecting a PCP and a pharmacy, and for obtaining information about provider quality performance.

[15] 2019 CHI, DJ6. How well do you understand the following for you?
[16] 2019 CHI, DJ3. Please rank up to the three most important factors that you think of that would give you confidence you would receive good quality care.
[17] 2019 CHI, DJ4. In those situations, how did you learn about the quality of the clinician or facility that you wanted to visit or visited?
[18] 2018 CHI, E1A–E23A. Who would you want to support you in choosing the (right health insurance plan, primary care provider, etc.) for yourself and/or your family? Why would you most prefer the option you chose?

How could decisions (and cost) be supported by greater information transparency?

When consumers have access to information that is personalized to their situation, they are likely to make different decisions, often prioritizing factors important to them, such as cost. The survey attempted to understand how consumers might use transparent information to make decisions through a simulated experience. We identified several trends through this simulation:

— Across different scenarios, respondents often chose lower-cost options that are of average quality rather than higher-cost, higher-quality options. As we increased out-of-pocket costs, even fewer chose higher-cost, higher-quality options.

— Most respondents were willing to change their preferred site of care when they learned that someone they knew experienced a poor administrative experience at that site.

— Proximity appears to be more of a "nice-to-have" option. Most respondents chose low-

er-cost or high-quality options over options that were higher-cost and more convenient.

— Past consumer experiences matter in decision making. We found respondents who have experienced an inpatient stay in the past or face chronic conditions are more willing to choose higher-quality options that are more expensive.

To ascertain consumer choices in a real-world situation, we created three different health scenarios.

We asked respondents to imagine that they recently moved and were looking to find a new PCP for their annual physicals. Respondents had to pick a PCP that best fit their needs. We provided them with eight options that had varying location information, wait times, and out-of-pocket costs.[19]

— Respondents preferred going farther away if they could get an appointment more quickly (43 percent chose the farthest option where they could be seen within 24 hours; 14 percent chose the

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[19] 2019 CHI, FJ2. Imagine that you went to your health insurer's website where they provide the following information. Based on this information, which primary care provider best meets your needs?

Exhibit 4

Consumers ranked their sources of support for healthcare decisions.[1]

Respondents who ranked sources in top 3, %

Consumers' sources of support for healthcare decisions	Your PCP	Health insurance company	Your own independent web research
Choosing a specialist	61	26	26
Choosing facility for procedure	54	28	23
Understanding cost of routine care	36	49	18
Hospital quality performance	30	18	30
Understanding out-of-pocket costs	23	59	17
Physician quality performance	21	19	35
Choosing a PCP	13	31	36

PCP, primary care provider.

[1] Question E1X: Who would you want to support you in… (Please rank up to 3 sources where 1 = most preferred, 2 = 2nd most preferred, and 3 = 3rd most preferred). Other sources of support included: an independent health advisor or advocate, your specialist, your family/friends, a health insurance agent/broker, a local hospital system, a pharmacy/pharmacist, your employer, the government, a financial advisor, Google, Amazon, and an option to select "I wouldn't need any support."

Source: 2019 McKinsey Consumer Health Insights Survey

Exhibit 5

A simulated decision based on new information about a poor administrative experience at a primary care provider.

Respondents, %

Before your first appointment, imagine you read a patient review of the doctor's office that says, "the doctor is good but the staff needs help! I've received incorrect bills MULTIPLE times and the staff is rude and unhelpful when I call to talk with them." What would you do?[1]

Look for a different doctor's office	45
Keep my appointment	38
Don't know	15
Other	1
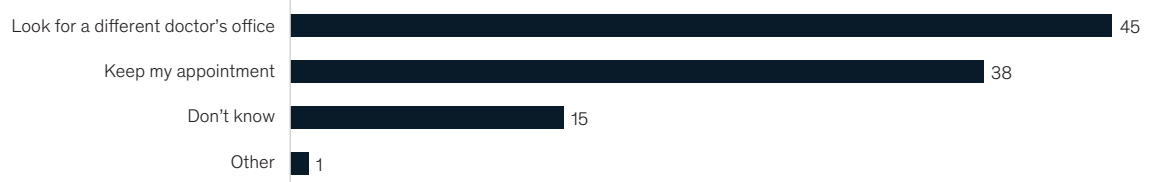
[1] Question FJ3: Before your first appointment, imagine you read a patient review of the doctor's office that says, "The doctor is good but the staff needs help! I've received incorrect bills multiple times and the staff is rude and unhelpful when I call to talk with them." What would you do? (Population: All respondents; n = 4,958).

