

# Kaiser Permanente

# The Next Generation

June 2026

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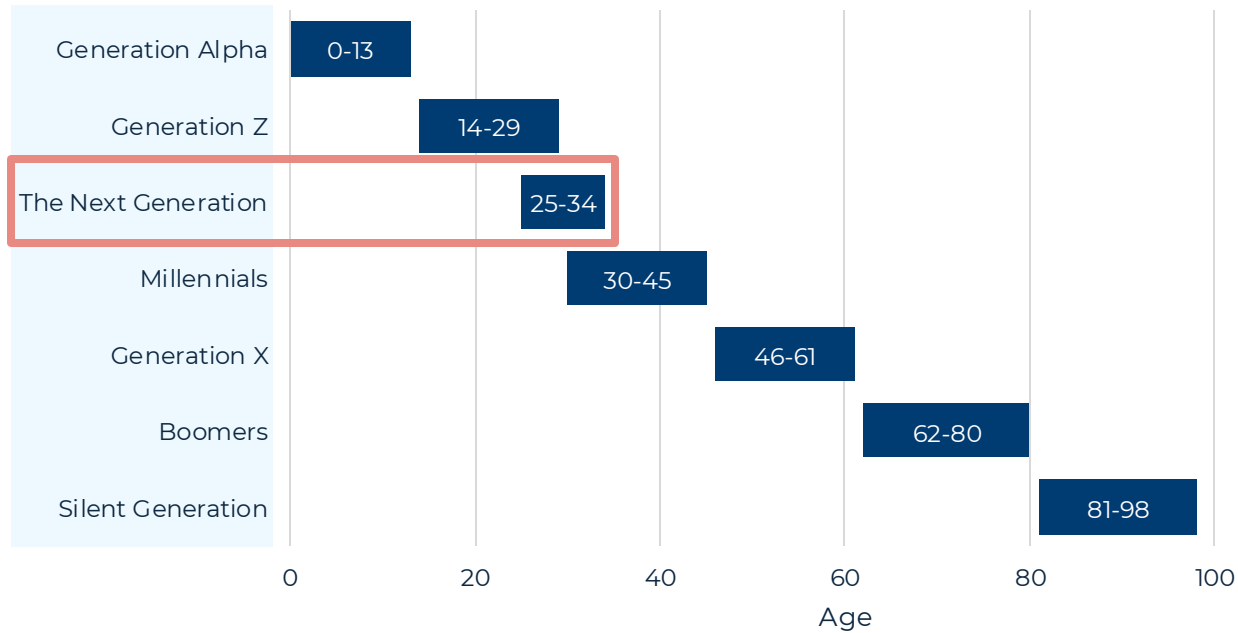
**How much time on average do you think an employee spends enrolling in their health insurance?**

# 18 Minutes

The average time employees spend enrolling in their health insurance.

"I feel like healthcare is the most complex thing in this country"

-Daryll, Millennial, Next Gen Panel 2024



# Why focus on the Next Generation?

**1 in 4**

of the ~143MM active in the U.S. labor force are TNG — representing a core, stabilized portion of the workforce today

*(U.S. Bureau of Labor Statistics via FRED, May 2026)*

## The Next Generation...

**39%**

more likely than ages 35+ consumers to **switch insurance providers** in the past two years.

*(Brand Health Tracker, 2026)*

**2.7yr**

median job tenure of TNG, similar to prior generations at this age. Economic conditions, **employee benefits**, and industry structure drive turnover.

*(National Institute on Retirement Security, 2025)*

**1 in 7**

of KP members are TNG\*, showing a **significant growth and retention opportunity** relative to the size of this audience in KP's footprint.

