



The Health of America Report: The Health of Millennials



**BlueCross
BlueShield**

THE HEALTH OF AMERICASM

Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies.

The Health of America

A Bold Vision — Data-driven insights and essential research establish understanding, inspire quality care and enable communities to spark real change by focusing on effective outcomes...

Actionable, Data-driven Insights

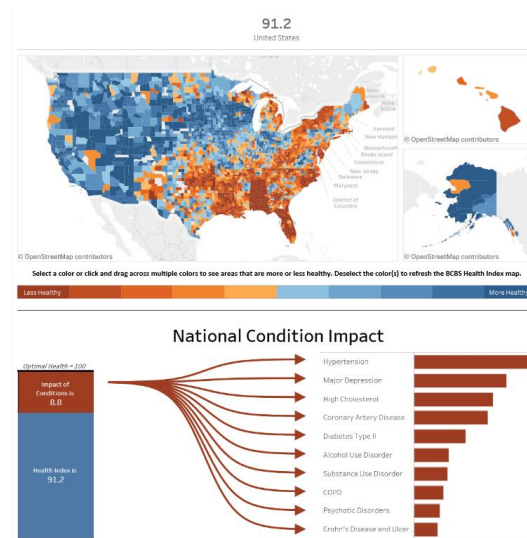
MONTHLY REPORTS & SNAPSHOTS



BCBS ALLIANCE FOR HEALTH RESEARCH



BCBS HEALTH INDEX



BCBS Health Index | Methodology

Comprehensive Measure of Local Communities' Health

BCBS Health Index = 100 - Total Adverse Health

- A unique measurement of the state of America's health powered by data from 40 million of our members.
- Quantifies how more than 200 common diseases and conditions impact overall health and wellness.
- An individual metric that can be reported across a variety of categories (e.g., county, condition)

