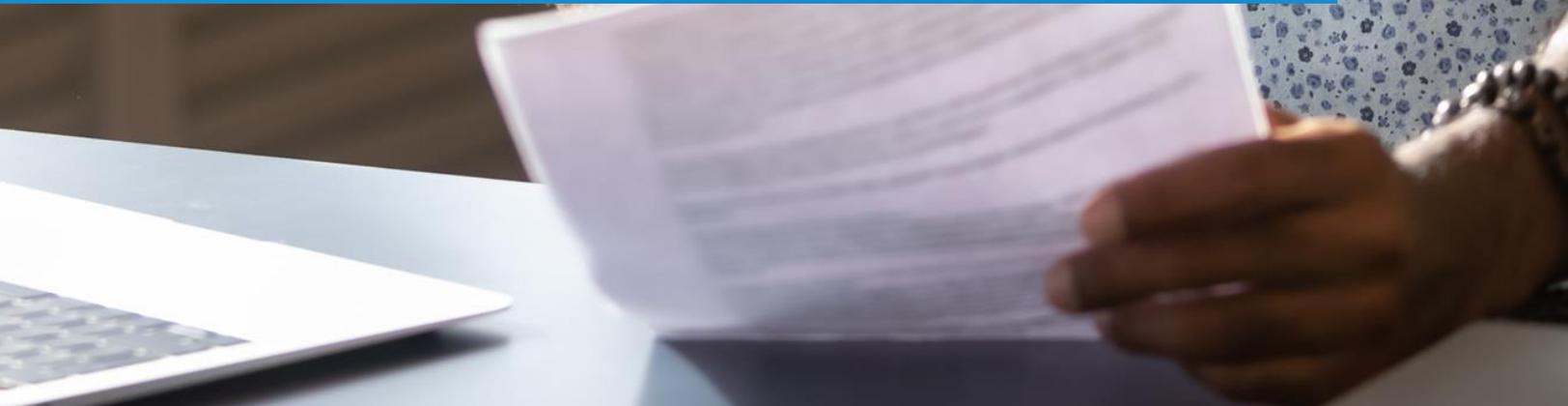




REGAINING CONTROL AND BOUNCING BACK AFTER THE UNEXPECTED

Insights from research and interviews with over
1,000 adults who experienced a serious health event



Conducted by Ipsos for Cigna Supplemental Health Solutions



For many Americans, feeling a sense of control has always been tenuous, but the pandemic pushed them to their limit.

The number of adults experiencing depression in America has tripled, leaving more than one in four adults experiencing symptoms of depression¹ and a third of adults feel less in control of their health.² Compounded by financial stress, this loss of control has long-term implications and can result in an increased risk of illness.³

While there is increased attention on short-term actions like eating better and losing weight,⁴ people have been deprioritizing health care. A long-term gap in seeking preventive health screenings and disease prevention can lead to serious and lasting consequences.⁵

Now more than ever, the ability to maintain or regain control after a serious, unexpected health event appears difficult, if not impossible.

Therefore, Cigna Supplemental Health Solutions partnered with Ipsos on this comprehensive research to gain a better understanding of the impact a serious health event has on a person's life.

Understanding an event:

When someone experiences a serious illness or injury, they often face uncertainties and a loss of control that can cause significant additional stress and anxiety:



How will this affect my **health**?



What is this going to **cost**?



How will this affect my **family**?



How will this affect my **job**?



How do I get my **life back to normal**?

Key findings from the research

-  **> A significant portion of those surveyed felt they lost control over key aspects of their life during the health event**, including over their finances, jobs, careers and personal relationships.
-  **> In addition to the obvious physical toll the health event posed, the mental toll was significant as well** and was more prominent among Millennials.
-  **> Many people, one in three, needed more support to help navigate the challenges of the event**, yet only one in ten actually sought out and used a support resource.
-  **> Most people didn't feel like they understood supplemental health insurance and how to use it. Just two in five said they felt knowledgeable about supplemental health coverage.** They wanted more support to help them understand their options.
-  **> However, those who had supplemental health insurance saw the value in the coverage** and said it was an investment in their future. Those with coverage said it was a way to be prepared for the unexpected.
-  **> People wanted more information** about what tools were available, including supplemental health coverage, to help them maintain physical, mental and financial control. Those who had mechanisms to learn about the options available could **minimize financial damage and get back in control more quickly.**

Fighting to maintain control during the unexpected

It is human nature to want to maintain control over our lives and our surroundings.

