SECOND EDITION
CONNECTED HEALTH CONSUMER

TRUST IN A NEW ERA OF HEALTH

Insights from 12,000 global consumers on their evolving relationship with healthcare and life sciences companies

What You'll Find in This Report

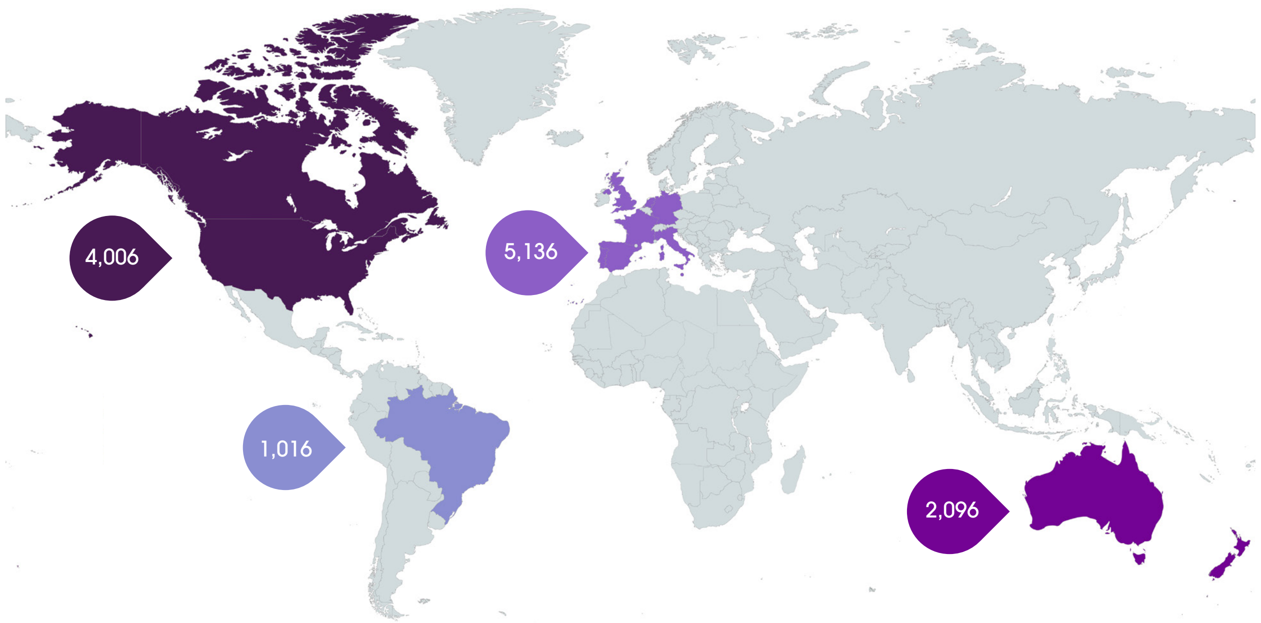
For the second edition of our "Connected Health Consumer" report, Salesforce Insights surveyed over 12,000 consumers worldwide to discover:

- **The evolution of consumer behaviors since 2019**
- **Variations in consumer trust by generation and by healthcare and life sciences sector**
- **What trusted health organizations do differently**

Data in this report is from two double-blind surveys. The primary survey was conducted from August 10 to September 10, 2021, and generated responses from 6,027 consumers across North America, Latin America, Europe, and the Asia Pacific regions. Supplemental information comes from a survey that was conducted from June 16 to July 13, 2021, and generated responses from 6,243 consumers from the same regions.

All respondents are third-party panelists (not limited to Salesforce customers). See pages 29 and 30 for detailed respondent demographics.

Due to rounding, not all percentage totals in this report equal 100%. All comparisons are made from unrounded numbers.



Key Terms and Definitions

Health Consumer

Health consumer refers to an individual who receives health-related care and/or services, including insurance coverage, medical devices, pharmaceuticals, or provider care. We changed the report title from "Healthcare Consumers" in 2019 to "Health Consumers" in 2021 to reflect how healthcare and life sciences companies' offerings extend beyond care to services as well.

Providers

Our survey defined a provider as "a person (e.g., a doctor or nurse) or organization (e.g., a hospital or clinic) that provides healthcare services." Consumers who had seen a healthcare provider for their own health in the last five years were permitted to answer questions on providers.

Payers

Our survey defined a payer as "also known as an insurer, a payer is a private company or government entity that takes care of financial/operational aspects of providing healthcare to individuals and families through a health plan." Consumers who have had health insurance in the last five years were permitted to answer questions on payers.

Pharmaceutical Companies

Our survey defined a pharmaceutical company as "an organization licensed to research, develop, and manufacture drugs for use as medications." Consumers who have been prescribed medication in the last five years were permitted to answer questions on pharmaceutical companies.

Medical Technology Companies

Our survey defined a medical technology company as "an organization that manufactures and distributes devices for medical use, such as hearing aids, pacemakers, prosthetics, blood pressure monitors, and others." Consumers who used a medical device in the last five years were permitted to answer questions on medical technology companies.

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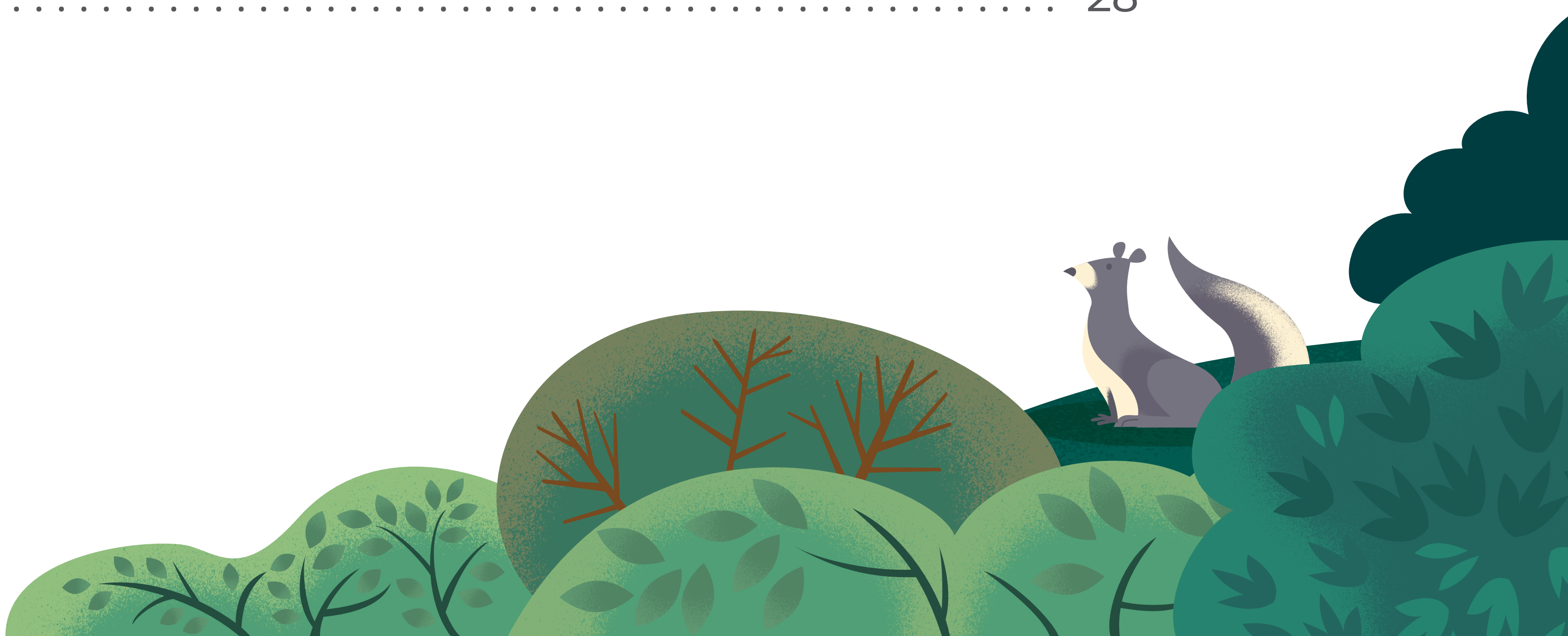


Executive Summary

The relationship between consumers and health companies is complex and has shifted dramatically over the past two years. To understand today's health landscape, this report dives into evolving consumer opinions and experiences within the payer, provider, medical technology, and pharmaceutical sectors.

Our surveys of 12,000 global health consumers center on the importance and implications of improved consumer trust, factors that contribute to increased trust, and how healthcare and life sciences organizations can move the needle.

01 Health, Disrupted

The pandemic accelerated adoption of virtual care and spurred historic innovations – all against a background of waning consumer trust. More than ever before, consumers are taking matters into their own hands, managing their own health, and relying on a wider variety of channels to do so. In fact, **41% of consumers rely on search engines for public health information.**

02 Consumer Trust Drives Satisfaction and Engagement

Trust is a reliable litmus test for perceived service quality and an indicator of consumers' willingness to engage with health organizations. **Consumers who do not trust health organizations are four times less likely to share non-medical information than those who completely trust health organizations – regardless of the incentive.**

03 What Trusted Health Companies Do Differently

The following actions set trusted health companies apart: personalizing care and service, providing tailored and timely communications, and caring for the whole person (that is, addressing social determinants of health). **Consumers who trust health organizations are over six times more likely than consumers who don't trust health organizations to receive timely communications.**

04 Journey to Improving Trust: Across Healthcare and Life Sciences

The road to consumer trust looks different for each sector. The number one action to improve trust within each sector is:

- **Payers – Provide digestible information**
- **Providers – Responsive communication**
- **Pharmaceutical and Medical Technology Companies – Recommended directly by the patient's doctor**

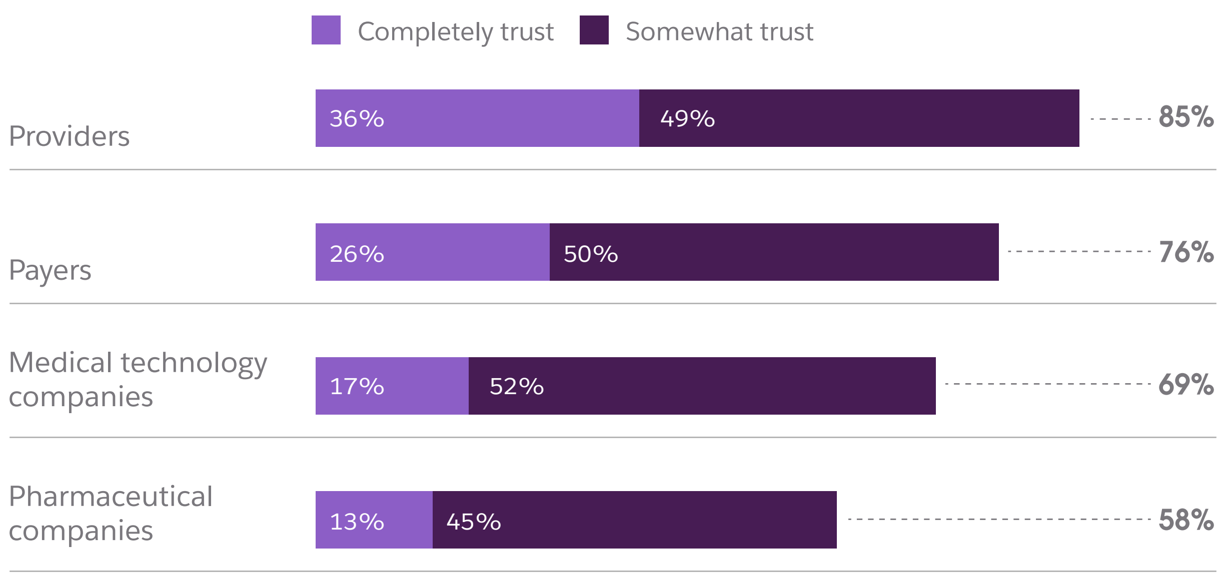
01 Health, Disrupted

A lot has changed since we published our last Connected Health Consumer report in 2019. The pandemic accelerated adoption of virtual care and spurred historic innovation with the first FDA-approved mRNA vaccine – all against the backdrop of waning consumer trust.[1] Yet in an industry that witnessed both nightly cheers for health workers as well as vaccine skepticism and misinformation, the decline in trust is complicated and varies across sectors.

