



# 2024 Wellness Matters Survey overview

The second annual Wellness Matters Survey was conducted among a nationally representative sample of 2,000 employed U.S. adults ages 18-65 in April 2024 by Kantar Profiles on behalf of Aflac.

The data within provides an overview of results from the 2024 Wellness Matters Survey and is intended for informational purposes only. Aflac's family of insurers American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York, and/or Continental American Insurance Company (CAIC) and/or Continental American Life Insurance Company.

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## Executive summary

In 2023, Aflac commissioned its inaugural Aflac Wellness Matters Survey to gain key insights from everyday Americans about important health care issues. The results indicated that many are not prioritizing their own personal health care.

This second annual Wellness Matters Survey, conducted in Spring 2024, provides insight into the health care attitudes, behaviors and influences of U.S. adults. It explores important issues such as routine health appointments and recommended health screenings, how health care is prioritized compared to other factors, and who are the biggest influences on individuals' decisions to seek routine care.

### Key findings include:

- **Americans aren't staying on top of wellness appointments and screenings.**
- **Young Americans say wellness is important to them, but their actions suggest otherwise.**
- **Logistics and "feeling healthy" keep Americans away from the doctor.**
- **Americans will listen to the health advocates in their lives.**
- **Culture and community impact the views individuals hold on healthcare decisions.**

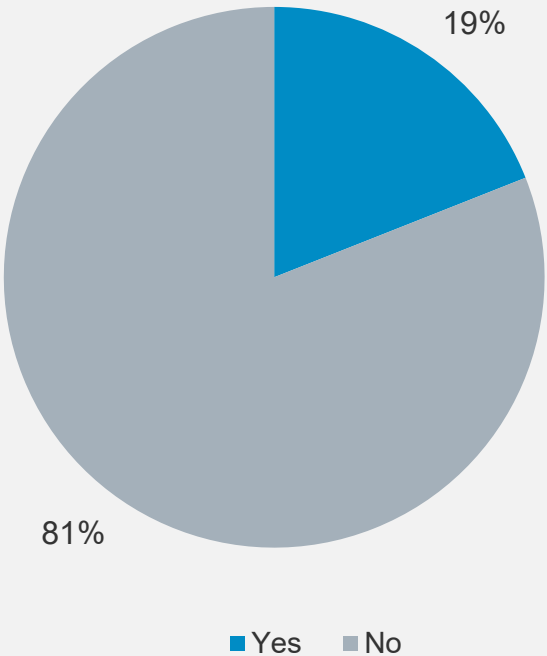
The survey information in this document is purposefully made available to the public in order to provide educational information for American consumers, health care providers, families and health-related stakeholders in an attempt to inspire a healthier population for today and in the future.

# 2024 Wellness Matters Survey

Nationally representative sample demographics

Age	Total		Total
Total	N=2000	Total	N=2000
18 to 27 years (Gen Z)	14%	White/Caucasian	76%
28 to 43 years (Millennial)	35%	Black or African American	14%
44 to 59 years (Gen X)	32%	Asian	6%
60 to 69 years (Boomers)	19%	American Indian or Alaska Native	1%
		Native Hawaiian or other Pacific Islander	0%
		Some other race/ethnicity not listed above	2%
		Prefer not to answer	0%

Are you Hispanic?





# Wellness Matters



# Overall sentiment about health

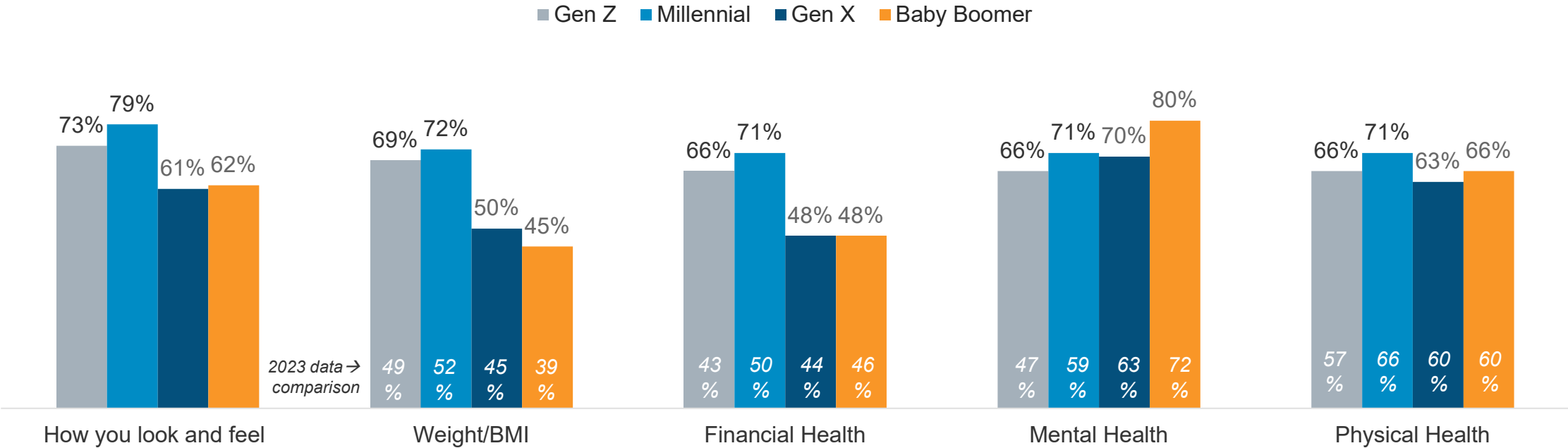
**Gen Z and millennials have a more positive outlook on most aspects of health than Gen X or baby boomers**, specifically about how they look and feel, their weight/body mass index, and their financial health, but baby boomers report the most positive outlook on their mental health.

**Men continue to have a more positive outlook about their current health status than women.**

- The majority of men have a positive outlook regarding all aspects of their current health as seen in 2023. Among women, while the majority feel positive about all aspects of their health, they are significantly more likely than men to feel somewhat/very negative about each aspect with weight/BMI (29%) and financial health (26%) being the most negative.
- The same trend of men having a more positive outlook holds true among Hispanics as well. They have a much more positive outlook than women about their current weight/BMI (80% vs. 54%), financial health (77% vs. 60%), mental health (85% vs. 66%), and physical health (85% vs. 65%).
- This generally positive outlook also carries over among men in their ability to control their health in the future as well.
  - Men are significantly more optimistic than women in their ability to control every aspect of their life.
  - Hispanic men are similarly significantly more optimistic than both non-Hispanic men and Hispanic women to indicate that they feel optimistic about their ability to control all aspects of their health as well.

# Generational differences in perceptions of health

How do you feel about the following aspects of your health?

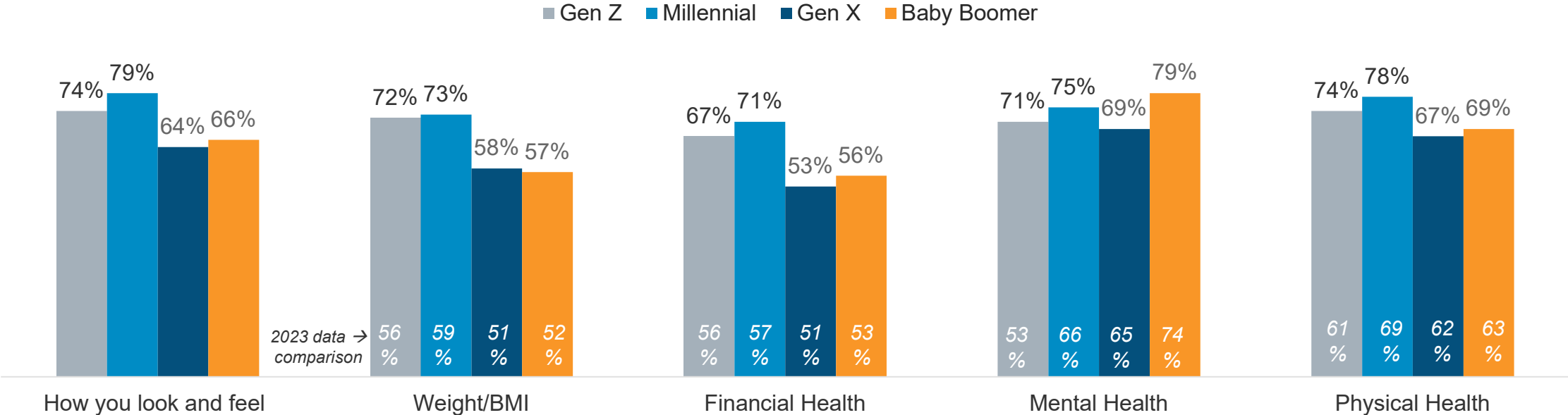


*There have been significant increases in positive sentiment vs. 2023 among Gen Z and millennials and slight directional increases among Gen X and baby boomers.*

Q1. How do you feel about the following aspects of your life? (Reworded in 2024.) “How you look and feel” added in 2024, no 2023 data available.

# Generational differences in ability to control different aspects of health

How do you feel about your ability to control the following aspects of your life?

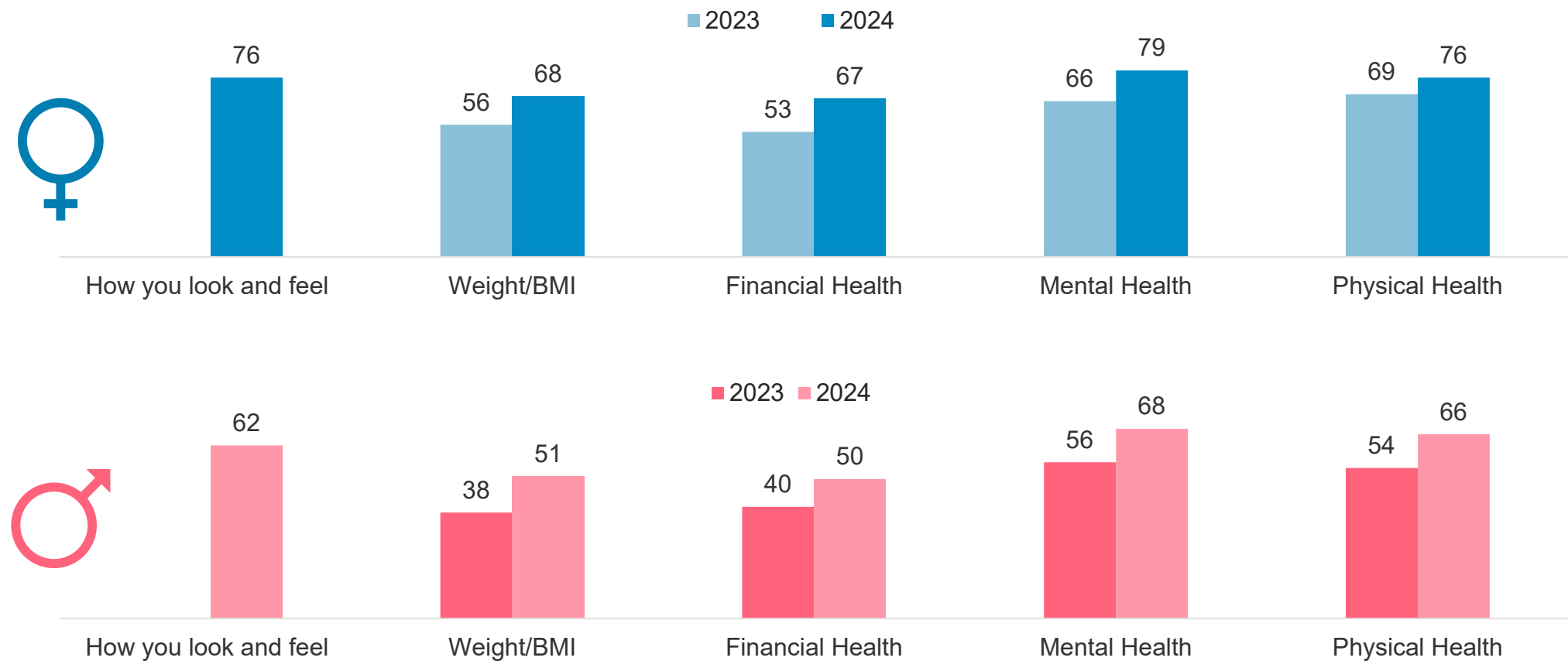


*There have been significant increases in positive sentiment vs. 2023 (asked as optimism vs. pessimism in 2023) among Gen Z and millennials.*

Q2. How confident are you about your ability to control the following? (Reworded in 2024.) “How you look and feel” added in 2024, no 2023 data available.

# Gender differences in perceptions of health

How do you feel about the following aspects of your health?

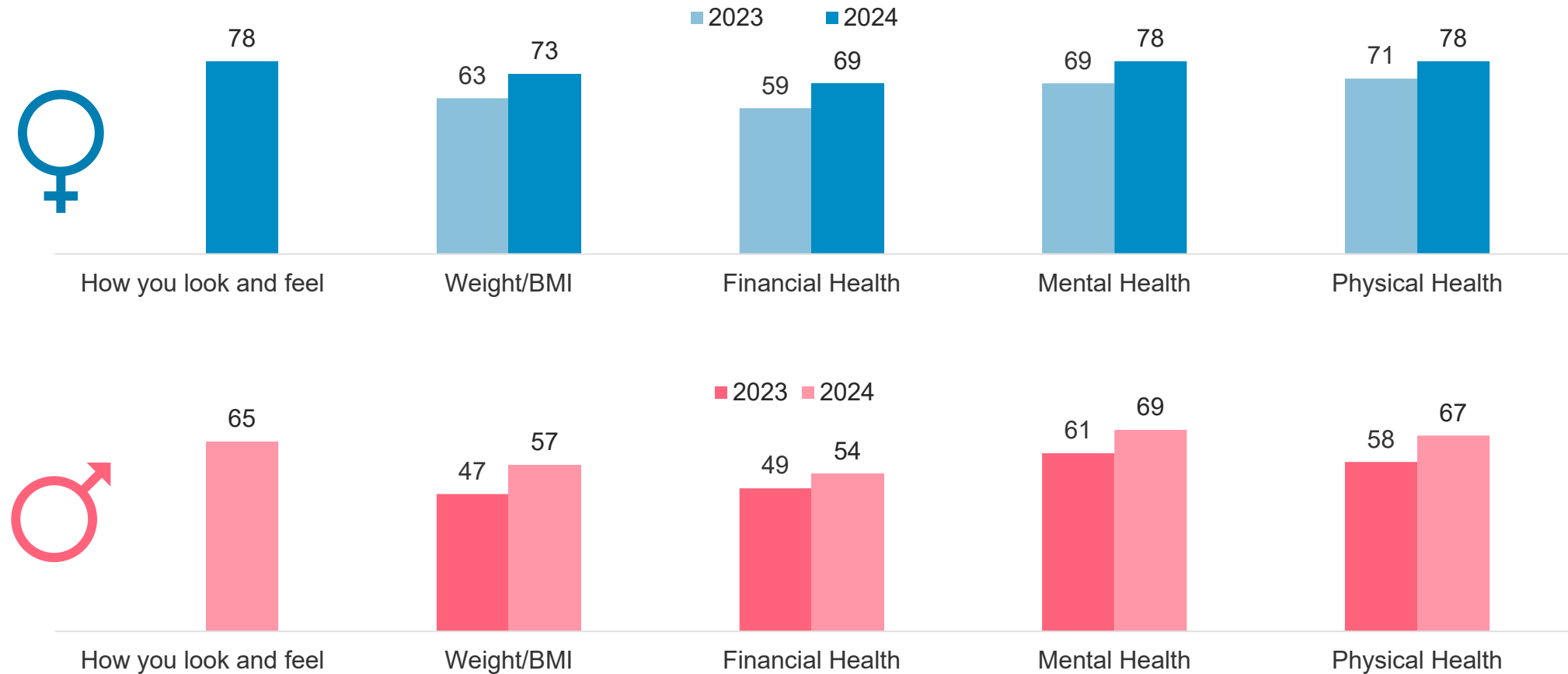


Q1. How do you feel about the following aspects of your life? (Reworded in 2024.) “How you look and feel” added in 2024, no 2023 data available.



# Gender differences in ability to control different aspects of health

How do you feel about your ability to control the following aspects of your life?

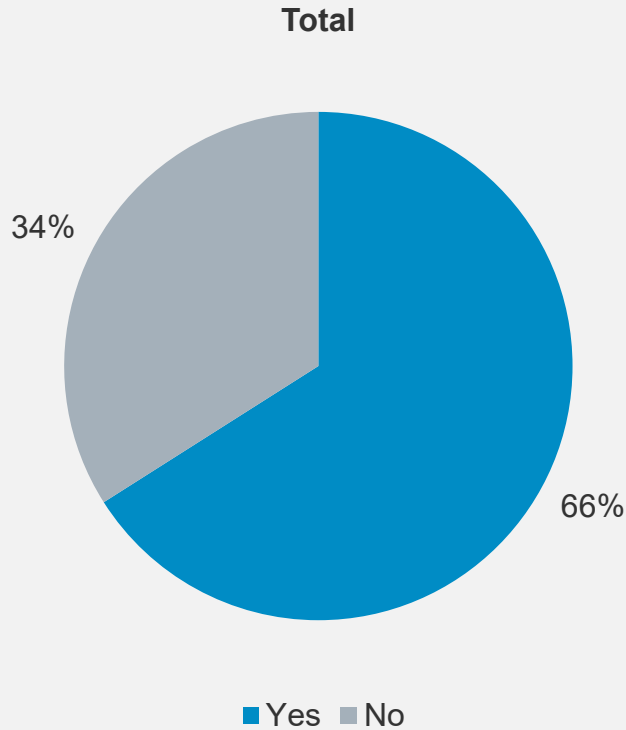


Q2. How confident are you about your ability to control the following? (Reworded in 2024.) “How you look and feel” added in 2024, no 2023 data available.



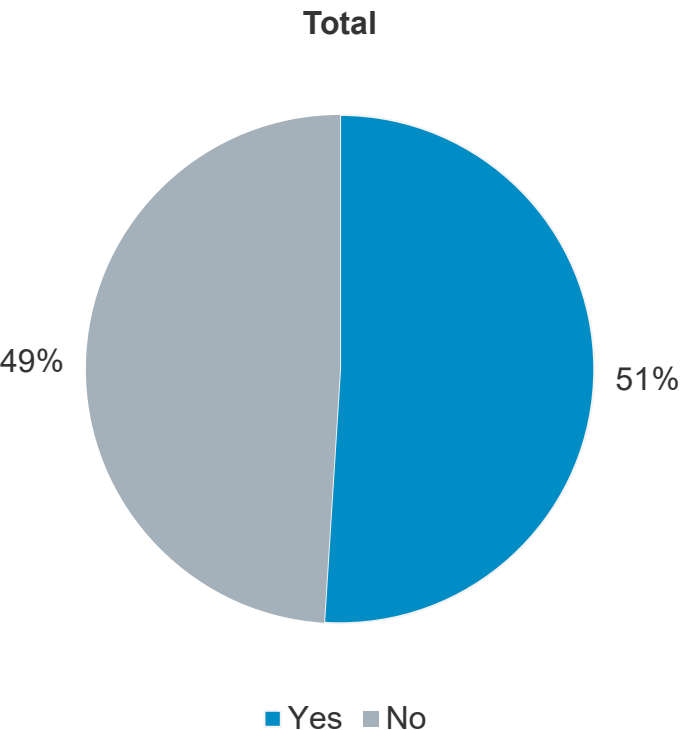
# Experience Matters

Have you ever had a health scare (for yourself, friend or family member) that made you realize you need to be more proactive about your health?



