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## The dawn of a new health CEO

**The role of consumer-centricity in the  
Future of Health™**

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# Introduction

In the post-pandemic era, an unprecedented shift is unfolding in health care. Artificial intelligence (AI), virtual health, and retail health are driving disruption, changing consumers' needs, demands, and expectations.

Consumers now anticipate something different *and better* in how they navigate, choose, manage, and experience their health and well-being. As such, consumers are becoming the CEOs of their own health journeys.

Increasingly armed with access to extensive health information and emerging technologies, consumers can make executive decisions around their health and health care navigation—challenging what has been the traditional role of clinician providers and health administrators. More than half of surveyed consumers would be very or extremely likely to tell their doctor when they disagree with them,<sup>1</sup> and 63% would even be willing to switch doctors if they do not like the way their doctor communicates.<sup>2</sup> The implication for organizations in the health care industry is profound: They will be reporting up to the consumer, meaning a reorientation of their model is required.

The imbalance of knowledge and decision-making power will no longer prevent consumers with agency to act on their preferences. In the past, medical knowledge gathered through extensive schooling and experience became a gateway for crucial decision-making. But in a world of Generative AI (GenAI), consumers have knowledgeable copilots helping them make decisions. According to our [2023 Health Care Consumer Survey](#), 53% believe GenAI could improve access to health care, and 46% said it had the potential to make health care more affordable.<sup>3</sup>

Savvy consumers are already leveraging tools and technology to take command of their holistic health. Nearly half of consumers surveyed (48%) said they are using GenAI, with health being one of the top reasons for use.<sup>4</sup> And we anticipate the technology will progressively shift power from providers to consumers, as 16% utilized the technology to better understand treatment options according to data from the Deloitte Center for Health Solutions.<sup>5</sup> Virtual health and retail health will also likely move health decision-making to where consumers can make day-by-day, minute-by-minute health decisions instead of episodic care and sick visits. The result can be consumers gaining more decision-making power for their health and health care.

In the [Future of Health](#),<sup>6</sup> clinicians will evolve from being the central figures in health care decisions to adopting roles akin to coaches. This transformation allows clinician providers to be more patient-focused and spend more time addressing patient concerns and less on administrative tasks. The new role is to motivate, inspire, and optimize care, informed by rich, real-time data and insights. Practicing at the higher end of humanity, they will understand individuals' strengths, weaknesses, histories, and health goals to adapt to unique challenges faced by each patient.

As the industry morphs<sup>7</sup> given heightened consumer pressure, we expect that [health care ecosystems will evolve](#) even more rapidly due to shifting ownership of risk, cost, "shoppable" decisions to consumers, GenAI-enabled democratization of knowledge, and transparency and simplicity in possessing your health data. We believe this period of change will be defined by three "consumer cycles," giving rise to the Future of Health consumer. In this report, we'll examine the drivers behind the industry reassembly, dive deeper into the consumer cycles, and explore how organizations can take action to thrive in the more equitable, consumer-oriented Future of Health.

# What's driving reassembly around the consumer?

As noted, the evolving landscape of health care is being driven and shaped by three pivotal elements: shifting ownership of decisions, GenAI, and possession of health data. Each of these factors plays a crucial role in reconfiguring the industry to better meet the expectations of today's consumers—and to help address trust in the health care ecosystem.

The financial burden for health care consumers continues to increase, with out-of-pocket spending per capita soaring to \$1,315 in 2021, marking a 10.3% increase from the previous year.<sup>8</sup> This surge in expenses has become a critical point of friction in accessing health care. Faced with escalating costs, individuals are often compelled to make difficult choices about where to allocate their financial resources. Unfortunately, for many, this means forgoing essential health care and well-being services.