Providers earn the most trust, with over a third of consumers saying they completely trust their doctors. Less so for pharmaceutical companies, which are on the lowest end of consumer trust: Only 13% of consumers with prescriptions completely trust pharmaceutical companies. While heightened skepticism around vaccines hasn't helped consumer confidence, there's more to unpack across this sector.

Trust correlates to distinct consumer attitudes and behaviors described in the chapters ahead.

Consumer Trust Varies by Sector



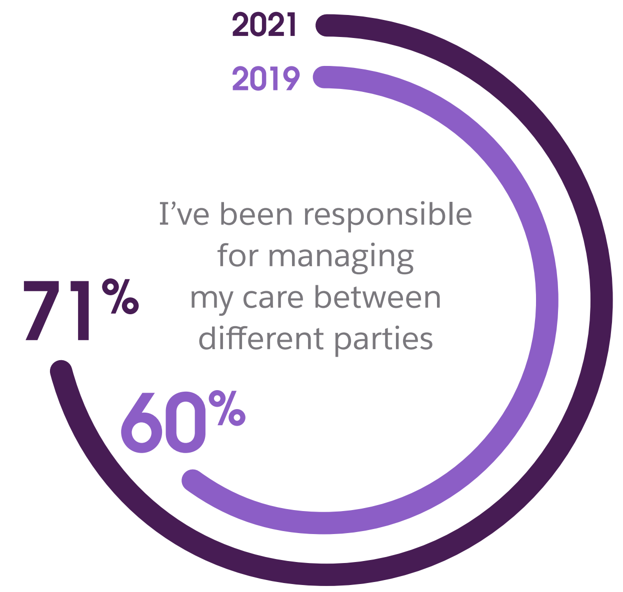
[1] "2021 Edelman Trust Barometer," Edelman, January 2021.

Spotlight: Consumers Increasingly Take Health into Their Own Hands

In response to the pandemic, 69% of customers want new ways to get existing products and services.[1] In turn, companies have hyper-accelerated digital investments to meet online demand. Health and life sciences are no different. Today's health consumers are comfortable using digital versions of traditionally in-person services, from remote monitoring to virtual checkups and more. Increasingly, digitally empowered consumers are taking matters into their own hands. Nearly three-quarters of consumers – 11 percentage points more than in 2019 – have been responsible for managing their health across different parties (for example, primary care doctors, specialists, insurers). To make it easier to orchestrate health across parties, organizations like American insurer Humana are investing in integrated care and connected experiences across doctors and clinicians. *(continued on the following page.)*

[1] "State of the Connected Customer," Salesforce Research, October 2020.

More Consumers Feel Responsible for Managing Their Health Now, Compared to 2 Years Ago



> "Humana's journey toward integrated care is so important to delivering the best possible health outcomes for our members. As part of this important work, we're advancing interoperability so providers and participants in a member's care team have connected, simplified healthcare experiences that inherently give them the freedom to serve the member. By improving team collaboration and helping to coordinate the care of our members, we allow them to focus on their health, instead of updating each doctor and clinician they see."
>
> William Fleming
> President, Pharmacy Solutions & Chief Corporate Affairs Officer, Humana

Spotlight: Consumers Increasingly Take Health into Their Own Hands *continued*

Younger, “digitally native” generations use more channels to receive services. They also branch out when getting health information. Twenty-five percent of Gen Zers turn to social media for public health information. While greater access to health information is powerful, it can also lead to misinformation and mistrust.

Where Consumers Get Public Health Information*[1]

	Silents/ baby boomers	Gen Xers	Millennials	Gen Zers
My physician	69%	56%	51%	43%
Search engines	38%	42%	42%	41%
Government websites	38%	33%	32%	30%
Asking family or friends	16%	18%	23%	26%
Consulting a private website	11%	16%	18%	21%
Visiting government offices	8%	10%	14%	14%
Social media	3%	9%	14%	25%
Other	3%	2%	1%	2%

* Respondents could select up to three choices.

[1] Supplemental Consumer Survey, Salesforce, July 2021.

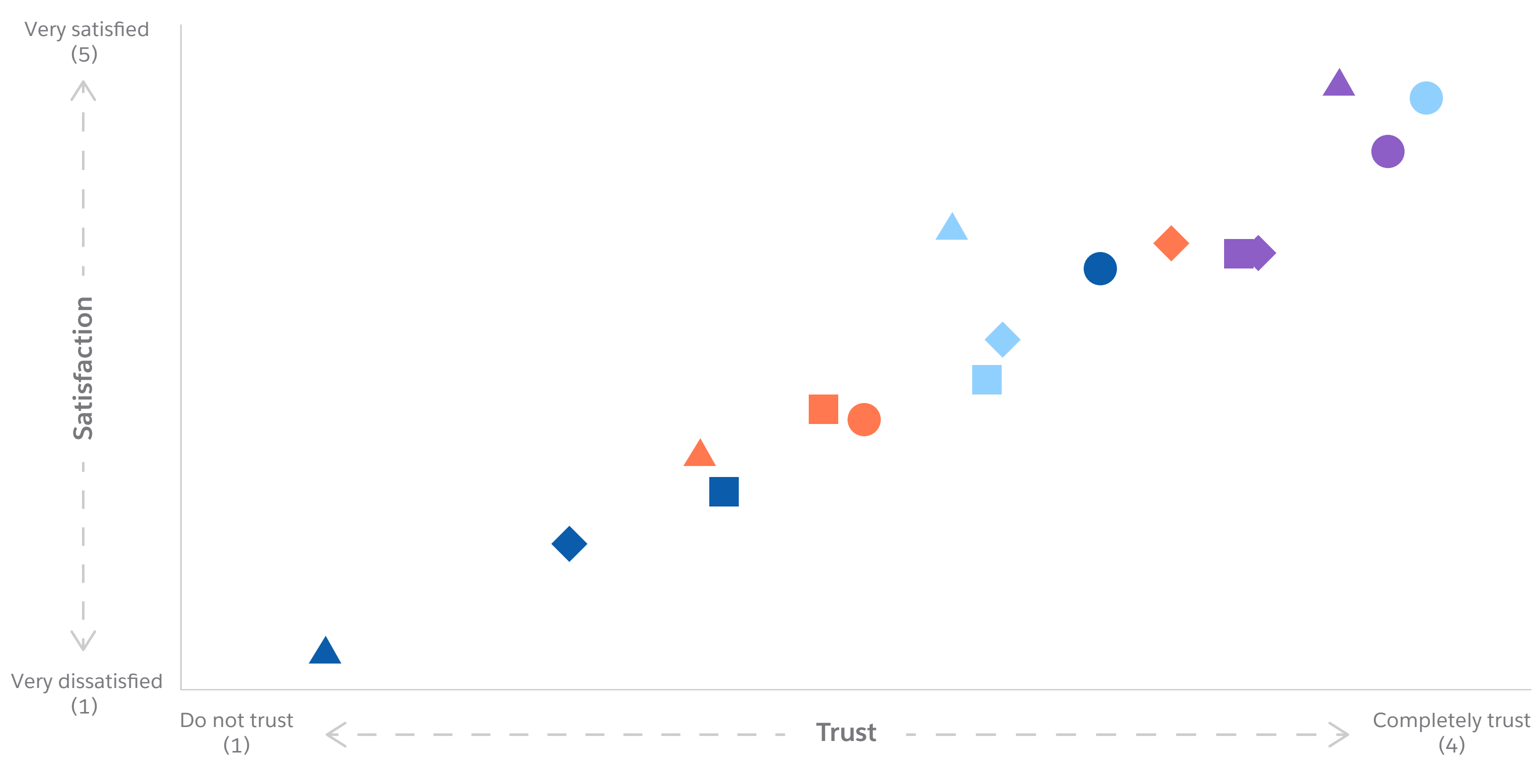
02 Consumer Trust Drives Satisfaction and Engagement

While consumer trust in healthcare and life sciences companies varies widely by sector and patient age, it directly correlates to satisfaction. Simply put, the more satisfied a consumer is with their payer, care provider, medical technology, or pharmaceutical company, the more likely the consumer is to trust them. While satisfaction is more commonly measured within the industry, with calculations like customer satisfaction (CSAT) scores or consumer assessment of healthcare providers and systems (CAHPS) scores, trust is increasingly important. Eighty-one percent of consumers say that a company's trustworthiness matters more than it did a year ago.[1]

But why does this matter? Aside from inspiring positive sentiments and higher CSAT scores, higher trust is linked to advantageous consumer behaviors as discussed in the next chapter.

[1] "State of the Connected Customer," Salesforce Research, October 2020.

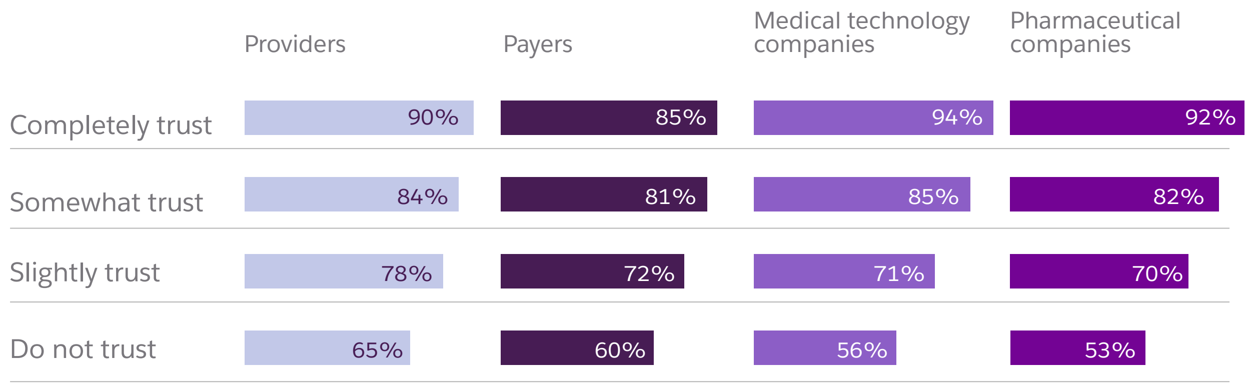
Consumer Trust and Satisfaction Go Hand in Hand



	Average trust score	Average satisfaction score
Providers		
▲ Baby boomers	3.24	4.21
◆ Gen Xers	3.17	3.92
● Millennials	3.28	4.09
■ Gen Zers	3.16	3.92
Payers		
▲ Baby boomers	2.92	3.97
◆ Gen Xers	2.97	3.78
● Millennials	3.31	4.18
■ Gen Zers	2.95	3.71
Medical technology companies		
▲ Baby boomers	2.72	3.59
◆ Gen Xers	2.82	3.66
● Millennials	2.85	3.64
■ Gen Zers	3.10	3.94
Pharmaceutical companies		
▲ Baby boomers	2.41	3.27
◆ Gen Xers	2.61	3.44
● Millennials	3.04	3.89
■ Gen Zers	2.74	3.52

02 Trust Influences Consumer Willingness to Share Non-Medical Data

Consumers Who Trust Are More Willing to Share Non-Medical Information



Percentage of consumers willing to share non-medical information with the sector

Questions about age, weight, blood pressure, or allergies are par for the course when interacting with health professionals. But those aren't the only factors influencing our wellbeing. Relevant, non-medical details like access to transportation, nutrition habits, and employment status all play a role in a patient's outcomes. Whether or not individuals share such information with health professionals, however, closely ties to levels of trust.