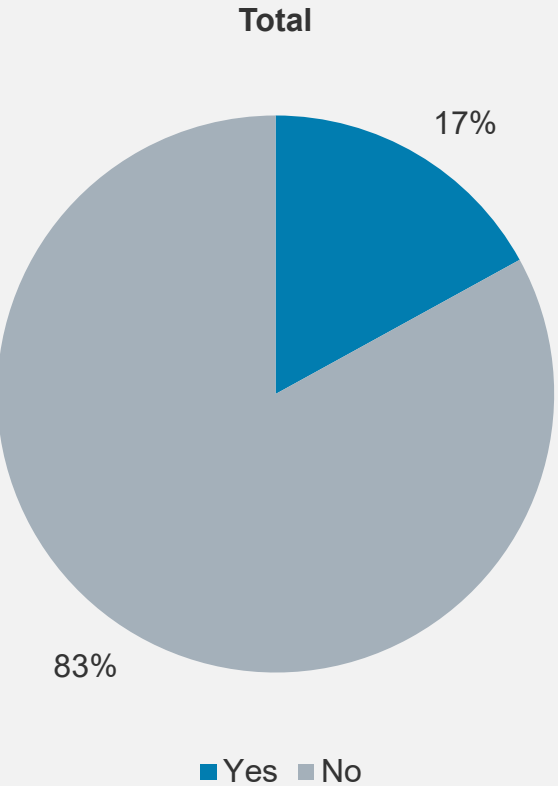
[Q4] Have you ever had a health scare (for yourself, friend or family member) that made you realize you need to be more proactive about your health?  
BASE: (Total: N = 2000)

Do you have a family history of chronic illness/disease (e.g., cancer, diabetes, heart disease, lupus, etc.)?



[Q7] Do you have a family history of chronic illness/disease (e.g., cancer, diabetes, heart disease, lupus, etc.)?  
BASE: (Total: N = 2000)

# Have you ever been diagnosed with cancer?

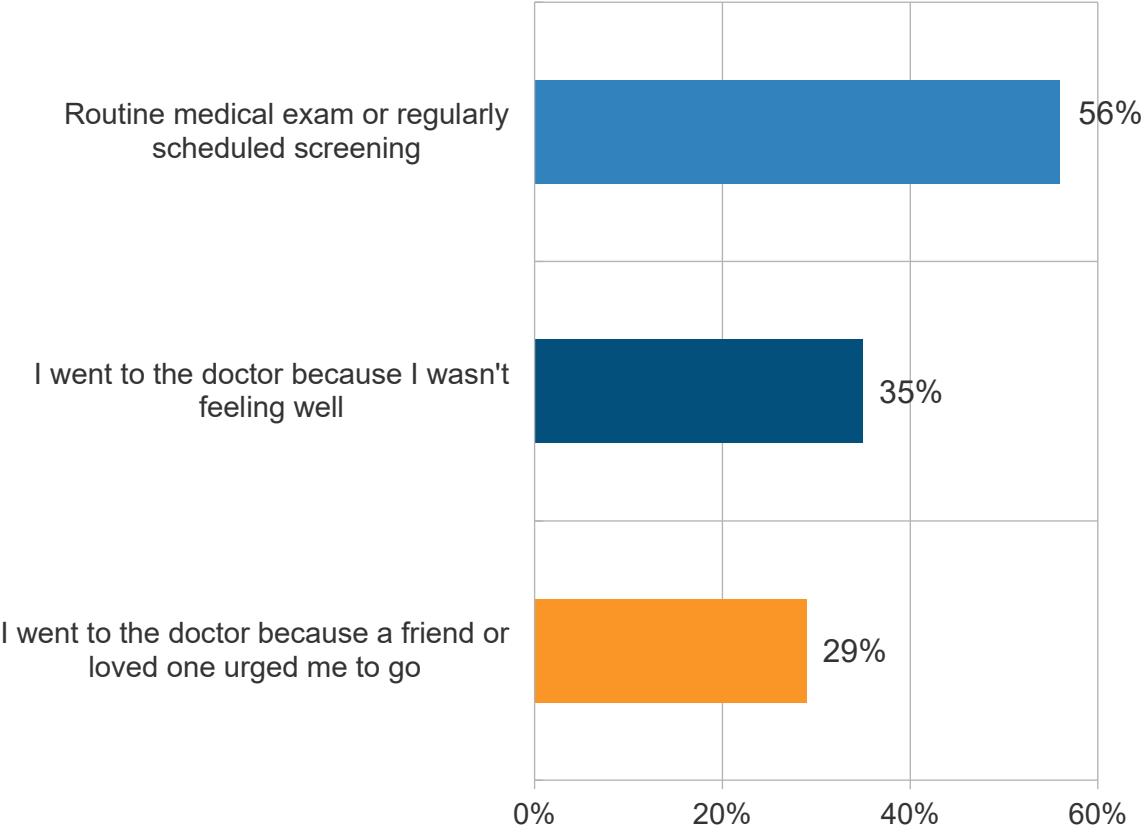


Note: The data shows that 31% of Hispanics reported a cancer diagnosis in their lifetime.

[Q5] Have you ever been diagnosed with cancer?  
BASE: (Total: N = 2000)

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# How did you find out that you had cancer?



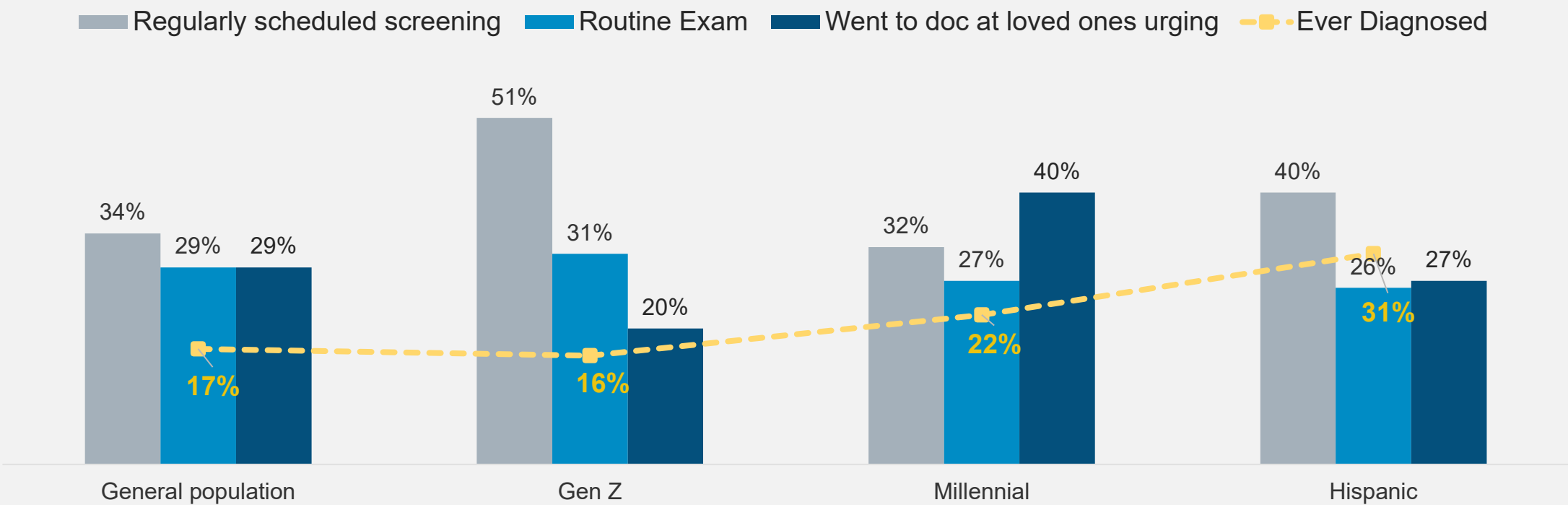
Note: The data shows Gen Z more often than other generations found out about their diagnosis at a regularly scheduled cancer screening.

[Q6] How did you find out that you had cancer?  
BASE: (Total: N = 343)

# Cancer diagnosis

Of those diagnosed with cancer:

One-third had a loved one urge them to go to the doctor. Gen Z is most likely to say it was found through a regularly scheduled screening. Hispanics reported receiving a cancer diagnosis at nearly twice the rate of the general population.

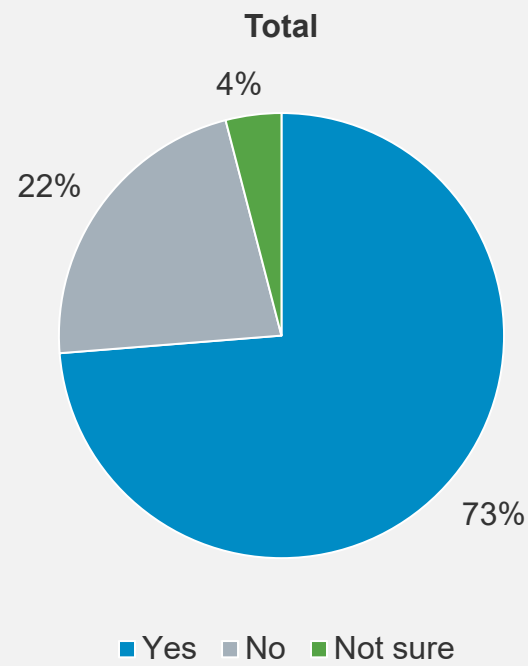


Q5: Have you ever been diagnosed with cancer?  
Q6: How did you find out that you had cancer?\*

Diagnosed with cancer: Gen Pop n=343, Gen Zn=45 Millennial n=287, Hispanic n=118

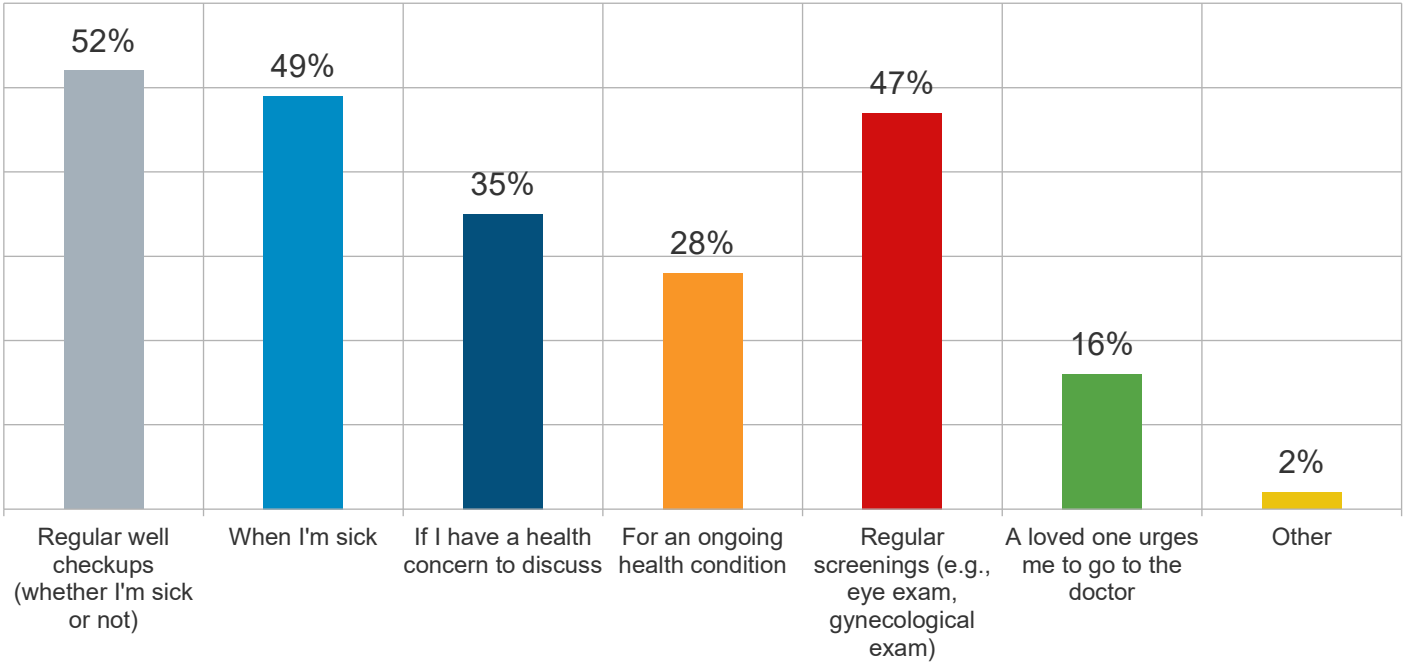
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Growing up, did a parent, guardian or caregiver schedule annual doctor's appointments for you (pediatrician checkups, dental exams, etc.)?



[Q9] Growing up, did a parent, guardian or caregiver schedule annual doctors' appointments for you (pediatrician checkups, dental exams, etc.)?  
BASE: (Total: N = 2000)

For what reasons do you schedule doctor's appointments?



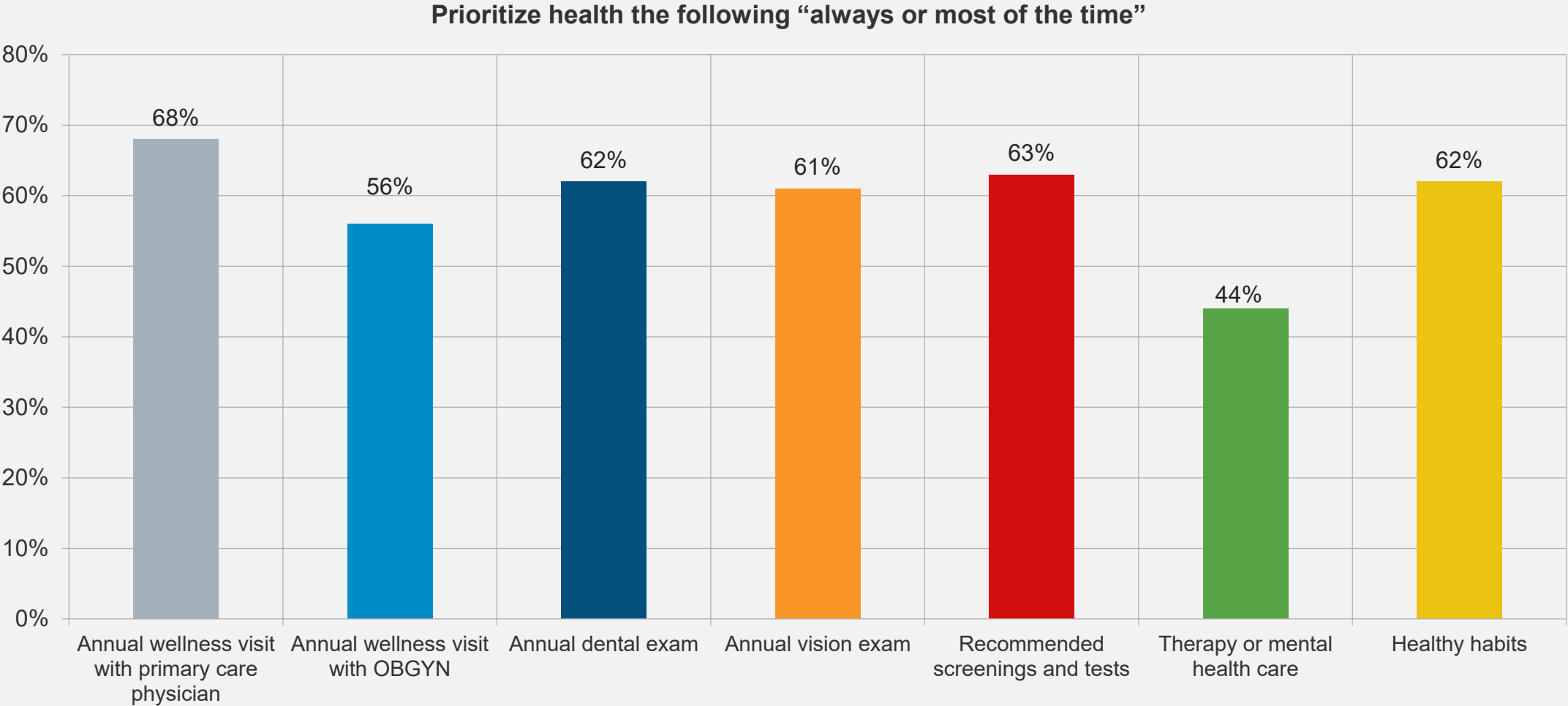
[Q8] For what reasons do you schedule doctor's appointments?  
BASE: (Total: N = 2000)





# Routine Matters

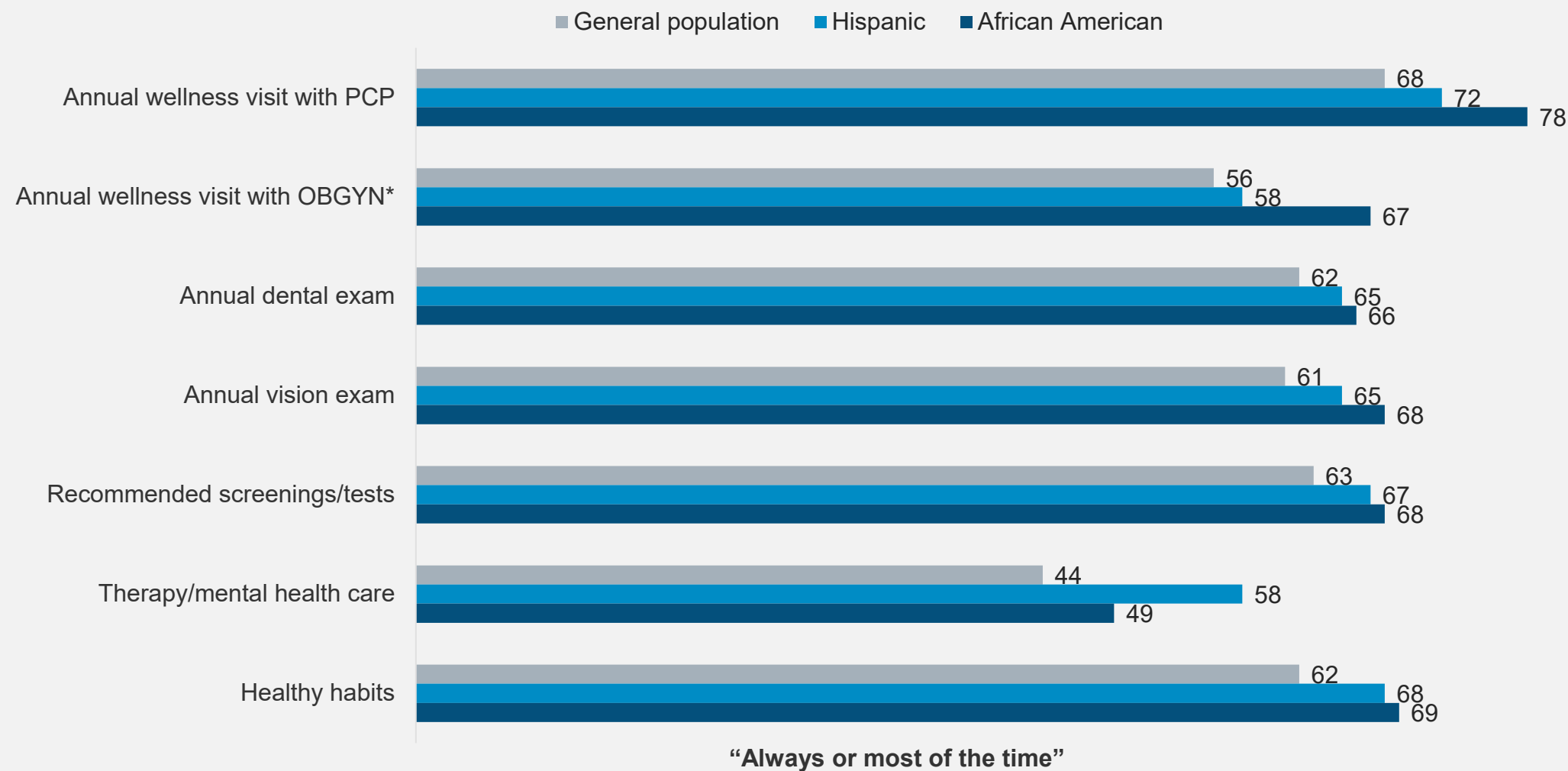
# On average, 40% of Americans need a wake-up call when it comes to prioritizing their health.



