BlueCross BlueShield

THE HEALTH OF AMERICA℠

THE HEALTH OF MILLENNIALS

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Blue Health Intelligence®

Nearly 73 million people in the U.S. are millennials—people born between 1981 and 1996 and who were 21 to 36 years old in 2017. This report focuses on the 55 million millennial Americans that are commercially insured.[1]

According to the Blue Cross Blue Shield (BCBS) Health Index, in 2017, millennials had an average BCBS Health Index of 95.1, meaning millennials as a group were living at about 95% of their optimal health.[2] However, further data analysis reveals that older millennials (age 34-36) have higher prevalence rates for nearly all of the top 10 conditions than did Generation X members when they were in the same age range (age 34-36). With younger generations facing health challenges at earlier ages than previous generations, measuring the health of millennials is critical to improving this generation's long-term health and wellness.



A FOCUS ON MILLENNIAL HEALTH TRENDS

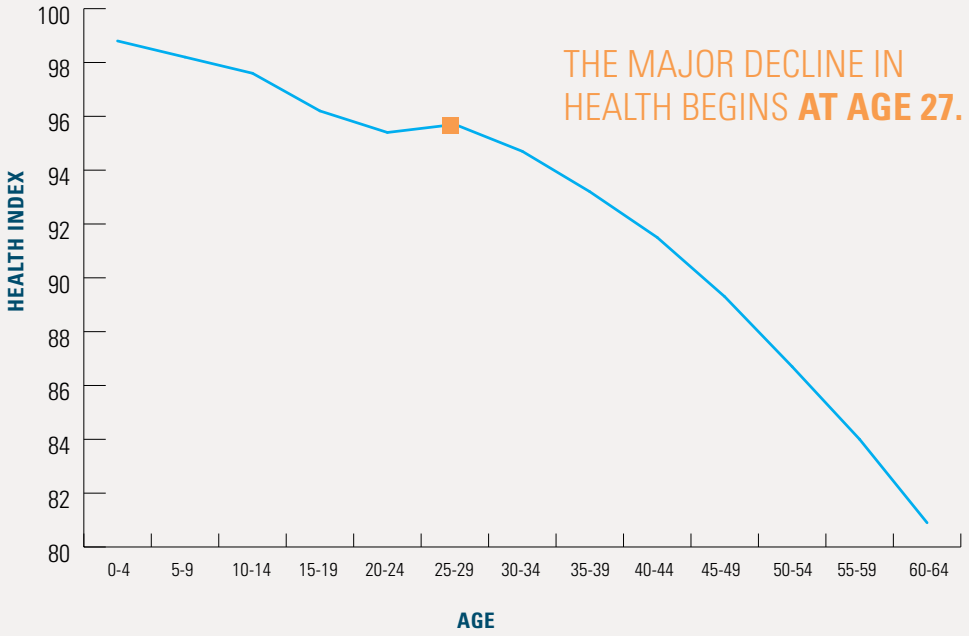
MILLENNIAL SURVEY RESULTS[3]

83%
OF MILLENNIALS
CONSIDER THEMSELVES IN GOOD OR EXCELLENT HEALTH

68%
OF MILLENNIALS
HAVE A PRIMARY CARE PHYSICIAN (PCP)

Insights from the BCBS Health Index show that the major decline in health, on average, begins at age 27 (see Exhibit 1). This report examines the overall health of the millennial generation, which will soon be the largest generation of Americans in the workforce.

EXHIBIT 1: BCBS HEALTH INDEX BY AGE (2017)



HEALTH CONDITIONS IMPACTING MILLENNIALS

BCBS Health Index data indicate the top 10 conditions impacting millennials. The prevalence rates for nearly all of the top 10 conditions increased from 2014-2017.[4] When compared to the national population, millennials were more affected by behavioral health conditions (see Appendix A). **Major depression, hyperactivity and type II diabetes** had the largest growth in prevalence for millennials during that time span (see Exhibit 2).

EXHIBIT 2: TOP 10 CONDITIONS AFFECTING MILLENNIALS AND PREVALENCE INCREASE (AGES 21-36 IN 2017)

CONDITIONS RANKED BY ADVERSE HEALTH IMPACT[5]	2014 PREVALENCE (RATE PER 100)	2017 PREVALENCE (RATE PER 100)	INCREASE 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[6]	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%

MILLENNIALS: DOUBLE-DIGIT INCREASES **FOR 8 OF THE TOP 10 CONDITIONS**

*Prevalence rates in this report are rounded and may not correspond to exact prevalence rate change. See Methodology for further details.