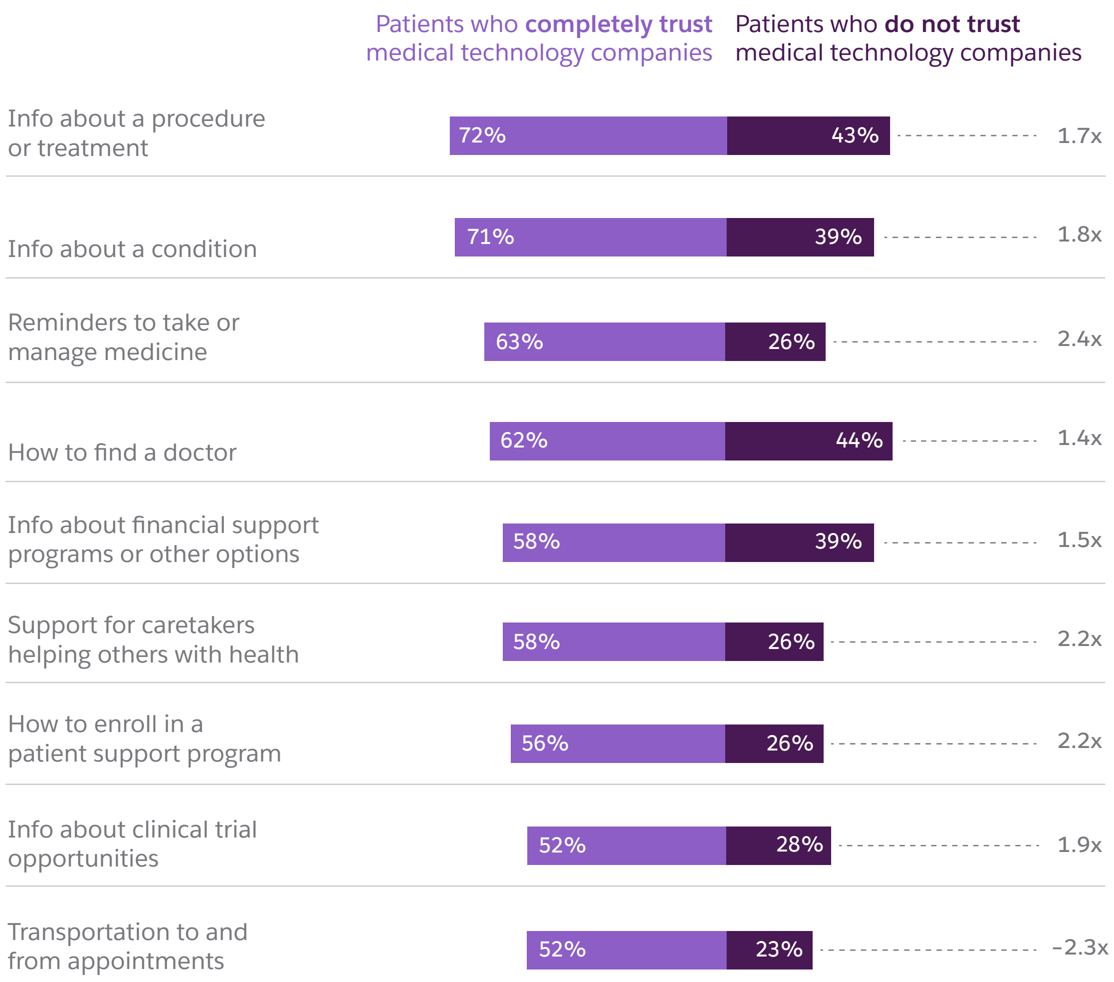
Ninety-two percent of consumers who completely trust pharmaceutical organizations are amenable to disclosing non-medical details in exchange for benefits like personalized service or savings. On the opposite end of the trust spectrum, 47% of consumers who do not trust pharmaceutical companies refuse to share non-medical information regardless of the incentive.

Without established and ongoing trust – regardless of sector – consumers are less willing to engage with health companies, even if it means missing out on savings or more tailored service.

02

Trust Relates to an Openness to Engage

Consumers Who Trust Medical Technology Companies Are More Interested in Their Services



Percentage of consumers interested in this service from medical technology companies

Data on this page refers to consumers who have used a medical device in the last five years. For results from other sectors, see appendix.

The more consumers trust the healthcare and life sciences companies they interact with, the more interested they are in using their services (see appendix). Take the medical technology sector for example:

Consumers who completely trust medical technology companies are 2.2x more likely to want information on how to enroll in a patient support program compared to consumers who don't trust their medical technology companies.

Patients with high levels of trust are more than twice as likely to welcome assistance – whether in the form of patient and caretaker support programs or help getting to appointments – than patients who are distrustful. Lack of trust dampens consumers' desire to engage, weakening connections between patients and health companies as consumers pull away. These connections are an important way for health companies to encourage and facilitate healthy behaviors, and ultimately, improve patient outcomes.

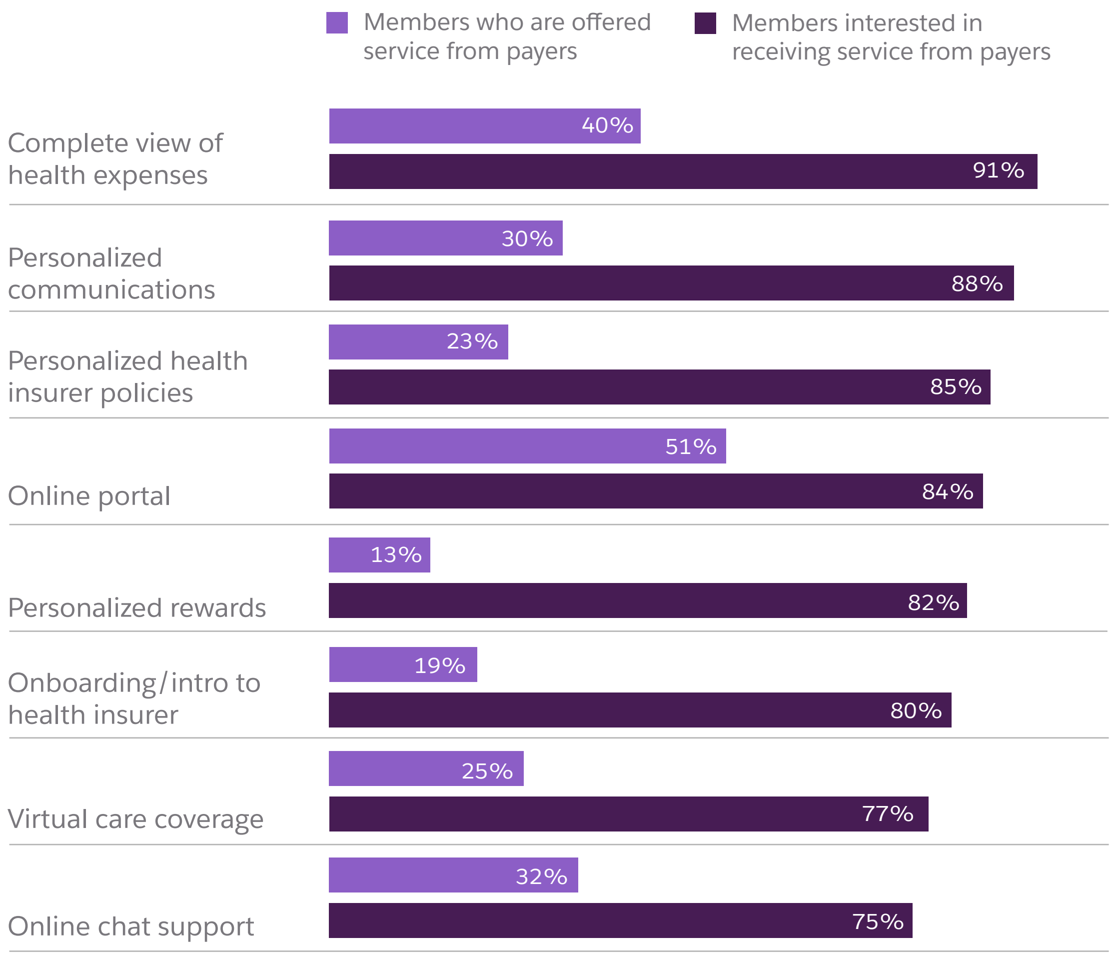
Spotlight: Current Offerings Fail to Meet Consumer Demands

The gap between the products and services consumers seek and what they actually receive from payers, providers, and life sciences companies is significant.[1]

Less than half of consumers receive the personalized treatment and support they crave.

While health organizations in general have good reason to capitalize on consumer interest in their products and services, in this section we focus on payers, given how member behavior can be used to improve risk profiles and medical outcomes. Consumers who take advantage of services like virtual care and annual physicals are providing health professionals with additional touchpoints to engage, which can be used to monitor wellness, code risk, or inform about other relevant benefits. *(continued on the following page.)*

Payers Don't Offer All the Services Members Want



Data on this page refers to consumers who have been insured in the last five years. For results from other sectors, see appendix.

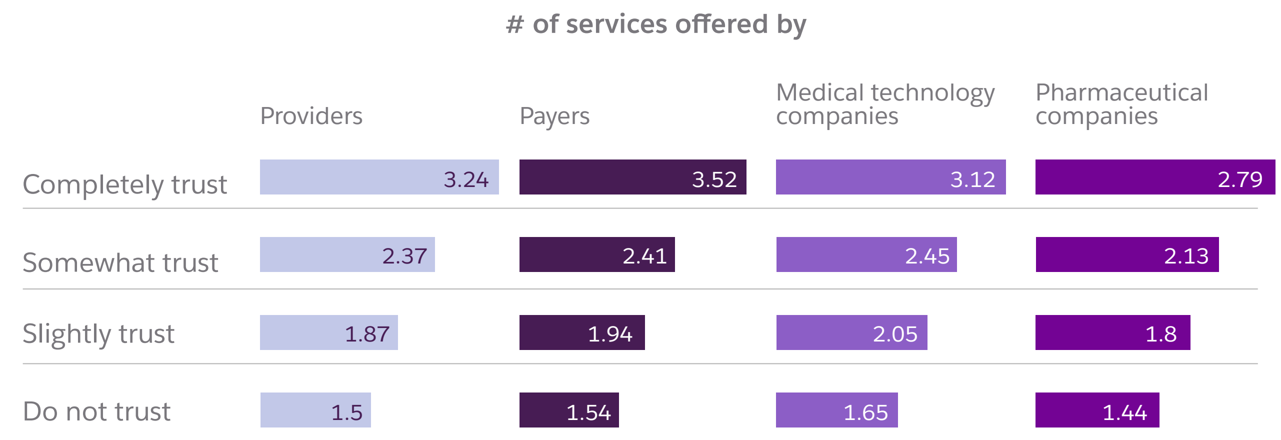
[1] See appendix.

Spotlight: Current Offerings Fail to Meet Consumer Demands *continued*

With more touchpoints come more opportunities for payers to educate members about healthy behaviors and cost-effective treatment options. All of these benefits can lead to better health outcomes, lower administrative spend, or lower out-of-pocket costs.

The lack of comprehensive service offerings also jeopardizes consumer trust. More broadly, our research found that the more services a health company provides, the more trust it engenders. In the following section, we explore which healthcare and life sciences company offerings move the needle.