[Q10] How much do you personally prioritize the following?  
BASE: (Total: N = 7761)  
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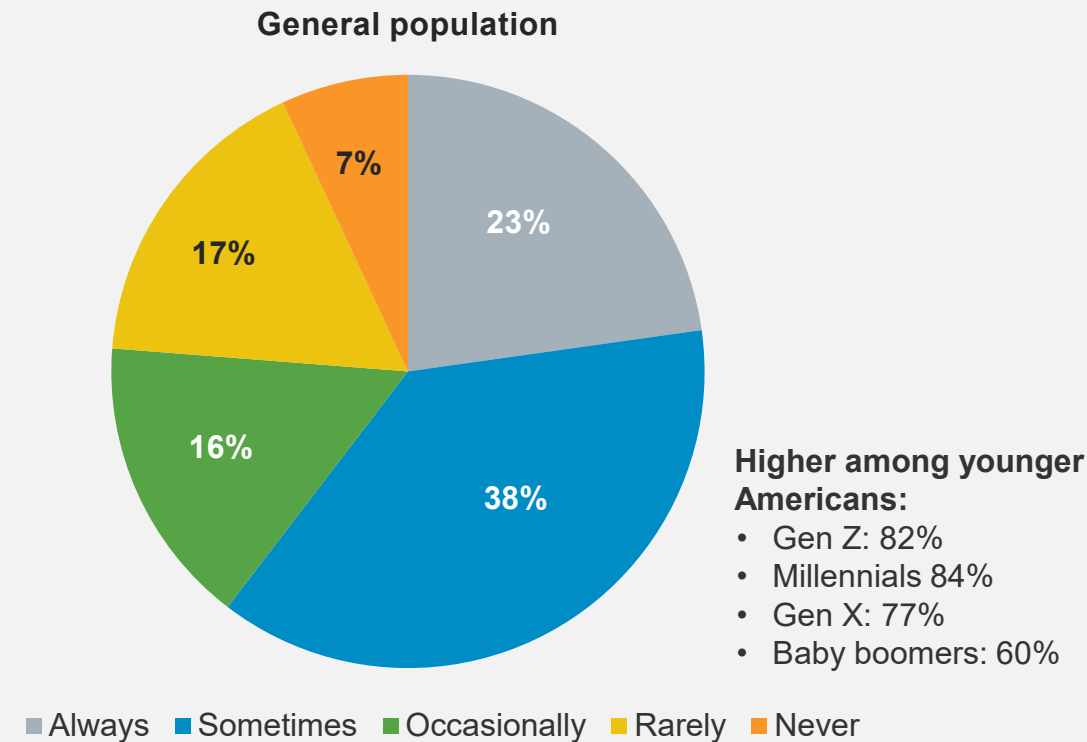
# Prioritization of health care

African Americans are more likely than the general population and Hispanics to prioritize annual visits.



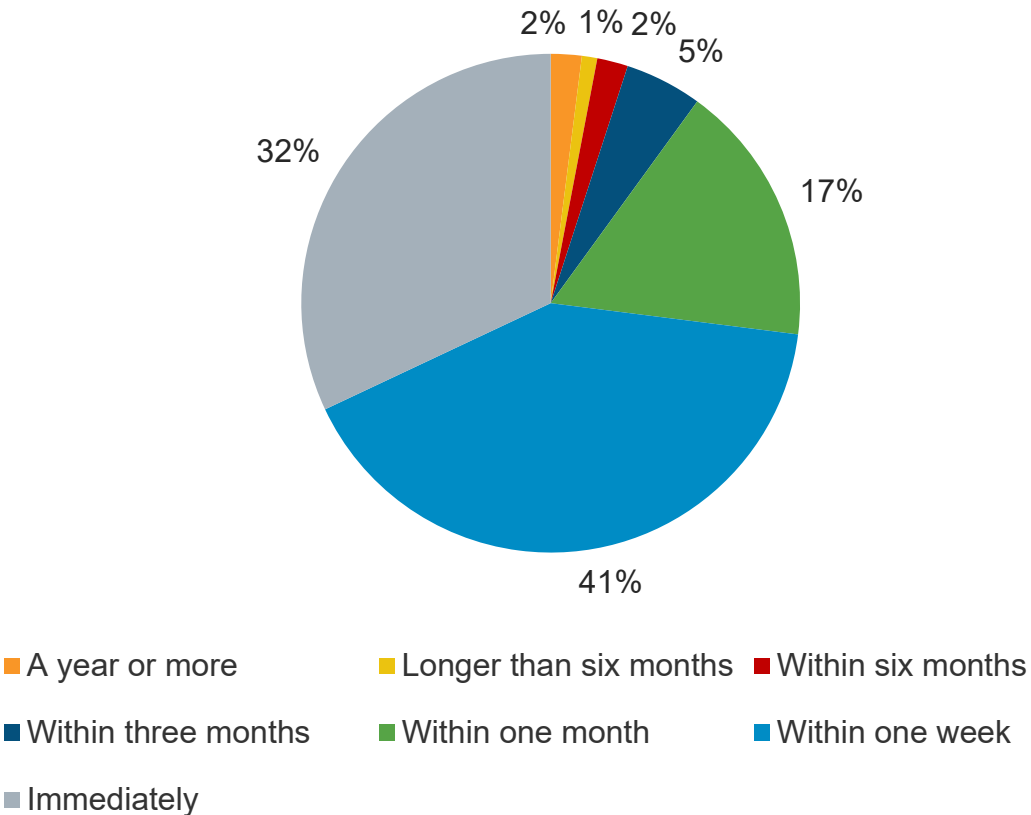
\*Only asked of women  
Q10. How much do you personally prioritize the following?  
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# 77% of Americans admit to putting off a health checkup beyond the recommended time frame at least occasionally



[NEW\_Pre13] How often do you put off getting a health checkup or recommended health screening beyond the recommended time frame?  
BASE: (Total: N = 2000)

# After identifying a health concern, many go to the doctor immediately. Still, 1 in 4 Americans (27%) take more than a week to call their doctor



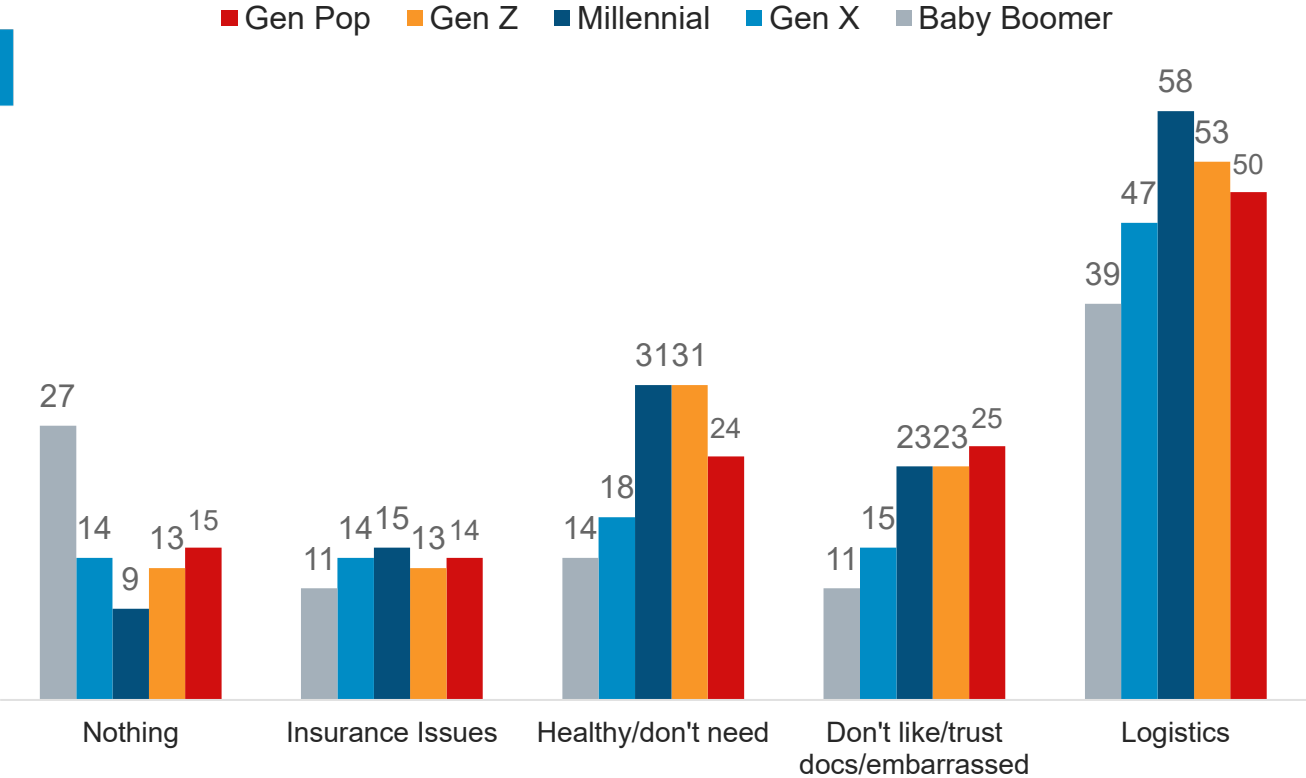
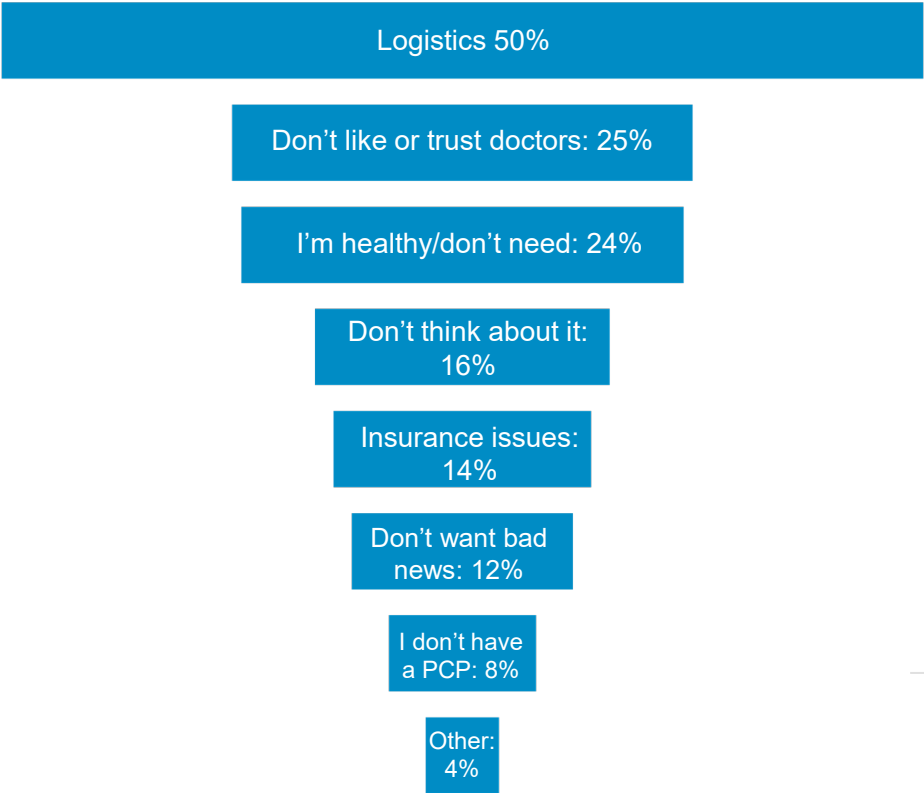
[NEW\_13a] How long does it typically take you to contact your doctor's office to make an appointment after identifying a health concern?  
BASE: (Total: N = 2000)

# What prevents checkups and screenings on time?

Logistics are a particular challenge for millennials.

Feeling of being healthy/not needing regular checkups is driven by Gen Z and millennials. Baby boomers are most likely to say nothing gets in the way of their regular checkups.

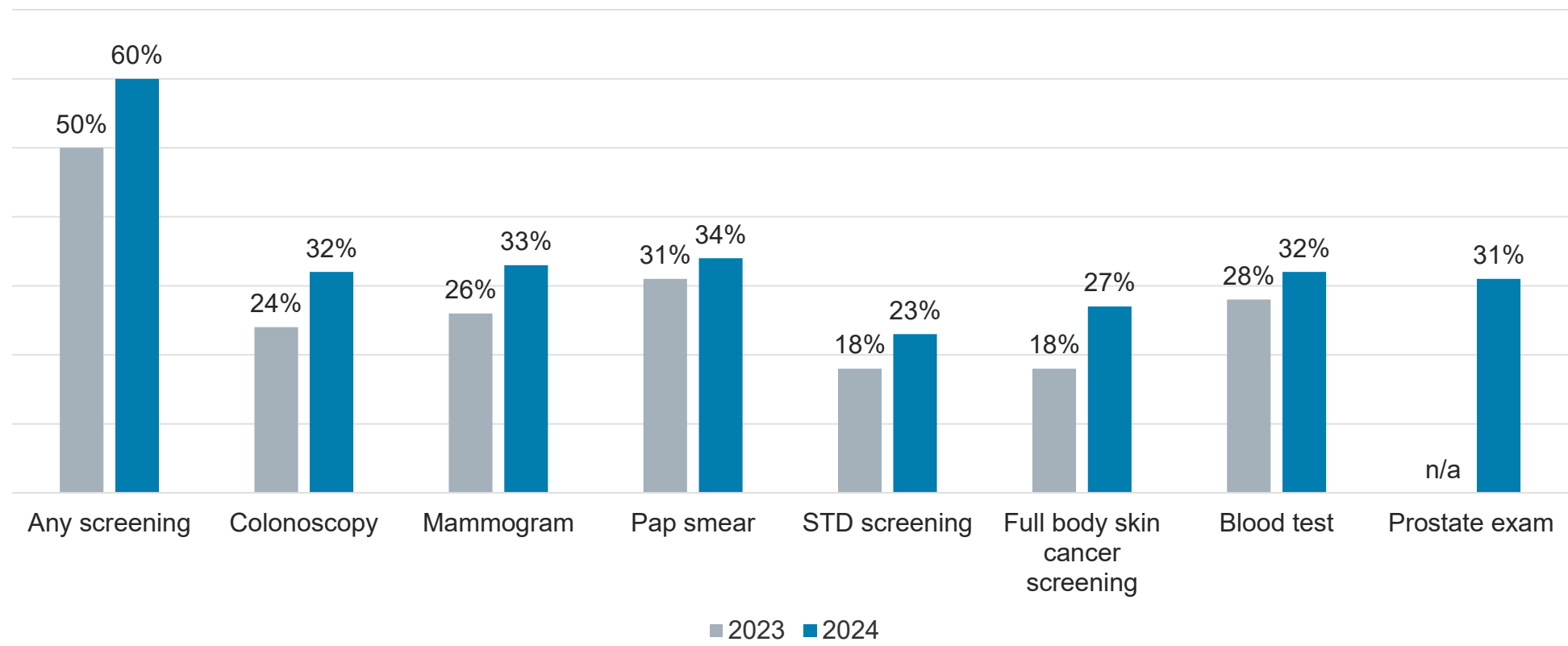
General population



All data are nets: Logistics: Takes too much time/conflicts with work hours/difficult to schedule appts/ difficulty getting a babysitter/transportation is a challenge/difficulty taking time off work; Don't like/trust docs/embarrassed: I don't like going to the doctor/I don't want to be embarrassed/I don't trust doctors; Healthy/don't need: I don't feel I need checkups and screenings at my age/I'm healthy right now; Insurance issues: I don't have insurance coverage/my health insurance won't cover the cost.

Q13. What prevents you from getting checkups or recommended health screenings on time?

