

Top consumer pain points in today's healthcare journey



Today's healthcare consumers demand a better experience from providers. Navigating the system — from health insurance plans, premiums and deductibles to coverage, scheduling and payments — is not for the faint of heart. A new Experian Health study reveals the top “pain points” in a consumer's healthcare journey and managing the financial aspects of the patient experience topped the charts.

What's involved in the healthcare

Consumer interviews revealed **137 jobs** associated with a typical healthcare experience. These jobs can be bucketed into broader themes such as:



Top pain points

Insurance affordability, pricing and costs

33

cited concerns around determining what they owe versus what their insurance covers.

32 %

used the internet or mobile apps in the past year to comparison shop for healthcare procedures, treatments and services.¹

Provider pricing and medical test affordability

28

were concerned about being able to afford medical tests recommended by their provider.

90 %

vastly underestimated the costs associated with major medical procedures (e.g., knee replacement).¹

Payment for services

98

ranked worrying about paying their medical bills as a very important to extremely important pain point.

30 %

were pained by determining what financial support options (e.g., payment plans, government grants, hospital charity care programs) are available for their healthcare.

62 %

of bankruptcies are due to medical debt. In 72% of those cases, the customer had insurance.²

Who's most pained?



Healthcare consumers **ages 45-54** are less satisfied, compared to other age groups, with their ability to ensure a healthcare provider's bill for services paid on time.



Healthcare consumers with **annual incomes of \$25,000–\$49,000** are the least satisfied with their ability to avoid being surprised by their medical bill compared with other income brackets.

Conclusion

While the survey identified many health consumer challenges, the good news is that data-driven technology can create a frictionless financial journey through payment transparency, provider estimates, data accuracy and a mobile-first experience. These tools and solutions can empower consumers to activate payment plans, apply for financial assistance, estimate the cost of care, and review insurance benefits and scheduling tools.

[Learn more](#)

For additional survey findings, analysis and pain point solutions, visit:
www.experian.com/consumerhealthstudy

¹<https://www.uhc.com/content/dam/uhcdotcom/en/general/2017-UHC-Consumer-Sentiment-Survey-Exec-Summary.pdf>
²https://www.huffingtonpost.com/simple-thrifty-living/top-10-reasons-people-go-_b_6887642.html