



# Multigenerational workforces demand different health care experiences

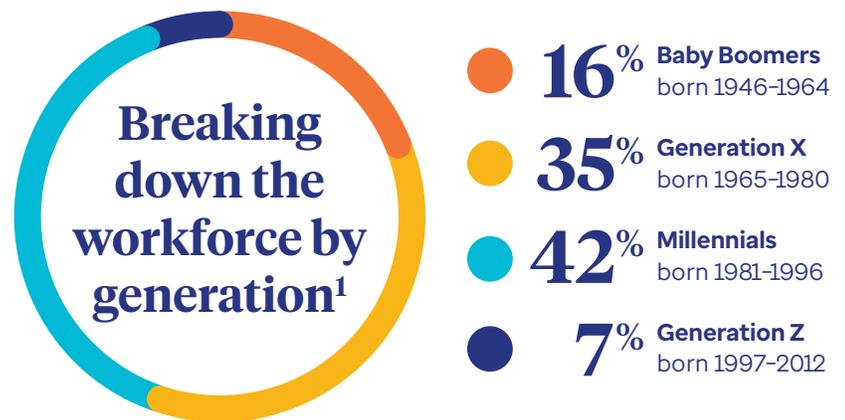
As the workforce evolves, employers may want to ensure their health plans meet employees' needs and expectations.

From new college hires to seasoned executives, it's not uncommon for an employee population to span multiple generations. In fact, there are 4 commonly defined generations currently active in the workplace today: Baby Boomers, Generation X (Gen X), Millennials and Generation Z (Gen Z).

With these multigenerational employee populations come varying health care needs, expectations and preferences. For instance, Baby Boomers may have different health care concerns and priorities than their younger counterparts based on several factors, including age, life experience and socioeconomic influences.

This may make it a challenge for employers to determine which health care experiences are the right fit for their unique employee population – and finding the right fit matters.

Why? Talent retention is a major reason: A recent survey found that pay and benefits were among the most common reasons that employees left their jobs.<sup>2</sup> Conversely, robust benefits may lead to higher overall employee satisfaction and improve employee experience. That's why it's important for employers to understand their employee population's needs and keep generational preferences in mind when designing their benefit strategies.



**“When employers understand generational trends around utilization, condition prevalence and preference, they may find they’re able to design benefits that better support the health care their workforce needs.”**

**Craig Kurtzweil**

Chief Data & Analytics Officer  
UnitedHealthcare Employer & Individual

# Understanding health care preferences by generation? It's complicated.

While providing quality health benefits may help attract and retain a talented workforce, it may be difficult defining exactly what that means in a generationally diverse workforce.

The first step is to get an understanding of the 4 generations currently comprising the workforce. Baby Boomers, Gen X, Millennials and Gen Z all have commonalities within their age groups, but it's also important to understand that within those groups there are sub-segments and outliers that need to be considered.

## Baby Boomers 61–79 years old by the end of 2025

Whether from increased longevity or financial pressure, employees have been working longer than they used to.<sup>3</sup> Today's average age of retirement is 62,<sup>4</sup> up from 57 just a couple decades ago.<sup>3</sup> Still, as the oldest population in the workforce, Baby Boomers typically have more complex medical needs than other generations.

For instance, UnitedHealthcare data shows that most Baby Boomer provider visits are with specialists.<sup>5</sup> Per member per month (PMPM) costs also show that Baby Boomers are more likely than other generations to have claims associated with conditions that can be expensive for both employers and employees.<sup>5</sup>

### Baby Boomers are more likely to be diagnosed with the 3 costliest health conditions compared to other generations:<sup>5</sup>

	Neoplasms	Musculoskeletal	Circulatory
 <b>Baby Boomers</b>	\$176 PMPM	\$119 PMPM	\$123 PMPM
 <b>Gen X</b>	\$89 PMPM	\$61 PMPM	\$55 PMPM
 <b>Millennials</b>	\$27 PMPM	\$22 PMPM	\$16 PMPM
 <b>Gen Z</b>	\$10 PMPM	\$14 PMPM	\$6 PMPM

Baby Boomers also tend to approach health care more traditionally than other generations, preferring in-person visits when scheduling appointments compared to Millennials and Gen Z members, who choose virtual visits 2.5x more often than Baby Boomers and Gen Xers.<sup>5</sup>

## Generation X 45–60 years old by the end of 2025

Nearly half of surveyed Gen Xers indicated they won't have enough money to enjoy their retirement, while 31% said they fear they'll never save enough to retire, which means they may be working longer than previous generations to shore up their finances.<sup>6</sup> Along with Millennials, members of the Gen X population may be part of that "Sandwich Generation," tasked with caring for both their children and older adult parents or family members.

