

To save on healthcare, Americans are willing to make major lifestyle changes

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Credit: AI-generated image ([disclaimer](#))

Many Americans are willing to make significant personal tradeoffs to lower their health insurance rates or medical costs, such as agreeing to 24/7 personal monitoring or working with artificial intelligence instead of a human doctor, the Center for the Digital Future at the USC Annenberg School for Communication and Journalism has found.

The center's results on [health insurance](#) coverage mark the first findings in a series of six reports this year that will examine the future of medical care in the United States. The second round will be released this spring.

"Americans report general satisfaction with their [health insurance coverage](#), but a deep reading of the data shows a more complex story," said Jeffrey Cole, director of the Center for the Digital Future. "Our survey found compelling views about how Americans would change their lives for the sake of their medical coverage."

The Future of Healthcare Study explores views and behavior about 25 issues and themes involving healthcare and digital technology, including implantable medical monitoring devices, access to [medical information](#) via smartphone, wearable health tracking devices, digital assistants and healthcare, telemedicine, artificial intelligences in medical treatment, reliability of online health information, robotics in medical care and sharing health data.

Among the study's findings:

- Nearly one in four Americans (24%) would work with an [artificial intelligence](#)-based technology if it lowered the cost of their healthcare.
- Most Americans (80%) think that access to healthcare is a basic right that should be available to all citizens regardless of their ability to pay. This is a view shared even by a majority of citizens who identify themselves as very conservative (56%).
- Significant percentages of Americans are willing to make profound lifestyle choices in exchange for lower insurance rates. For example, one-third of Americans would agree to 24/7 personal monitoring by [insurance companies](#) or healthcare professionals if their insurance rates were reduced.
- Twenty-one percent of Americans said they would stay in their

current job if leaving it meant losing their current health coverage.

- Almost all Americans say healthcare is a key issue in the 2020 presidential election (92%).
- Even though Americans say they are satisfied with their current health insurance, they are open to alternatives. Thirty percent of Americans would consider buying health coverage from any company that offers lower costs, including a variety of non-insurance companies like Amazon, Google or Costco.

The Center for the Digital Future: revealing two decades of disruption

For more than 20 years, the Center for the Digital Future at USC Annenberg has explored the impact of digital technologies on the behavior and views of users and non-users alike, including the creation of "Surveying the Digital Future," the longest-running, year-to-year study of the impact of digital technology.

The center also studies disruption in the personal lives of Americans and the corporate world. Its research has included comprehensive studies examining the impact of disruption on major industries such as entertainment, banking, sports media, transportation (particularly car ownership and driverless cars) and now healthcare.

"Our work examines the successful and unsuccessful strategies that these industries used to embrace or reject disruption," said Cole. "We are exploring such issues as, why don't successful organizations pivot when confronted with change? Why do organizations typically falter or disappear—such as the music compact disc or film camera industries? And is it possible for long-successful organizations to embrace innovation, even in periods of tremendous disruption brought on by

[digital technology?"](#)

Methodology: The findings of the Future of Healthcare Study are based on a random online survey conducted in August 2019 in English with a representative sample of 1,000 respondents from all 50 states and the District of Columbia. The margin of error is plus or minus 3 percentage points. For more information on the study, visit the [Center for the Digital Future's website](#).

Provided by University of Southern California

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