**1. Shifting decision ownership.** The increased health care costs, combined with a significant gap of insurance and health literacy, places pressure on consumer trust in the health care ecosystem. Behind the out-of-pocket spend lies a continued evolution of what consumers experience as “shoppable” decisions. While consumers can price and compare options for durable medical equipment and generic drugs, out-of-pocket sticker shock is quickly training consumers to question more and more the health services they consume and the value they get as an individual.

**2. Generative AI.** GenAI also is a primary driver of industry reassembly around the consumer—and, frankly, by the consumer. Unlike traditional AI, GenAI can create novel output that appears to be generated by humans,<sup>9</sup> and some consumers are using GenAI to ramp up their health knowledge rapidly and pursue care options. The technology isn’t just an incremental improvement but a significant departure from previous AI models. In the near term, GenAI can help health care organizations manage workforce and elevate routine care clinicians to higher impact care; over the long term, GenAI can help develop entirely new talent and care engagement models. Of course, GenAI is only effective if it is equity-enhancing and trust-promoting. Failure to deliver on both will stunt uptake and slow adoption dramatically. Nearly 80% of surveyed consumers said they would not return to the same health care provider if they had an experience where they lost trust.<sup>10</sup>

**3. Data access and possession.** The Future of Health is being profoundly reshaped by the expanding access to and the utilization of data, pivoting the industry’s focus toward a consumer-centric model. This transformation is driven by the increased availability of health-related data, from genomic information to lifestyle and environmental factors. Deloitte research found that about 60% of surveyed consumer households own a wearable device—either a smartwatch or fitness tracker—and 87% of wearable owners use them to track health metrics like heart rate, workout duration, and sleep quality.<sup>11</sup> This democratization of health data is empowering consumers, enabling them to make more informed decisions about their health and wellness, which can lead to improved health outcomes and enhanced patient experiences.

The shift in ownership to consumers, the advanced capabilities of Gen AI, and ready access and management of health data can help collectively pave the way for a more trustworthy, individualized, and accessible health care system. As we move forward, it’s imperative that these aspects are addressed holistically to help ensure the successful evolution of health care to meet the diverse needs of all consumers.

## Learning from other industries

As we explore the evolving landscape of health care, it may be helpful to draw parallels with other sectors that have undergone similar transformations. These industries demonstrate how reassembly around the consumer and the building of trust, particularly in technology, have reshaped consumer expectations and experiences.



The financial services industry exemplifies this shift. Consumers today enjoy unprecedented access to information about their financial health. This is largely thanks to the advent of consumer-centric services like mobile banking apps. These platforms have revolutionized how people interact with their finances—from digital wallets and virtual mobile credit cards to the emergence of virtual financial advisers. The barriers that once made financial understanding an exclusive domain are rapidly dissolving, signaling a more inclusive and accessible financial future.



Trust in innovative technologies often starts tentatively but grows as systems and structures evolve to bolster confidence. Consider the journey of online shopping: Initially, there was significant reluctance to provide credit card information over the internet. Over time, through enhanced security measures, stricter regulations, and improved risk management, this hesitancy has largely disappeared. Now, online shopping is a norm, with robust protections against fraudulent charges.

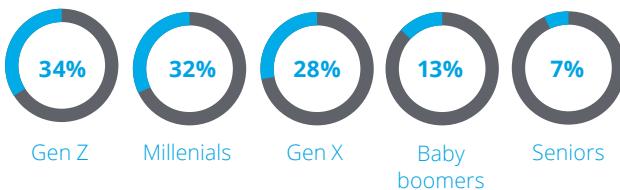


Another pertinent example is the widespread acceptance of GPS technology, Apple Airtag, and navigation apps like Google and Apple Maps. Initially, there was apprehension about sharing location data. However, as these technologies became more sophisticated, convenient, and safe—often at little to no cost—they transformed into indispensable tools for daily life. The transition from asking for directions to relying on real-time, always-on technology epitomizes this shift in trust and dependency.

# Responding to rising consumer expectations

The health care industry stands at a critical juncture, characterized by growing consumer dissatisfaction.

