

THE Connected Economy™

OMNICHANNEL HEALTHCARE
TAKES CENTER STAGE

The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, a PYMNTS report with research sponsored by CareCredit, examines how the continued digitization of the U.S. economy is reshaping how patients interact with their healthcare providers, both on and offline.

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OMNICHANNEL HEALTHCARE TAKES CENTER STAGE

Digital healthcare options have been a central component of the broader healthcare ecosystem in the U.S. ever since March 2020, and they remain so now, even as mask mandates, travel restrictions and even the Centers for Disease Control and Prevention’s recommendations relax.

Precisely how integrated digital and physical healthcare has become is rarely discussed, however. Forty-six percent of all consumers in the U.S. — a projected 119 million patients — now engage with their healthcare providers using a mix of patient portals, telehealth appointments, apps and



old-fashioned in-person visits. Moreover, the number of these so-called omnichannel patients is growing by the month.

For The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, a PYMNTS and CareCredit collaboration, we go back to the field to observe how digital and cross-channel options are reshaping the healthcare space in the United States. We surveyed a census-balanced panel of 2,735 consumers from July 8 to July 13 about the

channels they used to engage with their healthcare providers, and we analyzed which demographics were most likely to use particular channels to understand how the continued digitization of the U.S. economy is changing the ways that consumers engage with their healthcare providers.

This is what we learned.

LIKE RETAIL, HEALTHCARE IN THE U.S. IS NOW AN OMNICHANNEL EXPERIENCE.

Forty-six percent of U.S. consumers engage with healthcare providers using both physical and digital channels.

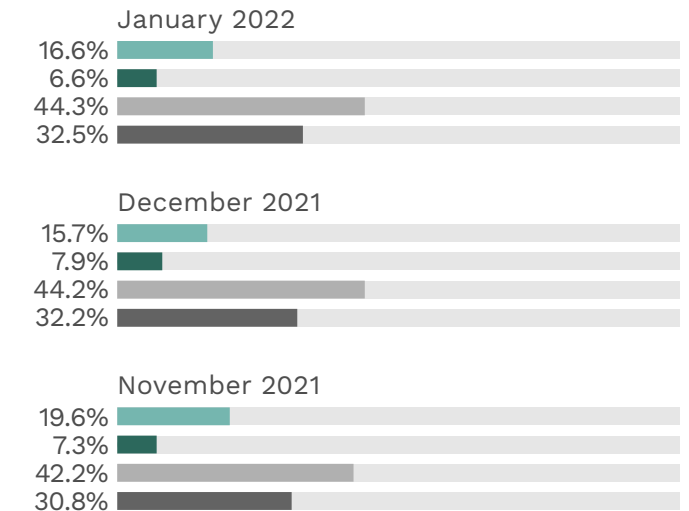
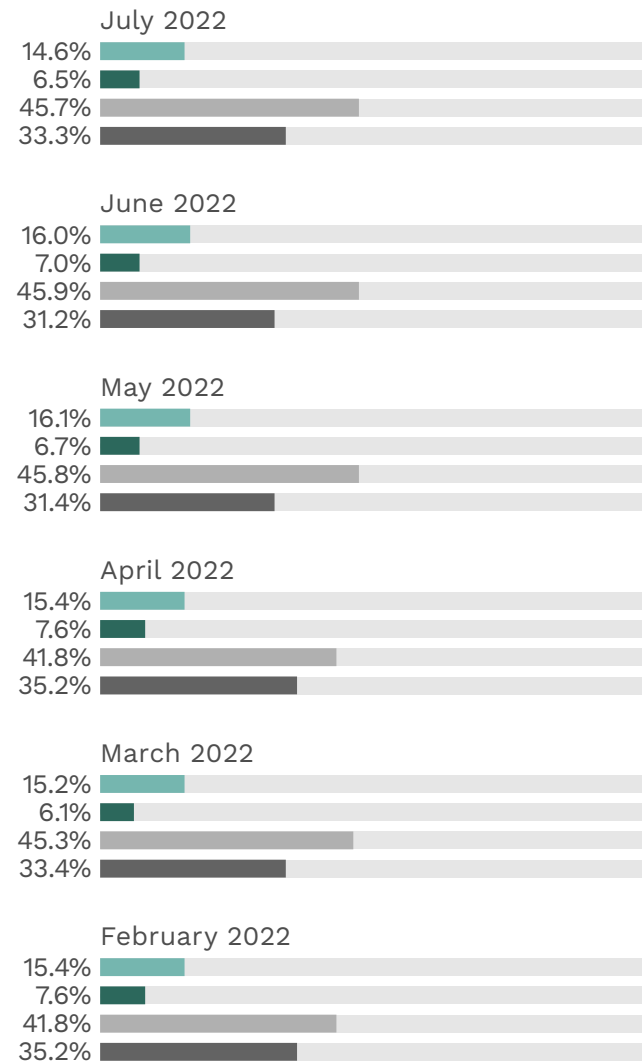
This means consumers are using a mix of both in-person and online healthcare channels — as opposed to one or the other — 8% more than they did in November. Similarly, 25% fewer consumers used only digital channels and 11% fewer used only brick-and-mortar channels last month than just one month prior.