Behind Baby Boomers, Gen Xers have the second highest-cost claims for neoplasm, musculoskeletal and circulatory conditions, as well as pharmacy – and their risk for developing a metabolic condition rises sharply, too.<sup>5</sup>

Those physical health challenges add to significant career and family responsibilities, which may contribute to poor mental health.<sup>7</sup> Still, utilization patterns show that Gen Xers are not taking full advantage of the behavioral health benefits that are offered to them.

And like Baby Boomers, Gen Xers tend to approach their health care more traditionally, with a decent proportion still accessing care through their primary care provider (PCP).<sup>4</sup> But they're also open to online scheduling and virtual care.



## Millennials 29–44 years old by the end of 2025

Currently the largest segment of today’s workforce, Millennials may stay in the workforce for longer than previous generations since they (along with Gen X) also have higher levels of retirement insecurity.<sup>6</sup>

As Millennials head into their 40s, more physical health challenges may arise. For instance, the percentage of adults with a metabolic condition (e.g., obesity or diabetes) increased 51% from age 40 to 45.<sup>5</sup> This can be associated with a 4x higher average cost per claimant than those without metabolic conditions.<sup>8</sup>

Utilization patterns change, too. While Millennials have the highest emergency room (ER) utilization of any other generation, they also have the lowest PCP utilization of any generation.<sup>5</sup> This is concerning since members who visited a PCP more than once in a 2-year period were 20% more likely to follow care recommendations and tended to have 8% lower costs for risk-adjusted claims.<sup>8</sup> Maternity-related claims are also a big driver of costs among this generation.<sup>5</sup>

Behavioral health concerns are rising among this generation too, with 4 in 10 Millennials surveyed saying they feel stressed or anxious at work all or most of the time.<sup>9</sup> This may be due to grappling with big life changes, such as caring for children and aging parents. Also part of the “Sandwich Generation,” they’re open to professional support and self-care resources that fit their busy schedules and tight budgets.<sup>7</sup>

Because of their busy lives, they want care that is convenient and effective – both for themselves and those in their care.

**“Now that Millennials make up the majority of the workforce, employers need to change how they structure health care. Millennials are used to experiences that are instantaneous and accessible from multiple platforms.”**

**Craig Kurtzweil**

Chief Data & Analytics Officer  
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## Generation Z 13–28 years old by the end of 2025

As the first digitally native generation, Gen Z is just starting to enter the workforce and wants health care to be at their fingertips. Yet, according to research, 7% of Gen Z had no medical claims over the course of a year.<sup>5</sup> It’s also interesting to note that Gen Z turned to family and friends and even social media for health advice, more than any other generation.<sup>8</sup>

**I have disregarded my provider’s medical guidance in favor of advice from...<sup>8</sup>**

	Friends or family	Social media
 <b>Ages 55+</b> (spans older Gen X and Baby Boomers)	20%	15%
 <b>Ages 35–54</b> (spans older Millennials and Gen X)	36%	30%
 <b>Ages 18–34</b> (spans Gen Z and younger Millennials)	45%	38%

According to UnitedHealthcare data, Millennials and Gen Z members use virtual visits 2.5x more often compared to Baby Boomers and Gen X members.<sup>5</sup>

It’s also important for employers to help manage burnout among this generation. When it comes to behavioral health, Millennials and Gen Z members have a 61% higher rate of utilization compared to their Baby Boomer and Gen X counterparts.<sup>5</sup> Nearly half of Gen Zers say they feel stressed or anxious at work all or most of the time.<sup>10</sup> And Gen Z women tend to seek care for behavioral health issues more than men, having 2x the claims for anxiety and depression.<sup>5</sup>



# Designing a health care experience for a multigenerational workforce

With Millennials dominating today's workforce, employers might be tempted to cater to that generation's preferences. But that approach has the potential to alienate other generations, who are just as important to their employee population.

Employers should instead look to design their health plan and benefits based on their specific employee population. Developing a robust plan with the aim of meeting the needs of a multigenerational workforce by helping employees find quality care, providing a digital-first experience and delivering on a whole-person approach to healthier may also be an effective strategy.



## Helping employees find quality care

A strong **digital experience** and **advocacy** program may play important roles in helping employees understand their health plans, which may help them take full advantage of their benefits. Advocates also help members navigate the health system, such as recommending more cost-efficient **sites of care** based on their situation.