Source: 2019 McKinsey Consumer Health Insights Survey

closet location but where their wait would have been between four and six days).

— Few respondents (17 percent) were willing to pay a higher cost for a more conveniently located facility.

— Respondents were equally split between preferring to book their appointment online or call. More than half of Gen Z and millennial respondents preferred booking online, while more than two-thirds of baby boomers and those older preferred booking over the phone. Gen X respondents were equally split.[20]

Respondents were given a hypothetical review of their doctor's office that described a poor administrative experience around incorrect billing. **Forty-five percent of respondents** looked for a different doctor's office after reading about a poor administrative experience (Exhibit 5).[21]

We next asked respondents to imagine that they had been visiting a specialist and were referred for an outpatient procedure. We informed them that their health insurance plan has a $5,000 deductible. We showed them five options with varying locations, quality, appointment wait times, and costs.[22]

— Thirty-two percent of respondents were willing to drive 30 minutes farther if it meant a cost savings of $750. This result skewed more heavily with younger generations.

— More than a third were more motivated by quality, with a fourth choosing a higher-quality option that had a week-longer wait than others. More than a third of respondents over age 65 chose this high-quality, less convenient option.

— Few respondents (13 percent) chose the most convenient, lowest-quality option. Gen X had the highest share, at 16 percent, of those choosing the convenient option.[23]

In the simulation, we told respondents that the original cost was wrong: it would now cost $100 to $750 more for the option they chose. Fewer respondents said they would look for an alternative option (22 percent) when their orig-

Exhibit 6

Respondents were presented with a variety of factors around choosing a hospital.[1]

Consumers were presented with the below set of information and asked
to make an initial choice on which hospital to go to

	Distance to location minutes	Rating 1 2 3 4 5	OOP cost, $	Coverage	Average wait time	Respondent's initial choice
Hospital 1	20	★ ★ ★ ★ ☆	2,000	In-network	3 weeks	45%
Hospital 2	10	★ ★ ★ ☆ ☆	1,000	In-network	1 week	41%
Hospital 3	20	★ ★ ★ ★ ★	4,000+	Out-of-network	3 weeks	8%
Hospital 4	60	★ ★ ★ ★ ★	3,000+	Out-of-network	3 weeks	7%

~90% Consumers prioritize in-network coverage over higher quality healthcare.

OOP, out-of-pocket.
[1] When given information that past consumers found it difficult to schedule follow-up appointments and that the facility didn't communicate very well with their primary care provider.

Source: 2019 McKinsey Consumer Health Insights Survey

inal choice was $100 more, but nearly half (48 percent) would do so if the cost was $750 more.[24] Respondents who said they would stick with their original choice tended to be younger, wealthier, and individually insured.[25]

In the third scenario, respondents were asked to imagine that their specialist and physical therapist recommended spinal surgery to improve their lower back pain. Respondents were asked to pick a facility they would want to attend to receive surgery.

We presented respondents with four options: two that were in-network, and two that were out-of-network. The in-network options were of average or slightly above-average quality, while the out-of-network options were high quality. **About 90 percent of respondents chose the lower-cost, in-network options** **that were average quality** over the higher-quality, higher-cost options (Exhibit 6).[26]

We informed the respondents of a poor administrative experience in which the specialist did not communicate well with the respondents' PCP. We found a similar number of respondents were driven to switch locations based on learning about a poor experience. Of the 45 percent of respondents who originally picked Hospital 1, 52 percent of respondents switched hospitals (Exhibit 7).[27]

Conclusion

The healthcare industry is becoming more transparent as stakeholders in the healthcare ecosystem are not only expecting but also often demanding access to information. Providing consumers greater access

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[24] 2019 CHI, FJ3B. When you call to schedule your appointment, the facility lets you know the price on your insurance company's website was wrong and the procedure will cost [X] more. What would you do?