During a serious health event, people's lives are affected in many ways, and about one in three experienced a loss of control of some aspect of their life.

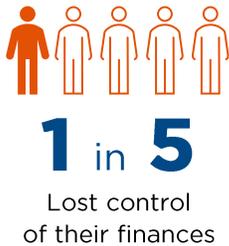
That loss of control can have a lasting impact, and it can be difficult, if not impossible, to regain.



Financial uncertainties

People were more likely to struggle with control over their finances and life in general than over health care decisions.

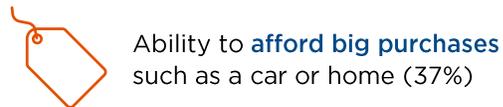
About one in five experienced a loss of control over their finances during their health event. For most of those, about seven in ten, it took more than two months to regain control of their finances, if they ever did. About three in ten still have not regained control of their finances.



Among those who lost control:



The event was most likely to have a negative impact on:



This was particularly true among Millennials, who were more likely to say the event negatively impacted their ability to pay household bills (38%) and to afford big purchases like a home or car (42%).

Beyond the data:
lost control of everything

"When I was in the hospital I felt totally out of control...I was totally cut off from the outside world...not knowing what was going on...it made me really frustrated, and sad, and depressed... I also had no idea how much I would be charged by the hospital."

- Interviewee, female, age 52

"EVERYTHING was affected. I had to hire help for the most basic things. Took time off work. Finances were affected."

- Survey respondent, female, age 53

The negative impact on personal and professional life

The event had a negative impact on:



Relationships with family and friends (30%)

The support received from family and friends can be important to maintaining control during a health event. Eight in ten people said they received support from friends and family, but the event put a lot of strain on those relationships. Three in ten said the event had a negative impact on their relationships with friends and family.

The event had a negative impact on:



Work or career advancement (31%)

Three in ten said the health event had a negative impact on their work or career advancement (31%). One in five needed to leave work during the health event with 11% having to go on short-term disability, 3% on sabbatical, 2% on long-term disability and 2% having to leave their job. Millennials felt an even greater impact on their career than older generations; 39% said the event had an impact on their work or career advancement and 5% said they had to leave their job.

In addition to the obvious physical toll the health event posed; the mental toll was significant as well.

Although those surveyed have experienced a significant, physical health event, they are equally likely to rate both their physical health and mental health as fair to poor during the event.



1 in 5

Rated both their **physical health and mental health** during the event as fair to poor (18% for each)



Beyond the data:
negative impact of the health event

"I had multiple things to worry about at that time - it included loss of wages, loss of work, home management, cooking meals for my family, and how and who is going to cover my hospital expenses. And when I go home and start doing physio and rehabilitation who is going to cover all the expenses? That was my major worry at that time."

- Interviewee, female, age 52

"Lots of doctor appointments which interrupted work; relation[ship] with my spouse did not necessarily change though the IVF schedule impacted our physical relationship; increased my stress and is always in the forefront of my mind distracting me from other tasks."

- Survey respondent, female, age 32

"Childcare issues, took time off work, [my] husband couldn't come into hospital, so I had to face everything alone."

