

CE II The Millennial Patient: Transforming Health Care

By Catherine M. Mullahy, RN, BS, CRRN, CCM

If you look at health care today, you might well want to borrow the phrase Dorothy in the Wizard of Oz used when she realized she was no longer on familiar turf. That is, “Toto, I have a feeling we’re not in Kansas anymore.” The landscape in health care has changed dramatically over the past few years. One of the most transformative forces has been, and continues to be, millennials, those individuals aged 18 to 34 in 2015. Estimated to be 75.3 million strong by the US Census Bureau, they are introducing a whole new set of demands and challenges to healthcare providers and professionals, including case managers. They communicate differently and expect their preferred forms of communications to be accommodated. They are extremely cost-conscious, and have different healthcare sensibilities and behaviors. It’s important to understand the nuances of this group so that

Catherine M. Mullahy, RN, BS, CRRN, CCM is President of Mullahy & Associates, LLC, (Huntington, NY, www.mullahyassociates.com) a leading national educational and training organization and designated educational partner by the Commission for Case Manager Certification (CCMC) for the CCM Certification Preparation Workshop. Mullahy is a widely-respected case management pioneer and thought leader. She has been integrally involved in the development of professional standards and certification for case managers and was a member of the initial Expert Panels that created the CCM credential in 1992. She is the author of *The Case Manager’s Handbook*, now going into its sixth edition.

millennial patients can be provided the best level of care in the manner in which it is most meaningful to them.

Born in the Digital Age

There is a reason millennials do everything on their mobile devices. They do not know anything else. They were born into the digital age. Nielsen reported that 85% of millennials own smart phones. Communicating via Smartphone texts, email, and social media is the way they communicate. They also retrieve information differently than previous generations. Whereas their parents and grandparents relied on books and libraries for information, they retrieve information largely online. When it comes to their health and fitness, they rely on mobile apps and fitness trackers. RunKeeper, White Noise Lite, and Instant Heart Rate are just some of the mobile health apps that millennials use. Fitbit, Jawbone, and Garmin are just some of devices they use to track their activity and monitor their progress.

Given their propensity towards technology and the instant access to information it affords, it is understandable why millennials have also been designated the “instant gratification” generation. That too has influenced how they interact with the healthcare system and their expectations of it. They are not about to wait in a doctor’s office for hours when they believe a retail clinic or urgent care center will address their problem faster. Further, wherever they receive care, and due in part to their being digital natives,

they expect a certain level of attention. There is a name that has been given to the type of experience they expect. It is the “Apple experience” which gets its name from Apple stores and the retail experience they provide. It is characterized by a high level of convenience, personalization, transparency, and social engagement.

One might think this would contradict the millennials’ inclination toward telehealth (that is, the use of telecommunications technologies to facilitate long distance health care including video chats with physicians, and physicians’ diagnoses and prescribing of medications virtually, absent of seeing a patient). This, however, is not the case. According to a 2015 Harris Poll, 74% of millennials surveyed have a strong interest in telehealth. Furthermore, the poll found that 71% of millennials would like their healthcare providers to offer them mobile apps for appointment scheduling, health information, and preventive care advice. For those healthcare providers who meet these expectations, millennials will take to social media and share positive reviews with their friends and followers. For those that disappoint them, they will just as quickly post negative comments. This is particularly significant when you consider the finding of a recent Salesforce survey presented in its “State of the Connected Patients” report. It found that 76% of millennials rely on online physician reviews by other patients when selecting a doctor. Other findings of the Salesforce survey, which reflect millennials’ expectation that

Further, wherever they [millennials] receive care, and due in part to their being digital natives, they expect a certain level of attention. There is a name that has been given to the type of experience they expect. It is the “Apple experience....”

technology be leveraged by healthcare providers include:

- 63% would like to be able to provide their health data from their WiFi/wearable devices to their doctor/healthcare provider for monitoring their health
- 74% value the ability to book medical appointments and pay medical bills online
- 73% would like their doctors to use mobile devices during appointments to share information

