

HCSDB Issue Brief

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Health Care Use, Access, and Satisfaction Among Military Millennials

In recent years, generational divides have become increasingly important in shaping the priorities of health care delivery. Millennials, adults born between 1981 and 1996, are now the largest living adult generation and consume health care differently than do older generations (Fry 2020). For example, according to a 2017 survey conducted by the Employee Benefit Research Institute, 33 percent of millennials did not have a regular doctor, compared with only 15 percent of those ages 50 to 64 (Boodman 2018). The same survey also showed that millennials were more likely than baby boomers to visit a walk-in clinic (30 percent versus 14 percent). In addition, telemedicine is a priority for millennials; 40 percent described it as an extremely or very important option, compared with 27 percent of Generation X and 19 percent of baby boomers (Sanborn 2018).

As millennials age past young adulthood into middle age, they stand to become the largest group of health care consumers in the coming years. Given that they do not use health care in the same way as previous generations, it is important to understand their experiences with access to and quality of care. This issue brief draws on data from the 2019 Health Care Survey of Department of Defense Beneficiaries (HCSDB) to take the pulse of millennials in the Military Health System (MHS), including their health, health care use, and satisfaction with care. To see how millennials may interact with their health care differently than other generations do, we compared millennials' health, health care utilization, and access to and satisfaction with their care to that of other generations: Generation Z (born between 1997 and 2012), Generation X (born between 1965 and 1980), baby boomers (born between 1946 and 1964), and the silent generation (born between 1925 and 1945) (Dimock 2019).

Who are millennials?

Millennials make up 30 percent of MHS's beneficiaries. Their demographics have shifted slightly from those of previous generations. In the HCSDB data, a larger percentage of millennial

This issue brief presents findings from the HCSDB and compares military millennials' health care use, access, and satisfaction to other generations.

- Military millennials generally rate their overall health as good, but are less likely than baby boomers or the silent generation to rate their mental health as good.
- Millennials report using general and specialist care less often than older generations, but were more likely to seek mental health counseling or treatment than baby boomers or the silent generation.
- Millennials are less likely to report usually or always getting needed care, tests and treatments, and receiving urgent, non-urgent, specialist care compared to other generations. They also report longer wait times for receiving both urgent and non-urgent care.
- Millennials are less likely to rate their personal doctors and specialists highly, compared to Generation X, baby boomers, and the silent generation. Less than half of millennial respondents rate their mental healthcare highly.

beneficiaries are women (52 percent) compared with the silent generation (44 percent; Table 1). They are also more racially and ethnically diverse than baby boomers and the silent generation, with significantly higher percentages of all non-White racial and ethnic groups. Millennials are more likely than baby boomers and the silent generation to

have a four-year college degree, although they are less likely than Generation X, baby boomers, and the silent generation to have at least some graduate school. Millennials are also significantly more likely than Generation X to be enrolled in Prime with a military primary care manager (PCM; 78 percent versus 60 percent).¹

Table 1. Beneficiary demographics, by generation

| | Generation Z | Millennials | Generation X | Baby boomers | Silent generation |
|--|--------------|-------------|--------------|--------------|-------------------|
| Average age of respondents | 20 | 31 | 46 | 61 | 79 |
| Share of MHS constituency | | | | | |
| Percentage of MHS | 6% | 30% | 27% | 35% | 2% |
| Health plan | | | | | |
| Prime with military PCM | 75% | 78% | 60%* | 18% | 0% |
| Prime with civilian PCM | 9% | 6% | 16%* | 13% | 0% |
| Select | 16% | 16% | 24%* | 17% | 0% |
| Medicare, age 65 and over | 0% | 0% | 0% | 52% | 100% |
| Gender | | | | | |
| Men | 54% | 48% | 47% | 51% | 56%* |
| Women | 46% | 52% | 53% | 49% | 44%* |
| Race/ethnicity | | | | | |
| Hispanic | 16% | 17% | 14% | 6%* | 4%* |
| Non-Hispanic White | 53% | 56% | 59% | 74%* | 83%* |
| Non-Hispanic Black | 12% | 11% | 11% | 8%* | 4%* |
| Non-Hispanic Asian | 5% | 6% | 8% | 4%* | 3%* |
| Non-Hispanic multiracial, other, or unknow | 13% | 10% | 8%* | 8%* | 6%* |
| Education | | | | | |
| High school graduate/ GED/less | 45%* | 13% | 11% | 17%* | 26%* |
| Some college/two-year degree | 49%* | 42% | 32%* | 41% | 32%* |
| Four-year college graduate | 4%* | 26% | 23% | 17%* | 14%* |
| Some graduate school or more | 2%* | 19% | 34%* | 26%* | 27%* |