OF THESE TOP 10 CONDITIONS:

6 ARE BEHAVIORAL HEALTH CONDITIONS
Affecting mental health and emotional well-being

4 ARE PHYSICAL HEALTH CONDITIONS
Affecting the cardiovascular, digestive and endocrine systems



THE TOTAL ADVERSE HEALTH FOR MILLENNIAL WOMEN IS 20% LARGER THAN FOR MEN.

THIS GAP IS MAINLY DRIVEN BY:

- MAJOR DEPRESSION
- TYPE II DIABETES
- OTHER ENDOCRINE CONDITIONS[7, 8]

MILLENNIALS ARE LESS HEALTHY THAN GEN X MEMBERS WERE AT THE SAME AGE

To understand if millennials are less healthy than previous generations, this report compared like age groups of Gen Xers who were ages 34-36 in 2014 with millennials who were ages 34-36 in 2017 (see Exhibit 3).

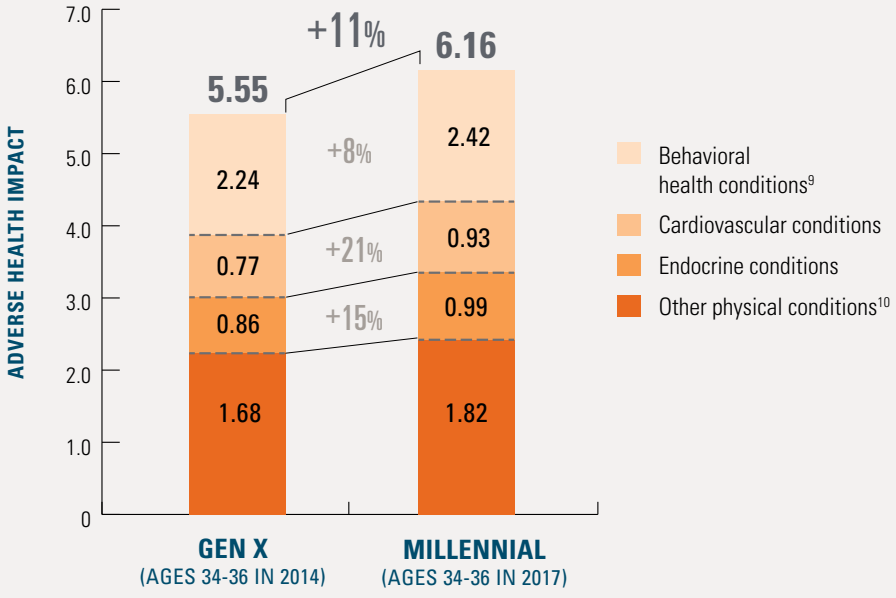
EXHIBIT 3: PREVALENCE RATE COMPARISON FOR TOP 10 CONDITIONS BETWEEN MILLENNIALS (AGE 34-36 IN 2017) AND GEN XERS AT THE SAME AGE (AGE 34-36 IN 2014)

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 VS. GEN XERS: DATA SHOW **HIGHER PREVALENCE RATES AMONG MILLENNIALS** FOR 8 OF THE TOP 10 CONDITIONS

To better understand and compare the health conditions impacting millennials and Gen Xers when they were the same age, four aggregate condition groups were created: behavioral health, cardiovascular, endocrine and other physical conditions. Millennials had 11% more total adverse health across these condition groupings than did Gen Xers when they were the same age. This increase was driven by a 21% increase in cardiovascular conditions and a 15% increase in endocrine conditions, including diabetes. Behavioral health conditions explain about 40% of adverse health for both millennials and Gen Xers (see Exhibit 4).