Methodology Overview

1 Mapping



2 Scoring

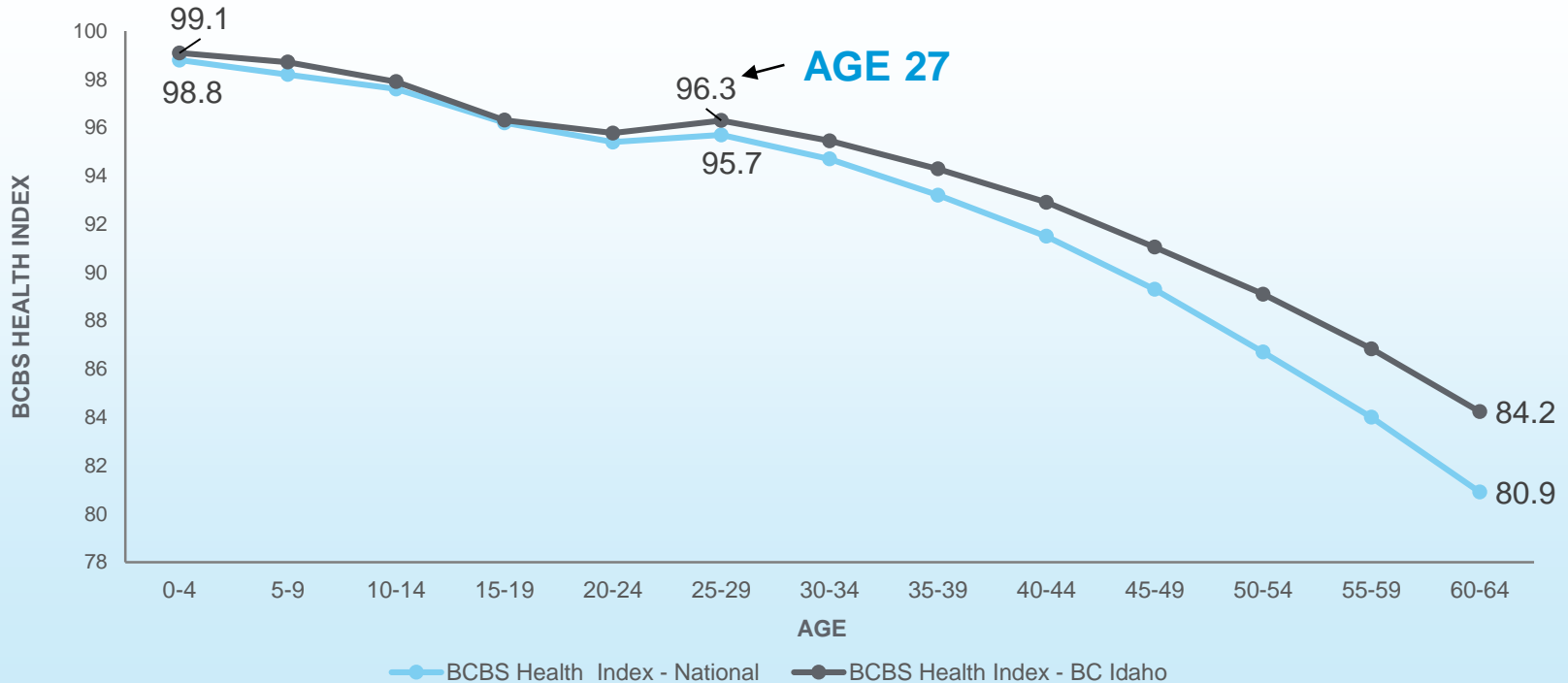


3 Aggregation



MILLENNIAL HEALTH

BCBS Health Index shows a major decline in health around age 27



Millennials will be the largest generation and self-report as generally being in good health

AGE RANGE

21-36

POPULATION

73M

HEALTH INDEX

95.1

I'M IN GOOD OR
EXCELLENT HEALTH

83%

8 of the top 10 national conditions impacting millennials have double-digit increases

Top 10 Conditions Affecting Millennials & Prevalence Increase in 2017

CONDITIONS RANKED BY ADVERSE HEALTH IMPACT	2014 PREVALENCE (RATE PER 100)	2017 PREVALENCE (RATE PER 100)	DIFFERENCE IN PREVALENCE (2014-2017)
1. Major depression	3.8	5.0	31%
2. Substance use disorder	1.8	2.0	10%
3. Alcohol use disorder	1.5	1.5	1%
4. Hypertension	7.0	8.1	16%
5. Hyperactivity	5.2	6.8	29%
6. Psychotic conditions	0.8	0.9	15%
7. Crohn's disease/Ulcerative colitis	0.9	1.0	10%
8. High cholesterol	5.5	6.2	12%
9. Tobacco use disorder	5.2	5.6	7%
10. Type II diabetes	1.9	2.3	22%

When compared to the national population, millennials are more affected by **behavioral health conditions**

Adverse health is 20% greater for women; driven by major depression, type II diabetes and other endocrine conditions

Prevalence Rates of Top 10 Conditions Between Men and Women in 2017

TOP 10 CONDITIONS FOR WOMEN	PREVALENCE FOR WOMEN (2017) (RATE PER 100)	PREVALENCE FOR MEN (2017) (RATE PER 100)	DIFFERENCE IN PREVALENCE
1. Major depression	6.7	3.2	108%
2. Substance use disorder	1.6	2.4	-34%
3. Alcohol use disorder	1.2	1.9	-36%
4. Hypertension	7.5	8.8	-15%
5. Hyperactivity	6.6	6.9	-5%
6. Psychotic conditions	0.7	1.1	-33%
7. Crohn's disease/Ulcerative colitis	1.1	0.9	25%
8. Type II diabetes	3.3	1.4	138%
9. Tobacco use disorder	5.5	5.6	-1%
10. Other endocrine conditions	15.8	6.0	162%

Compared to older generations, behavioral health and chronic conditions are growing at a faster rate among Millennials

Prevalence Rates of Top 10 Conditions Affecting Commercially Insured Americans by Generation 2017