*Statistically significant difference from millennials ($p < 0.05$).

How healthy are millennials?

Millennials generally described themselves as healthy (91 percent) and were more likely to report that their overall health is good, very good, or excellent compared with Generation X (86 percent), baby boomers (85 percent), and the silent generation (83 percent) (Table 2).

But although most millennials (86 percent) rated their mental health as good, very good, or excellent, they were less likely than baby boomers and the silent generation (92 percent for both groups) to

do so. Similarly, millennials were more likely than baby boomers to report frequent mental distress, defined as 14 or more days of poor mental health each month (13 percent versus 7 percent). On the other hand, Generation X was more likely than millennials to report frequent physical distress, defined as 14 or more days of poor physical health each month, (20 percent versus 11 percent) and frequent days of activity limitation, defined as 14 or more days per month when poor health limited usual activities (17 percent versus 10 percent).

Table 2. Beneficiary health, by generation

| | Generatin Z | Millennials | Generation X | Baby boomers | Silent generation |
|--------------------------------------|-------------|-------------|--------------|--------------|-------------------|
| Good overall health | 92% | 91% | 86%* | 85%* | 83%* |
| Good mental health | 83% | 86% | 85% | 92%* | 92%* |
| Frequent physical distress | 8% | 11% | 20%* | 13% | 14% |
| Frequent mental distress | 13% | 13% | 19% | 7%* | N.R. |
| Frequent days of activity limitation | 11% | 10% | 17%* | 9% | 7% |

*Statistically significant difference from millennials ($p < 0.05$).
N.R. = Not reported because of the small number of respondents.

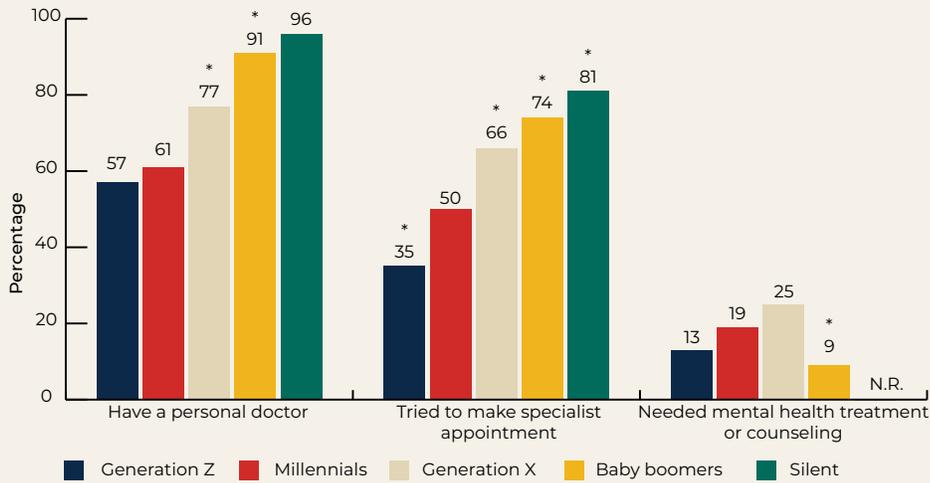
How often do Millennials use health care?

Millennials reported using general and specialist care less often than older generations but were more likely to need mental health care. Millennials were less likely than Generation X, baby boomers, or the silent generation to report that they had a personal doctor or that they had tried to make specialist appointments (Figure 1). Of the respondents who had a personal doctor, millennials were significantly more likely to report not going to see their personal doctor in the last year (15 percent), compared with Generation X

(9 percent), baby boomers (4 percent), and the silent generation (2 percent) (not shown).