Offering More Services Relates to Increased Consumer Trust



03

What Trusted Health Companies Do Differently

Trusted Health Companies Personalize Care and Service

Certain actions by trusted health companies set them apart. One of the starkest differences: providing tailored services. Consumers who trust health companies report receiving more personalized resources and communications than those who don't trust health companies.

Consumers who completely trust their insurer are 4.6X more likely to receive personalized benefits compared to consumers who do not trust their payers.

This relationship between trust and access to personalized care extends to the medical technology, provider, and pharmaceutical sectors as well. *(continued on the following page.)*

Trusted Health Organizations Are More Likely to Offer Personalized Services

Compared to consumers who don't have a trusted relationship with their health companies, those who completely trust them are:

6.5x
More likely to receive reminders to take or manage medicine from **pharmaceutical organizations**.

4.6x
More likely to receive additional support for caretakers from **medical technology companies**.

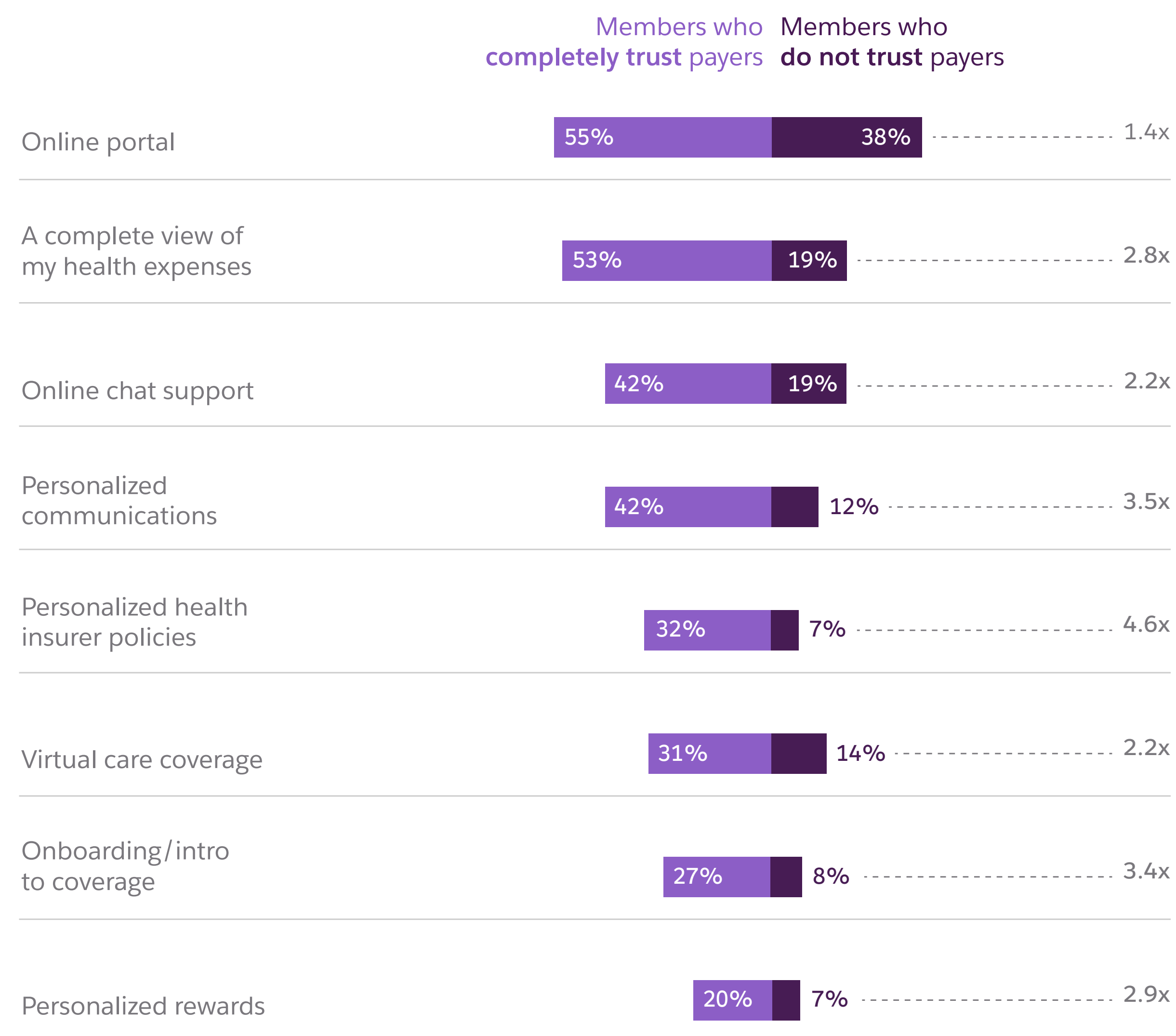
3.4x
More likely to receive personalized health goals from their **provider**.

03

Trusted Health Companies Personalize Care and Service *continued*

Within the payer sector, consumers who completely trust payers are at least two times more likely to receive a complete view of their own health expenses, tailored rewards, and personalized benefits compared to consumers who do not trust their payers. Whether untrusted payers fail to offer personalized services or fail to communicate that they offer such personalized services means the same thing: Mistrustful members are getting left out.

Members Who Report Receiving Services from Their Payer



Data on this page refers to consumers who have been insured in the last five years. For results from other sectors, see appendix.

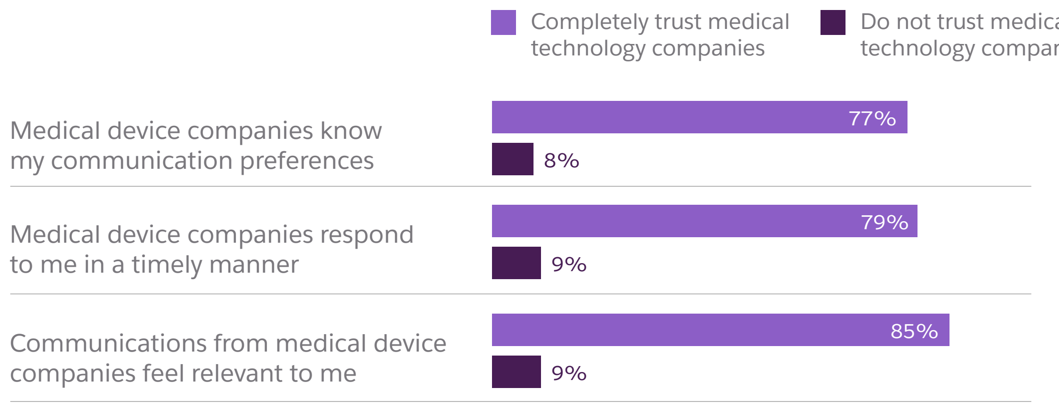
03

Trusted Health Companies Tailor Communications

The difference in communication quality received by consumers with different levels of trust is substantial across payers, providers, and life sciences companies (see appendix). For example, consumers who trust medical device companies are over eight times more likely to have received tailored messaging than consumers who don't trust medical device companies.

Receiving relevant information is a key ingredient to building trust, but it's not the only one that matters. Channel and timing are critical as well. Medical equipment manufacturer Enovate Medical understands the importance of timely, tailored messaging and delivers it at scale.

Medical Technology Companies That Tailor Communications Inspire More Trust



Data on this page refers to consumers who have used a medical device in the last five years. For results from other sectors, see appendix.

> "Today's customer doesn't have time for the trivial or unimportant; they want you to listen and respond in a manner that shows you care. With that in mind, our company takes pride in delivering relevant and consistent communications by integrating data from our CRM (covering marketing, sales, technical services) to make sure that all transactions take place in a timely, friction-free manner – in the channels customers prefer."
>
> Joey Len
> Manager of CRM & Account Management, Enovate Medical

Spotlight: Consumer Channel Preferences Vary by Interaction Type

Both in-person and online channels matter. Though online and virtual health options may grab headlines, consumers crave a hybrid approach to health communications: The most preferred channels are still in person or over the phone.

Consumers turn to email when getting personal information. After in-person and phone calls, email is the most popular way to get test results and ask non-urgent questions.

Routine or generic tasks are handled via website or portal. Websites or portals are popular for more routine actions like scheduling appointments, refilling prescriptions, and learning about insurance and treatment costs.

Consumers Prefer Different Communication Channels Depending on Their Context

	Scheduling appts	Asking non-urgent questions	Finding out if they take my insurance	Getting test results	Asking urgent questions	Refilling a prescription	Learning about treatment costs
Phone call	55%	43%	46%	32%	50%	36%	36%
Website or portal	28%	20%	25%	20%	11%	21%	25%
In person	28%	32%	33%	53%	55%	45%	46%
Email	17%	26%	19%	24%	12%	18%	20%
App	15%	10%	10%	10%	7%	12%	10%
Text	11%	12%	9%	9%	9%	11%	9%
Chat or IM	6%	9%	7%	5%	8%	6%	7%

Data on this page refers to consumers in our Supplemental Consumer Survey. See appendix.

03

Trusted Health Companies Care for the Whole Person

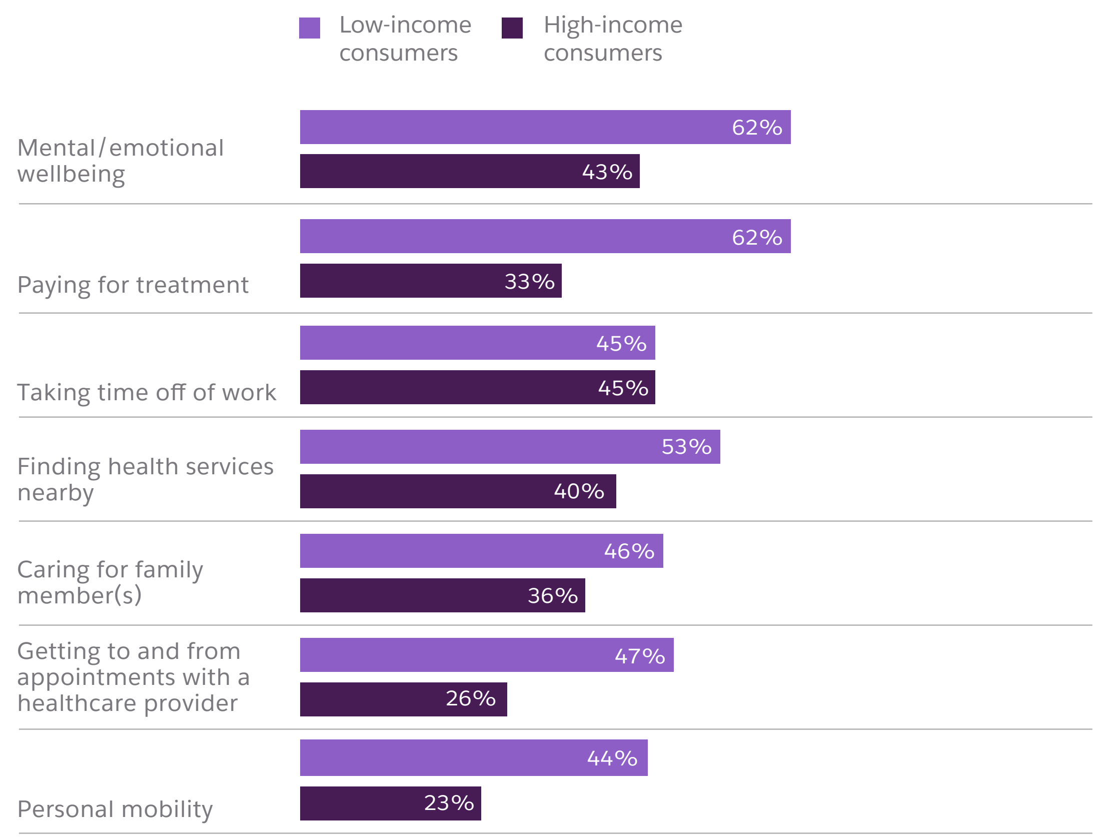
Previously we covered the relationship between consumer trust and willingness to disclose non-medical information. But consumer interest in social determinants of health[1] goes beyond just discussion: 71% of health consumers want care that addresses their social, economic, and environmental factors. Doing so has a real impact. Research shows social determinants of health affect up to 80% of health outcomes.[2] In our own study, we found that lower-income respondents are more likely to face mental and emotional hurdles in getting health services – in addition to greater financial barriers.