[25] 2019 CHI, FJ3B. What would you do? S1. How old are you today? S11. For 2018, what was the total annual income for your household? S12. By age, income, and insurance status. Which of the following best describes your current healthcare insurance coverage?
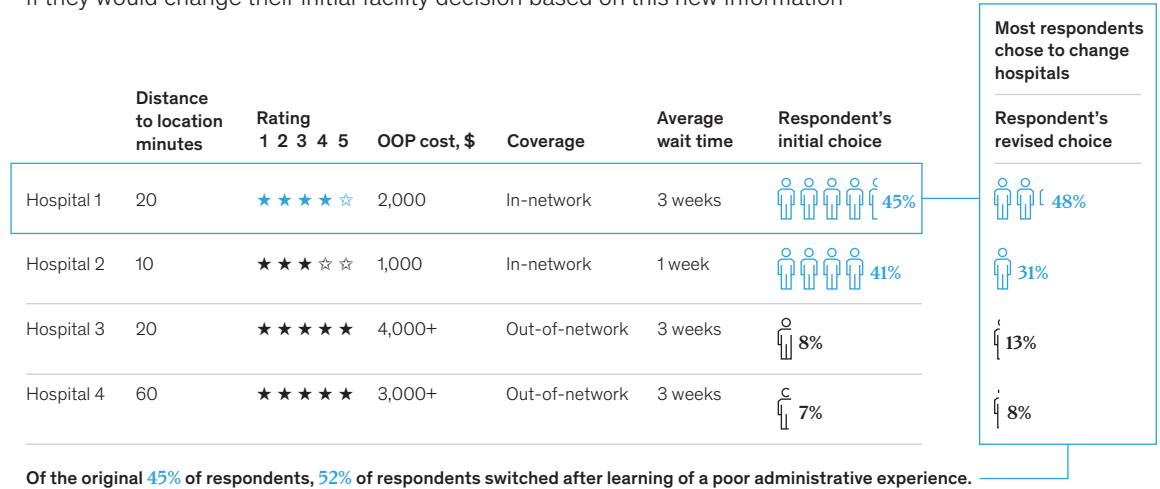
[26] 2019 CHI FJ2C. Imagine that you went to your health insurer's website and you see you have $2,000 left on your deductible before your health insurance will pay everything for in-network locations. For hospitals that are out of network, they'll cover 80% of the cost. Based on this information, which hospital best meets your needs?

[27] 2019 CHI, FJ2. Based on this information, which hospital best meets your needs? FJ3C. Before your appointment, you find out that a close friend had a similar back surgery at the same location several years ago. Your friend mentions it was very difficult to schedule your follow-up appointments and the facility didn't communicate very well with her primary care provider. What would you do?

Exhibit 7

The respondents were asked to revise their hospital choice.[1]

Then, respondents were informed of a poor administrative experience, and asked if they would change their initial facility decision based on this new information

	Distance to location minutes	Rating 1 2 3 4 5	OOP cost, $	Coverage	Average wait time	Respondent's initial choice	Most respondents chose to change hospitals Respondent's revised choice
Hospital 1	20	★ ★ ★ ★ ☆	2,000	In-network	3 weeks	45%	48%
Hospital 2	10	★ ★ ★ ☆ ☆	1,000	In-network	1 week	41%	31%
Hospital 3	20	★ ★ ★ ★ ★	4,000+	Out-of-network	3 weeks	8%	13%
Hospital 4	60	★ ★ ★ ★ ★	3,000+	Out-of-network	3 weeks	7%	8%

Of the original 45% of respondents, 52% of respondents switched after learning of a poor administrative experience.

OOP, out-of-pocket.
[1] When given information that past consumers found it difficult to schedule follow-up appointments and that the facility didn't communicate very well with their primary care provider.
Source: 2019 McKinsey Consumer Health Insights Survey

to transparent information that they can understand has the potential to significantly improve their ability to engage in choosing where to receive care, including making trade-offs that are important to them, while improving their experience.

When armed with transparent information, consumers are likely to make different decisions. These decisions include choosing a different provider, often considering reputation, quality, and costs. Convenience is less of a priority when tackling health concerns: younger generations tend to be more willing to drive longer distances to seek a lower-cost solution, while those over age 65 prefer high-quality options, even if they are less convenient. With greater ability to choose, "shoppability," and more options for healthcare services, **nearly all patients may in fact move to the lower-cost, in-network options that are of average quality** rather than choose the higher-quality, higher-cost options.[28] As

the conscientious consumer continues to gather more information via existing and new channels (such as online portals and social media), providers face a significant risk of losing patients who are equipped with, for example, information about poor administrative experiences.

On the flip side, healthcare companies that lead the way in transparency may have the opportunity to build relationships with consumers to help them make their health decisions more effectively and to shape what and how information is shared at the industry level. These companies that can provide greater value to consumers will benefit from increased customer satisfaction. For those healthcare companies seeking to lower the total cost of healthcare, engaging consumers has been an underutilized means of improving medical cost trend. As technology, data, and consumer engagement increase, so too will the importance of information transparency in improving the healthcare ecosystem.