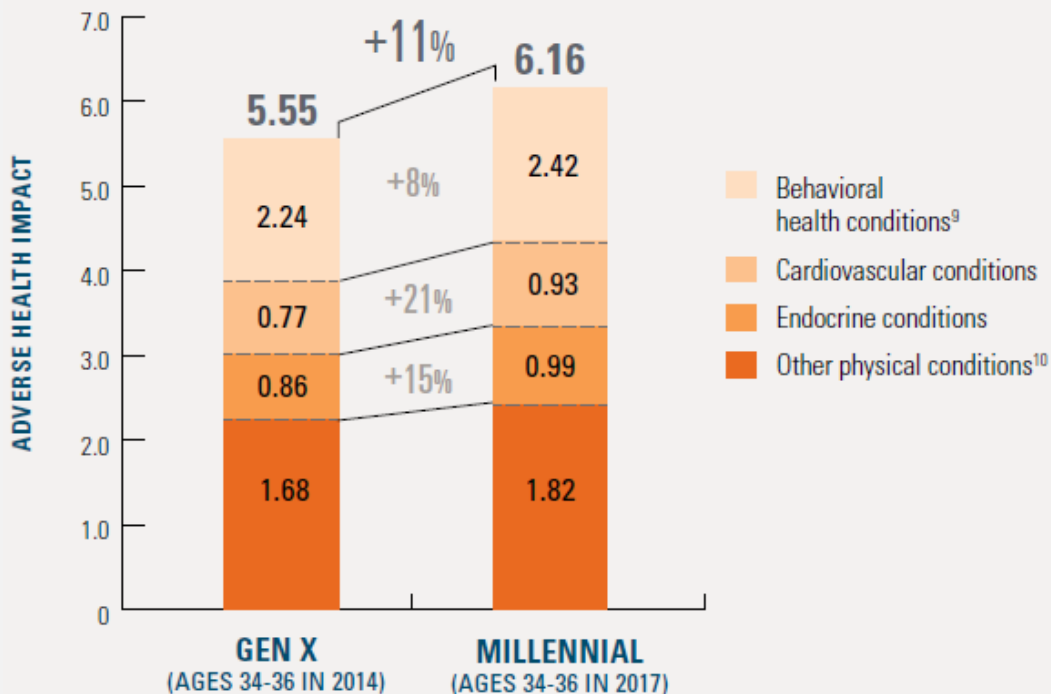
TOP 10 CONDITIONS NATIONAL U.S. (2017)	PREVALENCE FOR MILLENNIALS (RATE PER 100)			PREVALENCE FOR GEN X (RATE PER 100)			PREVALENCE FOR BABY BOOMERS (RATE PER 100)		
	2014	2017	CHANGE (2014-2017)	2014	2017	CHANGE (2014-2017)	2014	2017	CHANGE (2014-2017)
1. Hyperactivity	7.0	8.1	16%	25.9	27.4	6%	48.1	49.6	3%
2. Major Depression	3.8	5.0	31%	5.4	6.3	16%	5.4	6.1	14.0%
3. High cholesterol	5.5	6.2	12%	25.4	27.0	6%	49.6	52.1	5%
4. Coronary artery disease	0.4	0.9	110%	3.5	3.9	10%	11.1	11.4	3%
5. Type II diabetes	1.9	2.3	22%	7.4	8.4	15%	15.1	16.4	9%
6. Alcohol use disorder	1.5	1.5	1%	1.7	1.7	-3%	1.8	1.9	6%
7. Substance use disorder	1.8	2.0	10%	1.5	1.7	14%	1.3	1.6	25%
8. COPD	0.3	0.3	-8%	1.4	1.3	-10%	4.3	4.4	3%
9. Psychotic conditions	0.8	0.9	15%	0.6	0.5	-12%	0.7	0.5	-26%
10. Crohn's disease/Ulcerative colitis	0.9	1.0	10%	1.3	1.5	18%	1.5	1.8	23%

An age cohort analysis shows a higher prevalence of conditions for Millennials compared to Gen Xers at the same age (34-36)

Prevalence Rate Comparison for Top 10 Conditions Between Millennials (34-36 in 2017) and Gen Xers (34-36 in 2014)