EXHIBIT 4: ADVERSE HEALTH IMPACT FOR MAJOR CONDITION CATEGORIES (2017)



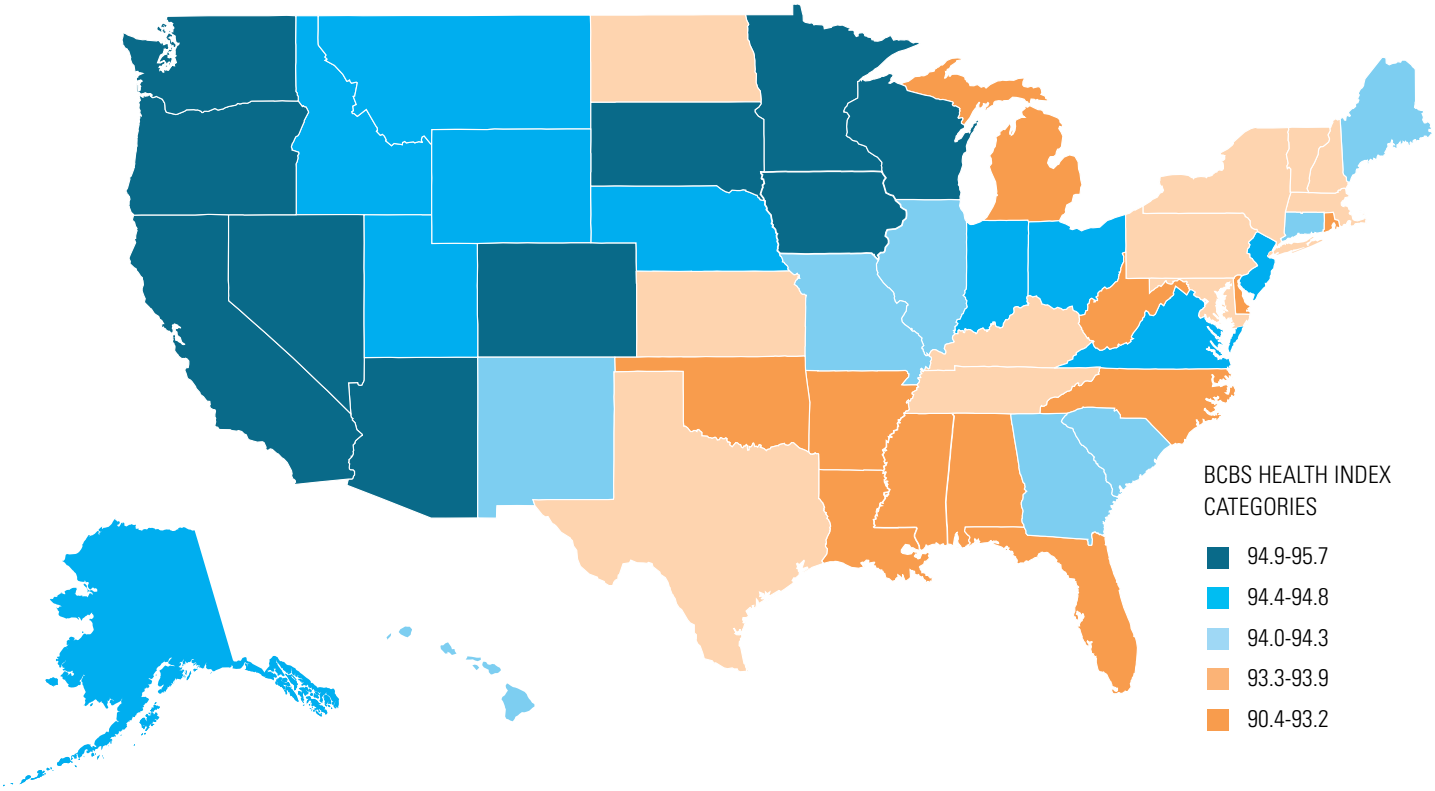
BCBS HEALTH INDEX GENERATION COMPARATIVE:

The millennial age group had substantially more adverse health than the Gen X age group, with a higher prevalence of physical conditions, particularly **cardiovascular disease** and **endocrine conditions, including diabetes.**

OLDER MILLENNIALS IN SOUTHERN STATES ARE LESS HEALTHY

Older millennials ages 34-36 living in western states tend to be healthier and have a higher BCBS Health Index, while those living in the northeast and portions of the southern states have a lower BCBS Health Index (see Exhibit 5). For a national view of the BCBS Health Index for millennials ages 21-36 in 2017, see Appendix C.

EXHIBIT 5: BCBS HEALTH INDEX FOR MILLENNIALS (AGES 34-36) BY STATE (2017)



CONCLUSION

BCBS Health Index data underscores the urgency for the healthcare community to recognize that millennial Americans are experiencing double-digit increases in prevelance for eight of the top 10 health conditions. Additionally, millennials had significantly higher prevalence rates than did their Gen X counterparts at the same age. The health status of millennials will likely have substantial effects on the American economy over the next two decades—including workplace productivity and healthcare costs. BCBS is partnering with Moody's Analytics to forecast how the health of millennials will impact the future economy, with results highlighted in an upcoming BCBS Health of America report.