# 3 in 5 admit to avoiding an important health screening – up 20% from 2023

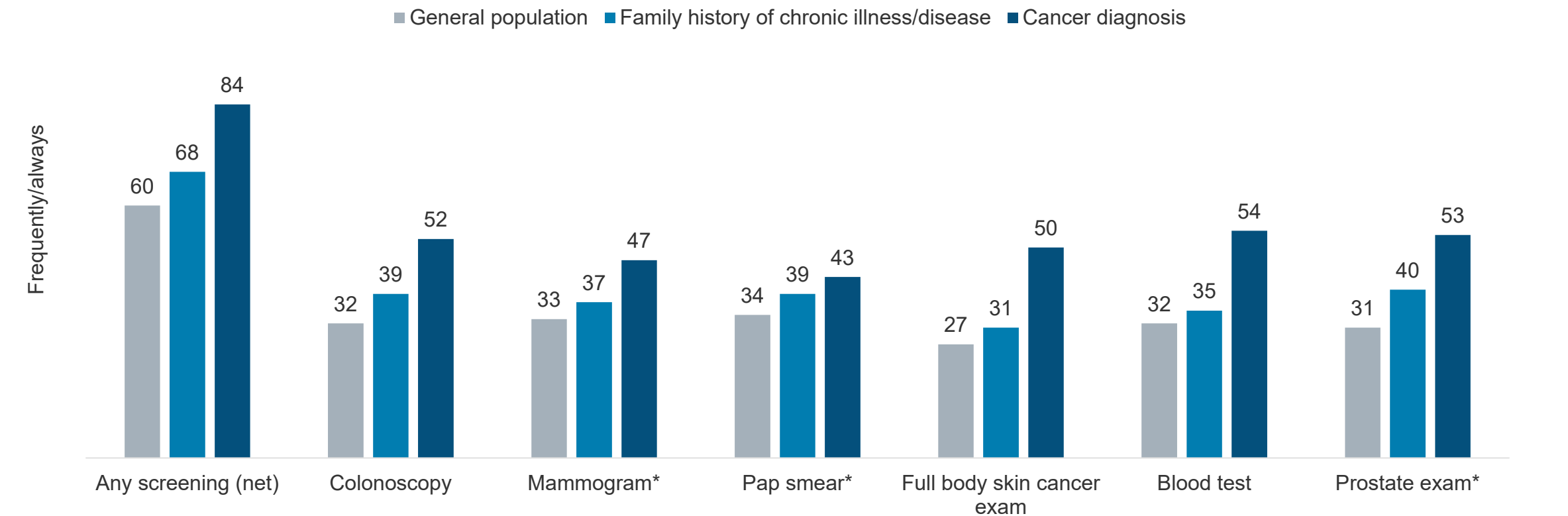


[Q14] Have you ever avoided any of the following common recommended health screenings?  
BASE: (Total: N = 2000).  
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# Ever avoided recommended health screenings

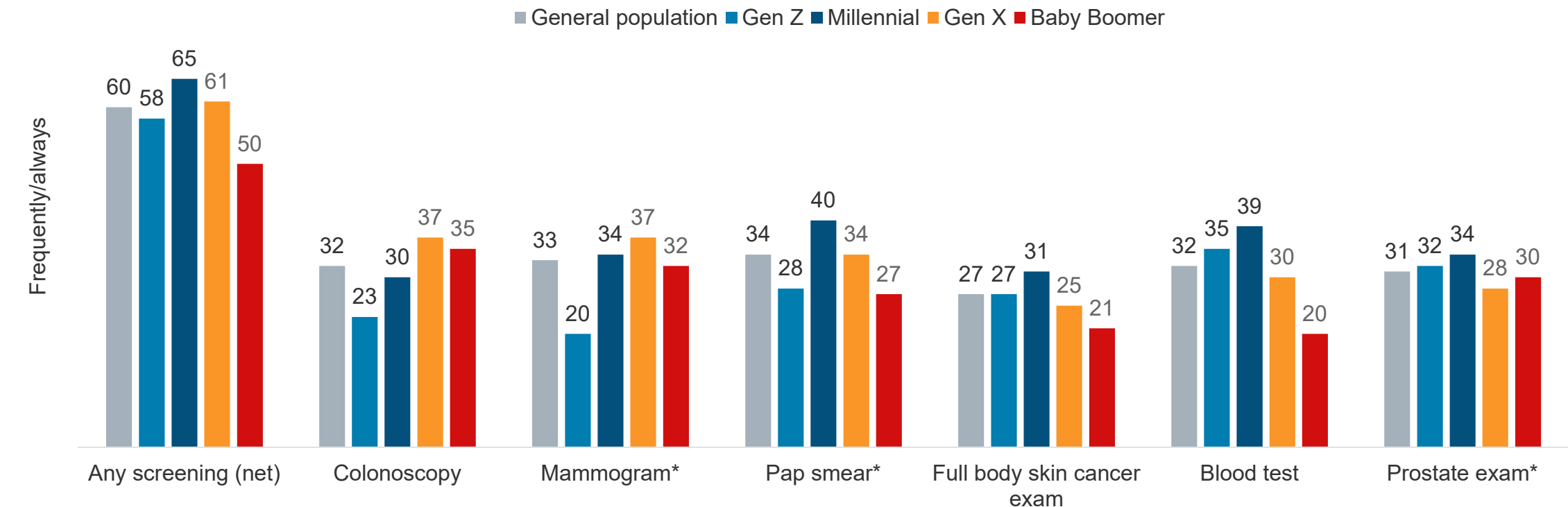
Those who have received a cancer diagnosis are more likely to have avoided common health screenings, underscoring the importance of regular screenings.



*\*Only asked of appropriate gender.*  
Q14: Have you ever avoided any of the following common recommended health screenings?  
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# Ever avoided recommended health screenings

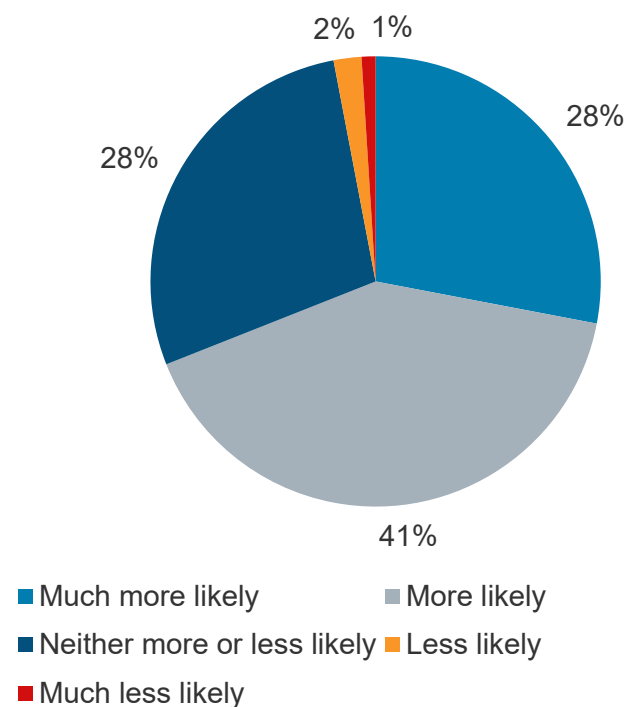
Millennials are most likely to avoid screenings in general, particularly pap smears and blood tests.



*\*Only asked of appropriate gender.*  
Q14: Have you ever avoided any of the following common recommended health screenings?  
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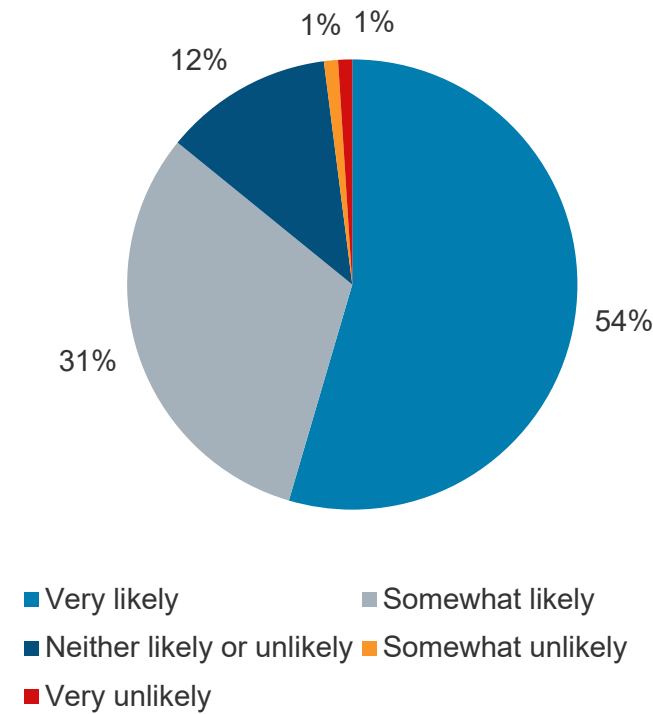
# Loved one's urging, cash incentives can be effective to encourage individuals to go to the doctor

Would a friend or loved one encouraging you to go to the doctor make you more or less likely to go to the doctor?



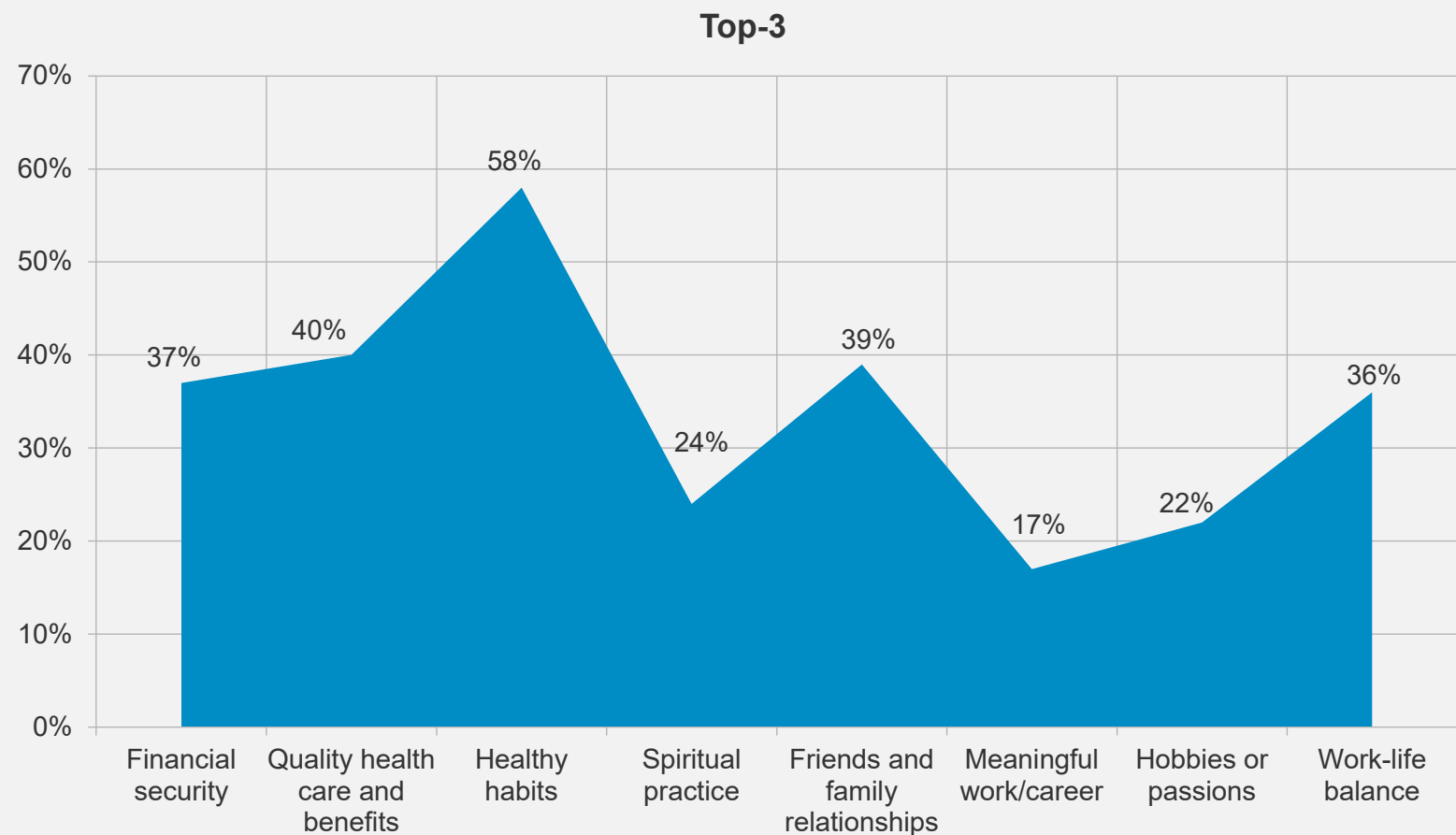
[Q16] Would a friend or loved one encouraging you to go to the doctor make you more or less likely to go to the doctor?  
BASE: (Total: N = 2000)

How likely would you be to go to routine checkups if you received a cash incentive to do so (for instance, enough to help cover the copay)?



[Q15] How likely would you be to go to routine checkups if you received a cash benefit to do so (for instance, enough to help cover the copay)?  
BASE: (Total: N = 2000)

# Most say healthy habits, quality health care and benefits, and relationships are important to aging well

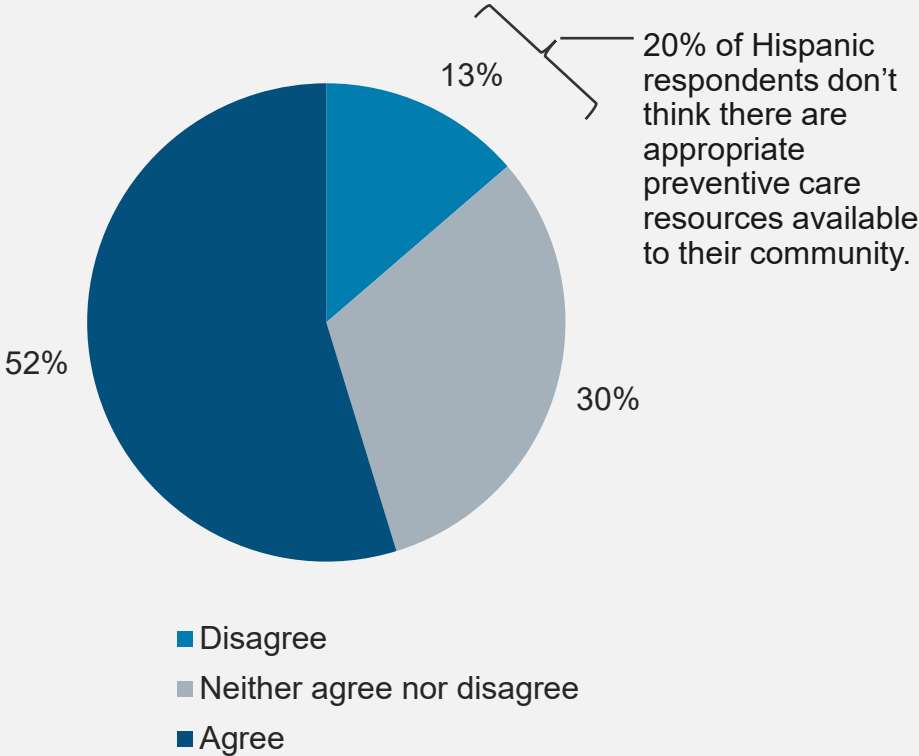


[Q19] In your opinion, what is most important to aging well?  
BASE: (Total: N = 1930)



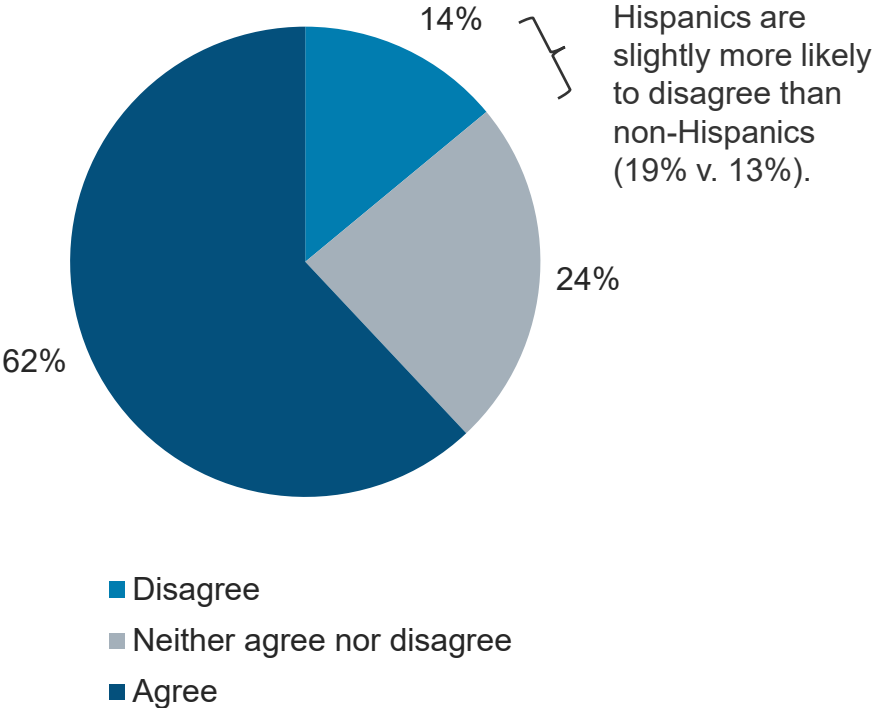
# Community Matters

There are culturally appropriate preventive care resources available to my community



[Q20] How much do you agree with the following statements:  
BASE: (Hispanic: N = 385)

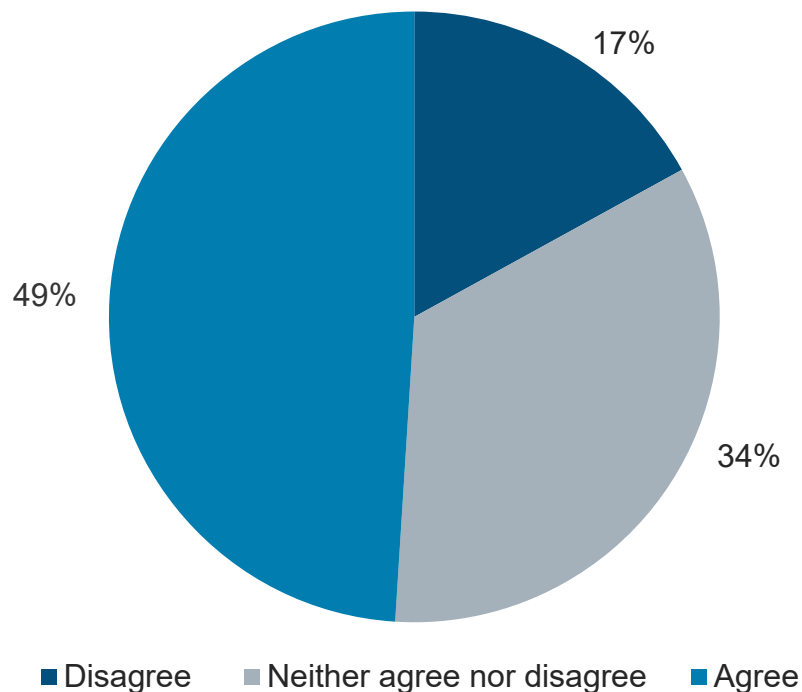
I am more likely to seek preventive care advice from health care professionals or community organizations than online sources



[Q20] How much do you agree with the following statements:  
BASE: (Total: N = 2000)



**I am more likely to seek preventive health care from sources that come from a similar cultural background as me**



[Q20] How much do you agree with the following statements:  
BASE: (Total: N = 2000)