However, Generation Z, millennials, and Generation X were more likely than baby boomers and the silent generation to need mental health care, which closely reflects their higher rates of poor or fair mental health. Nineteen percent of millennials and 25 percent of Generation X said that they need mental health treatment or counseling, with no statistically significant difference between the two generations. However, only 9 percent of baby boomers reported needing mental health treatment or counseling (Figure 1).

Figure 1. Utilization of care, by generation



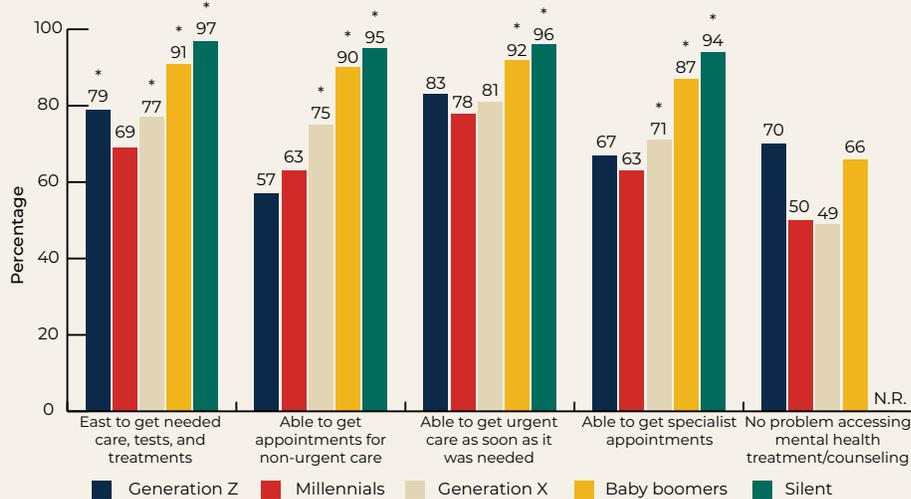
*Statistically significant difference from millennials ($p < 0.05$).
 N.R. = Not reported because of the small number of respondents.

How well are millennials able to access health care?

Millennials reported not being able to access care as easily as other generations. Between 63 and 78 percent of millennials said that they are usually or always able to get care, tests, and treatment; appointments for non-urgent and urgent care;

and appointments for specialists when needed (Figure 2). In comparison, more than 87 percent of baby boomers and the silent generation reported being able to access these kinds of care. A lower percentage of millennials reported no problem accessing mental health treatment or counseling compared with Generation Z and baby boomers, but these differences were not statistically significant.