*(KP Data & U.S. Census, 2026)*

*\*Based on the 18- to 75-year-old population of insurance decision makers*

# We conducted and synthesized research on TNG



## Population Sizing

Analysis to understand the size of an addressable target within the KP footprint



## Consumer Profiling

A robust audience profile of the next generation using syndicated research tools and online interviews that are inclusive of attitudes, behaviors and mindsets



## ABM Approach Summit

Historical KP research and campaign documents that allows us to understand how younger audiences have engaged with the brand in the past



## Omni Signal Survey

Survey deployed to our addressable target that can be used to ask bespoke questions



## Macro Analysis

A comprehensive landscape scan conducted to identify macro forces with potential implications for healthcare and KP



## Competitive Analysis

An audit of health players (direct + indirect competitors) and non-health players to understand if and how the category is speaking to this next generation and grabbing their attention



## Social Listening

Analysis of online conversation to understand conversation volume, themes, and sentiment



## Desk Research

Mine insights from existing research studies and trade publications as it relates to what it means for this generation to 'thrive'



## Concept/Message/Creative Testing

Testing to understand which concepts/messages/creatives and proof points are most relevant to this next gen audience

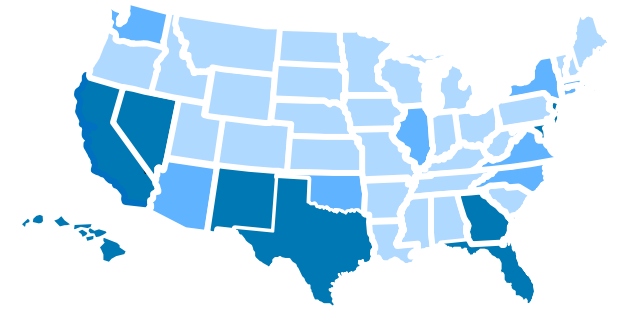


## Category and Brand Tracking

Ongoing tracking of TNG engagement with health care and various health care brands over time

# TNG is more diverse than other generations and value authenticity and inclusivity from brands and social frameworks

9 out of 50 US states are projected to be majority people of color by 2030\*  
(This is expected to grow to 20 by 2060)



## Ethnicity

	Gen Z	Millennials	Gen X	Baby Boomers
White	52%	61%	70%	82%
Hispanic	25%	17%	12%	4%
Black	14%	15%	15%	13%
Asian	6%	4%	N/A	1%
Other	5%	3%	3%	1%

## Self-Identification as LGBTQ+

LGBTQ+	22%	10%	5%	2%
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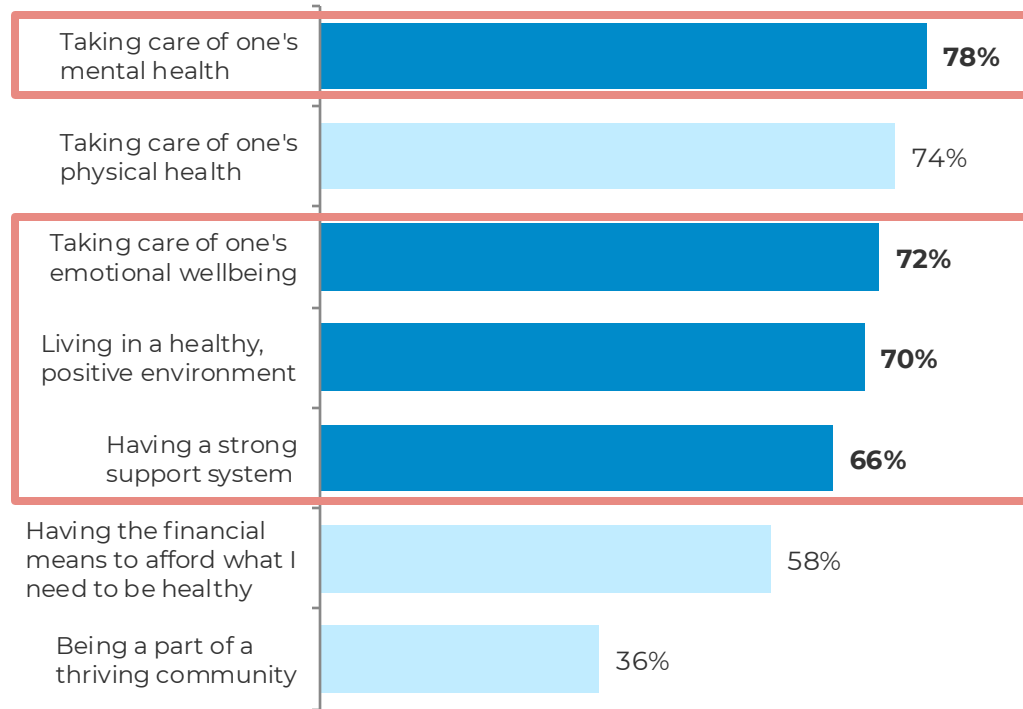
• Source: [Pew Research Center, Gallup](#)