Only a small and shrinking portion of patients use either physical or digital channels exclusively. Fifteen percent of patients see their healthcare providers using only physical channels, for example, and just 7% engage with their healthcare providers solely in person.

FIGURE 1:
Omnichannel healthcare's popularity

Share of consumers engaging in healthcare-related activities through select channels

- Engaged with in-person healthcare activities only
- Engaged with digital healthcare activities only
- Engaged with both digital and in-person healthcare activities
- Did not engage in any healthcare activities



Source: PYMNTS
The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
N = 2,736: Complete responses, fielded July 8, 2022 - July 13, 2022

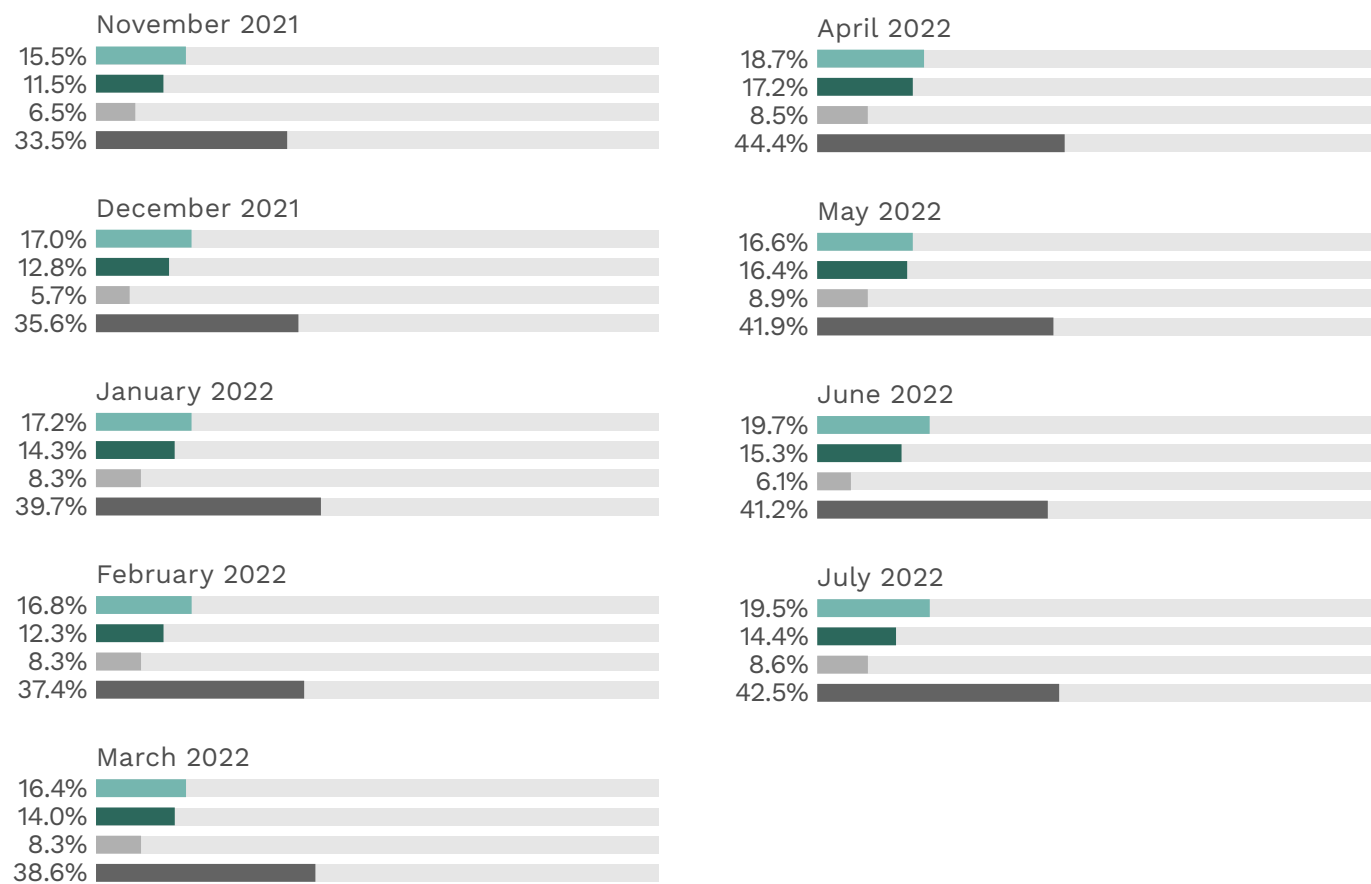
One of the most common digital healthcare activities was accessing online-only healthcare through sites like Doctor On Demand, and such sites have seen a 26% increase in usage since November. Engagement in telemedicine more broadly has also risen since November, with 23% growth for telemedicine appointments with behavioral health specialists and 17% growth for telemedicine appointments with doctors.