Figure 2. Access to care, by generation

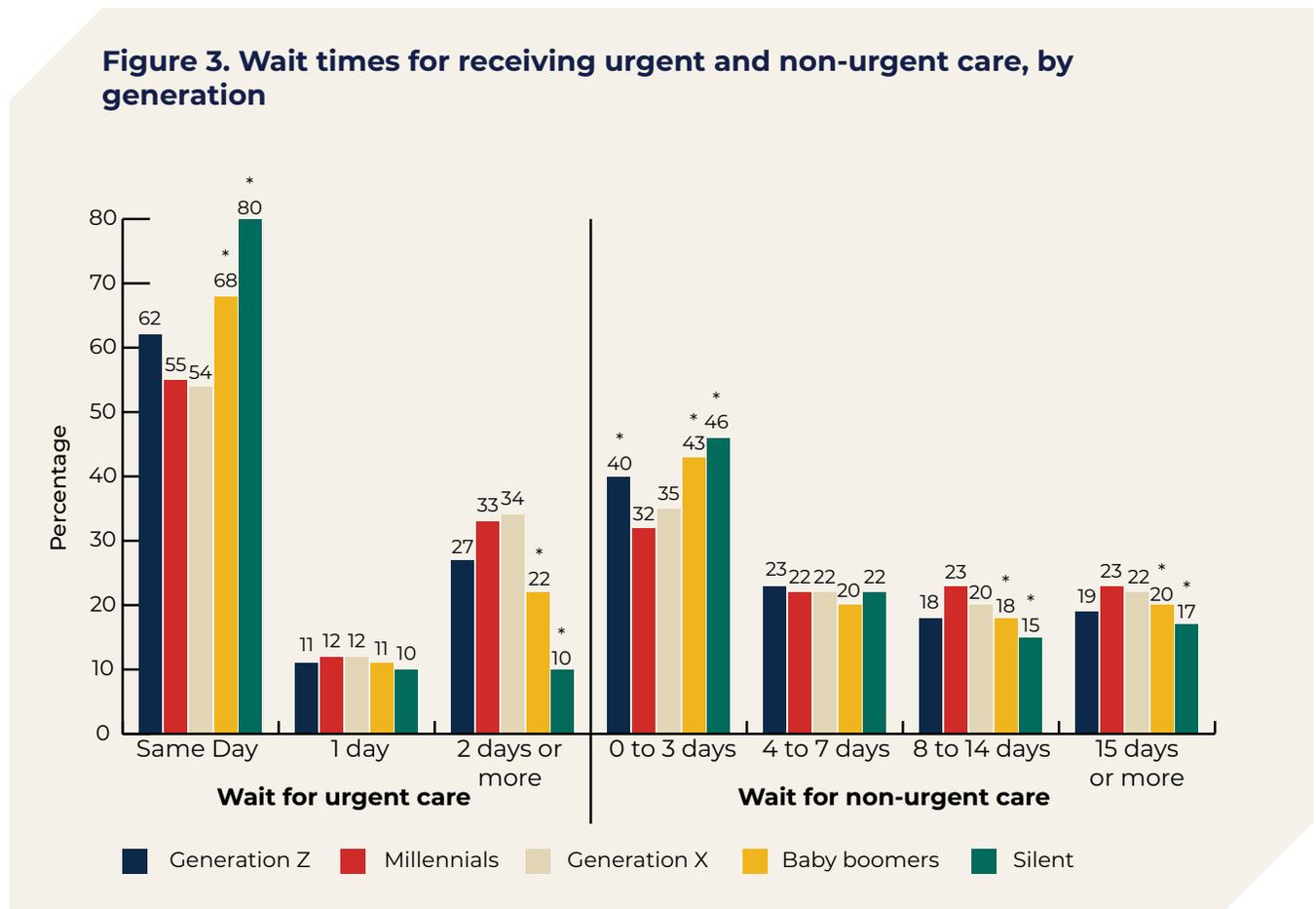


*Statistically significant difference from millennials ($p < 0.05$).
 N.R. = Not reported because of the small number of respondents.

Millennials also reported longer wait times for receiving care compared to other generation (Figure 3). Millennials are less likely than baby boomers and the silent generation to get urgent care on the same day (55 percent compared to 68 and 80 percent, respectively) and are more likely to have

to wait two or more days for urgent care (33 percent, compared to 22 and 10 percent, respectively). Similarly, only 32 percent of millennials reported being able to get appointments for non-urgent care in zero to three days, compared to 40, 42, and 46 percent of Generation Z, baby boomers, and silent generation respondents.