Fiscally Prudent Millennials

The high costs of health care are not lost on millennials. Unlike many of their elders, millennials seek out cost information before they schedule a medical procedure. An online consumer survey by PNC Healthcare found that 41% of millennials will request and receive estimates before undergoing medical treatments compared to only 18% of seniors and 21% of baby boomers. Millennials are also more likely to ask for discounts and to appeal an insurance decision than the other generations. In part, this is because millennials may have less money set aside for health care and need to be more cost-conscious. Many may still be carrying student debt and earning lower wages than their senior counterparts. So even if their yearly healthcare costs are lower, they represent a higher percentage of their overall expenses. Currently, the Kaiser Family Foundation estimates the average annual medical costs for treating a millennial is \$1,834, while the average annual costs for individuals aged 35 to 44 is \$2,739 and for individuals aged 45

to 64, it's \$5,511. Besides the obvious reason for their lower healthcare costs (ie, their youth and thus fewer health problems associated with aging), millennials also have adopted different attitudes and behaviors relating to their health and well-being. Millennials are also helping to drive price transparency in health care. Remember, these digital natives have been able to access and compare online prices for everything from airfares and hotels to electronics and cars, and they expect nothing less from healthcare providers.

Health Behaviors of Millennials

For millennials, staying healthy is a mantra. Many are extremely conscious of their eating and exercising habits and focus on maintaining healthy behaviors. They generally take a more holistic view of health and wellness, believing if they eat well and exercise regularly they will stave off some of the health problems that have plagued the older generations. While many can name at least one fitness activity they do regularly, the medical scheduling company, ZocDoc, found that 93% do not schedule preventive physician visits and 51% visit a physician less often than once a year. In keeping with their behaviors relating to physician visits and relationships, a Salesforce survey found that almost 50% of millennial respondents have no personal relationship with their primary care physician.

Another common trait of millennials is their inclination to try to solve their medical problems independently. They rely on online health sites such as WebMD, Yahoo! Health, and the Mayo Clinic to check out their symptoms

and attempt to treat their problems themselves first before seeing a doctor. Further, despite being frugal when it comes to spending on health care, their avoidance of physicians extends to their also not accessing preventive services even when they are free, believing that ultimately there will be costs associated with the “free” service. This is according to Young Invincibles, a nonprofit lobbying organization advocating for youth in healthcare reform.

Millennials' Impact on Case Management

The technology proclivity, fiscal prudence, and health behaviors of millennials are and will continue to affect how health care is provided to this generation. For case managers, the ramifications are becoming apparent in the skills they need, the tasks they perform, new ethical concerns, and practice settings, especially considering that technology is now playing a much more significant role in health care than ever before. Electronic health records (EHRs), for example, advanced by the Affordable Care Act's linking of federal incentives to the meaningful use of EHRs, are now widespread. For starters, case managers need to be skilled at using EHRs—inputting data and accessing the information they need to perform their role. Having instant access to their personal health records (ie, their medical history, clinical data, lab tests, medications, and treatments) is a high priority for millennials, who are already predisposed to self-managing their health care.

In the development and communication of a case management plan for

Remember, these digital natives have been able to access and compare online prices for everything from airfares and hotels to electronics and cars, and they expect nothing less from healthcare providers.

a millennial patient, EHRs are critical tools in building the relationship, facilitating care coordination, and advancing targeted outcomes. Risks arise if these records are inaccurate or incomplete, leading to one or more medical errors, or are subject to a data breach. In the former instance, case managers may develop a plan based on erroneous data. In the latter situation, case managers must be certain that their computer systems and mobile devices are secure and in adherence to the Omnibus Rule, which requires that end user devices be designed to encrypt by default. Under legislation such as the Health Insurance Portability and Accountability Act (HIPAA) and the Federal Trade Commission's Red Flags Rule, there is also a responsibility to develop and enforce policies and procedures that protect consumers against identity theft. As for situations in which a computer system failure prevents a case manager from accessing a patient's EHR, the case manager could face serious ethical issues. Specifically, the inability to access a patient's records could potentially compromise case manager's ethical tenets of:

- **Beneficence:** To do good
- **Non-maleficence:** To do no harm
- **Fidelity:** To follow-through and keep promises

as stated in the CMSA's "Statement Regarding Ethical Case Management Practice."

Case managers providing services via a telehealth arrangement with a millennial patient also need to continue to adhere to their professional ethics, as well as various regulatory guidelines

and standards, which are evolving. The Food and Drug Administration has issued guidelines within its "Medical Devices Data Systems, Medical Image Storage Devices, and Medical Image Communications Devices," and "Mobile Medical Applications." More recently, however, many other organizations are calling for improved, evidence-based telehealth practice standards and guidelines. Among these organizations are the American Telemedicine Association (ATA), National Council of State Boards of Nursing (NCSBN), and the Joint Commission (formerly JCAHO). These guidelines and advancing standards require that case managers carefully monitor their telehealth practices provided via call centers and electronic, video, or digital communications. The goal of case managers should be adhering to their professional standards and codes of conduct and staying abreast of changing regulatory guidelines for telehealth practices designed to protect a patient's medical records and privacy.