Data from the biennial [Deloitte Survey of US Health Care Consumers](#) speaks volumes: 34% of Gen Z, 32% of millennials, 28% of Gen X, 13% of baby boomers, and 7% of seniors<sup>12</sup> have experienced financial difficulties in managing out-of-pocket health care expenses over the past year. These figures, drawn from extensive surveys, highlight a worrying trend of financial strain across generations.



Source: Deloitte's biennial survey of US consumers and physicians

However, this influx of knowledge is a double-edged sword. While it empowers consumers, it also amplifies their dissatisfaction. The ease of control in other aspects of their lives has led to an unwillingness to accept slow changes in health care. Consumers now expect the same level of immediacy and customization in health care that they experience in other service sectors.

GenAI is revolutionizing health care by enabling precision and nuance in services and products. In an era where consumers are accustomed to highly personalized experiences in other industries (often referred to as the Amazon effect<sup>13</sup>), the health care sector must adapt. Health care services and products will need to be highly specific and configurable to provide an experience that feels uniquely tailored to each individual.

The current state of the health care industry is a reflection of evolving consumer attitudes and expectations. The influx of knowledge and technological advancements are both empowering consumers and challenging the traditional health care paradigms. To meet these evolving demands, the health care industry will likely need to undergo a transformation that prioritizes personalized, transparent, and equitable care.

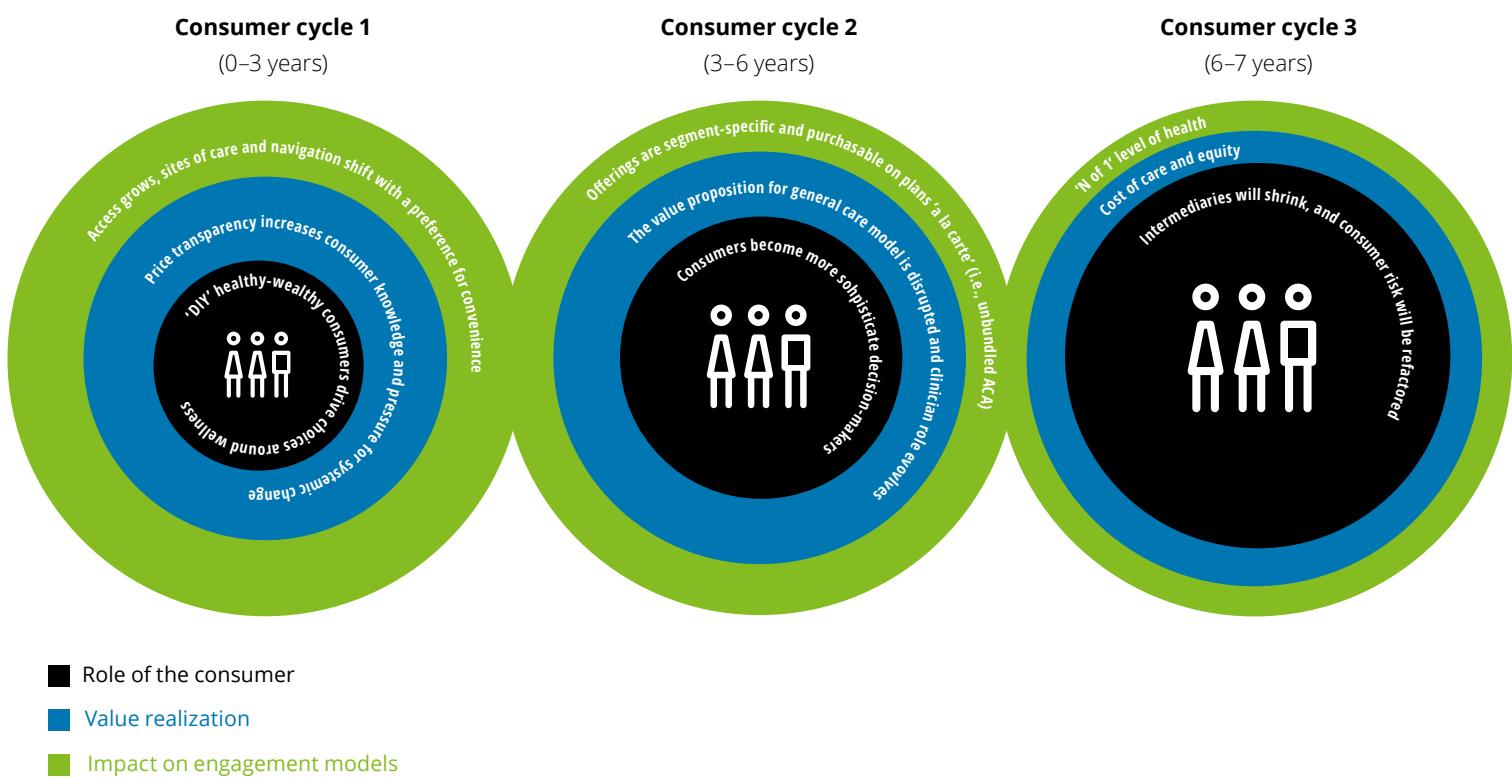
Consumers are bringing their experience and their executive decision-making power that they have from other industries, and they expect the same in health care—it's driving change.