Figure 3. Wait times for receiving urgent and non-urgent care, by generation



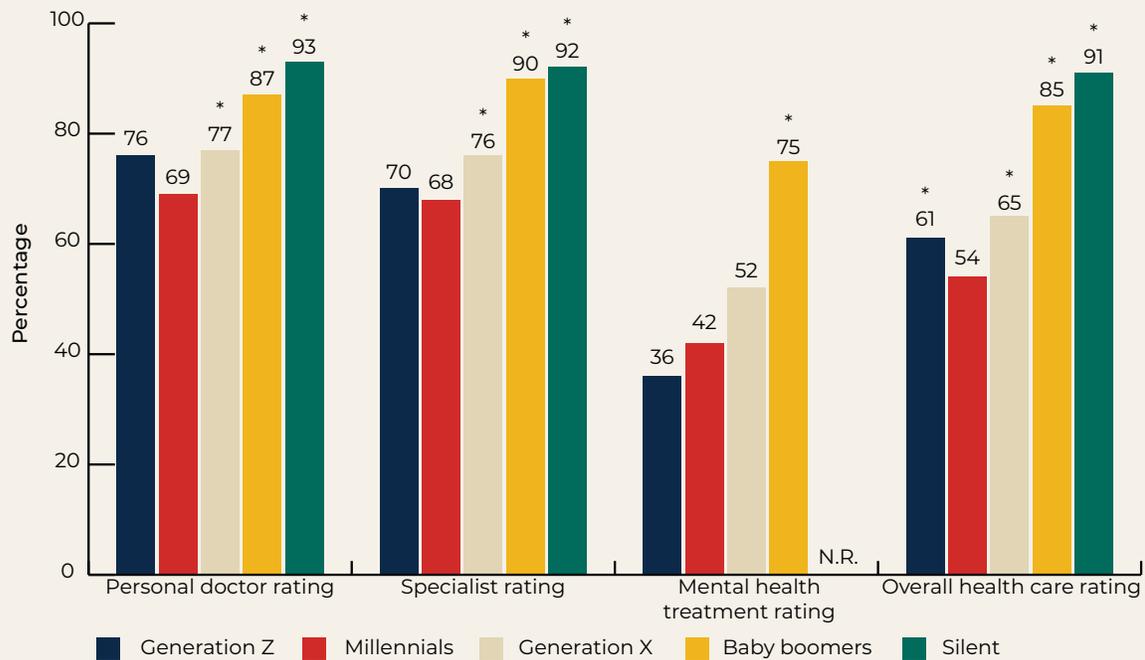
*Statistically significant difference from millennials ($p < 0.05$).

How satisfied are millennials with their health care?

Millennials were not as satisfied with their health care as other generations were. Compared with Generation X, baby boomers, and the silent generation, millennials were less likely to rate their personal doctor and specialist highly—as an 8 or above on a scale of 0 to 10

(Figure 4). Fewer than half of millennials (42 percent) who received mental health treatment or counseling rated it highly, compared with 75 percent of baby boomers. And only 54 percent of millennials rated their overall care highly—a lower percentage than Generation Z, Generation X, baby boomers, and the silent generation.

Figure 4. Percentage of respondents rating their health care highly, by generation



*Statistically significant difference from millennials ($p < 0.05$).
 N.R. = Not reported because of the small number of respondents.

Conclusion

Millennials make up nearly one-third of MHS’s consumers. As they age and their physical health naturally declines, their need for health care will likely grow, and health care systems may need to adapt to their health care priorities. In the HCSDB data, most MHS millennials reported being in good health and using health care less frequently than other generations do, but they also reported more difficulty accessing care including longer wait times for receiving urgent and non-urgent care, and were less satisfied with the care they receive.

In particular, MHS millennials have an increased need for mental health treatment. They were less likely than older generations to report having good mental health, more likely to report frequent mental distress, and more likely to seek mental health care (compared with baby boomers). But despite this

increased need, millennials reported less access to mental health treatment than did older generations (although this was not a statistically significant difference), and they were less satisfied with it.

One limitation of our findings is that we compared all generational responses at the same point in time; that is, we could not compare the responses of Generation X, baby boomers, and the silent generation when they were the same age as millennials are now. We therefore could not determine if health care utilization, access, and satisfaction differ among generations because they are fundamentally different and have unique perspectives (for example, if millennials prefer telemedicine because they are more comfortable with technology than older generations are) or if the differences are merely a result of age, in which case we would expect millennials’ perspectives to become similar to those of older generations as they age.

Regardless, understanding how millennials interact with their health care and which services are not meeting their needs is crucial for helping the Defense Health Agency adapt its services for its second-largest group of beneficiaries. Given that over three-quarters of MHS millennials are enrolled in Prime with a military PCM, the Defense Health Agency may need to examine how military treatment facilities and providers can better engage with this population.

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Source

FY2019 Health Care Survey of Department of Defense Beneficiaries. N = 26,917. The response rate was 8.9 percent. The Q1 survey was fielded from October 5, 2018, to January 31, 2019. The Q2 survey was fielded from January 4 to March 29, 2019. The Q3 survey was fielded from March 5 to May 21, 2019.

Endnote

¹Over half of baby boomers and all of the silent generation are enrolled in Medicare because they are age 65 or older.