Ultimately, UnitedHealthcare wants to give its members a simplified search experience that takes their preferences into account, gives information about anticipated costs and even more. That's why it launched **Smart Choice** in May 2025 with the goal of empowering members to more easily search for providers that meet certain quality of care standards and meet their own personal needs.



## Providing a digital-first experience

Although Gen Z is considered a digital-first generation, nearly all generations use digital tools today. This indicates to employers they should look to ensure their health plans deliver a strong digital experience that meets a wide range of employee expectations, such as offering self-service portals like the **UnitedHealthcare® app** and **myuhc.com®** to find care, track and pay claims, and connect and engage with additional health and wellness solutions.

UnitedHealthcare now offers health and wellness offerings through employer- and employee-purchased options: **UHC Hub™** and UHC Store (coming soon).

**UHC Hub** is a selection of health and wellness offerings that employers can sponsor for their employee population. It helps simplify the process of offering solutions that may be beneficial to their workforce, like Maven for women's health or Kaia for musculoskeletal pain support.

UHC Store (coming soon) is a consumer-centric shopping experience, which allows members the freedom to choose from discounted health and wellness solutions to support their personal health journey.



## Delivering a whole-person approach to health

Focusing on just the medical side of an employee's health doesn't offer a complete picture. Taking a **whole-person approach** means addressing one's physical, mental, financial and overall health and well-being needs. In fact, 95% of surveyed employers believe that offering benefits that support overall well-being can enhance the health care experience for employees and make their benefits package more attractive to them.<sup>11</sup>

Investing in **wellness programs** and encouraging preventive care are approaches that may benefit all generations. **UnitedHealthcare Rewards** offers rewards to employees for engaging in healthy behaviors or lifestyle changes, such as reaching daily physical activity goals and completing preventive screenings. Engaging with UHC Rewards may lower members' out-of-pocket costs and boost their familiarity with the health care system.

Building a well-managed plan that takes these generational similarities and differences into consideration may increase health care utilization among an employer's workforce and provide employees with tools and resources that speak to different generations' needs. In addition to supporting employees with a simpler health care experience, this approach may help lead to lower costs and a healthier workforce for employers.



## Learn how UnitedHealthcare is delivering a better member experience >

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<sup>1</sup> Based on 2023 UnitedHealthcare Book of Business Employees by Generation and Industry.

<sup>2</sup> Employee Retention & Attraction. Gallup, 2023. Available: <https://www.gallup.com/467702/indicator-employee-retention-attraction.aspx>.

<sup>3</sup> More in U.S. Retiring, or Planning to Retire Later. Gallup, July 22, 2022. Available: <https://news.gallup.com/poll/394943/retiring-planning-retire-later.aspx>. Accessed: May 15, 2025.

<sup>4</sup> What is the average retirement age in the U.S. U.S. News Money, March 19, 2025. Available: <https://money.usnews.com/money/retirement/aging/articles/what-is-the-average-retirement-age>.

<sup>5</sup> UnitedHealthcare claims incurred between Jan. 1, 2022 - Dec. 31, 2023, and paid through Jan. 31, 2024. Members continuously enrolled Jan. 1, 2022 - Dec. 31, 2023.

<sup>6</sup> Personal Finance: As retirement looms, many Gen Xers are still playing catch-up. CNBC, June 21, 2025. Available: <https://www.cnbc.com/2024/06/20/how-gen-x-can-prepare-for-retirement-through-401ks-iras-social-security.html>.

<sup>7</sup> Behavioral Health Services - Consumer Engagement Research. Knock behavioral health research commissioned by UnitedHealthcare, April 2024.

<sup>8</sup> 2025 Edelman Trust Barometer. Edelman, 2025. Available: <https://www.edelman.com/trust/2025/trust-barometer>.

<sup>9</sup> UnitedHealthcare Employer & Individual book-of-business internal analysis of claims incurred between Jan. 2022 - Dec. 2022 and paid through Feb. 2023.

<sup>10</sup> 2023 Gen Z and Millennial Survey. Waves of change: acknowledging progress, confronting setbacks. Deloitte, 2023. Available: <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/deloitte-2023-genz-millennial-survey.pdf>.

<sup>11</sup> 2024 Employee Health & Benefits Trends: The Evolving Workforce. Marsh McLennan Agency, 2024. Available: [https://mma.marshmma.com/l/644133/2024-02-08/2jqv4p/644133/1707407360NIOU9BRU/EHB\\_Trends\\_Report\\_2024.pdf](https://mma.marshmma.com/l/644133/2024-02-08/2jqv4p/644133/1707407360NIOU9BRU/EHB_Trends_Report_2024.pdf).

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

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All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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