- Survey respondent, female, age 39



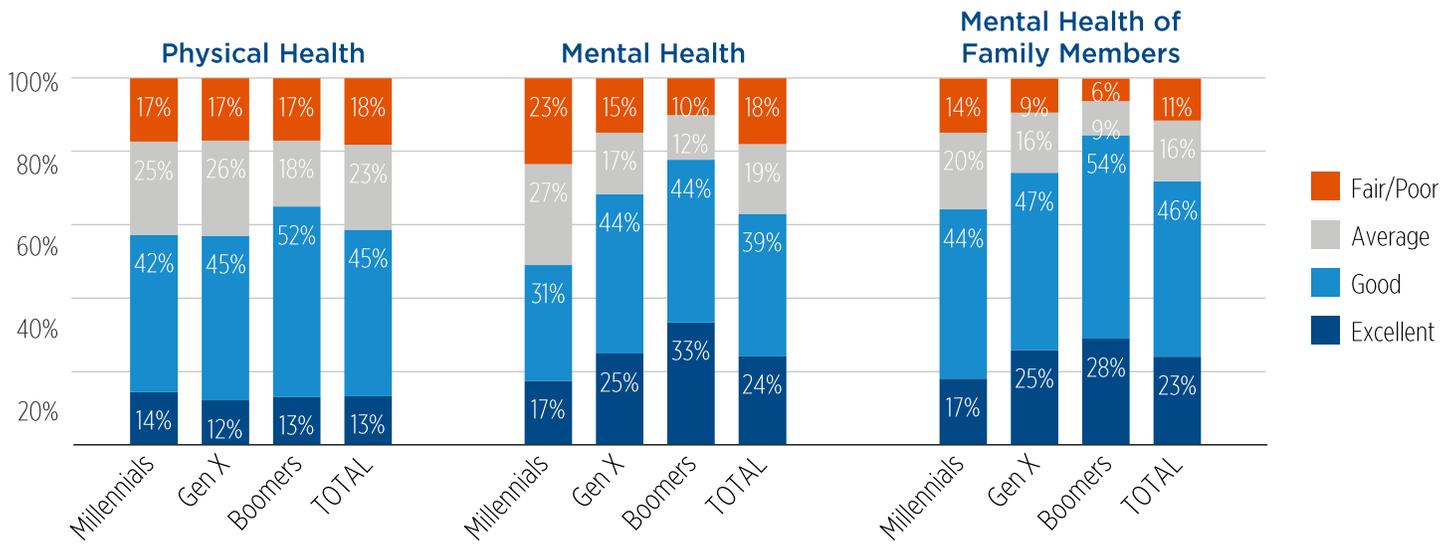
Beyond the data:
mental and physical impact

"[In] hindsight, I'd say that the first thing I'd do would be to focus more on my mental health and my physical health. When you have responsibility for other people, sometimes you have to sacrifice. And when you're under stress, you have to sacrifice as well. So, you have to prioritize things. And I prioritized work and family and everything above myself."

- Interviewee, male, age 41

"The health event worsened my mental health status significantly which negatively impacted my work performance and relationships"

- Survey respondent, female, age 30



During the health event, the different generations were equally as likely to rate their physical health as only fair to poor (17% for each group), however, Millennials were more likely to rate their mental health as fair to poor (23%) than Gen X (15%), and significantly more likely to rate their mental health as fair to poor compared to Baby Boomers (10%). Millennials also rated the mental health of their family members lower than the older generations; 14% of Millennials rated their family members' mental health as fair to poor compared to 9% of Gen X and 6% of Baby Boomers.

Those who rated their mental health as fair to poor were significantly less likely to have a support system in place. They were more likely to say they:

- › didn't feel like they usually had a family to support them in life (25% compared to 7% of those who rated their mental health as excellent, good or average) and
- › didn't talk to their family or partner about how they felt (30% compared to 13% of those who rated their mental health as excellent, good or average).

Taking back control

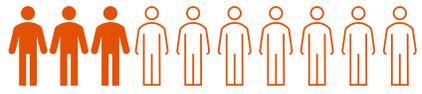
Understanding the gravity of the illness and/or injury as well as the impact on their finances was the best way to regain control.

Roughly two in five said that understanding the extent of their illness and/or injury and their finances helped them feel more in control during the health event. This was followed by returning to work and being able to return to the quality of life before the illness and/or injury. One in ten said nothing helped them feel in control.

Beyond the data: mental health impact

"Not being able to exercise and sometimes having discomfort, working was unpleasant, frustrating and affected my mental health."

- Survey respondent, female, age 42



3 in 10

People who rated their mental health as fair to poor during the health event wish they had **sought mental health support** in addition to physical health support.

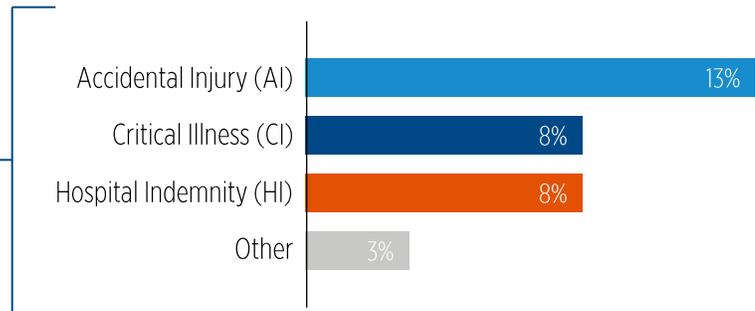
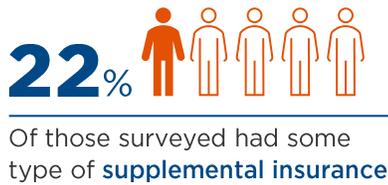
Beyond the data: clear coverage language aided understanding

"Seeing my explanation of benefits online really helped me feel in control... something that I was kind of confused about was all the testing and the x-rays, what is covered and what is not. But taking a look at all the copays and what was included. Including prescription. Seeing the simple breakdown really helped. It's probably something I should have paid more attention to before."

