

Customer Journey: The 5 Stages of Health Savings and Spending

Optum research shows there are five stages of health savings and spending. Within each of these stages, people face a variety of goals, mindsets and activities. Some may take months to move through the stages; others may take years, but each stage is an important step toward health and financial well-being.

STAGES	DECIDE		OPEN		USE		MANAGE		OPTIMIZE	
GOALS	Go/no go for HSA		Get account up and running		Get basic value from the account		Keep up to date with account responsibilities		Get the most value from the account	
MINDSETS	NEGATIVE MINDSET Intimidated, confused, skeptical, resistant to change	POSITIVE MINDSET Anticipation, enthusiasm	NEGATIVE MINDSET Uncertain, anxious	POSITIVE MINDSET Straightforward, familiar	NEGATIVE MINDSET Overwhelmed, irritated, cynical	POSITIVE MINDSET Confident, in control	NEGATIVE MINDSET Burdened	POSITIVE MINDSET Straightforward, familiar	NEGATIVE MINDSET Intimidated, anxious	POSITIVE MINDSET Proactive
ACTIVITIES	BECOME AWARE Attend benefits meeting Talk to peers Research online LEARN Learn how it works Scenario planning Make decision to proceed		ENROLL Forecast health care spend Determine elections Go through enrollment process Establish online user ID and password PREPARE Review account materials Activate debit card Review education materials Contact call center or employer, if assistance needed		SAVE Employer contribution Personal contribution Rollover contribution Confirm deposits MAKE PAYMENTS Pay for service onsite Pay bills, online or mail Purchase prescriptions, products, services Compare to EOB Schedule a future payment Manage discrepancies Save payment receipts		REIMBURSE Calculate amount Transfer funds (check online) Confirm deposits Pay yourself back MAINTAIN ACCOUNT Review monthly statement Reconcile account Track inflows/outflows Handle taxes Evaluate health care finances Access forms online MAKE CHANGES Change account settings Change product Change payroll deduction		INVEST Set up investment account & choose mutual funds Rebalance portfolio, as needed Review statements, performance LEVERAGE Deduction vs. employer Reimbursement value Improved forecasting Factor into financial planning	

To influence healthy behavior and financial well-being for your employees, it's essential that you understand where each person is on the journey to save and pay for health care. Optum can help engage your employees at every stage, providing the education and guidance that can lead to better health care decisions that may potentially lower claims and improve health outcomes.

Who is on the journey?

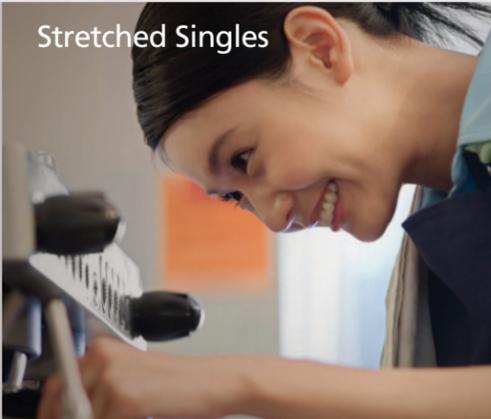
To better understand people who have health savings accounts and the reasons behind their financial habits and decisions, Optum identified four distinct profiles.



Traditionalists



Active Families



Stretched Singles



Achievers

Each profile is different in terms of its finances, demographics, attitudes, health and wellness beliefs, and buying and spending behaviors.

At Optum, we are committed to helping create a better experience for your employees at every stage of their health savings and spending journey.