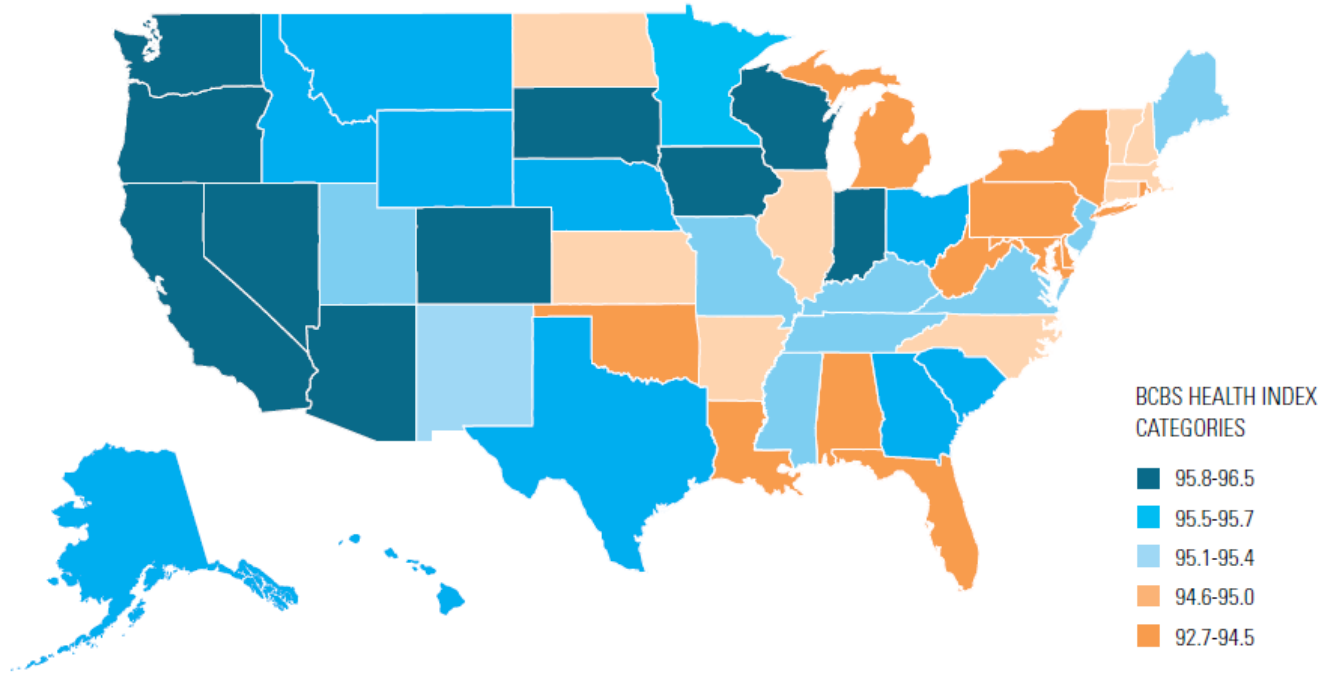
CONDITION	GEN XERS (2014) (RATE PER 100)	MILLENNIALS (2017) (RATE PER 100)	DIFFERENCE IN PREVALENCE
Major depression	4.7	5.6	18%
Substance use disorder	1.6	1.8	12%
Alcohol use disorder	1.5	1.5	0%
Hypertension	12.5	13.7	10%
Hyperactivity	3.6	4.9	37%
Psychotic conditions	0.6	0.5	-3%
Crohn's disease/Ulcerative colitis	1.2	1.3	15%
High cholesterol	10.8	11.6	7%
Tobacco use disorder	6.5	7.2	11%
Type II diabetes	3.4	4.1	19%

Millennials also have greater adverse health compared to Gen X; largely driven by higher prevalence of physical conditions



Health varies across the nation with Millennials in the Northeast and South showing lower index scores