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[28] 2019 CHI, FJ2C. Based on this information, which hospital best meets your needs?

Digital healthcare information-seeking activities.

In seeking healthcare information, most respondents stated a **preference for using digital tools**, rather than talking to a live person.* However, the percentage of respondents preferring digital to a live person has generally declined or plateaued over the past three years:

Exhibit A

Respondents preference for using digital tools to search for healthcare information.

Information sought	Percent preferring digital			
	2016	2017	2018	2019
Search for doctor ratings/reviews	74	80	79	75
Search for hospital/health system ratings/reviews	75	78	74	70
Search for a doctor	67	73	72	67
Check my health information (eg, test results, appointment time)	57	69	71	69
Search for a hospital/health system	71	71	71	67
Shop for a health plan	N/A	68	66	65
Search for doctor costs	67	68	66	63

Yet, despite a majority of respondents reporting a preference for digital healthcare information sources over speaking to a live person, in practice, a minority of respondents reported actually **using digital information sources**[†]:

Exhibit B

Respondents actually using the digital healthcare information.

Digital usage	Percent used digital			
	2016	2017	2018	2019
Electronic health records	29	35	37	39
Online search for doctors based on location and patient satisfaction ratings	30	29	30	31
Receive reminders to take medication or refill a prescription	25	22	23	26
Access to nutrition/health information and FAQ on health needs	24	25	22	24
Online health information such as the pros and cons of alternative treatments	26	21	17	20
Compare costs of different healthcare providers and estimate out-of-pocket	18	17	16	19
Video or online doctor visits	6	6	9	11

Digital healthcare information-seeking activities.

These findings suggest that current digital tools do not satisfy consumers' information requirements, and an opportunity exists for payers and providers to develop new and better digital healthcare information tools. Massachusetts offers one example that illustrates the challenges of web-based price-estimate tools: it passed a law in 2012 to provide healthcare price estimates to consumers, but a report last year found only between 2 to 6.6 percent of the state's consumers in 2017 and 2018 were using web-based tools.[‡]

"Apple makes accessing my information easy and secure. Trying to get all of my healthcare records in one place right now is a nightmare. I would love to be able to make appointments, see test results, and access my medical history all in one place from all my providers."
—Male, 44, individually insured

"Website would not allow me to filter plans where my PCP was included in the plan. It had a function to do so, but it did not work. I had to look at each individual plan and key in my PCP's name."
—Male, 45, individually insured

"The insurer's website portal is very poor and provides confusing information."
—Male, 28, group

Additionally, 24 percent of respondents **engaged with online/digital media outlets about topics related to healthcare**, including medical conditions, treatments, physicians, or insurance.[§] Fifteen percent engaged with Facebook, and 12 percent engaged with YouTube.[#] Of those engaging with online/digital media, 46 percent were "seeking information about a medical condition" without posting, 29 percent "sought information about drugs, medications, or treatments without posting," 21 percent "posted a question about a medical condition," and 18 percent "sought information about physicians, clinics, or hospitals" without posting. Of those who have **read online ratings of healthcare providers or insurance companies**, 39 percent were "influenced to take action."[¶]

"I looked to see what people had to say about a doctor I was considering to use."
—Male, 55, individually insured

"It caused me not to even make an appointment with a recommended physician after reading the poor reviews."
—Male, 35, group

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[*] 2019 CHI, D3B. When given a choice, which do you prefer for each of the following tasks?
[†] 2019 CHI, D4. Please indicate your familiarity and use of each.
[‡] Office of the Attorney General, *Examination of health care cost trends and cost drivers pursuant to G.L. c. 12C, Section 17,* Massachusetts Attorney General, October 17, 2019, mass.gov.
[§] 2019 CHI, D16. In the past 12 months, which of the following online/digital media outlets have you engaged with for topics related to your healthcare, including medical conditions, treatments, physicians, or insurance?
[#] 2019 CHI, D16. In the past 12 months, which of the following online/digital media outlets have you engaged with for topics related to your healthcare, including medical conditions, treatments, physicians, or insurance?
[¶] 2019 CHI, D21. Have online posts you have read or online ratings you have seen of healthcare providers or insurance companies influenced you to take action?

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Authors' Note: These survey results reflect pre-COVID-19 answers and sentiments. For the latest in consumer feedback, please visit https://www.mckinsey.com/industries/healthcare-systems-and-services/our-insights.