FIGURE 2 Consumers' online engagement with healthcare providers

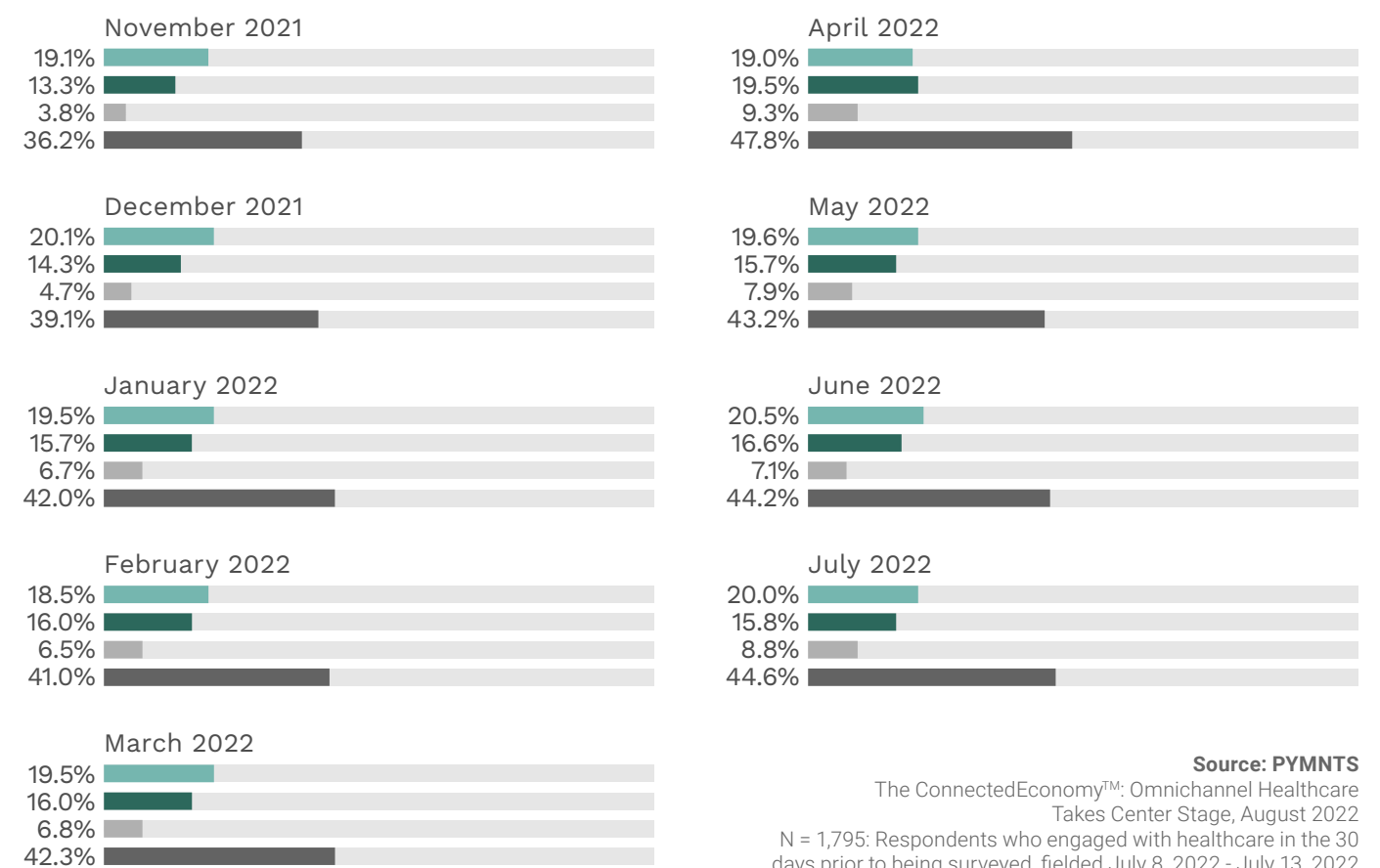
Share of consumers engaging in select digital healthcare activities