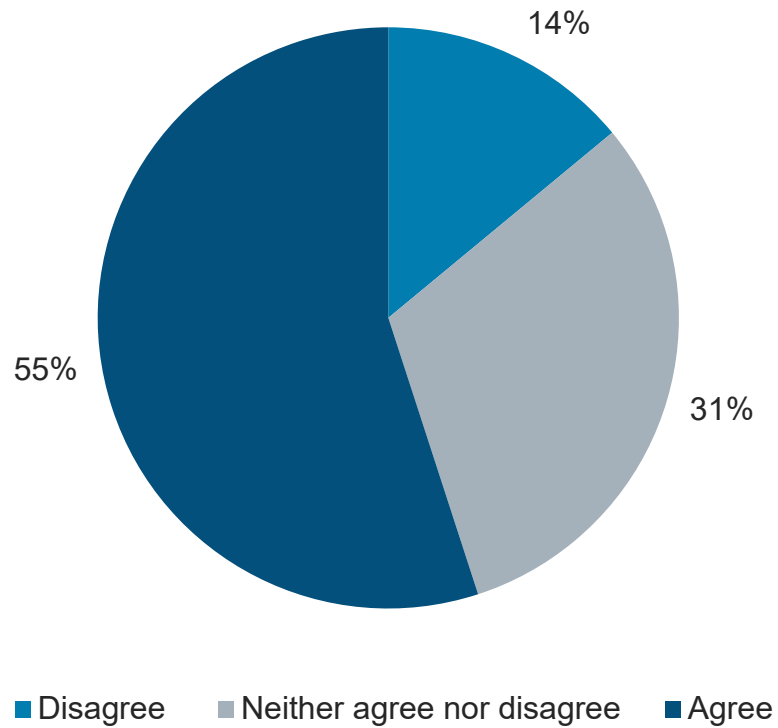
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## African Americans and younger generations are seeking health sources with similar cultural backgrounds

Agreement higher among African Americans and younger generations:

- Hispanics: 50%
- African Americans: 59%
- Gen Z: 58%
- Millennials: 60%
- Gen X: 43%
- Baby boomers: 31%

**Health care providers and organizations need to better engage and educate my cultural community about the benefits of proactive and preventive care**



[Q20] How much do you agree with the following statements:  
BASE: (Total: N = 2000)

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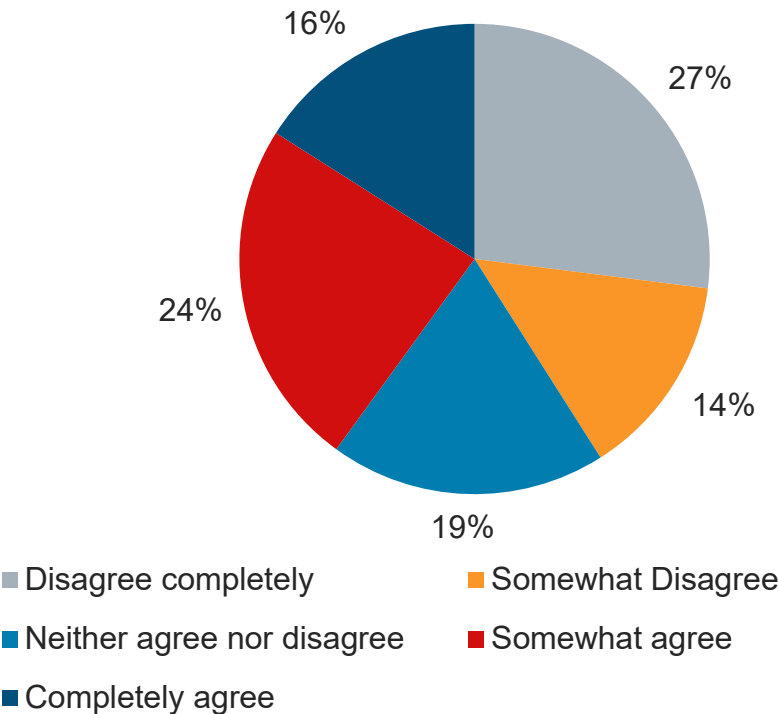
**Younger generations, African Americans and Hispanic respondents say providers and organizations need to better educate and engage their cultural community about preventive care**

**Agreement higher among African Americans and younger generations:**

- Hispanics: 58%
- African Americans: 62%
- Gen Z: 60%
- Millennials: 65%
- Gen X: 51%
- Baby boomers: 39%

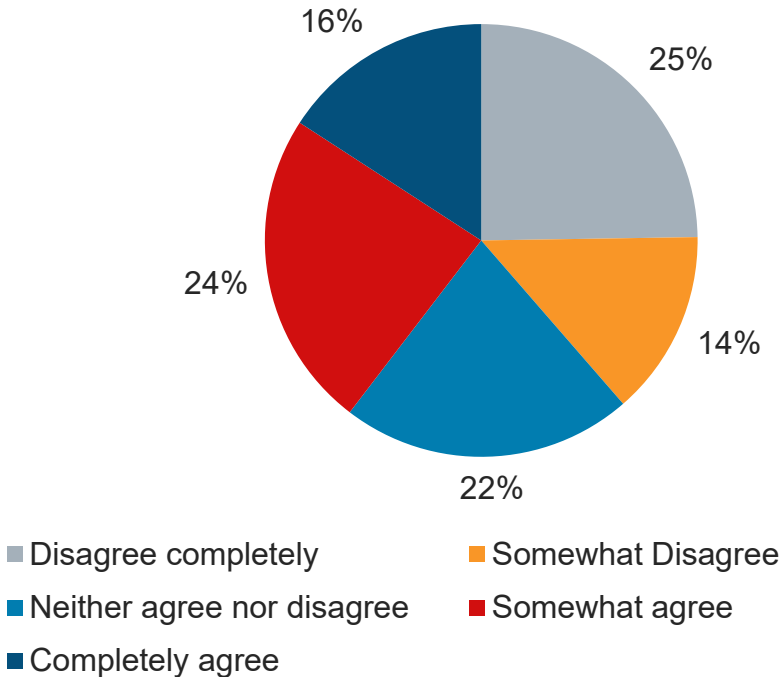
# Of Hispanic respondents and those who speak a language other than English at home...

40% agree language is a barrier when it comes to understanding their medical needs.



[Q20] How much do you agree with the following statements:  
BASE: Hispanic or speak a language other than English at home.  
Total: N = 436.

40% agree language is a barrier when it comes to understanding their insurance policies.



[Q20] How much do you agree with the following statements:  
BASE: Total: N = 436.



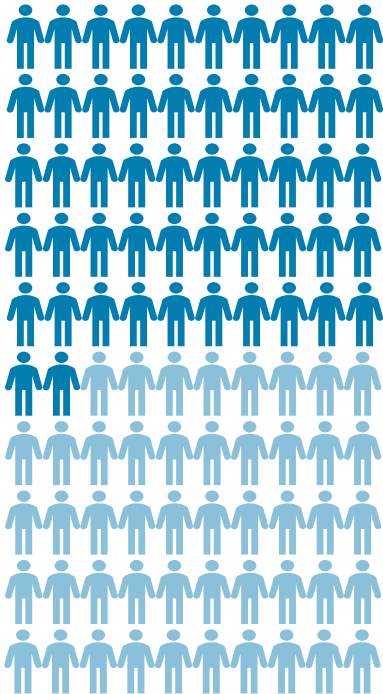


# Generation Matters

# Use of ER and urgent care for health care needs

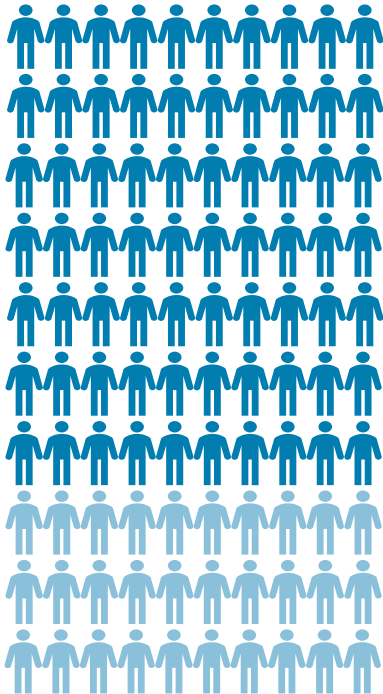
Use of the ER and urgent care for health care varies widely by generation, with 70% of Gen Z saying it's their main source of health care.

General population



Men 56%↑  
Women 47%  
Hispanics 66%↑  
Caucasians 50%  
African Americans 68%↑

Gen Z

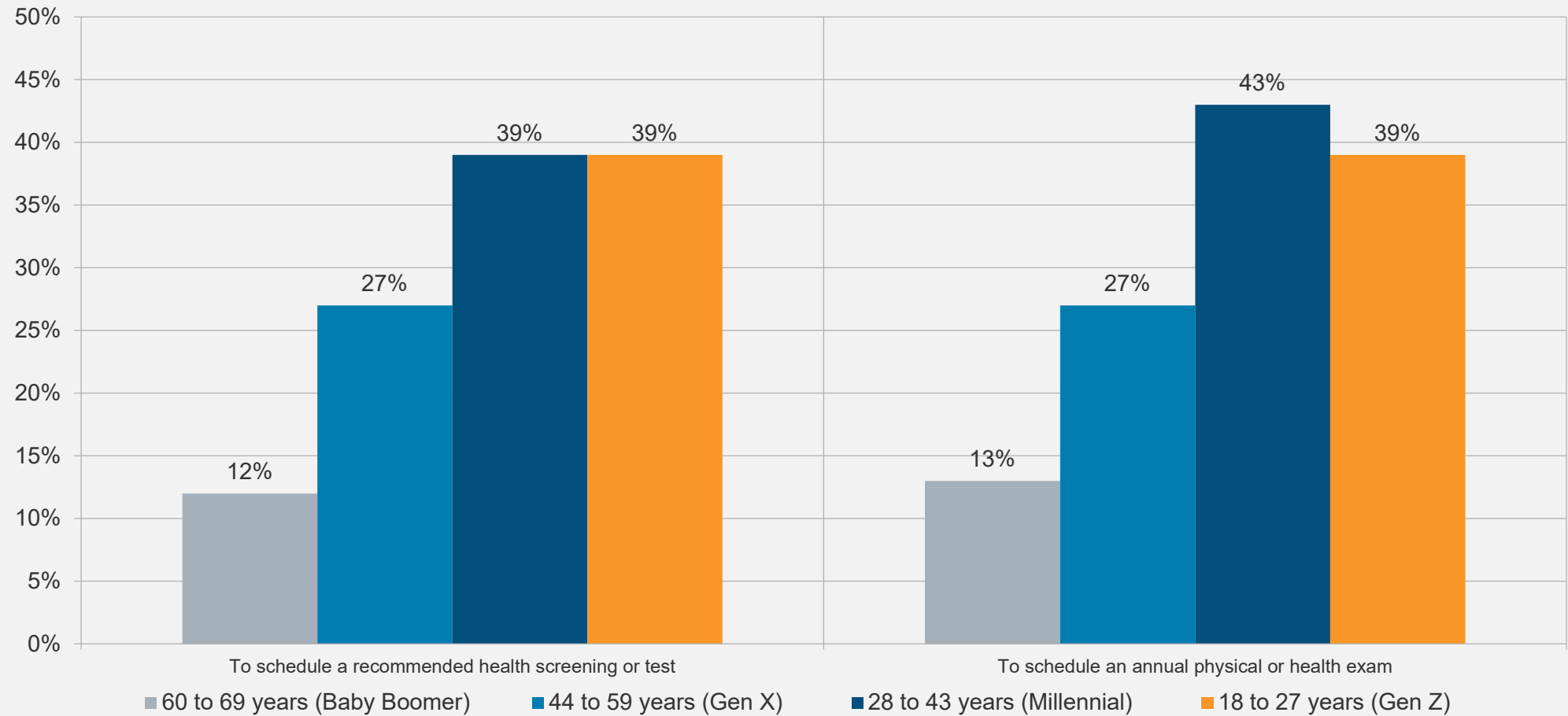


Millennials



# Millennials and Gen Z are most likely to forget scheduling health screening tests and exams

Frequently/always forget the following



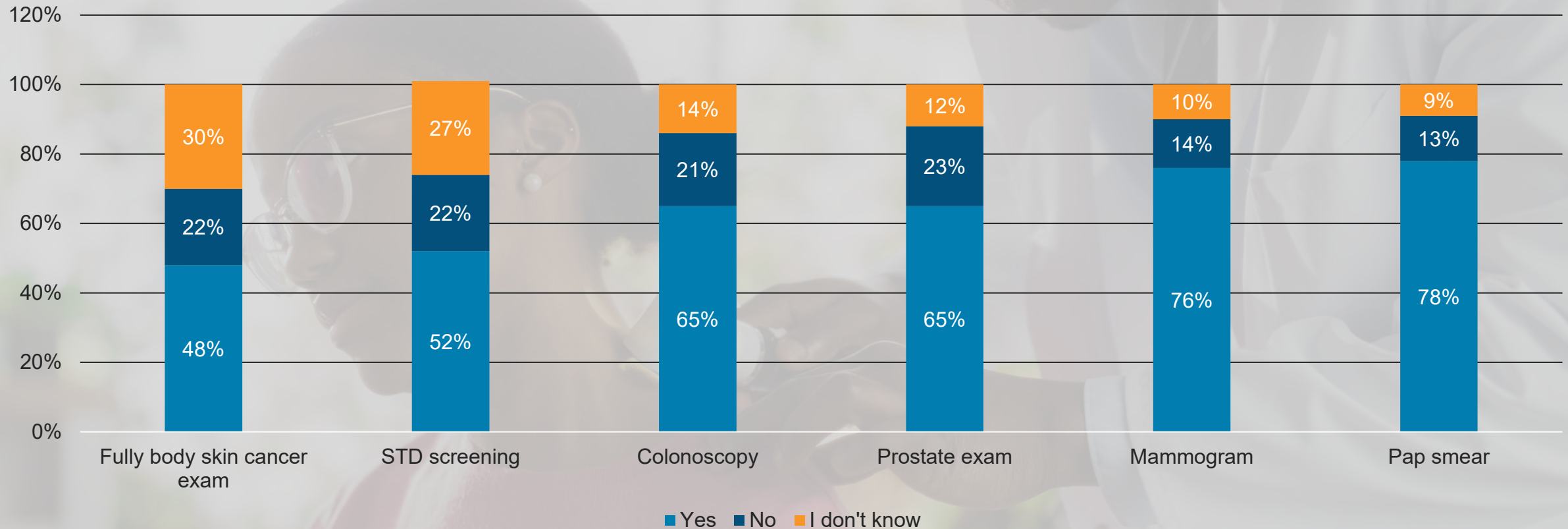
Men more frequently than women report forgetting:

- Scheduling a recommended health screening or test: 33% v. 27%.
- Scheduling an annual physical or health exam: 35% v. 29%.

[NEW\_1] How likely are you to forget the following?  
BASE: (Total: N = 2000): Boomers (n=376), Gen X (n=642), Millennial (n=695), Gen Z (n=287)



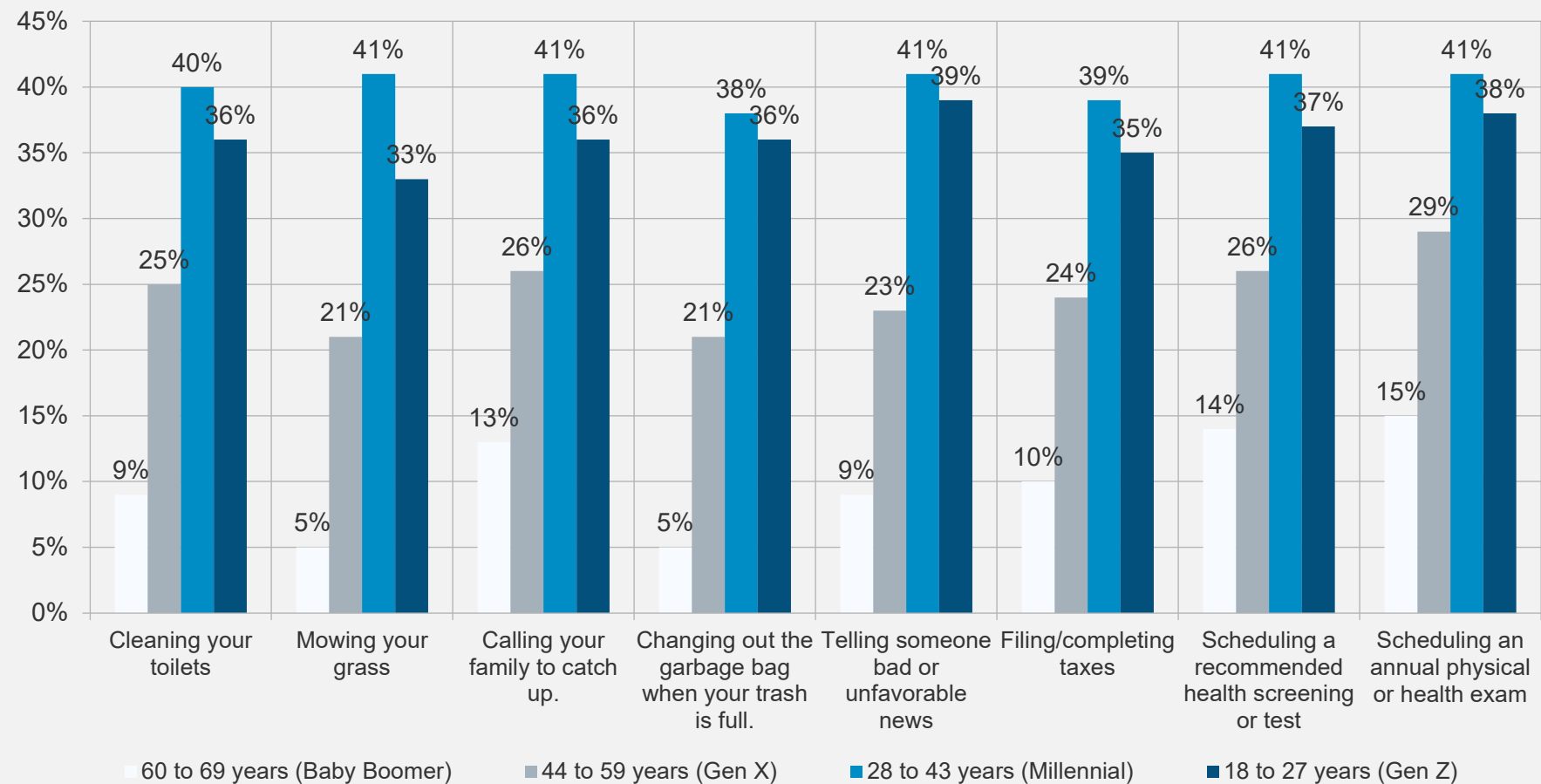
More than 1 in 4 don't know if their health insurance covers STD screening.  
Nearly 1 in 3 don't know if it covers a full body skin cancer exam.  
Gen Z and millennials more often state their insurance doesn't cover common screenings.