BCBS Health Index for Millennials By State in 2017



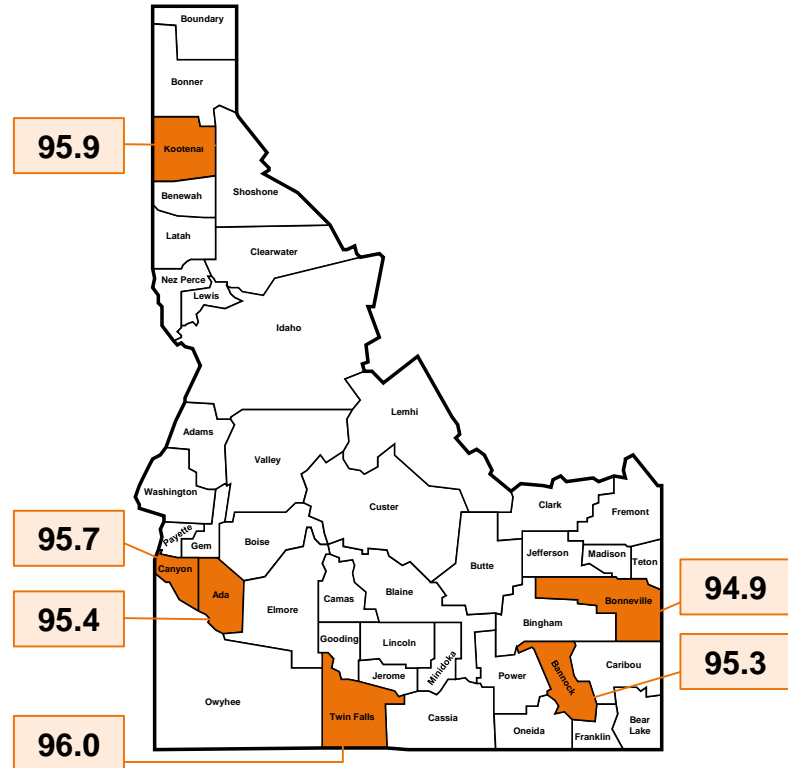
LOCAL HEALTH

Local Health | Idaho

Health Index 2017:

- National: 95.1
- State: 95.7

BCBS Health Index for Millennials in Idaho Counties 2017



Local Health | Boise City MSA

Health Index 2017:

- National: 95.1
- State: 95.7
- County: 95.4
- MSA: 95.5
 - Compared to peers nationally, millennials in the MSA have a slightly **higher** health index (.4%)
 - Additionally, millennials 34-36 in the MSA see a **lower adverse health** impact from **cardiovascular** and **endocrine** conditions versus nationally
 - **Behavioral health** conditions have a 3% **higher adverse health** impact for millennials 34-36 in this MSA compared to nationally



Compared to Millennials nationally, prevalence of major depression is higher in Boise City

Prevalence Rate Comparison for Top 10 Conditions Between Millennials Nationally and in Boise City

TOP TEN CONDITIONS AFFECTING MILLENNIALS NATIONALLY	NATIONAL 2017 PREVALENCE (RATE PER 100)	BOISE CITY 2017 PREVALENCE (RATE PER 100)	NATIONAL DIFFERENCE IN PREVALENCE (2014-2017)	BOISE CITY DIFFERENCE IN PREVALENCE (2014-2017)
1. Major depression	5.0	7.3	31%	63%
2. Substance use disorder	2.0	1.7	10%	14%
3. Alcohol use disorder	1.5	1.4	1%	-3%
4. Hypertension	8.1	7.1	16%	31%
5. Hyperactivity	6.8	6.1	29%	37%
6. Psychotic disorders	0.9	1.0	15%	13%
7. Crohn's disease/Ulcerative colitis	1.0	0.7	10%	11%
8. High cholesterol	6.2	3.4	12%	8%
9. Tobacco use disorder	5.6	4.2	7%	9%
10. Type II diabetes	2.3	2.3	22%	41%

Millennial Campaign Listening Workshops: April 24 – November 6

LISTENING WORKSHOPS AROUND THE COUNTRY

APRIL 25 – AUGUST 30

NATIONAL EVENT

NOVEMBER 6 / PHILADELPHIA, PA

- Independence BC – Philadelphia – April 25
- **BCBS Idaho – June 26 – 27**
- Wellmark – July 18
- HCSC – San Antonio
- BCBS Minnesota