

**Healthcare Should Look to Other Industries to Drive Digital Transformation, J.D. Power Says**Nearly One-Third of Health Insurance Websites and Digital Apps Don't Meet Basic Level of Functionality and Organization of Information

**TROY, Mich.: 9 April 2024** — Navigating health insurance digital channels is not easy. A surprising 42% of insured adults say they have experienced a problem using their health insurance website and/or app the past 12 months,<sup>1</sup> and according to the inaugural J.D. Power U.S. Healthcare Digital Experience Study,<sup>SM</sup> released today, the websites and digital apps provided by commercial member health plans and Medicare Advantage plans are not helping matters. In fact, nearly one-third (32%) of health insurance websites and apps don't meet the foundational level of functionality and intuitive organization of information.

The inaugural U.S. Healthcare Digital Experience Study evaluates customer interaction with their health plans via digital channels. It examines the functional aspects of desktop, mobile web and mobile apps based on five factors: visual appeal; information/content; navigation; speed; and telehealth. The study is conducted in collaboration with Corporate Insight, the leading provider of competitive intelligence and user experience research to the financial services and healthcare industries.

"Healthcare can learn from other industries in relation to leveraging digital to transform the customer experience," said **Christopher Lis, managing director of global healthcare intelligence at J.D. Power**. "World-class healthcare organizations are looking to banking, finance, retail and hospitality, among other industries, to gain insight into best practices to create excellence in omnichannel digital transformation. When healthcare is compared with other sectors, many lessons can be learned and integrated into the journey toward transformation."

"Digital is a critical consumer channel for health insurers that affects not only customer satisfaction with the insurance provider, but also with their employer," said **Michael Ellison, president of Corporate Insight**. "Yet, many insurers still have a long way to go when it comes to building highly functional digital solutions. While we see an up-tick in redesigns and more frequent website content upgrades and updates, health insurers still have a lot of work to do to get to a level of usability that's comparable to property and casualty insurer digital channels."

Following are some key findings of the inaugural study:

- **Health insurance digital experience lags P&C insurance:** On average, the overall digital experience customer satisfaction score among commercial member health plans is 646 (on a 1,000-point scale), and 629 among Medicare Advantage plans. That compares with an average satisfaction score of 700 among P&C insurers; 718 among self-directed wealth management apps and websites; and 685 among retirement plans.
- **Nearly one-third of digital properties fail on basic functions:** When it comes to the absolute basics of the digital experience (e.g., overall digital functionality, logical

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<sup>1</sup> KFF Survey of Consumer Experiences with Health Insurance, June 14, 2023 <https://www.kff.org/private-insurance/poll-finding/kff-survey-of-consumer-experiences-with-health-insurance/>

organization of information and visual appeal), 32% of the digital commercial member health plan and Medicare Advantage plan properties evaluated miss the mark. Just 21% of the digital properties evaluated satisfied all criteria for high-functioning digital solutions, such as clearly explaining coverage and usage; providing information on deductibles and out-of-pocket spend; and offering urgent telehealth services.

- **Digital experience linked to employer satisfaction and intent to renew:** Among commercial member health plans that have overall satisfaction scores of 801 or higher, 53% of members are likely to have a much more positive impression of their employer. Among Medicare Advantage plans that have overall satisfaction scores of 801 or higher, 89% of members say they “definitely will” renew with their current plan.

The inaugural J.D. Power U.S. Healthcare Digital Experience Study is based on evaluations from 5,590 members of the 14 largest Medicare Advantage plans and 15 largest commercial member health plans in the United States. The study was fielded from October through December 2023.

For more information about the U.S. Healthcare Digital Experience Study, visit <https://www.jdpower.com/business/healthcare/healthcare-digital-experience-study>.

See the online press release at <http://www.jdpower.com/pr-id/2024030>.

#### **About J.D. Power**

J.D. Power is a global leader in consumer insights, advisory services, and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power has offices in North America, Europe, and Asia Pacific. To learn more about the company's business offerings, visit [JDPower.com/business](http://JDPower.com/business). The J.D. Power auto-shopping tool can be found at [JDPower.com](http://JDPower.com).

#### **About Corporate Insight**

Corporate Insight delivers competitive intelligence, user experience research and consulting services to the nation's leading financial and health institutions. As the recognized industry leader in customer experience research since 1992, CI has been the trusted partner to corporations seeking to improve their digital capabilities and user experience. Their best-in-class research platform and unique approach of analyzing the actual customer experience helps corporations advance their competitive position in the marketplace. To learn more, visit <http://www.corporateinsight.com>.

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