Trusted healthcare and life sciences companies stand out from untrusted ones because they provide services that address the whole person. Consumers who completely trust their provider are over three times more likely to feel cared for compared to consumers who only slightly trust their providers. The same holds true across payers and life sciences (see appendix).

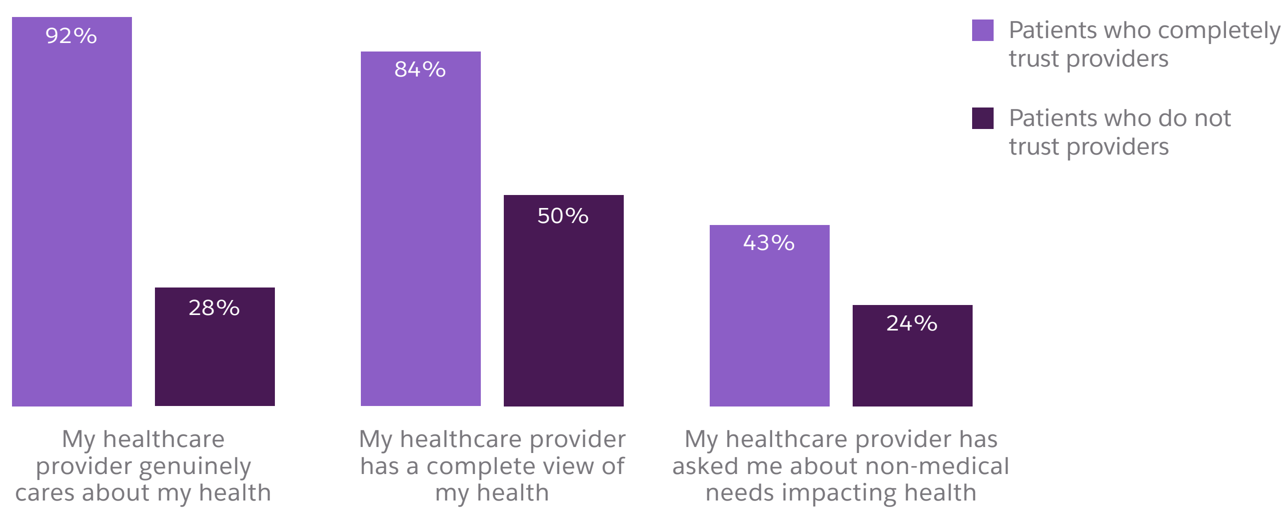
[1] "Social Determinants of Health 101 for Health Care: Five Plus Five," National Academy of Medicine, 2017.

[2] "2021 Global Health Care Outlook," Deloitte 2021.

Lower-Income Consumers Face More Challenges in Getting Care



Patients Have More Trust in Providers Who Show They Care



Data on this page refers to consumers who had seen a healthcare provider for their own health in the last five years. For results from other sectors, see appendix.

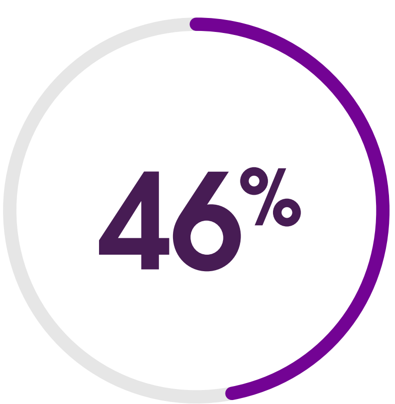
04

Journey to Improving Trust Across Healthcare and Life Sciences

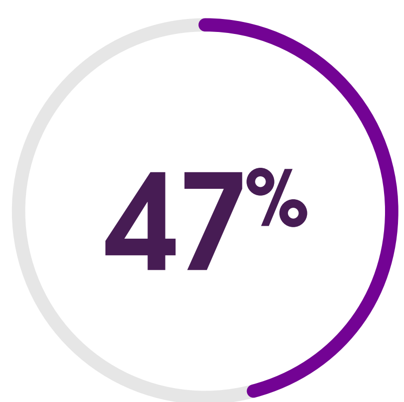
Top Ways Payers Can Build Trust

1. Provide information that is easy to understand
2. Offer easy access to benefits and claims information
3. Be available on multiple channels

Nearly Half of Consumers Struggle with Payer Communication



of consumers say they've felt unclear about what health insurance covers.



of consumers say they've had to repeat the same information during a single interaction with a health insurer.

Data on this page refers to consumers who have had health insurance in the last five years.

Payers: Consumers Crave Simplified Information and Access

Personal health and the healthcare system are complex to begin with. Layer in "medicalese," a real term for medical industry jargon, and it's no surprise that low health literacy adds significant costs. Payers and employers spend approximately $4.8 billion on administrative costs – like resorting to call centers for additional customer assistance – in the United States alone. If consumer health literacy were higher, they could save an estimated $3.4 billion of that.[1] Consumers would also have better experiences with payers. Roughly half of consumers find insurance coverage confusing and communications redundant. To build trust, consumers demand accessible, digestible information on the channels they prefer.

[1] "The hidden cost of healthcare system complexity," Accenture, 2018.

04

Providers: Consumers Want Responsive and Easy Engagement

When it comes to providers, consumers want the basics: timely responses, easy-to-use online resources, and ongoing support. Provider Piedmont Healthcare uses technology to make sure communication and care stay on track, despite the pandemic’WWs interruptions. *(continued on the following page.)*

Top Ways Providers Can Build Trust

1. Respond in a timely manner
2. Offer easy-to-navigate websites
3. Follow up on patient progress/outcomes

> “Because many patients’ routine care was interrupted by the pandemic, it’s important to be able to stay in touch so nothing falls through the cracks. Making sure these communications are personalized and timely is key. That’s where our connected framework comes in handy. It allows our marketing team to quickly build a patient list, then engage with those people across email and social channels. And because it’s quicker and easier to launch such campaigns, we can also increase the volume and frequency of communications, sending personalized messages to patients at scale.”
>
> Katie Logan
> Chief Consumer Officer, Piedmont Healthcare

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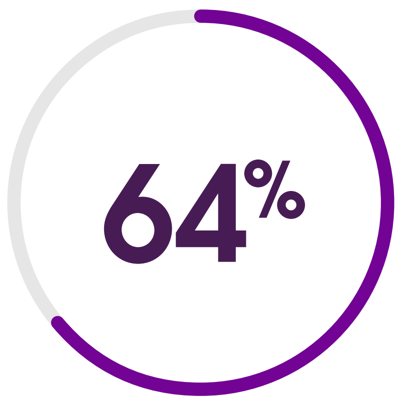
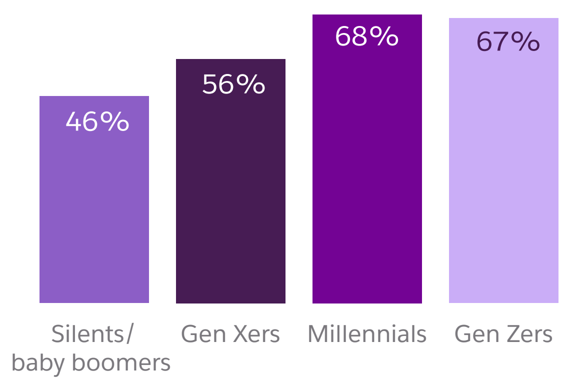
Providers: Consumers Want Responsive and Easy Engagement
continued



of consumers under the age of 65 believe that healthcare providers with better online capabilities are more likely to deliver better service.



Data on this page refers to consumers who had seen a healthcare provider for their own health in the last five years.

For many individuals, accessible, intuitive digital tools are indicative of superior care. Sixty-four percent of consumers under the age of 65 believe that providers with better online capabilities are more likely to deliver better service. If providers take the time to prioritize convenience on digital properties – through electronic form fills, online appointment scheduling, and user-friendly websites – it stands to reason that they would prioritize convenience across the entire patient journey. And if younger generations are any indicator, the importance of digitalized administrative tasks and online care will only increase.

04

Medical Technology and Pharmaceutical Companies: Consumers Want Life Sciences Organizations to Be in Lockstep with Their Providers

Top Ways Medical Device and Pharmaceutical Companies Can Build Trust

1. Be prescribed/recommended by my doctor
2. Offer disease and/or treatment support materials
3. Help me find the right doctor

Data on this page refers to consumers who have used a medical device or have been prescribed medication in the last five years.

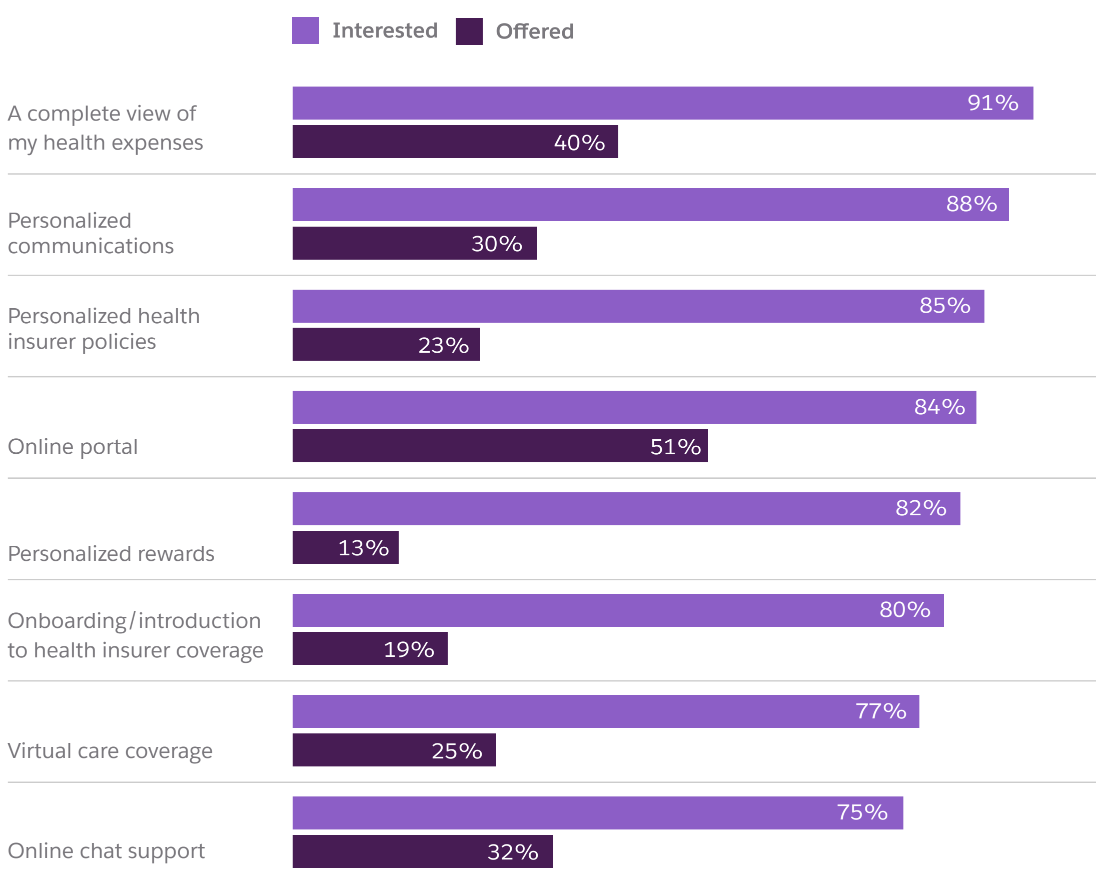
> "Digital engagement with healthcare providers (HCPs) is important particularly in light of COVID-19 accelerating acceptance of technology in arenas that previously were unchartered. To build trusted relationships, Novartis is focusing on making engagements with physicians, patients, and other end users more meaningful with timely, personalized content and latest technology solutions."
> Liz Theophille
> Chief Technology Transformation Officer, Novartis

Consumers don't want to work with life sciences companies in a vacuum: They want these companies embedded within their health and wellness journey. Instead of existing outside of patients' regular health teams, pharmaceutical and medical device companies must seamlessly integrate into patient journeys by building better relationships with providers. When pharmaceutical company Novartis looks toward 2022 and beyond, a connected health network is a crucial part of that vision.