Q14b To the best of your knowledge, are these recommended screenings covered by your health insurance? Base: Consumers with health insurance, n=1774.

# Millennials and Gen Z are most likely to delay scheduling health screening tests and exams

Frequently/always (net) summary



**Hispanics more frequently than non-Hispanics report delaying:**

- Scheduling a recommended health screening or test: 37% v. 29%.
- Scheduling an annual physical or health exam: 35% v. 31%.

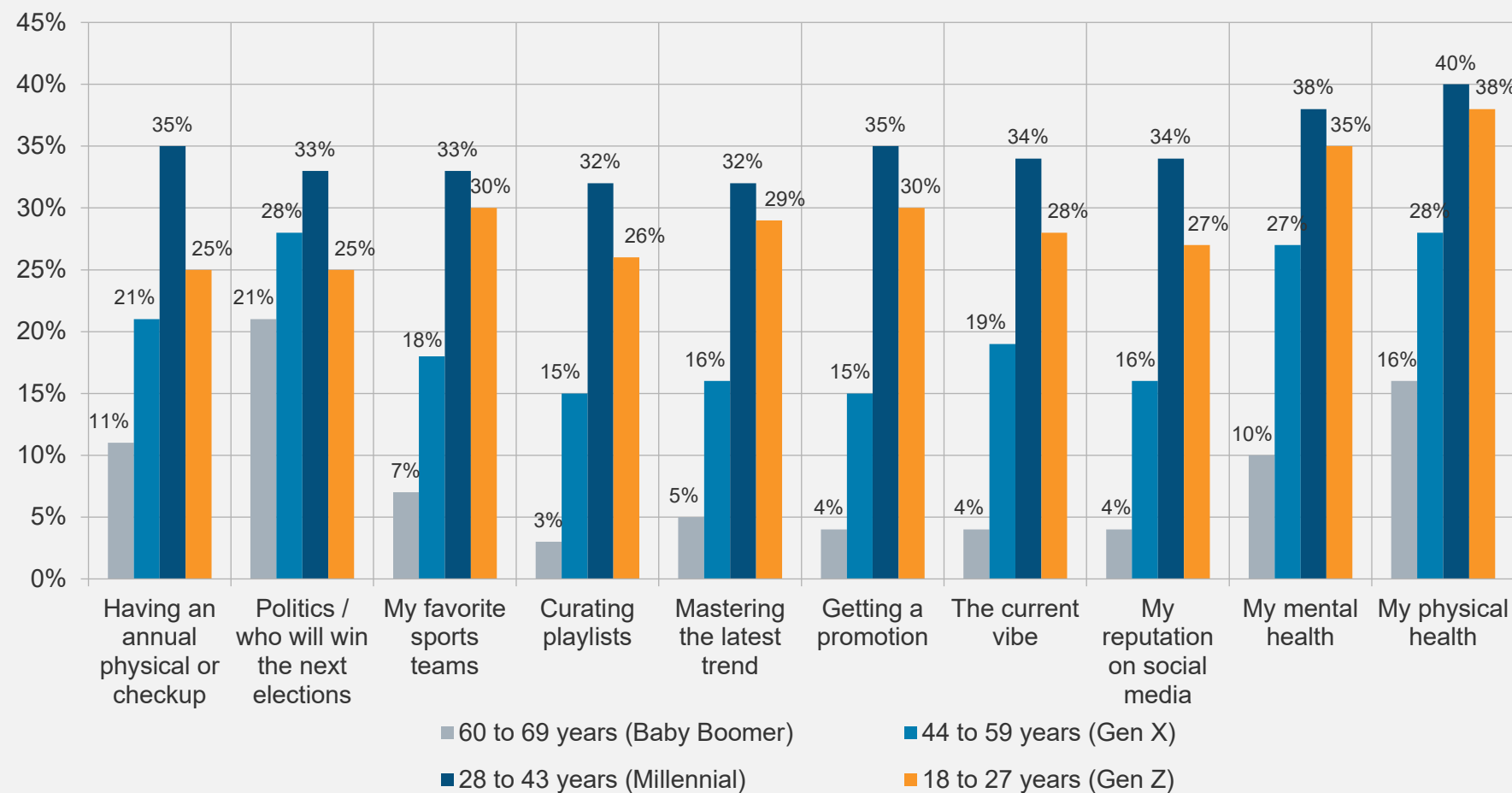
**Men more frequently than women report delaying:**

- Scheduling a recommended health screening or test: 35% v. 27%.
- Scheduling an annual physical or health exam: 36% v. 28%.

[NEW\_1a] How likely are you to delay doing the following?  
BASE: (Total: N = 2000): Baby boomer (n=376), Gen X (n=642), Millennial (n=695), Gen Z (n=287)  
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# Millennials and Gen Z are more prone to worry about their health and having an annual physical or checkup

Frequently/always worry (net) summary



- Hispanics report worrying at higher rates than non-Hispanics:**
- Annual checkup: 29% v. 23%.
  - Physical health: 37% v. 30%.
  - Mental health: 35% v. 27%.
- Men more frequently than women report worrying:**
- Annual checkup: 26% v. 23%.
  - Physical health: 33% v. 30%.
  - Mental health: 31% v. 26%.



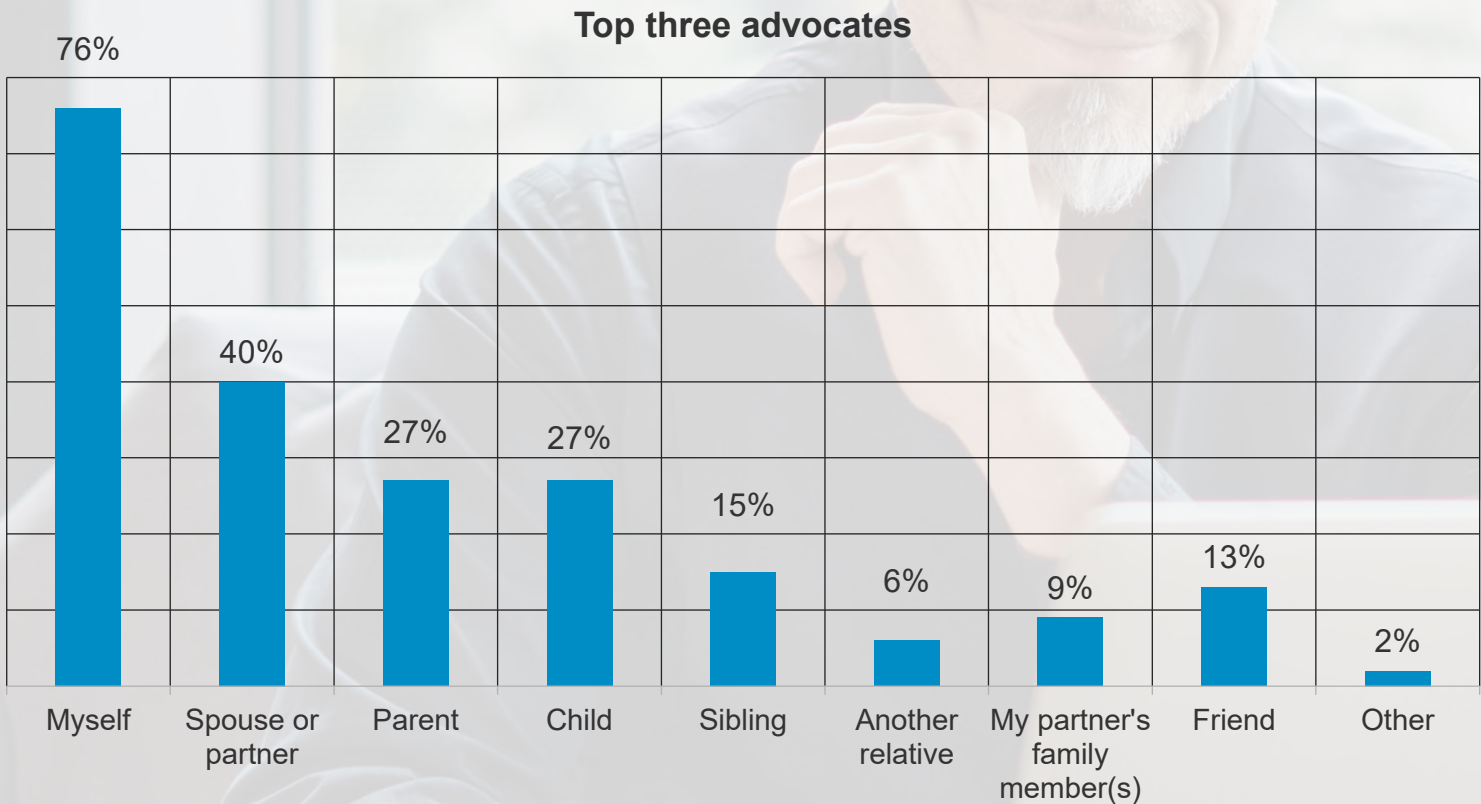
# Advocacy Matters



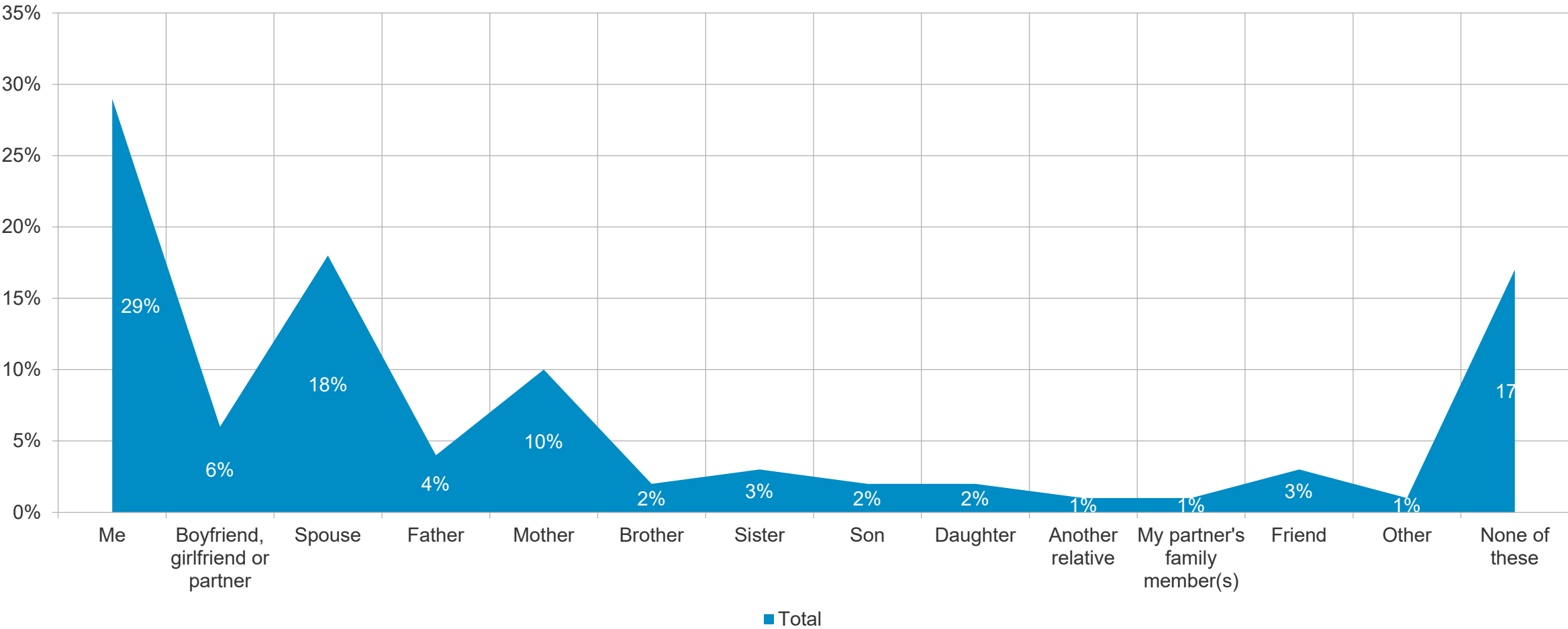
# The survey found that all genders, races and generations say spouses and partners are the biggest health advocates

For younger generations, parents are among top influences and as Americans age, their children become a bigger part of their advocacy team. Hispanics more often cite other people as their advocates.

[New\_Q11] Who are the biggest health advocates in your life?  
BASE: (Total: N = 2000)  
Table Base: Total Answering

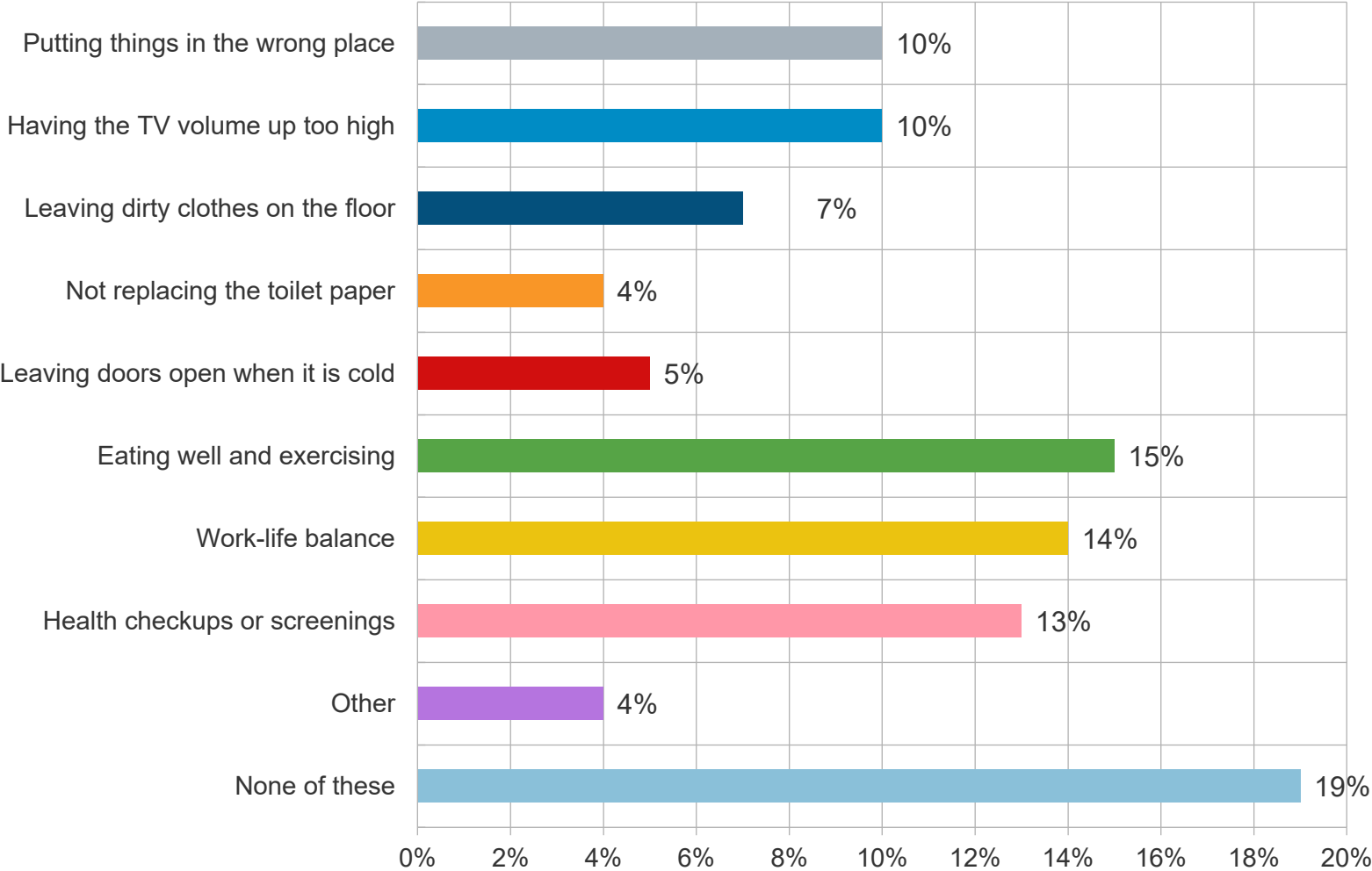


# Who, if anyone, is the main "nagger" in your life?



[NEW\_3] Who, if anyone, is the main "nagger" in your life?  
BASE: (Total: N = 2000)  
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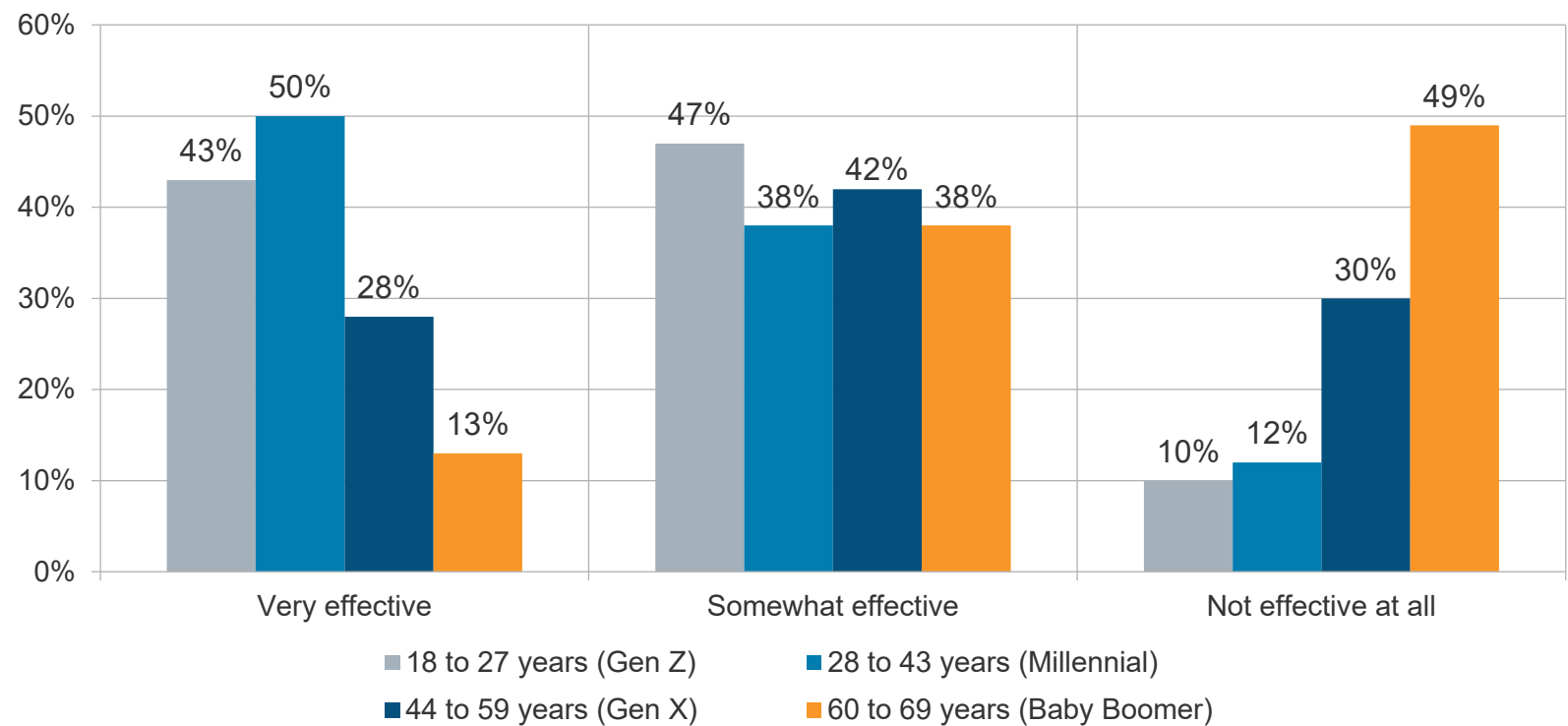
# Which topic are you nagged about the most often in your life?