# Unfolding and balancing the industry's power differential

While the path toward a consumer-centric, holistic health experience by 2030 is already taking shape, it is not necessarily linear. Consumers will likely move from nascent self-navigators who drive more “shoppable moments” to evolved health advocates who demand personalized care in a gradual progression. The consumer evolution will be matched by a recasting of industry players that change in size, nature, and focus over time. Rather than a sudden seismic shift, this evolution will occur over the course of three distinct consumer cycles (figure 1).

**Figure 1. Consumer cycles in the Future of Health**



## Consumer cycle 1: The here and now (less intrusive disruption)

The first cycle of disruption in the health care industry, characterized by less intrusive and consumer-centric changes, is underway. This cycle, marked by industry fragmentation, is expected to grow over the next three years and will be driven by new entrants from retail and consumer sectors.

One of the key aspects of this cycle is the emergence of "DIY" health-conscious consumers. According to the biennial Deloitte Survey of US Health Care Consumers, 32% of respondents chose virtual visits because they're more convenient.<sup>14</sup>

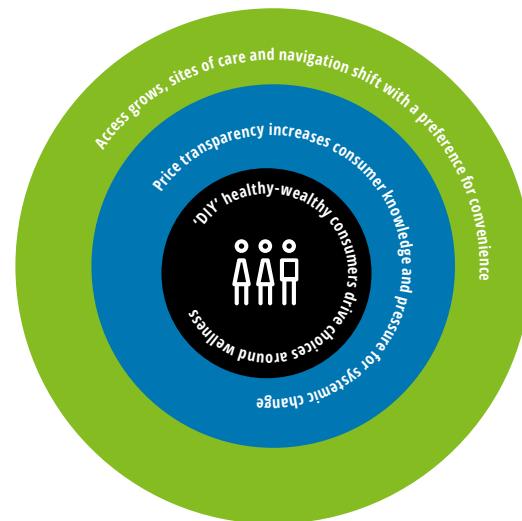
This demographic is making informed choices about their wellness, driving the proliferation of personalized wellness products and experiences. The growing popularity of wearables and digital health services is a testament to this trend, reflecting daily engagement and a heightened focus on personal health monitoring and management.

Transparency in health care is another critical component of this cycle. There's an increasing demand for price transparency, driven by consumer knowledge and policy changes. This transparency is essential for empowering consumers, allowing them to make more informed decisions. Moreover, advancements in technologies like GenAI are revolutionizing the way health plan benefits are understood and utilized. By bridging gaps in health and health insurance literacy, these technologies simplify complex decisions and facilitate self-service, enhancing consumer empowerment.