• [https://nationalequityatlas.org/indicators/People\\_of\\_color](https://nationalequityatlas.org/indicators/People_of_color)

• NOTE: [Latinx and Asian populations are currently the fastest-growing populations in the United States](#). As the growth rate of White populations slows, the United States will likely be [majority people of color by 2045](#).

# They really care about mental health

## WAYS OF LEADING A HEALTHY LIFE

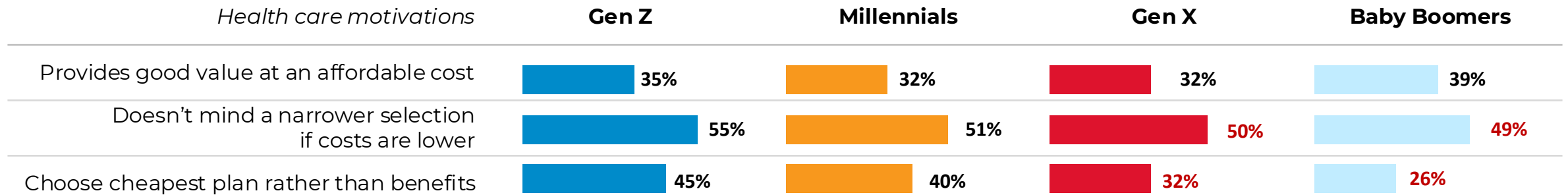


But they also want it to be easier:

*“I want it to be **easier** to find care and coverage for **mental health needs**”*

Source: (1) Omni Healthcare Survey 2024; (2) 2024 USA Winter MRI Simmons Study (3) Helixa 2024 Winter Study. Next Gen Audience Defined As: 25-34, \$50K+, active about health, holistic health, don't want cheapest option

# But they know they must be smart about cost



21%

of uninsured are young adults 26-34

## Main reasons include:

- Aging out of parents' plans at age 26
- Working in the gig economy or service jobs
- High levels of student debt
- Lack of understanding about insurance and available options

Green/ Red notes significantly higher/lower than Gen Z at 95% CI  
 Sources: KP Consumer Segmentation, [CMS.gov](#), [Healthcare-now](#), [KEF](#) (2024)

# Often leading to procrastination or turning to other resources for information.

67%

I research treatment options on my own before going to my doctor about them

57%

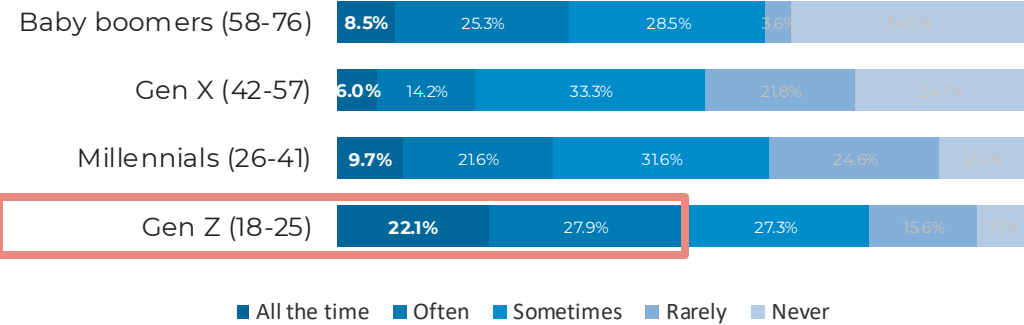
I only go to the doctor when I am sick (37% would prefer urgent care as their first step)

~45%

agree that someone who does their own health research can be just as knowledgeable as a doctor