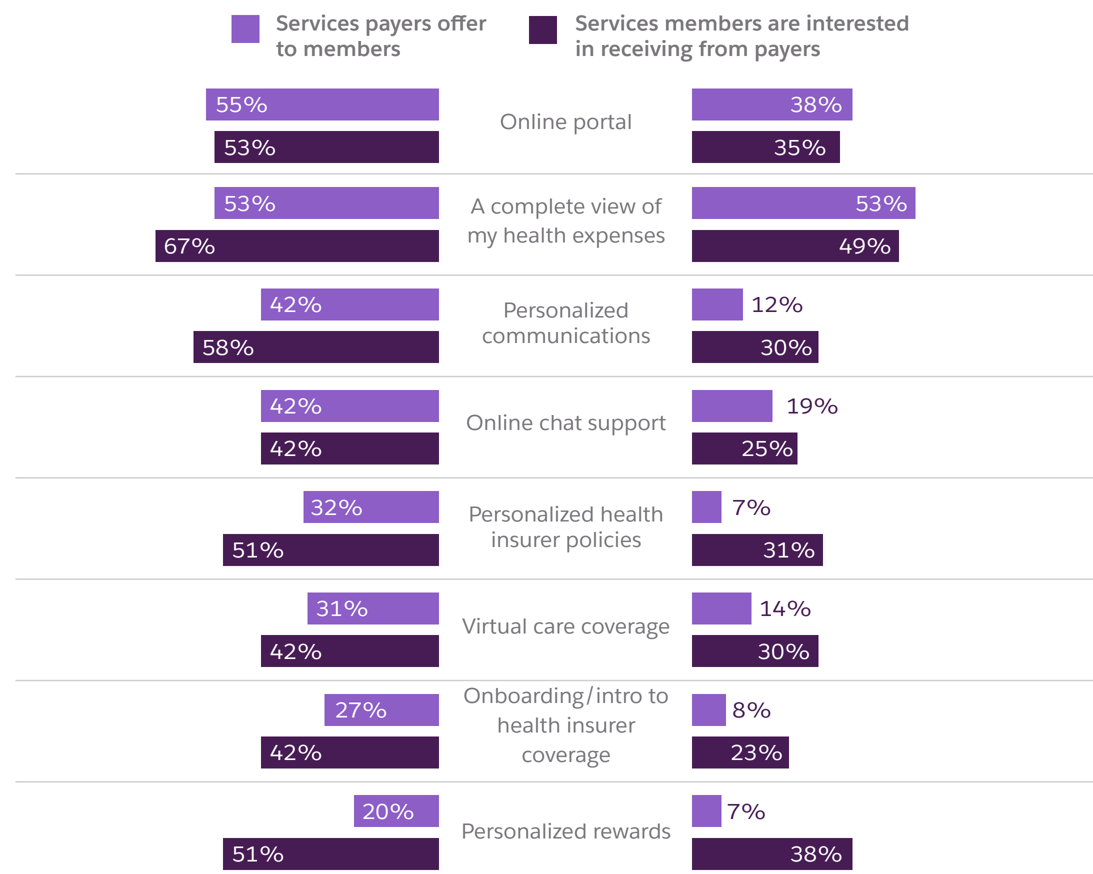
Appendix

Member Perspectives on Payers

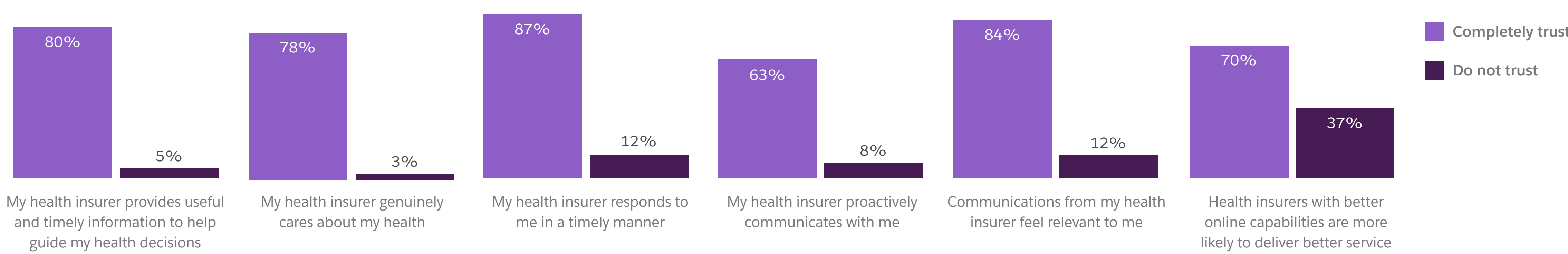
Percentage Interested in Services Versus Services Offered by Payers



Members Who Completely Trust Payers | Members Who Do Not Trust Payers

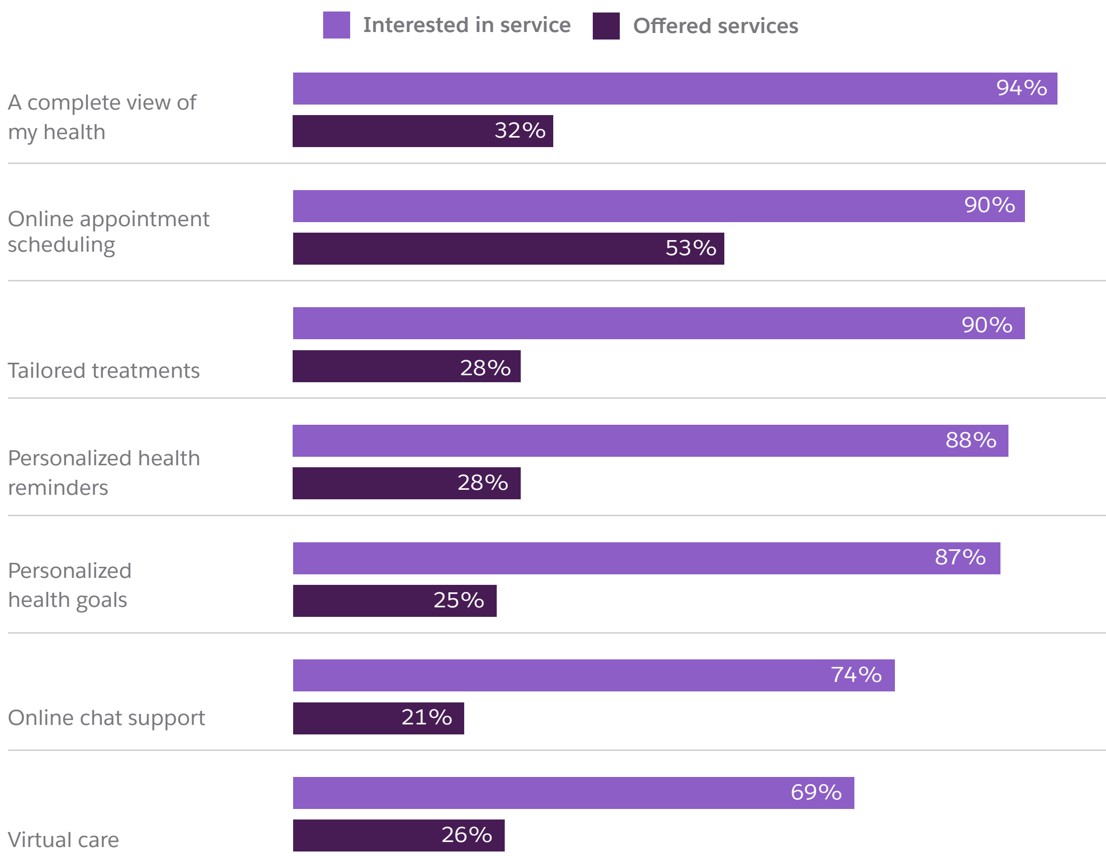


Difference Between Consumers with a Trusted Relationship with Payers Versus Those Without