The accessibility of health care has improved with the proliferation of convenient care sites like retail clinics, virtual platforms, and home health services, exemplified by One Medical's hybrid model and tools like ZocDoc, which ease health care navigation.

## Consumer cycle 1

(0–3 years)



### 'DIY' healthy-wealthy consumers drive choices around wellness

Proliferation of personalized wellness products and experiences; daily engagement via wearables and digital health

### Price transparency increases consumer knowledge and pressure for systemic change

Policies drive to meet consumer demands for price transparency, providing information to increase shop-ability

### Access grows, sites of care and navigation shift with a preference for convenience

New, non-acute sites emerge; multi-modal care; navigation tools allow independent preferential navigation

## Consumer cycle 2: The savvier health consumer (disrupting general care)

Over the next three to six years, we expect to experience a shift to the second stage, or cycle 2: the savvier health consumer. This cycle is characterized by the emergence of the fully enabled health consumer, a pivotal force disrupting the landscape of general care.

**Our data shows 20% of surveyed consumers already use social media for information on public health issues, while only 50% go to their doctor and 21% get information from their health plans.<sup>15</sup>** Armed with personal health records and an expanding array of health knowledge, these consumers aren't only more informed but also increasingly demanding in their expectations from health care providers.

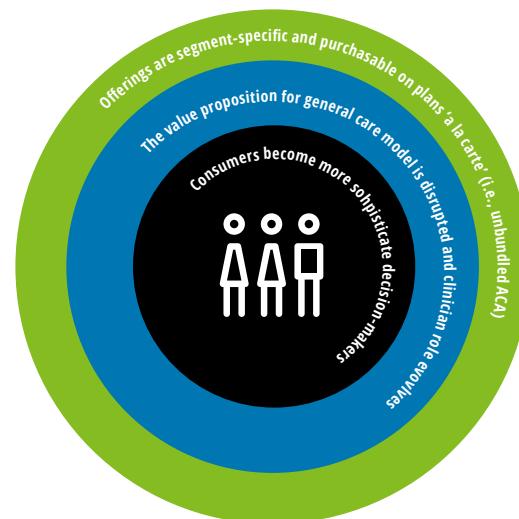
This evolution is fueled by easier access to information and the demand for convenience seen in other industries, compelling consumers to seek more personalized health plans and engage more deeply in their own health management. The traditional general care model faces disruption from these informed consumers, technological advancements such as digital therapeutics and GenAI, and the growing popularity of on-demand and subscription-based models. These innovations have the potential to reduce administrative burdens on clinician providers, potentially enabling them to offer more personalized, one-on-one care.

A significant trend is the segmentation of care offerings, which are increasingly being offered "a la carte" on health plans. This unbundling approach, a departure from the traditional one-size-fits-all model, allows for more customized and specific health care solutions. Companies like Maven Clinic demonstrate this trend, providing tailored offerings built around specific segments. Consequently, health plans are diversifying, offering a broader range of choices, but also introducing lower-cost, higher-risk options for catastrophic care, reflecting a new balance between cost and risk in consumer choices.

Trust plays a vital role in this new era, with consumers placing increased faith in digital solutions, while reassessing their trust in traditional health care and human clinician providers. This distinction marks a fundamental change in the perception and utilization of health care. Cycle 2 represents not just a change in services and models but a fundamental shift in the very ethos of health care provision and consumption.