With a focus on engaging millennials, identifying key drivers and enacting innovative solutions, BCBS companies are launching Millennial Health Listening Sessions across the country, a series of workshops to learn from leading healthcare experts, employers, digital leaders and millennials on how the healthcare system can help create a path toward better health for this generation. The insights in this report on the health of American millennials can serve as a catalyst for improving the health of all Americans.

ENDNOTES

1. Generational definitions based upon Pew Research. For more information, see: https://www.pewresearch.org/fact-tank/2018/03/01/millennials-overtake-baby-boomers/ While this report focuses on the 55 million commercially insured millennals, the remaining millennials in the U.S. are either insured through a public program or are uninsured.
2. The BCBS Health Index assigns U.S. populations a score between 0 and 100. A score of '100' represents optimal health—a population's potential lifespan, absent of disability and increased risk of death. The higher the score, the closer a population is to achieving optimal health. The lower the score, the more a population has been adversely impacted by certain health conditions.
3. AmeriSpeak® survey conducted in 2018 by NORC at the University of Chicago using a probability-based panel designed to be representative of the U.S. household population.
4. Conditions significantly impact health if they reduce future healthy life by more than six months.
5. The adverse health impact of a condition is defined as the reduction in future healthy years due to the presence of the condition. Total adverse health across all conditions can be derived by subtracting the Health Index of a population from 100 (the score the population would receive if no conditions were present). See Methodology for further detail.
6. Psychotic conditions include hysteria, schizoid, emotional, sexual, gender, identity, personality, food-related, tics, somatoform, affective, delusional, paranoid, dissociative, childhood disintegrative, pervasive developmental and other disorders.
7. Other endocrine conditions include parathyroid, ovary, adrenal, pituitary and other endocrine system-related conditions. Examples include PCOS, parathyroid disorders, hypoglycemia, vitamin or mineral deficiencies and many others.
8. For more information on the adverse health impact for men and women, see Appendix B.
9. Behavioral health conditions include major depression, hyperactivity, alcohol/substance/tobacco use disorder, psychotic disorders, intellectual disability/mental retardation, adjustment/stress, dementia and other rare behavioral health conditions.
10. Other physical conditions include cancer, respiratory, gastrointestinal, neurological, musculoskeletal, OB/GYN, injury, genitourinary, skin, infectious disease, benign neoplasm, eye, immune system, blood and other rare physical health conditions.
11. The adverse health impact of a condition is defined as the reduction in future healthy years due to the presence of the condition. Total adverse health across all conditions can be derived by subtracting the Health Index of a population from 100 (the score the population would receive if no conditions were present). See Methodology for further detail.

METHODOLOGY

This is the 26th study of the Blue Cross Blue Shield, The Health of America Report® series, a collaboration between Blue Cross Blue Shield Association and Blue Health Intelligence (BHI), which uses a market-leading claims database to uncover key trends and insights in healthcare affordability and access to care. This report analyzes the data of 55 million commercially insured millennial Americans (ages 21 to 36 in 2017). Prevalence rates are rounded to the nearest tenth of a point. However, the change in prevalence between 2014 and 2017 is based on the actual unrounded rates. As a result, rates of change may not correspond exactly to the prevalence rates in the report. Unrounded prevalence rates are available upon request.

This report examines the health of millennials using the BCBS Health Index. The BCBS Health Index quantifies the health of a population by a score between 0 and 100. A score of "100" represents optimal health—a population's greatest potential lifespan in the absence of disability and premature death. The presence of health conditions that cause disability and premature death reduces a population's optimal Health Index. This reduction is described in this report as "adverse health impact" and is measured on the same 0 to 100 scale as the Health Index. The sum of adverse health impact across all conditions is described in this report as "total adverse health." The BCBS Health Index calculation can be written as follows:

BCBS Health Index = 100 – Total Adverse Health

For example, millennials (ages 34-36) had a Health Index of 93.8 in 2017. This means that their total adverse health for that year was 100 - 93.8, or 6.16. This adverse health, in turn, can be further broken down by the broad condition categories, as follows:

- Behavioral health conditions 2.42
- Cardiovascular conditions 0.93
- Endocrine conditions 0.99
- Other physical conditions 1.82

The age cohort comparison in this study compares the health of the oldest millennials to the youngest Gen Xers when they were the same ages. Since the BCBS Health Index data extends back to 2014, there are three years of the Gen X age range in 2014 that can match with the millennial age range in 2017 (see Figure A). The Gen X cohort (ages 34-36) contains more than 1.5 million members and the millennial cohort (ages 34-36) contains more than 1.9 million members.