- Not weekly but monthly
- Not daily but weekly
- Daily
- Total

Accessed online-only healthcare such as Doctor On Demand, NowRX, Lemonaid Health or Web Doctors



Engaged in a telemedicine appointment with a behavioral health specialist, therapist or counselor



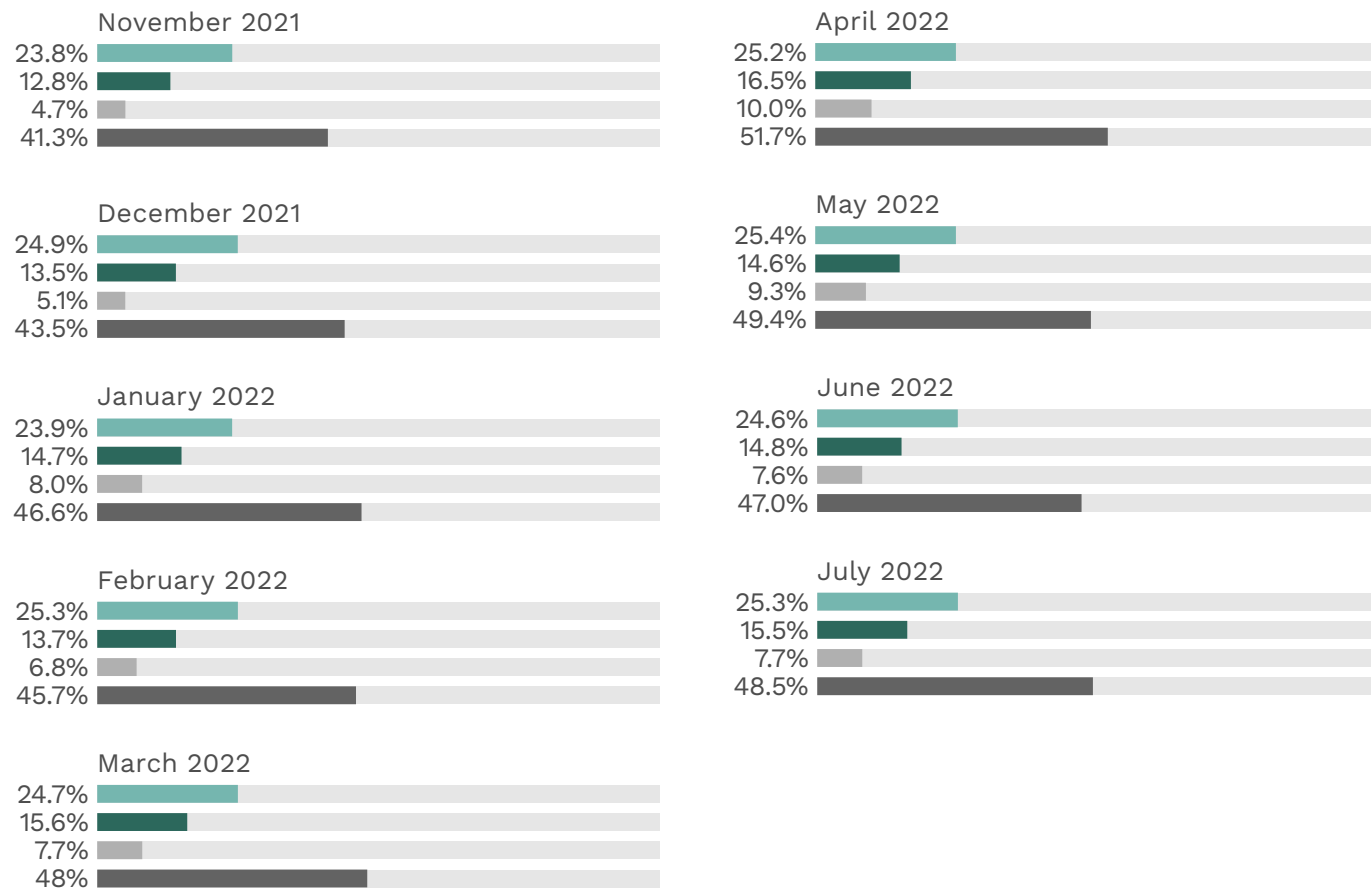
Source: PYMNTS
The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
N = 1,795: Respondents who engaged with healthcare in the 30 days prior to being surveyed, fielded July 8, 2022 - July 13, 2022

