

# News Brief

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## Worsening Health Increases Need for Online Wellness Options and Insurance, According to Report

More than one-third (34%) of U.S. consumers reported mental health deterioration during the past year. What's more, 24% reported a decline in their physical health. According to a recent global survey [report](#) from Swiss Re, these shifts have led to an increased reliance on digital health care.

As a result, more consumers are purchasing insurance online and are more willing to share their health data. Younger demographics are looking for affordability and convenience in online processing while shopping for new insurance. Attitudes toward preventive care and disease prevention have also shifted, with a 21% increase in health check-ups in the United States from the previous year.

Health and wellness apps have become increasingly popular, especially among younger demographics. According to many survey respondents, apps for weight control, healthy eating and improved physical health spur consumer interest and increase engagement. The convenience and quick processing potential of digital platforms is expected to become even more popular in the coming decade.

Shifting health care attitudes have also led many consumers to look more closely at their insurance. Globally, 40% of respondents covered by insurance said they feel insecure with their current level of coverage. The survey showed the most active group searching for new or additional life or health insurance coverage is people under 40. In fact, 15% of U.S. respondents acquired new coverage during the pandemic.

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**“The sudden shock to health care systems and accelerated digital adoption, among other behavioral changes, has had a profound impact on people’s livelihoods.”**

**- Jérôme Jean Haegeli, chief economist at Swiss Re**

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Overall, the pandemic has presented an opportunity for insurers to develop affordable insurance products, build consumer trust and help support Americans’ mental and physical well-being. The report’s data illustrates the usefulness of health and wellness tools, technologies and insurance.

If you’re concerned about your well-being, reach out to a doctor or mental health professional.

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