FIGURE A: AGE RANGE OF MILLENNIAL GENERATION AND GENERATION X THAT OVERLAPS BETWEEN 2014 AND 2017

YEAR	MILLENNIAL	GEN X
2017	34-36	37-39
2016	33-35	36-38
2015	32-34	35-37
2014	31-33	34-36

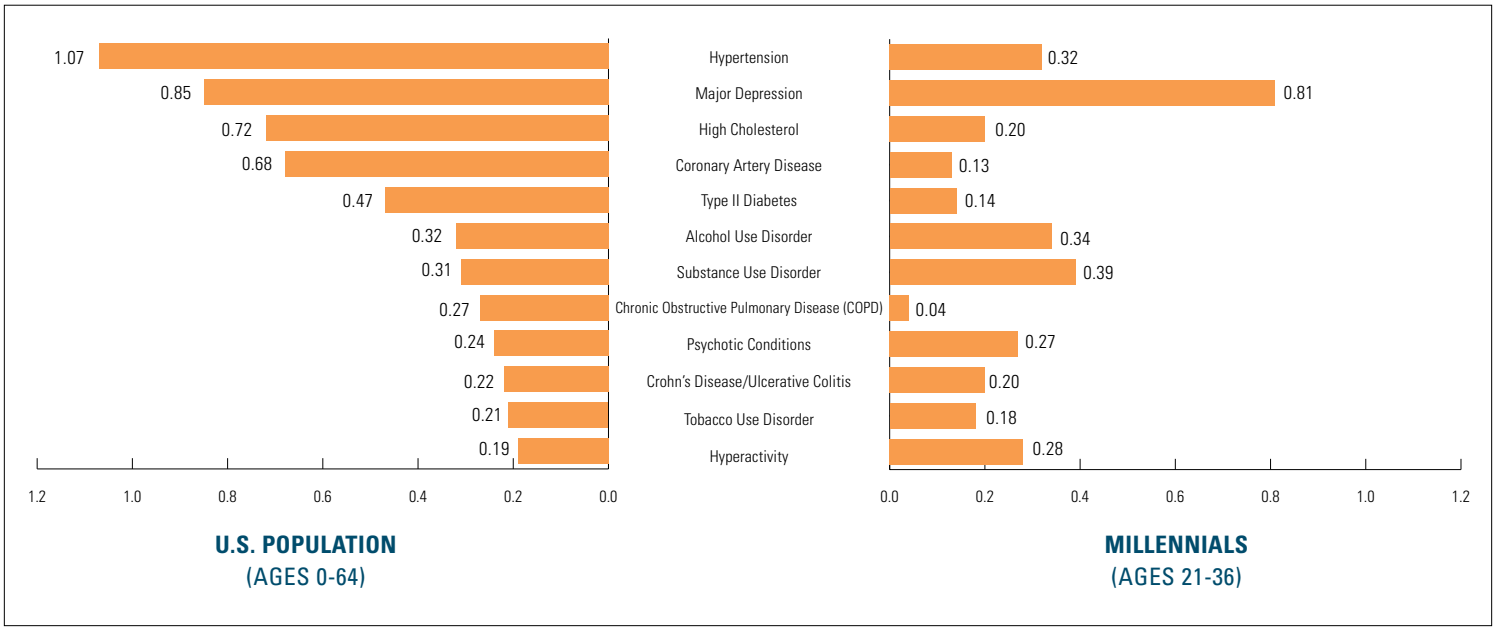
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APPENDIX A

ADVERSE HEALTH IMPACT OF TOP CONDITIONS FOR U.S. POPULATION COMPARED WITH MILLENNIALS (2017)[11]



APPENDIX B

PREVALENCE RATES OF TOP 10 CONDITIONS BETWEEN MEN AND WOMEN (2017)

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

APPENDIX C

The map below shows the average BCBS Health Index for all millennials who were ages 21-36 in 2017. For an interactive version of this map, as well as county level results, visit the BCBS Health Index.

BCBS HEALTH INDEX FOR MILLENNIALS (AGES 21-36) BY STATE (2017)