FIGURE 2 (continued)
Consumers' online engagement with healthcare providers

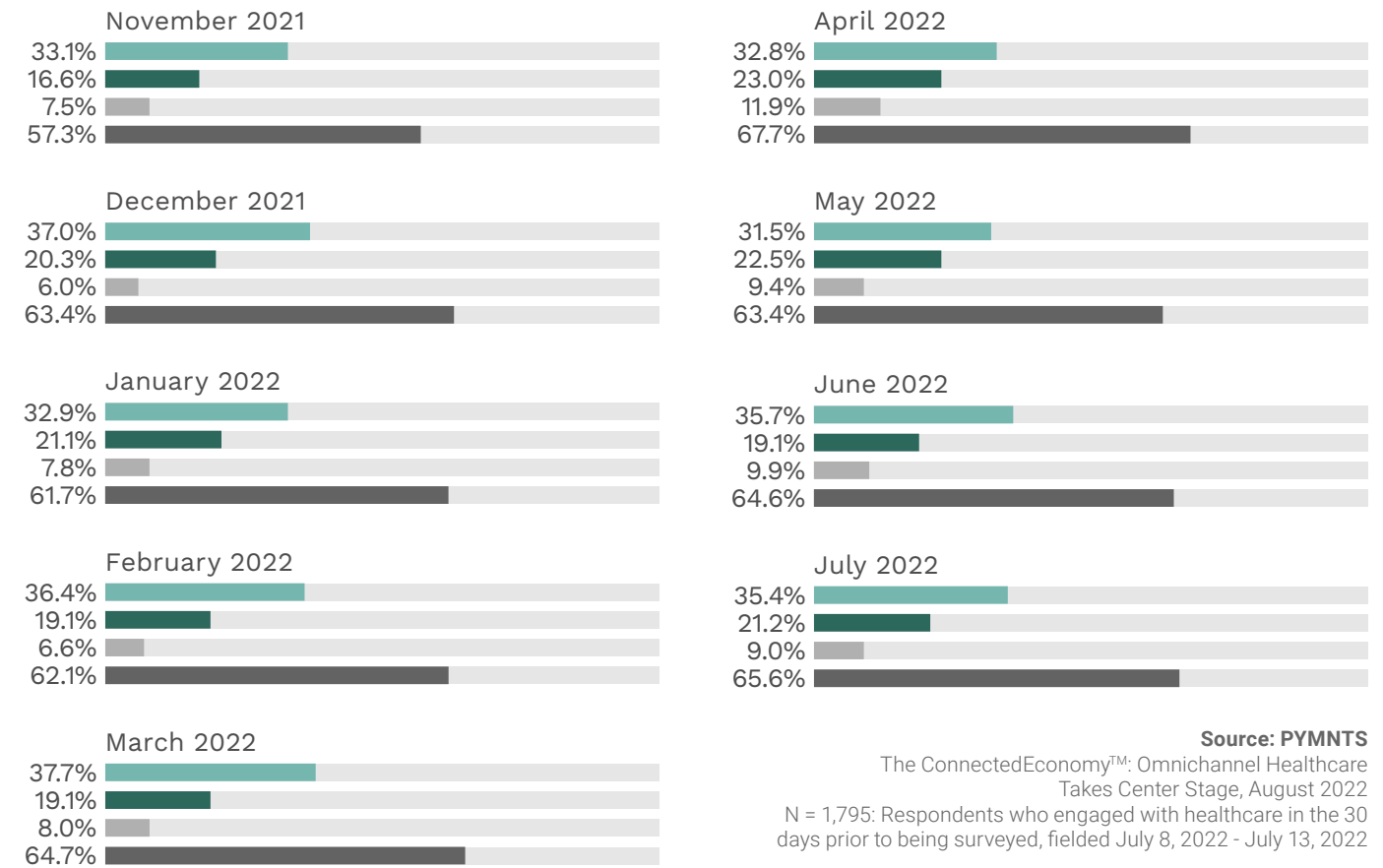
Share of consumers engaging in select digital healthcare activities