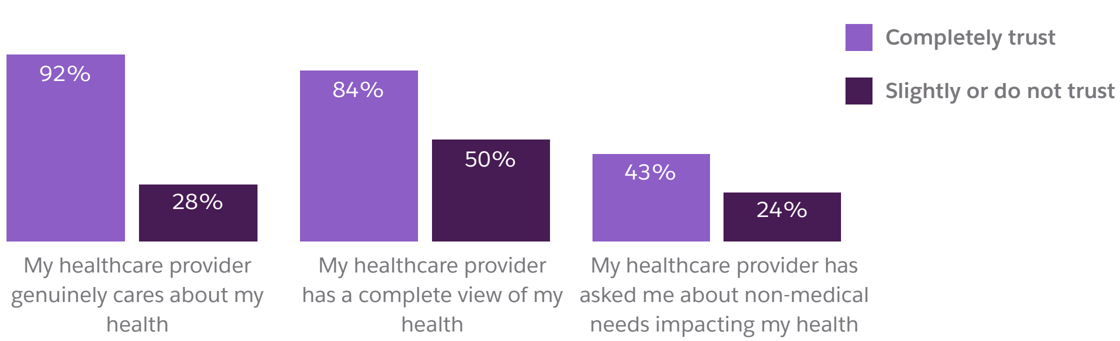


Patient Perspectives on Providers

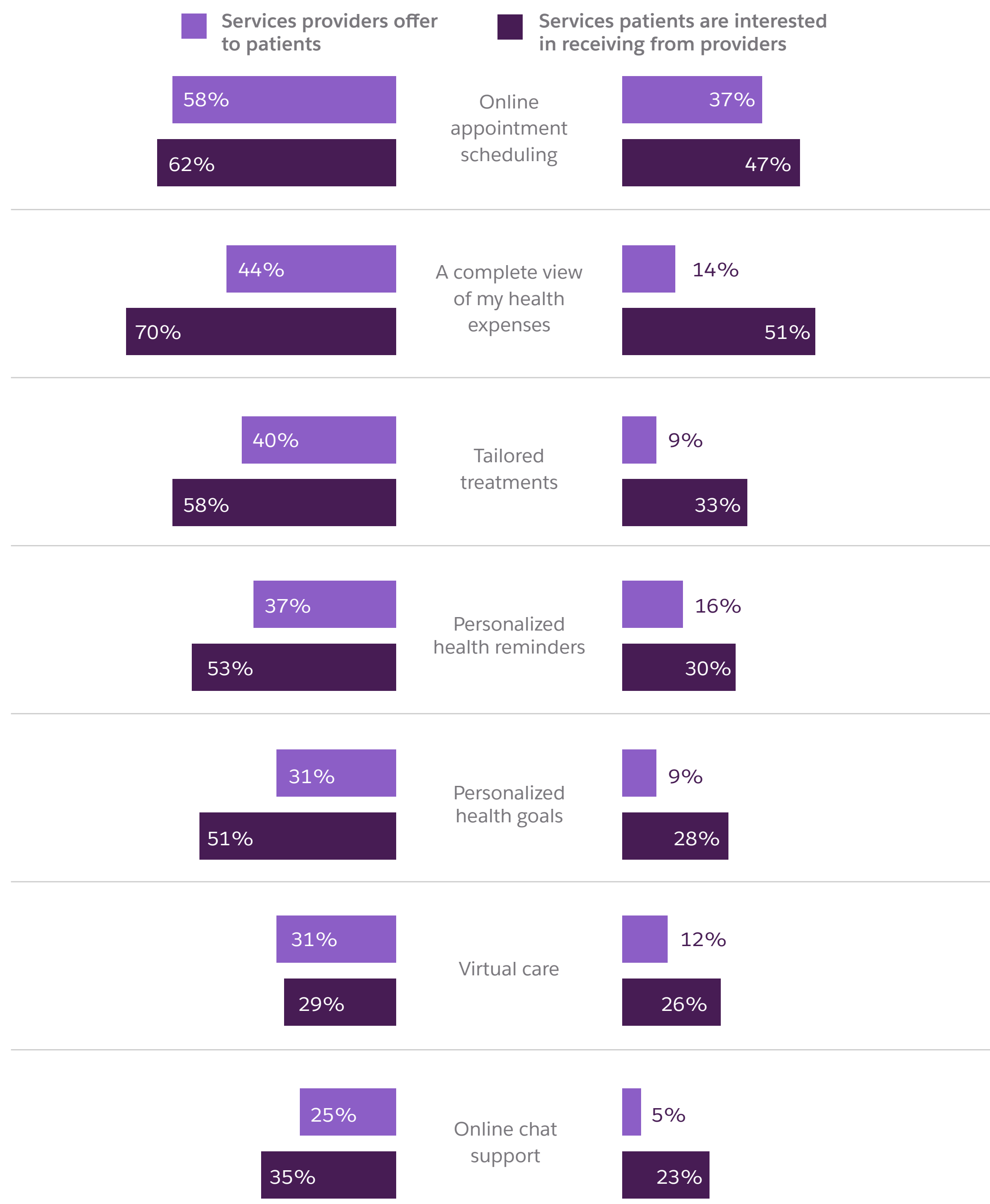
Percentage Interested in Services Versus Services Offered by Providers



Trust Relates to Caring for the Whole Patient



Patients Who Completely Trust Providers | Patients Who Do Not Trust Providers



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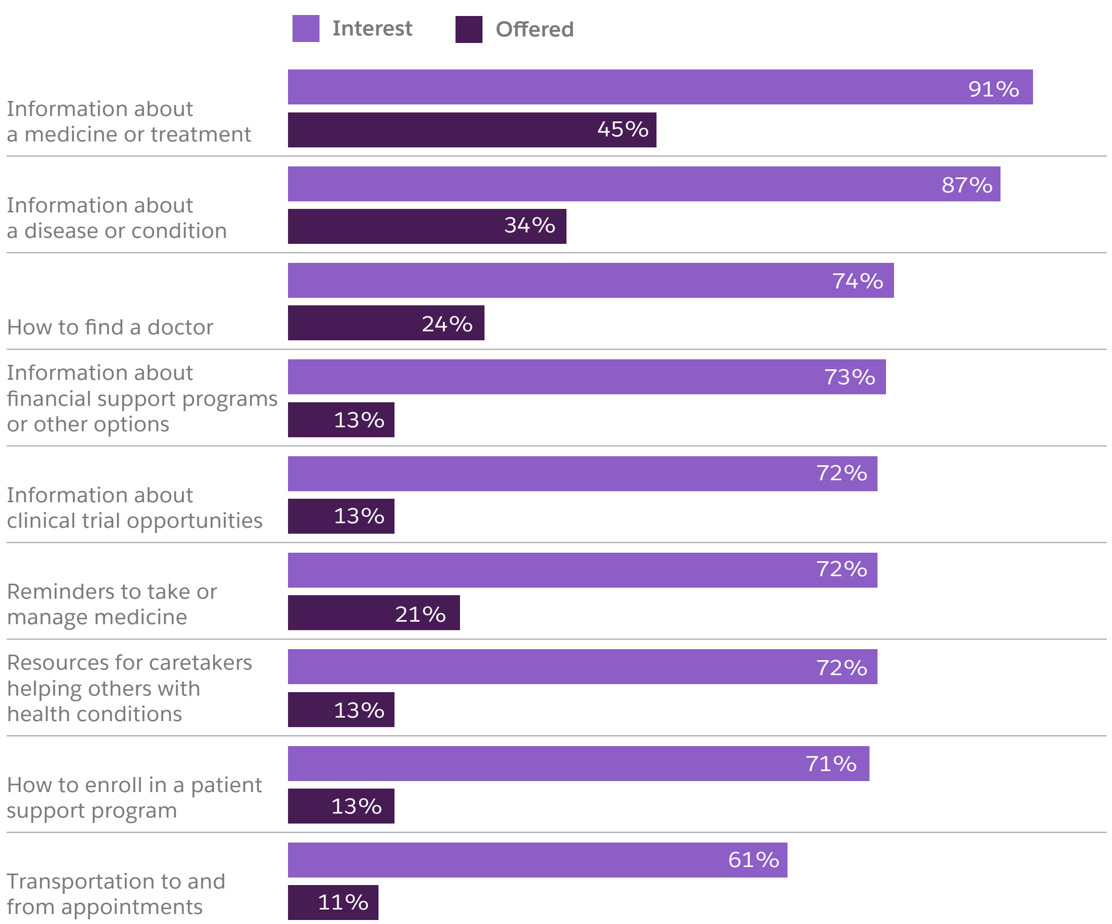
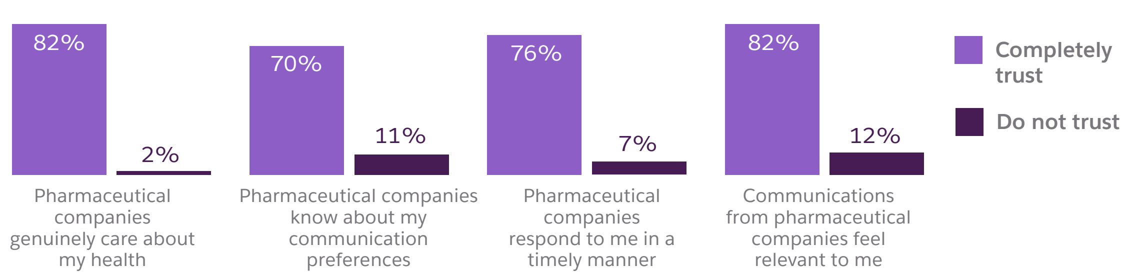
Patient Perspectives on Pharmaceutical Companies

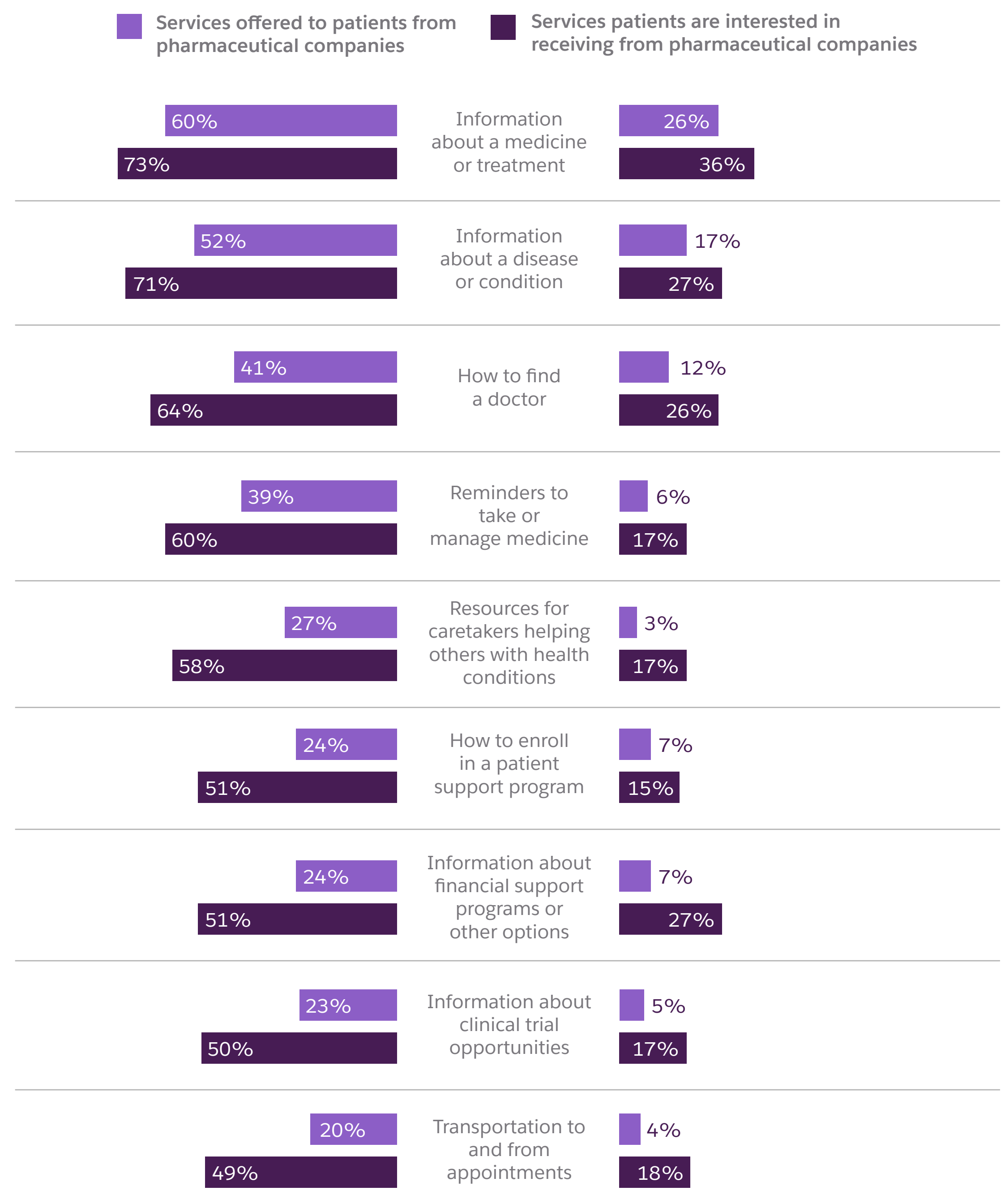
Percentage Interested in Services Versus Services Offered by Pharmaceutical Companies



Difference Between Consumers with a Trusted Relationship with Pharmaceutical Companies Versus Those Without