Case managers could moderately be affected by millennials' cost-conscious healthcare consumption. They may find millennials asking questions regarding the costs associated with prescribed medications, tests, and procedures. Furthermore, millennials may frequently ask their case manager to offer an opinion about the "value" of these various treatment plan elements. As a result, case managers may need to raise their knowledge relating to the costs associated with various drugs, diagnostic tests, and medical procedures. Additionally, some millennials

may rely on their case manager for advice and referrals to other professionals (eg, financial planners, insurance representatives) to help them address the cost factors associated with their treatment plans in a way that best accommodates their needs. For example, high-deductible health care plans such as health savings accounts (HSAs) especially appeal to millennials' fiscal nature. HSAs enable individuals to pay for their current healthcare expenses with tax-deductible contributions or through payroll deductions that are pretax, while earning interest tax-free and enabling tax-free withdrawals for qualified medical expenses.

Caring for Millennials in the Concierge Setting

Despite their frugality, millennial patients' desire for more convenient, tech-driven, and accessible personalized health care may incline them to enter into a concierge medicine arrangement. In concierge medicine, the patient is able to control their health and wellness goals with one-on-one guidance from a primary care physician. When serving a millennial patient in a concierge medicine relationship, the physician gets a full 360° picture of the individual's lifestyle, health and fitness habits, nutritional profile, and medical history. Often, a concierge medicine relationship starts with the physician ordering a full suite of medical screenings to establish a benchmark for the patient's health and ongoing monitoring. Along with the ability to access the physician through a 24/7 pager, email, or cell phone option,

there are weekend and extended hour appointments, as well as house calls, when needed.

The costs associated with a concierge medicine arrangement vary with annual fees ranging from an estimated \$2,000 to \$5,000 and monthly fees ranging anywhere from approximately \$50 to over \$200. The majority of the estimated 12,000 physicians involved in concierge medicine accept insurance, while others operate on a cash basis. A clause in the Affordable Care Act permits direct primary care to be regarded as ACA-compliant insurance with the caveat that it be bundled with wraparound catastrophic medical policies for emergency coverage. With this clause in place, some of the major health insurers, like Cigna, have created health plans encompassing concierge medicine.

The concierge model, how it provides services, and how they are paid for can become an issue for case managers serving in this practice setting. Generally, these issues involve Medicare reimbursements which, for most millennials, would not be an issue. Where Medicare coverage is the primary coverage for a millennial patient, there could be issues relating to what services are and are not covered (eg, certain screenings at certain times, specific medical treatments, consultations via electronic means, house calls). When guiding their millennial patients involved in a concierge medicine arrangement, case managers must be knowledgeable regarding the various stipulations of their patients' insurance, whether it is through a health maintenance organization (HMO), preferred provider organization (PPO) arrangement, hybrid plan such as a HSAs or health reimbursement accounts (HRAs), or government-paid coverage.

Millennial-Driven Health Care

Millennials are already the largest generation with growing clout across many sectors including health care. The healthcare system they are driving is very different from the one their parents and grandparents have known. If millennials have their way, and for all intents and purposes, they are getting their way, there will be a healthcare system that focuses on a holistic approach to health care incorporating preventive health measures. It will focus on healthy rather than sick and reward (with financial incentives) healthy behaviors instead of promoting excessive testing, procedures, and medications. It will be accessible, giving patients full ownership of their health records, and access to information about their healthcare providers' clinical outcomes, fees and prices. Information will be available electronically through secure mobile apps, website patient portals and electronic exchanges. Communications with healthcare professionals will be convenient, streamlined, paperless as much as possible, and ones in which patients have the opportunity to engage with their healthcare providers, ask questions, and fully understand their medical condition and prescribed treatment plan so that they can remain in control of their health. Case managers, who strive to guide patients in taking a more proactive role in their health management, will find the independent attitude of millennials refreshing and their transformative effect on our nation's healthcare system a force consistent with their primary goal, which is to improve patient care and deliver a better overall patient experience. **CE II**