- Not weekly but monthly
- Not daily but weekly
- Daily
- Total

Engaged in a telemedicine appointment with a doctor, nurse or other physical health specialist



Used a website or app associated with in-person healthcare providers to access information, appointments, lab results or make payments



Source: PYMNTS
 The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
 N = 1,795: Respondents who engaged with healthcare in the 30 days prior to being surveyed, fielded July 8, 2022 - July 13, 2022

OMNICHANNEL HEALTHCARE APPEALS TO CONSUMERS OF ALL AGES, YET IT APPEALS TO GENERATION Z MOST OF ALL.

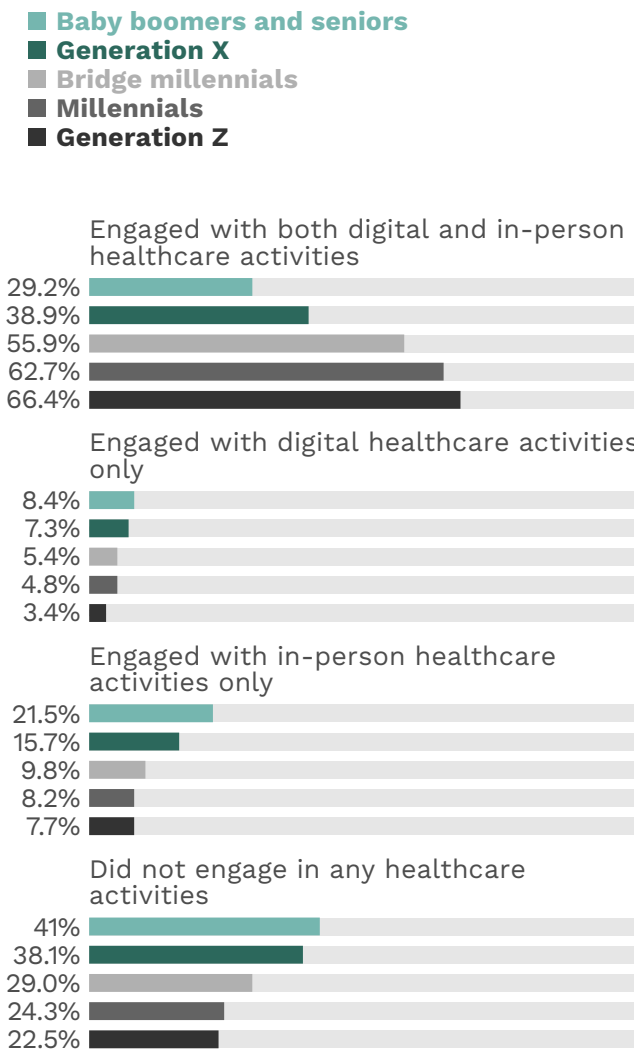
At the low end, nearly one-third of baby boomers and seniors use a mix of both digital and in-person healthcare options, and at the high end, two-thirds of Gen Z consumers do the same.

Gen Z and baby boomers are hardly the only age groups who use omnichannel

healthcare services. Thirty-nine percent of Generation X consumers, 63% of millennials and 56% of bridge millennials also use a mix of in-person and digital healthcare options, showing that omnichannel healthcare is now a near-universal phenomenon in the United States.

FIGURE 3:
Omnichannel healthcare users

Share of consumers in select demographic groups engaging in healthcare via different channels



Source: PYMNTS
The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
N = 2,736: Complete responses, fielded July 8, 2022 - July 13, 2022

Patients in different age groups nevertheless tend to gravitate toward very different digital activities, choosing whichever best suits their personal health needs. The most common digital healthcare activity in which baby boomers and seniors engage, for example, is using a website or app provided by their physicians to access healthcare information, check appointments and lab results or make payments. Twenty-one percent of baby boomers and seniors use this type of patient portal.

Gen Z engages in every type of digital healthcare activity more than other generations. The most common activities in which they engage include using patient portals (62%) and keeping telemedicine appointments (55%).