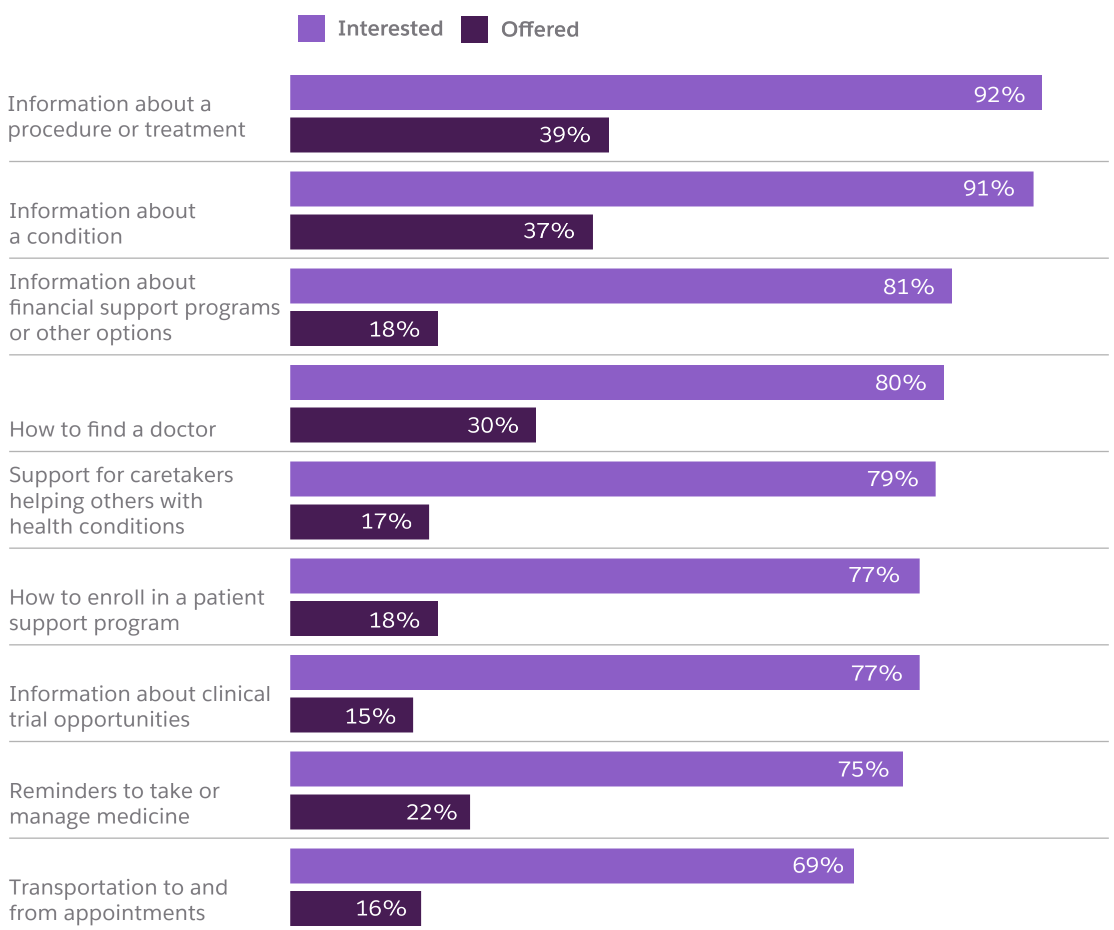


Patients Who Completely Trust Pharmaceutical Companies | Patients Who Do Not Trust Pharmaceutical Companies

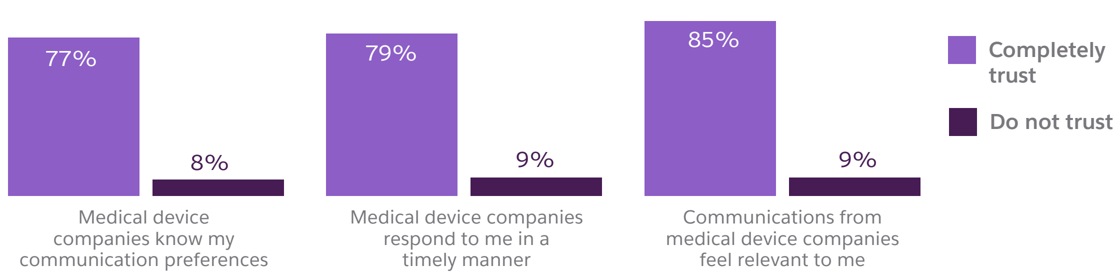


Consumer Perspectives on Medical Technology Companies

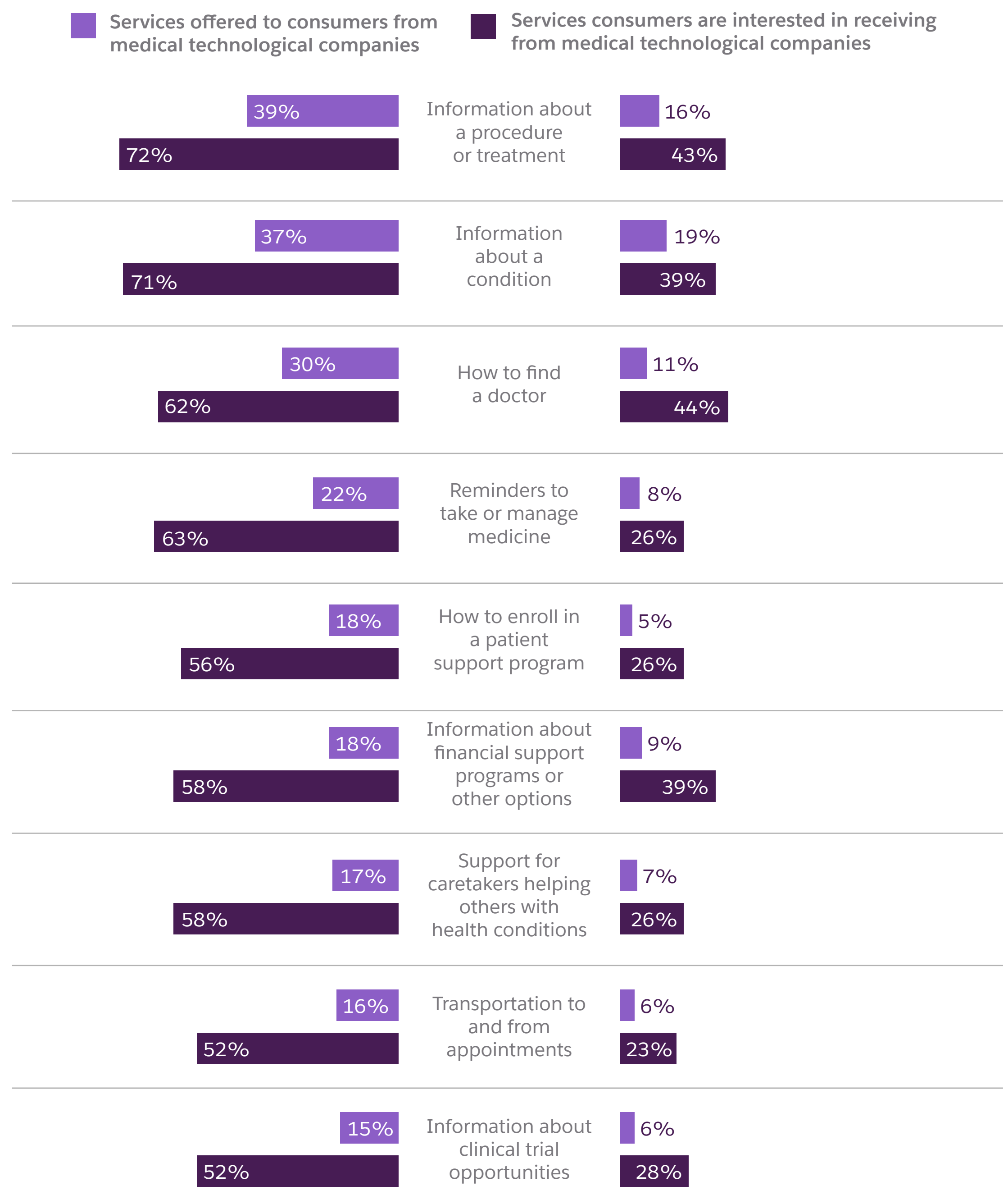
Percentage Interested in Services Versus Services Offered by Medical Technology Companies



Consumers Who Receive Better Communications from Medical Device Companies Exhibit Higher Trust



Consumers Who Completely Trust Medical Technology Companies | Consumers Who Do Not Trust Medical Technology Companies



Primary Survey Demographics

Country	
Australia	8%
Brazil	8%
France	8%
Germany	8%
Italy	8%
Japan	8%
Netherlands	8%
United Kingdom	8%
United States	33%

Region	
North America	33%
Europe	42%
Asia	17%
Latin America	8%

Generation	
Silent generation/baby boomers	28%
Gen Xers	26%
Millennials	27%
Gen Zers	19%

Area	
Rural	20%
Suburban	42%
Urban	38%

Sector*	
Providers	50%
Payers	50%
Medical technology companies	43%
Pharmaceutical companies	50%

* Qualifying respondents were allowed to answer questions on up to two different sectors.

Income Level	
Low	33%
Medium	55%
High	13%

Gender	
Female	61%
Male	37%
Non-binary/non-conforming	1%
Transgender	<1%
Other/Prefer not to answer	<1%

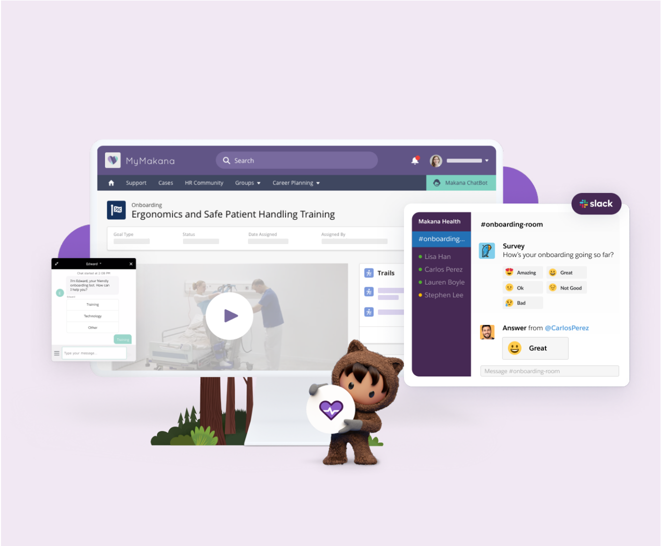
Supplementary Survey Demographics

Country	
Australia/New Zealand	9%
Brazil	8%
Canada	9%
France	9%
Germany	9%
Japan	9%
Portugal	7%
Spain	9%
United Kingdom	9%
United States	23%

Region	
North America	33%
Europe	42%
Asia	16%
Latin America	9%

Generation	
Silent generation/baby boomers	23%
Gen Xers	27%
Millennials	31%
Gen Zers	19%

Want to learn more?



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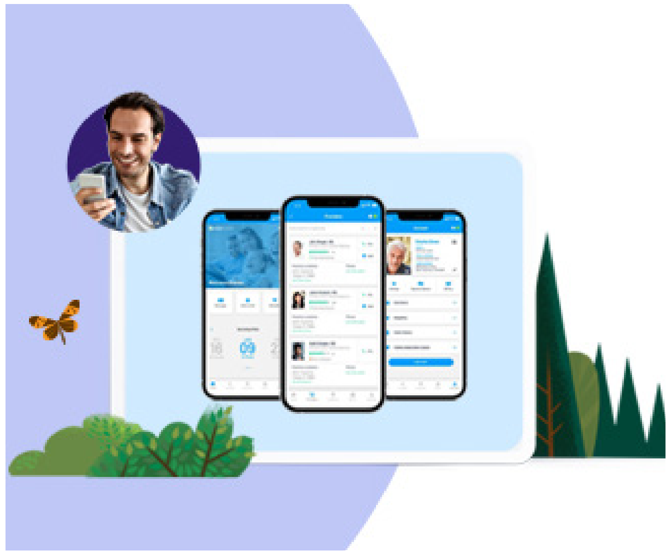

Life Sciences White Paper

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