## Consumer cycle 2

(3–6 years)



### Consumers become more sophisticated decision-makers

Consumers own their personal health record; sophistication of consumer decision-making increases, asking clinicians and plans more informed questions

### The value proposition for general care model is disrupted and clinician role evolves

Agency via cash pay; novel health care options such as digital therapeutics; GenAI disrupts traditional providers, on-demand and subscription care models

### Offerings are segment-specific and purchasable on plans 'a la carte' (i.e., unbundled ACA)

Plans built around specific segments; expanded health plan choices and platforms; catastrophic care option

## Consumer cycle 3: 334 million health executives (universal personalization and equity)

By the year 2030, the health care industry will likely be transformed by cycle 3, a new era of health centered around the consumer. This era is marked by an unprecedented fusion of technology, biology, and personalized care. The core of this transformation is the shift toward far greater individualized care or “N of 1” health modularization, where treatments and health strategies feel uniquely tailored to each person’s needs, utilizing data-driven insights to power individuals’ health journeys. This approach contrasts with the traditional one-size-fits-all model, ensuring that the same health condition can vary significantly between individuals.

This personalized health care will likely be seamlessly integrated into daily life, facilitated by advancements in wearables and digital health technologies. It promotes health consciousness without demanding significant behavioral changes. Another crucial aspect of cycle 3 is the reduction of intermediaries, bringing consumers closer to their care and giving them more control over their health decisions. We’re already seeing early signs of this shift with organizations such as Blue Shield of California’s decision to reduce the degree of benefits control it previously granted to CVS Caremark.<sup>16</sup>

Cost reduction is another considerable benefit of cycle 3, with a focus on integrating equity in health care. Strategies such as subsidized care based on clinical and social determinants of health; new payment models like cash pay, sliding scales, and health stipends; and “N of 1” value-based care are set to emerge. The proliferation of these approaches drives greater choice and ones that are more broadly distributed, ensuring that quality health care is accessible to all, regardless of socioeconomic status.

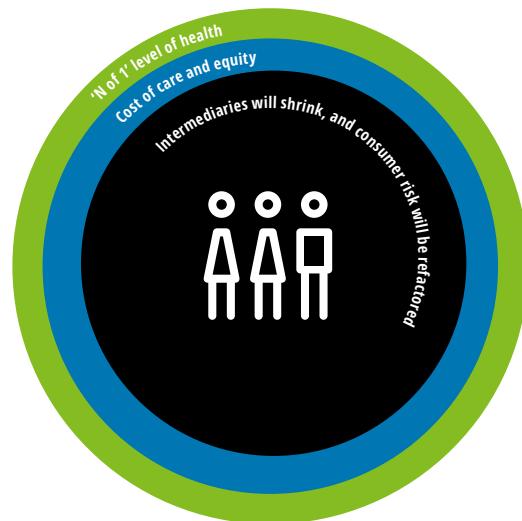
**This cycle of evolution isn’t solely about changing how health care is delivered; it’s about reimagining what health care can be. It’s a vision of a world where everyone, irrespective of their background, has the tools, knowledge, and support to lead healthier, happier lives. Cycle 3 isn’t just a change in health care—it’s a change in how we live.**

### A Future of Health that feels bespoke to the individual

“N of 1” modularization in health care represents the evolution toward personalized care, yet within a framework of mass-produced diagnostics and treatments. This approach acknowledges the unique health care needs of every individual, emphasizing the importance of tailoring care and the financing of that care to what truly matters to the person receiving it. Instead of one-of-a-kind treatments and financing, this model offers a plethora of modular choices—standard, mass-produced options that can be combined in various ways to feel highly specific to the individual.

### Consumer cycle 3

(6–7 years)



#### Intermediaries will shrink, and consumer risk will be refactored

Distance between consumers and their care will diminish; fewer choices dictated by plan; consumers take on more financial risk, but options grow

#### Cost of care and equity

New payment models emerge; total cost of care decreases as competition increases; meaningful integration of drivers of health into care promotes equity

#### 'N of 1' level of health

Proliferation of personalized wellness products and experiences; daily engagement via wearables and digital health

While nothing in this system is exclusively designed for a single person, the empowerment it offers lies in the ability for individuals to actively participate in shaping their own health experiences. This customization gives the illusion of a highly individualized service. Each choice, drawn from a pool of aggregated solutions, appears custom-made, positioning consumers firmly at the center of their health journeys. The pace and direction of change in this model feel personalized, but they are actually guided by a broader, modular system that caters to individual needs through a combination of universal solutions.