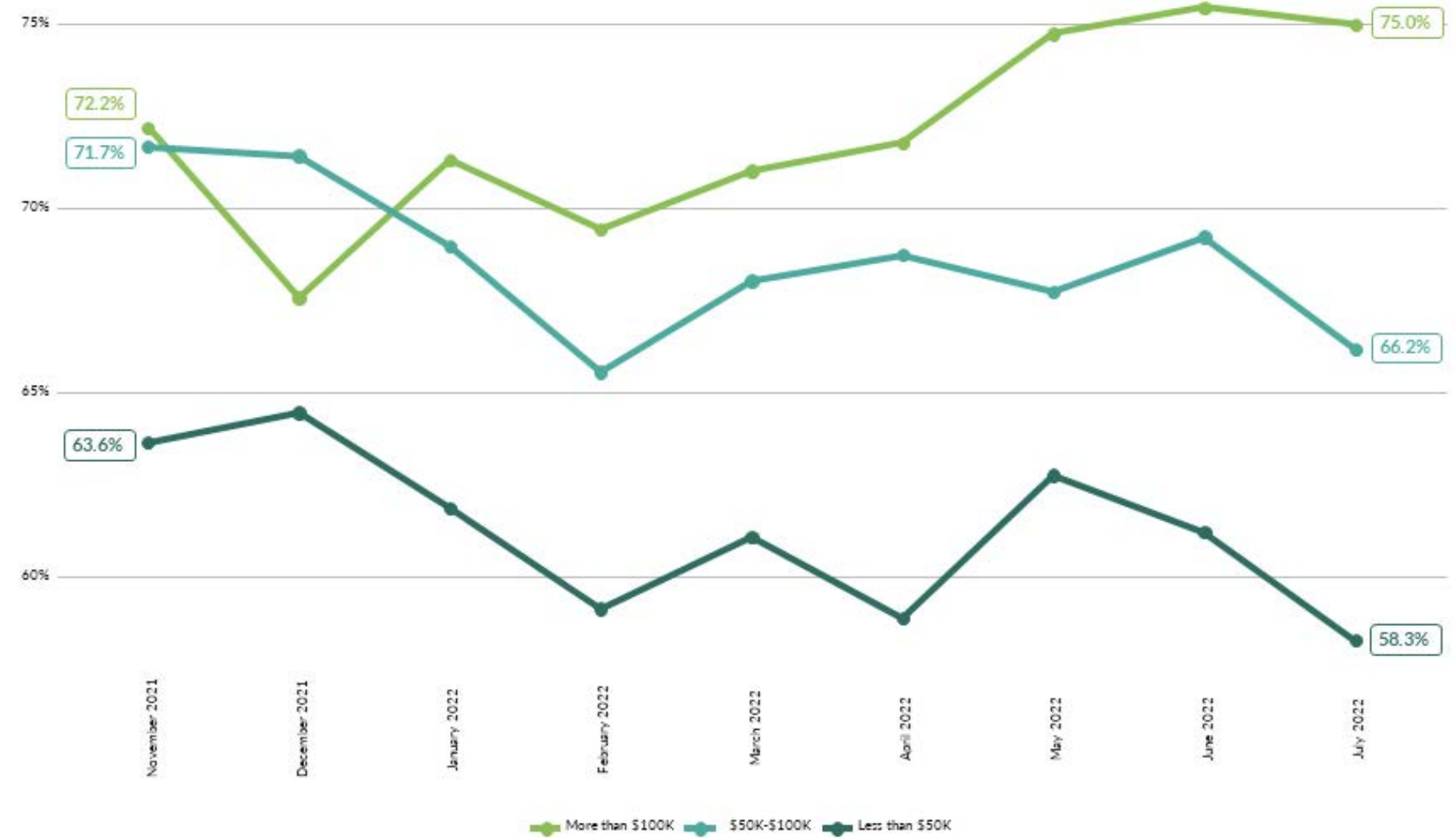
LOW-INCOME CONSUMERS ARE CUTTING BACK ON HEALTHCARE EXPENDITURES AS INFLATION SURGES.

Consumers who earn less than \$50,000 in annual income engaged 8% less in any type of healthcare channel last month than they did in November 2021.

Just 40% of patients who earn less than \$50,000 in annual income engage in digital healthcare activities, and their numbers are falling.