- Interviewee, male, age 43

The role of supplemental health coverage

Supplemental health coverage was designed to help people when they experience a significant health event. But many people, even those who had the coverage, did not feel like they understand it or knew how to use it.



People did not feel like they understood supplemental health insurance.

Only two in five said they felt knowledgeable about supplemental health insurance. Even among those who had supplemental coverage, only about half felt knowledgeable about what is covered (57%). Gen X and Baby Boomers (41% and 40%, respectively) were more likely than Millennials (31%) to say they were knowledgeable about what was covered by supplemental health insurance.

When tested on their knowledge about the benefits of supplemental health coverage, the results were mixed.

Most (76%) could correctly identify that supplemental health insurance provides cash benefits to be used towards transportation costs, medications and other unexpected expenses related to a health event.

Nine in ten correctly identified that supplemental health insurance could help to pay copays, deductibles and other out-of-pocket medical expenses in the event of an accident or illness (88%), and that senior citizens were not the only ones eligible for supplemental health policies (87%).

Only about one in five were aware that the money from supplemental health insurance could be used to pay for childcare, utility bills, rent or groceries.

Most who have supplemental health coverage said it was worth the investment.

Three in four said having a supplemental health plan provided them with peace of mind should they experience an unexpected health event or diagnosis. A similar number said supplemental health plans make unexpected health events more affordable.



Beyond the data: fear of unknown cost

"I was really scared about covering the cost of it all. I had no concept, whatsoever, of how much my insurance would cover. I've never had an injury like this as an adult, so it had never really been my responsibility to pay for any sort of injury."

- Interviewee, male, age 43



Said having a supplemental health plan provides **peace of mind** during an unexpected health event.



Said supplemental health plans make **unexpected health events more affordable**.



Beyond the data: supplemental health insurance helped regain control

"Our supplemental insurance came in and really saved the day for us. Thankfully, we had the supplemental insurance in advance, so when we realized we were incurring all these costs we knew that the supplemental insurance would come into effect ... We have maintained our supplemental insurance just because we realize we have this gap in our medical coverage where we have what's considered good insurance but the family out of pocket maximum is around \$4,000 - \$5,000 which is a significant hit especially when paying for medical insurance."

- Interviewee, female, age 34

To help people manage whatever challenges they are facing, access to health care must be affordable, predictable and simple. Based on our findings, the message is clear: supplemental health plans are an investment in one's whole-person health, finances and relationships, setting them up to take control of the unexpected.

The research study design

Cigna Supplemental Health Solutions partnered with Ipsos, one of the largest independent insights and analytics companies in the U.S., to produce this research. Ipsos interviewed over 1,000 adults aged 18+ who are employed full-time (at least 30 hours) and have experienced a qualifying life event in the past three years on the Ipsos KnowledgePanel®, the largest probability-based online panel that is representative of the adult U.S. population. The study was conducted between July 21 and 29, 2021.

In addition, Ipsos conducted a series of ten in-depth, ethnographic, interviews with people who experienced a qualifying health condition, accident or hospitalization in the past three years. This included five people who have supplemental health coverage and five people without it.

We are grateful that these people have shared their experiences about their unexpected health events. Each event, large or small, can have major implications and demonstrates the importance of being prepared for the unexpected.

For more information on the study, visit <https://www.ipsos.com/en-us/news-polls/cigna-supplemental-health-solutions-2021> to view the findings.

¹ Berman, Robby. "US cases of depression have tripled during the COVID-19 pandemic." Medical News Today. September 19, 2020.

² Wroble, Andrea. "Health Management Trends – US – January 2021." Mintel. January 2021.

³ Robson, David. "How to restore your sense of control when you feel powerless." BBC. December 14, 2020.

⁴ Ellin, Abby. "Using the Pandemic as an Opportunity to Lose Weight and Get in Shape." The New York Times. October 13, 2020. Updated May 10, 2021.

⁵ Cherney, Mike and Wilde Mathews, Ann. "Covid-19 Outbreaks Led to Dangerous Delay in Cancer Diagnoses." The Wall Street Journal. Updated October 15, 2020.