[NEW\_4] Which topic are you nagged about the most often in your life?  
BASE: (Total: N = 2000)  
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# When it comes to advocating for your health, specifically, how effective is nagging to get you to take action?

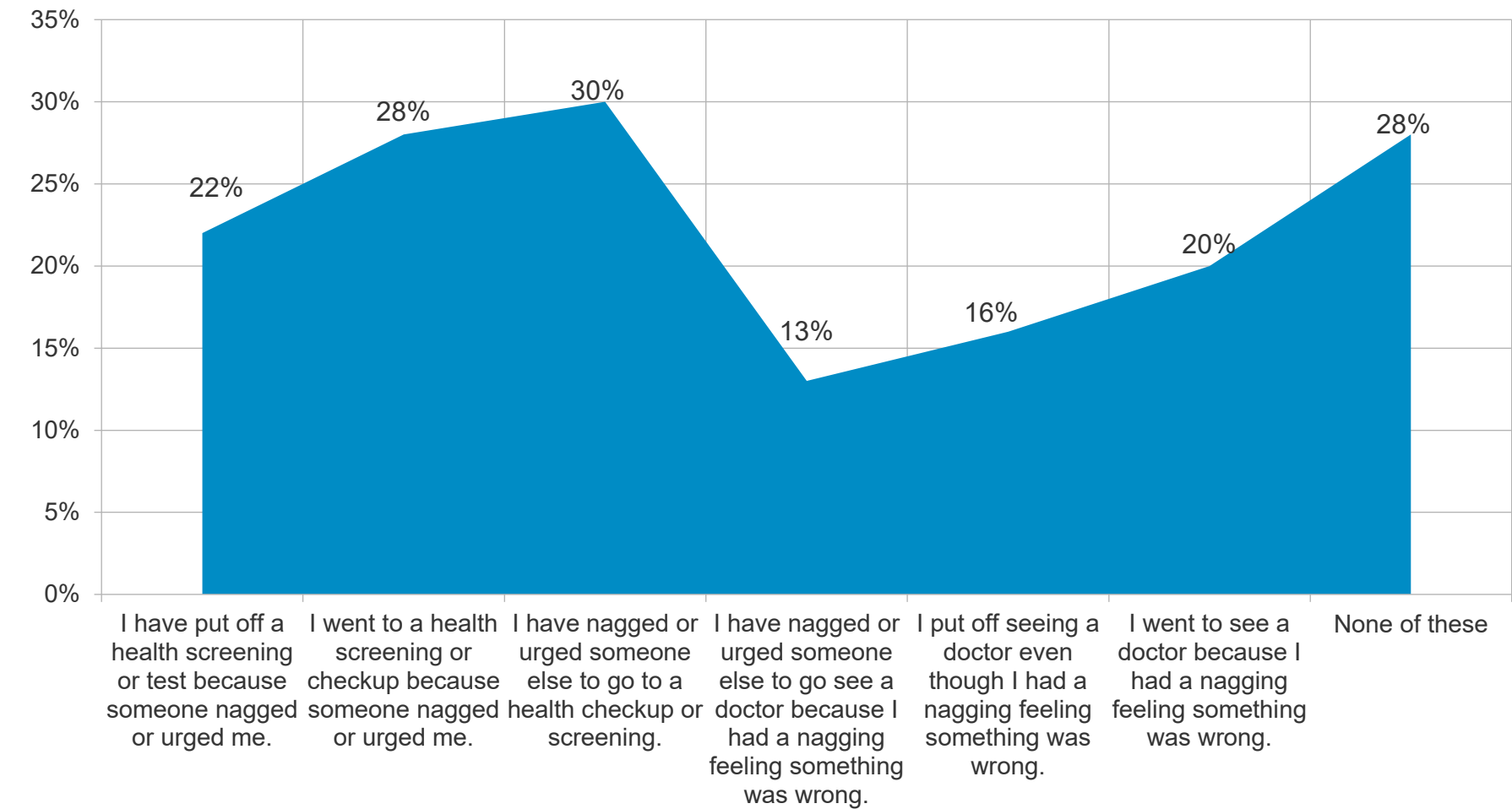


**88% of Hispanics say nagging is somewhat or very effective**, compared to 72% of non-Hispanics.

**82% of men say nagging is somewhat or very effective (94% of Hispanic men)**, compared to 69% of women (80% of Hispanic women).

[NEW\_5] When it comes to advocating for your health, specifically, how effective is nagging to get you to take action?  
BASE: (Total: N = 2000;18 to 27 years (Gen Z): N = 287;28 to 43 years (Millennial): N = 695;44 to 59 years (Gen X): N = 642;60 to 69 years (Baby Boomer): N = 376;  
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# Approximately 3 in 5 have experienced nagging related to their health or health of a loved one

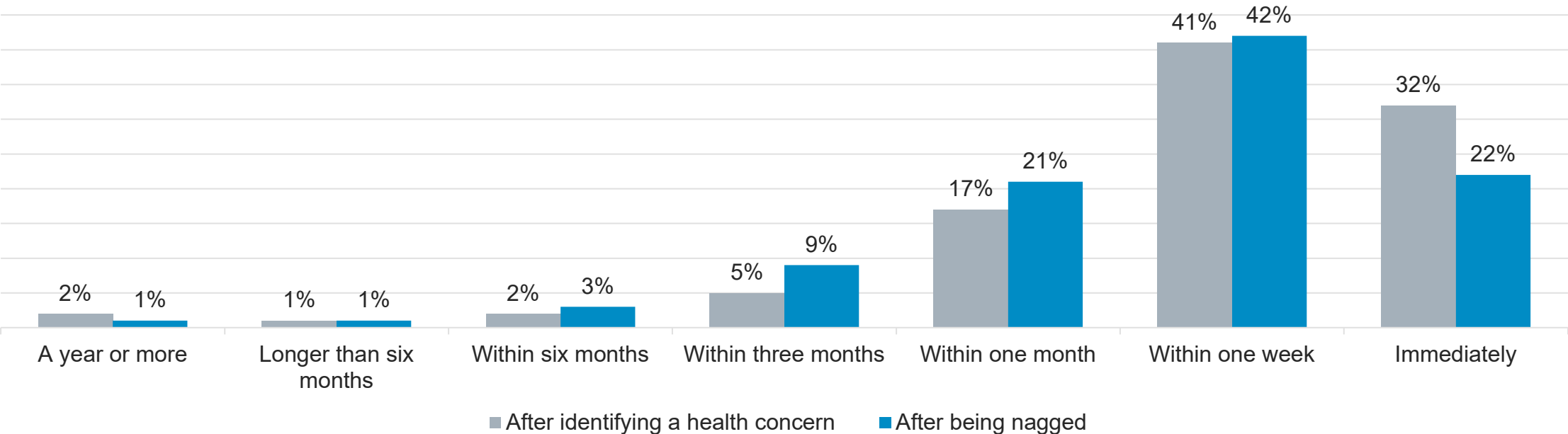


- Women, more often than men, say that they nagged someone else (43% v. 30%).
- African Americans more often than Caucasians went to a health screening because someone nagged or urged them (32% v. 28%).
- Non-Hispanics, more than Hispanics say they went to the doctor because **they had a nagging feeling** something was wrong (21% v. 16%).
- Women are also more likely to have gone because of a nagging feeling (23% v. 18%).

[NEW\_6] Which of these apply to you?  
BASE: (Total: N = 2000)

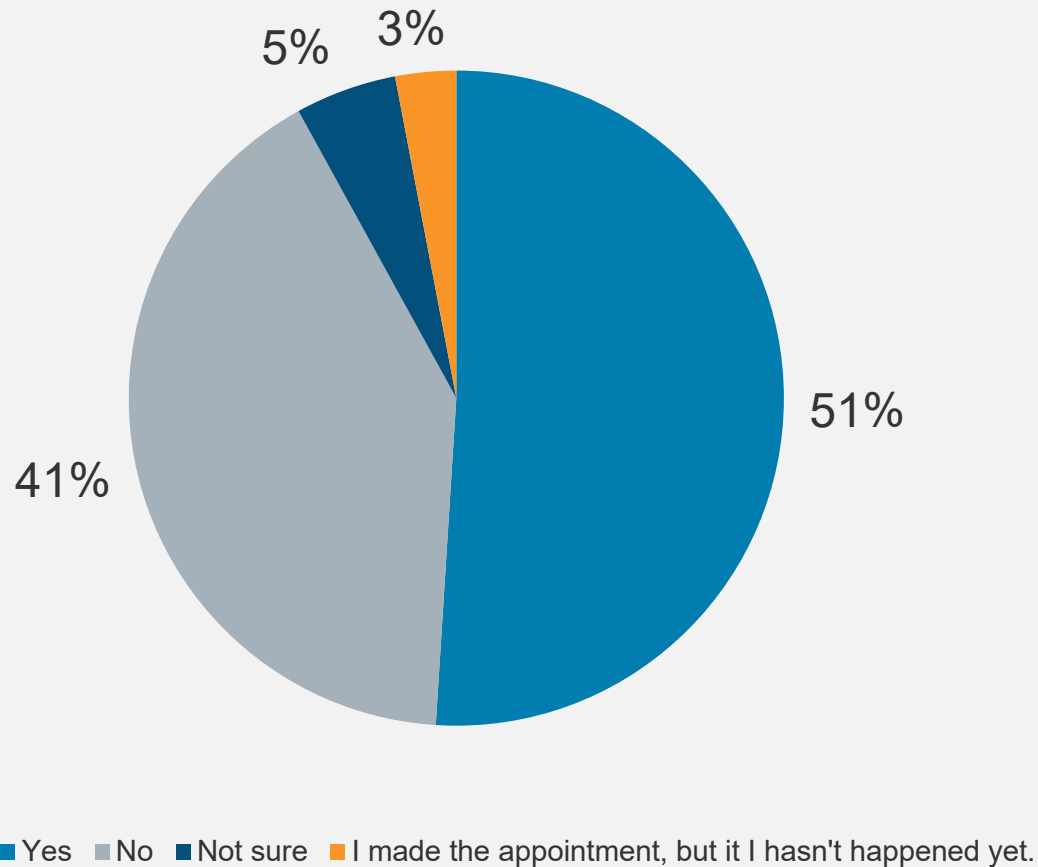
# How long did it take to call or take action to schedule your last health screening or appointment after being nagged?

32% say they take action immediately after identifying a health concern. Fewer take action immediately after being nagged regarding their health, suggesting a need for personal urgency to take swift action. These findings highlight the importance of self-motivation coupled with supportive friends and loved ones.



[NEW\_13a] How long does it typically take you to contact your doctor's office to make an appointment after identifying a health concern?  
BASE: (Total: N = 2000) [NEW\_7] How long did it take to call or take action to schedule your last health screening or appointment after being nagged?  
BASE: (Total: N = 1185)

Did your health screening or appointment result in a diagnosis or treatment?



## 51% say this health screening or appointment resulted in a diagnosis or treatment

Millennials more often than other generations said the appointment resulted in a diagnosis or treatment:

54% (compared to Gen Z 45%, Gen X 50%, and baby boomers 48%).

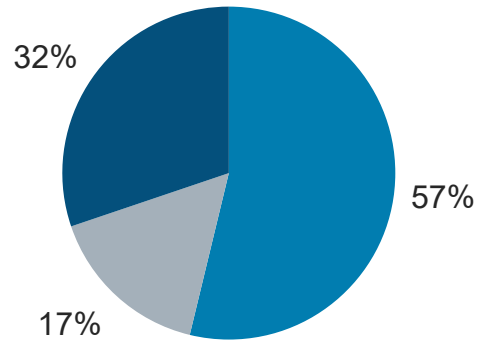
60% of Hispanics said it resulted in diagnosis or treatment, compared to 48% non-Hispanics.

53% of Caucasians said it resulted in treatment, compared to 43% of African Americans and 37% of Asians.

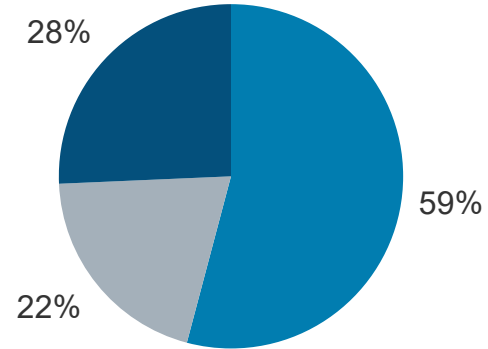
[NEW\_8] Did your health screening or appointment result in a diagnosis or treatment?  
BASE: (Total: N = 1157)

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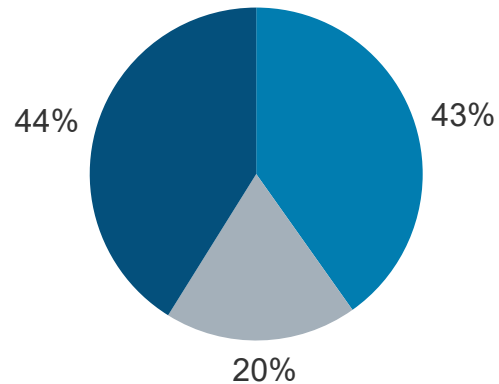
18 to 27 years (Gen Z)



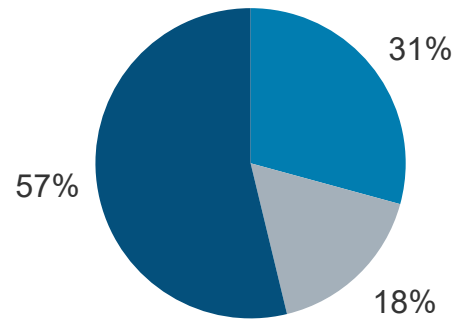
28 to 43 years (Millennials)



44 to 59 years (Gen X)



60 to 69 years (Baby Boomers)



■ Yes, for myself ■ Yes, for a loved one ■ No

**Gen Z and Millennials more frequently report ever advocating for a different course of health care treatment, testing or action from a health professional because of a nagging feeling that something was wrong**

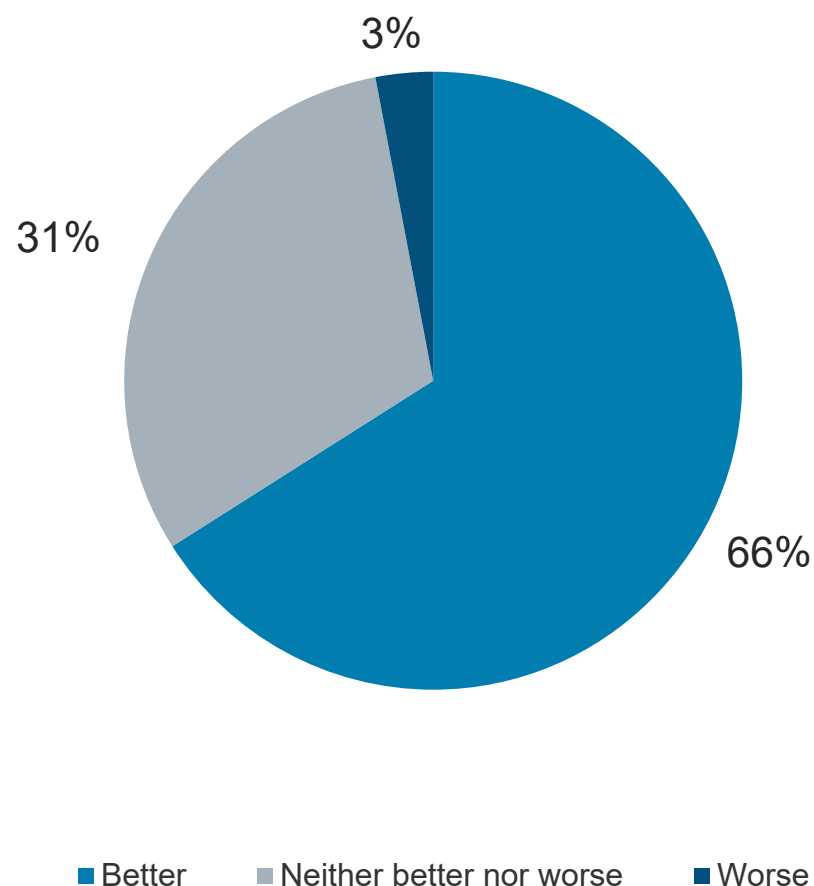
Hispanics were more likely to have advocated for themselves or a loved one than non-Hispanics (75% vs. 66%).

African Americans were more likely to have advocated for themselves or a loved one than Caucasians (76% vs. 67%).

[NEW\_10] Have you ever advocated for a different course of health care treatment, testing or action from a health professional because you had a nagging feeling that something was wrong?

BASE: (Total: N = 2000; Yes: 18 to 27 years (Gen Z): N = 287; 28 to 43 years (Millennial): N = 695; 44 to 59 years (Gen X): N = 642; 60 to 69 years (Baby Boomers): N = 376;

Did this advocacy for a different course of treatment result in a better or worse health outcome?



## 66% say this advocacy resulted in a better health outcome

### Because of this advocacy:

Hispanics more often than non-Hispanics reported a better health outcome: 73% vs. 64%.