FIGURE 4: Income's impact on healthcare access

Share of consumers in different income brackets engaging in any healthcare-related activities



Source: PYMNTS
The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
N = 2,736: Complete responses, field July 8, 2022 - July 13, 2022

As healthcare engagement among low-income consumers has remained stagnant, engagement among high-income consumers is growing. Consumers earning more than \$100,000 annually were 4% more engaged in some sort of healthcare-related activity last month than in November 2021. Healthcare engagement is highest among high-income consumers, regardless of whether they access their healthcare on-line, in-person or by using a mixture of both.

Although overall engagement has decreased among low-income consumers, their digital healthcare engagement is on the upswing. The share of low-income consumers engaging with their healthcare professionals online but not in person has increased 6% since November 2021. This suggests that digital healthcare options are growing more critical for low-income consumers, and this trend shows no sign of slowing.

FIGURE 5: Income’s impact on consumers’ access of healthcare across channels

Share of consumers in different income brackets engaging in physical, digital and omnichannel healthcare



Source: PYMNTS
The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
N = 2,736: Complete responses, field July 8, 2022 - July 13, 2022

Deep Dive:

THE CONNECTED CONSUMERS BEHIND THE DIGITAL HEALTHCARE REVOLUTION

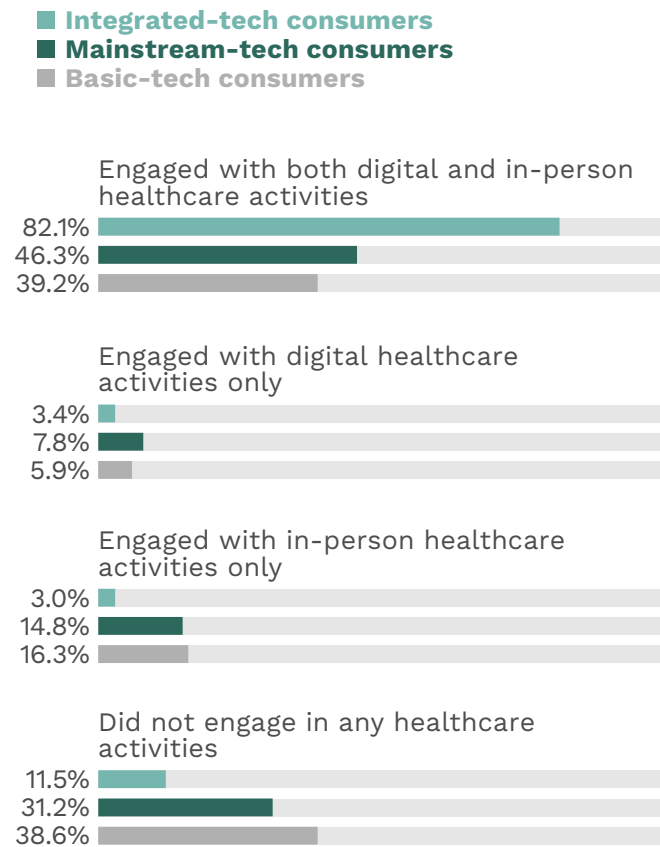


Integrated-tech consumers are the key driving force behind the surge in consumers' use of digital healthcare channels. These highly connected consumers are using all types of digital healthcare tools more now than they did in November, even as engagement among other persona groups stays flat.

Seventy-three percent of integrated-tech consumers accessed some form of digital healthcare in July, reflecting a massive rise from 45% in November — a 62% increase.

FIGURE 6: Healthcare activity engagement among different types of connected consumers

Share of consumers in different persona groups engaging in select healthcare activities, by tech persona



Source: PYMNTS
 The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, August 2022
 N = 2,736: Complete responses, fielded July 8, 2022 - July 13, 2022



Conclusion

Healthcare in the U.S. is more omnichannel than it has ever been. In this increasingly cross-channel environment, delivering patients the healthcare they need hinges on providers' ability to connect with their patients both online and in person.

Methodology

For The ConnectedEconomy™: Omnichannel Healthcare Takes Center Stage, a PYMNTS and CareCredit collaboration, we surveyed 2,736 consumers from July 8 to July 13 to learn more about how patients navigate access to online forms of healthcare. Respondents were 48 years old on average, 51% were female and 32% held college degrees. We also collected data from consumers in different income brackets: 36% of respondents earned more than \$100,000 annually; 30% earned between \$50,000 and \$100,000; and 33% earned less than \$50,000.



About

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