# Actionable strategies for health care ecosystem businesses

As we approach the Future of Health, organizations will likely need to adopt innovative strategies to stay ahead. A key lies in creating or co-creating shoppable moments that cater to the evolving needs of consumers. This approach not only capitalizes on the reassembly of the health sector but also positions health organizations at the forefront of consumer engagement. In recent years, intra- and inter-industry convergence<sup>17</sup> has increased within health (plans, providers, pharmaceuticals, and MedTech) but also between health and consumer, retail, and technology industries. CVS Health's acquisitions of Oak Street Health<sup>18</sup> and Signify Health<sup>19</sup> expand care model optionality across primary and specialty, physical and virtual. Google Cloud is testing GenAI tools to improve caregiver and patient experience with Hackensack Meridian Health<sup>20</sup> as part of their ongoing partnership.

To ensure the consumer is at the center of this transformation, organizations must critically evaluate their messaging and outreach strategies. Are they effectively tailored to reach and engage consumers? Are businesses maximizing consumer-facing channels? In this rapidly changing landscape, four areas demand attention:

**1. Building partnerships and leveraging data:** In an ecosystem where collaboration is essential, forging robust partnerships will likely be key to unlocking new potentials.<sup>21</sup> Integrating platforms across different health sectors, such as pharmaceuticals, health care providers, and technology firms, can lead to innovative solutions. Moreover, using data analytics and GenAI will enable organizations to create more tailored services. This data-driven approach should prioritize privacy and ethical considerations, making it easier for consumers to manage and share their health information securely.

**2. Redefining product offerings:** Health organizations likely need to move beyond traditional services and products to meet the dynamic needs of today's consumers. This involves creating offerings that are not just medically effective but also user-friendly, customizable, and digitally accessible. By incorporating consumer feedback and health data trends into product design, organizations can ensure that their offerings are both relevant and engaging. This approach also includes using digital platforms to provide health education, thereby empowering consumers to make informed choices about their health and wellness.

**3. Changing engagement models:** In today's digital age, engagement must extend beyond the clinic or hospital. Incorporating health interventions into everyday digital channels—like social media, mobile apps, high-touch customer service, and online communities—can significantly increase consumer engagement.<sup>22</sup> These platforms should offer seamless user experiences and provide access to real-time health data, advice, and support. Furthermore, these models should emphasize preventive care and wellness, promoting a more proactive approach to health management. Companies will need to consider what models to invest in for the greatest level of engagement.

**4. Revamping go-to-market strategies:** To effectively reach and influence today's consumers, health organizations should rethink their market strategies. This involves not just advertising and promotion but also understanding the consumer journey and touchpoints. Engaging in cross-industry collaborations, such as partnerships with tech companies or wellness brands, can open new avenues for consumer engagement. Additionally, leveraging digital marketing tools and data analytics will help in crafting more personalized and impactful marketing campaigns. This approach should be adaptive, evolving with consumer trends and technological advancements.

# The Future of Health ushers in a newly empowered health executive

This vision for the Future of Health, though bold, aligns with the inevitable forces of change shaping our industry. The transformation hinges on placing the consumer at the center of the health ecosystem, a significant shift from traditional systems. We believe change isn't just inevitable but essential.

However, the biggest challenge for health organizations will likely be adapting to the shifting consumer expectations and the growing empowerment of patients. Patients are no longer passive recipients of health care; they are becoming the executives of their health decisions, demanding products and services that are essential to their comprehensive health journey.

The time is ripe for a paradigm shift toward a world not only where health care is equitable and centered on the consumer but also where consumers are actively leading their health narrative. It's not just an opportunity; it's an imperative. The Future of Health isn't just about making knowledge accessible to consumers—it's about empowering consumers to become active participants in their health journeys.



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