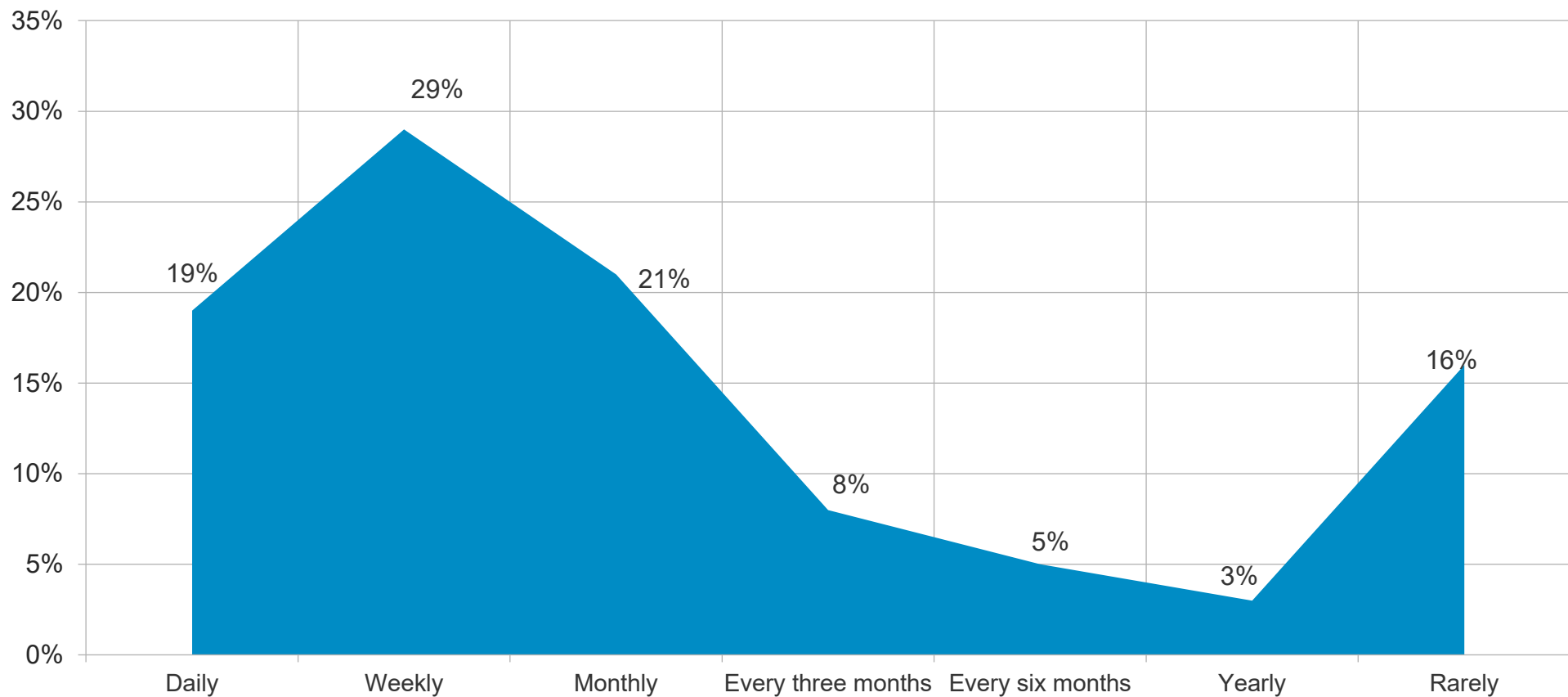
Men, more often than women, reported a better health outcome: 71% vs. 60%.

Caucasians, more often than African Americans and Asians, reported a better health outcome: 68% vs. 61% and 54%, respectively.

Gen Z and millennials, more often than Gen X and baby boomers reported a better health outcome: 70% each vs. 62% and 60%, respectively.

[NEW\_11] Did this advocacy result in a better or worse health outcome?  
BASE: (Total: N = 1217)

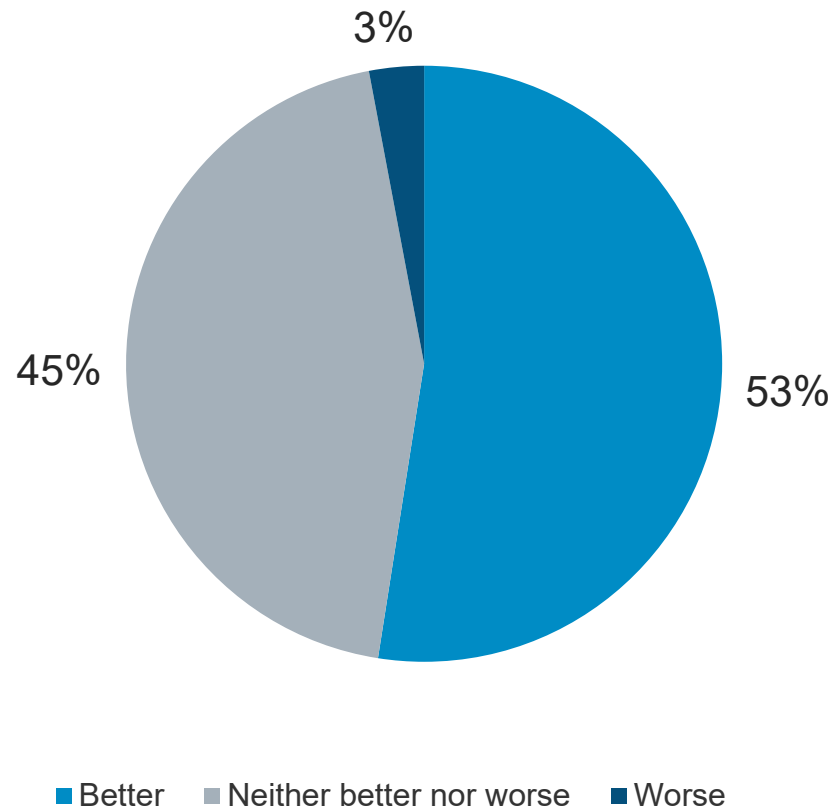
# When it comes to advocating for someone else's health, how often to do you find yourself resorting to nagging (persistent urging) to get someone to do something?



[NEW\_12] When it comes to advocating for someone else's health, how often to do you find yourself resorting to nagging (persistent urging) to get someone to do something?  
BASE: (Total: N = 731)



Did this advocacy for someone else’s health result in a better or worse health outcome?



[NEW\_12a] Did this advocacy result in a better or worse health outcome?  
BASE: (Total: N = 731)  
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53% say resorting to nagging for someone else resulted in a better health outcome

Because of this “nagging” advocacy:

Hispanics more often than non-Hispanics reported a better health outcome: 60% vs. 51%.

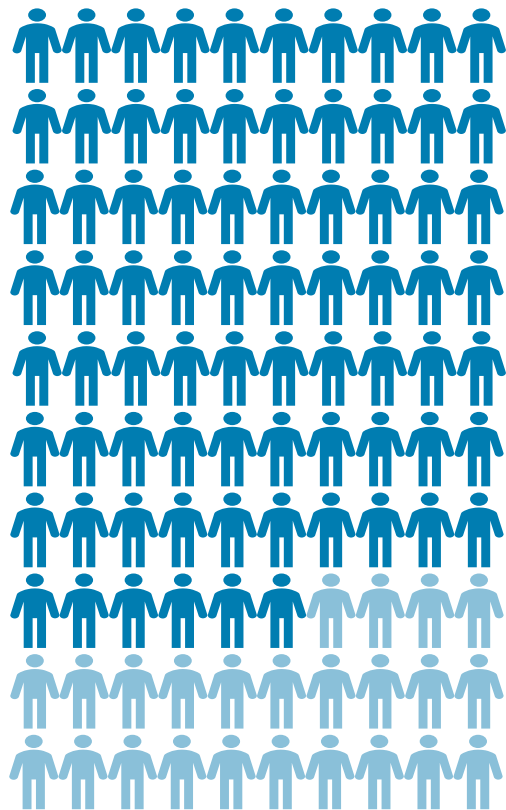
Men, more often than women, reported a better health outcome: 62% vs. 46%.

Caucasians, more often than African Americans and Asians, reported a better health outcome: 54% vs. 52% and 43%, respectively.

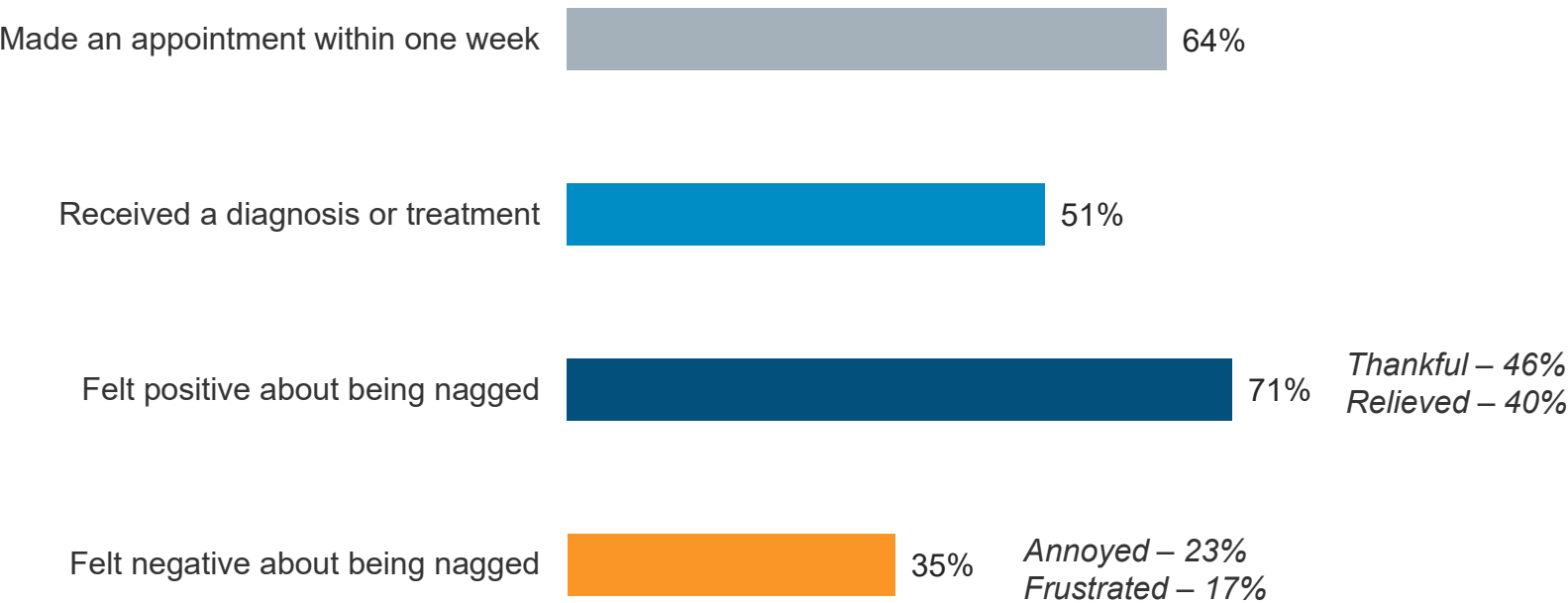
Gen Z and millennials, more often than Gen X and baby boomers, reported a better health outcome: 59% and 60% vs. 51% and 36%, respectively.

# Efficacy of nagging

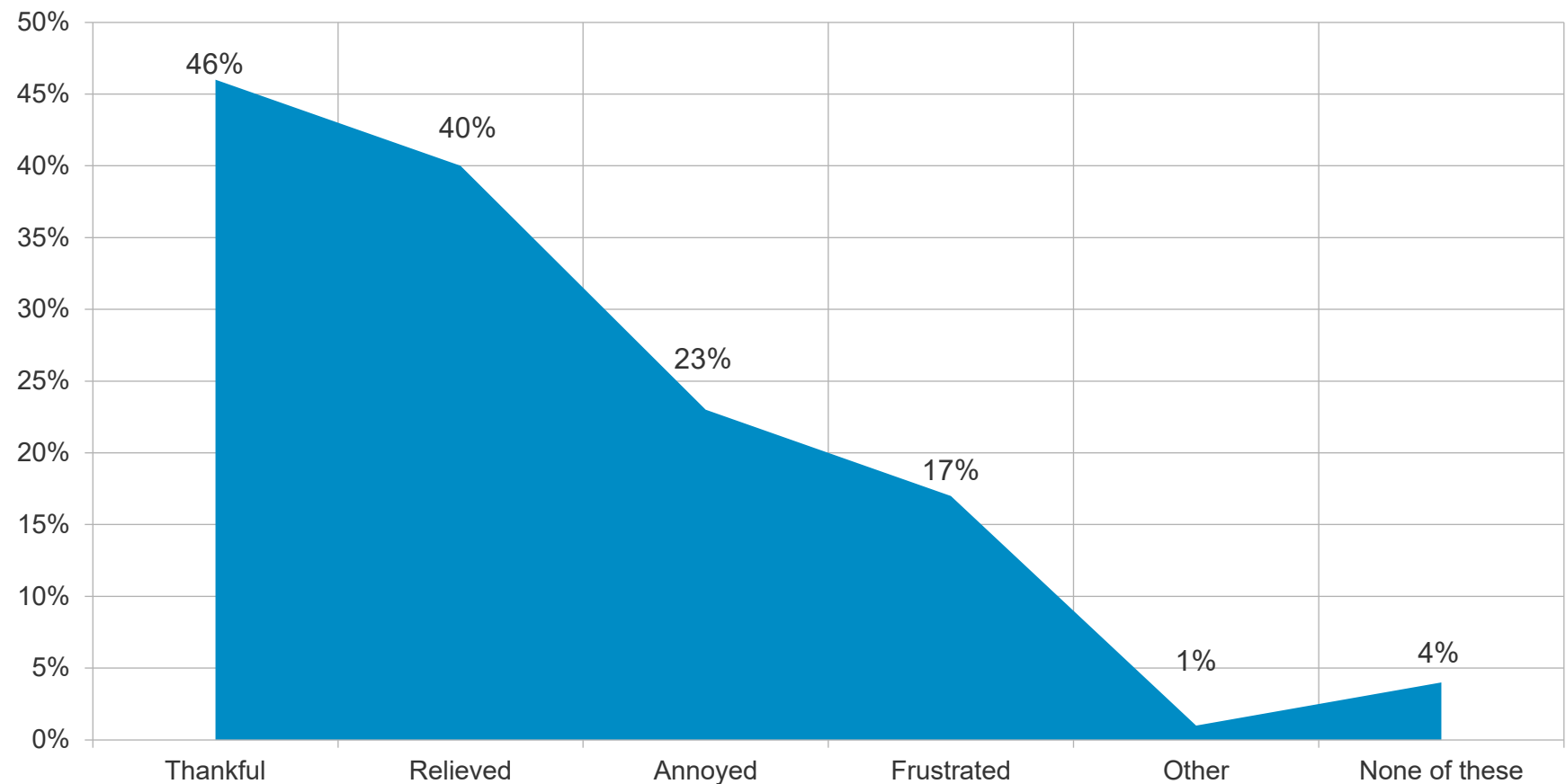
76% say nagging is effective when it comes to advocating for their health and the positive results (made an appointment, got treatment, felt positively) can help outweigh the potential negatives.



## As a result of nagging, Americans ...

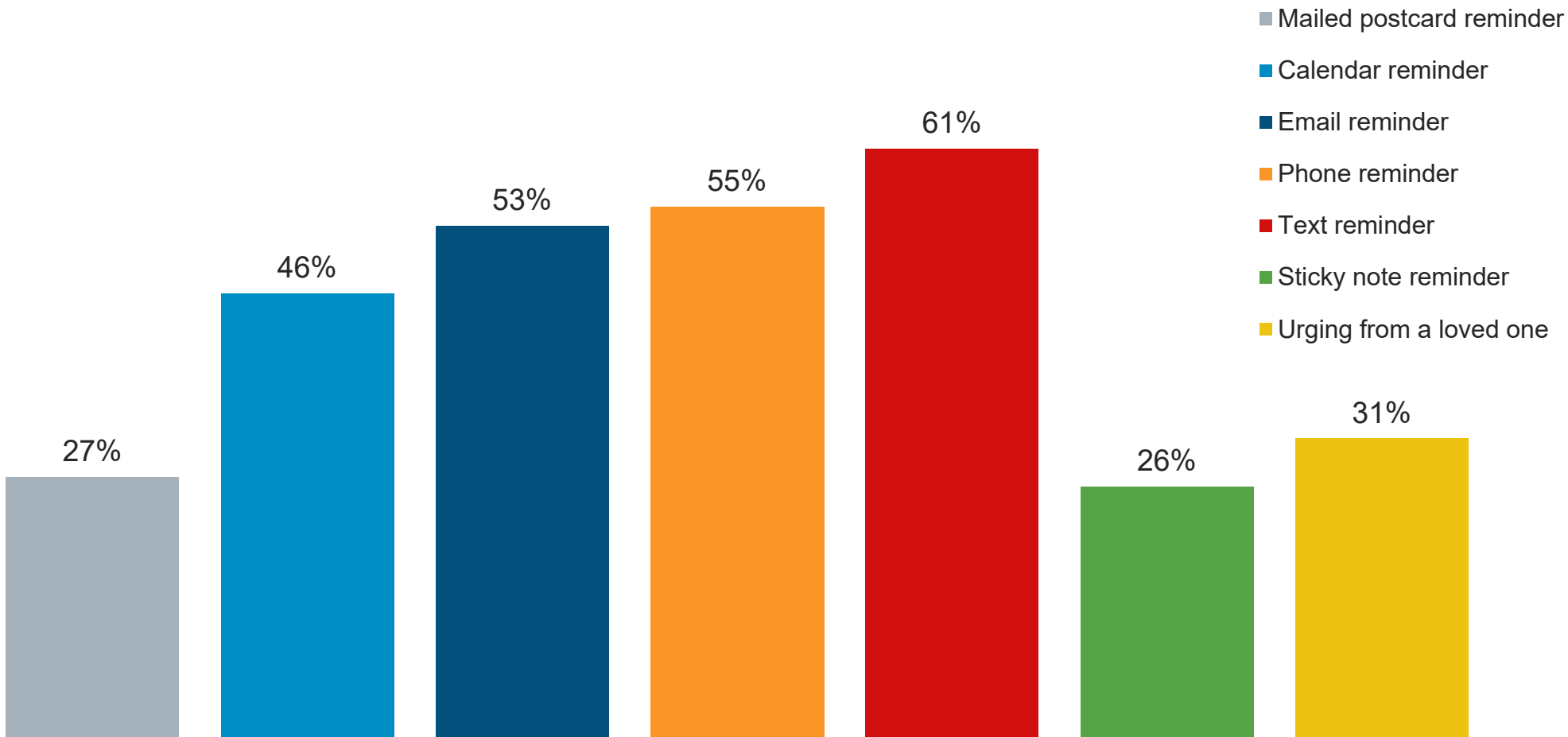


# Nearly 3 in 4 felt positively, either thankful or relieved, after a friend or loved one urged them to go to the doctor



[NEW\_9] As a result of this experience, how do you feel about being nagged to go to a health-related appointment after someone urged you?  
BASE: (Total: N = 1185)  
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# Text is the most effective way to help individuals remember to make doctor's appointments



[NEW\_13] Finally, please rank the following in terms of effectiveness in helping you remember to make a doctor's appointment:  
BASE: Total: N = 2000) Top 3 ranked.