## How Often US Adults Use Social Media to Look Up\* Specific Health-Related Information\*\*, by Generation, Dec 2022

% of respondents in each group



Note: numbers may not add up to 100% due to rounding; \*e.g., through searches, hashtags, QR codes, or looking up specific accounts; \*\*health-related information includes fitness, wellness, mental health, and medical/dental care

Source: Insider Intelligence | eMarketer, "US Digital Health Survey 2022," June 2023

40M+

people ask ChatGPT health questions daily

Source: OpenAI, 2026

Source: (1) 2024 USA Winter MRI Simmons Study (2) Accenture Research, 2019 Next Gen Audience Defined As: 25-34, \$50K +, active about health, holistic health, don't want cheapest option; (2) Accenture Research, 2019 (3) Edelman Trust Barometer: Trust and Health

# The four truths about The Next Generation and health care

1. **Technology** is fundamental to making their lives **easier**; virtual care must complement and **not replace** in-person care
2. **Mental health** is a priority, reflecting a generational shift towards holistic wellness
3. TNG are **pragmatic** and driven by **proof points**; benefits must show real **utility** and **reduce effort**
4. Messages that succeed with TNG position health care as **proactive, personalized**, and **easy to access**



**43% : 33%**

Millennials : Gen Z

**vs.**

**7%**

Boomers

would switch doctors if virtual visits aren't offered

**42% Gen Z**

(vs. 29% Boomers)

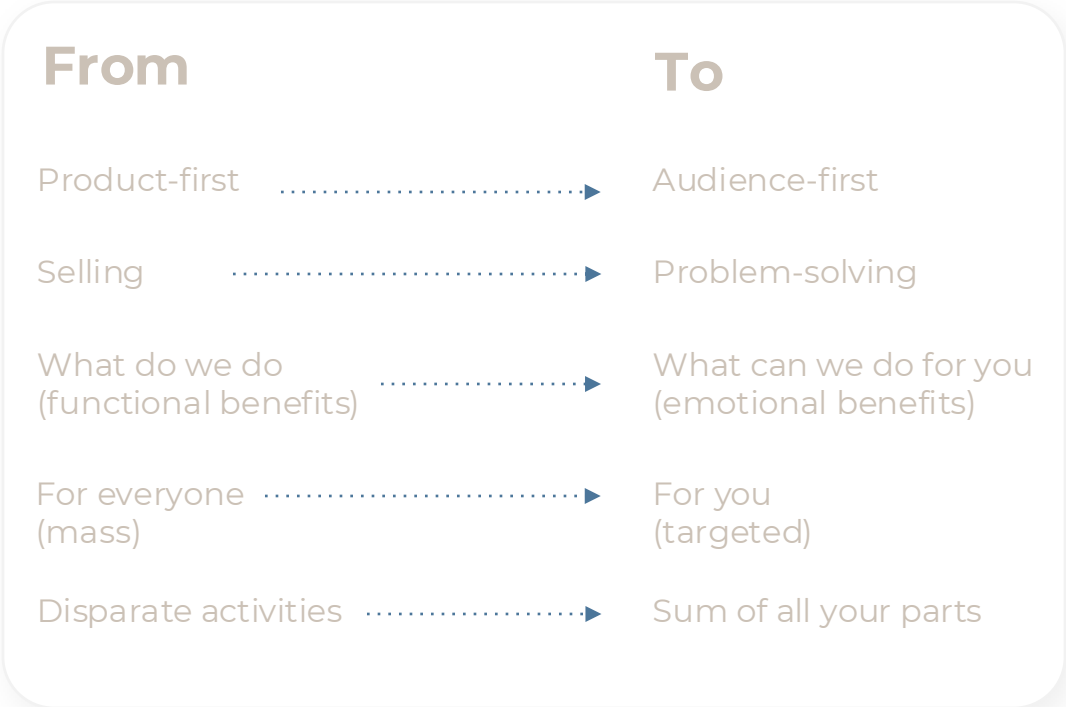
say mindfulness is a "very high priority"

# Audience Strategy in Action

# Winning the Next Generation (WTNG)

Audience-based marketing grounded on deep insights

## Strategic Shift

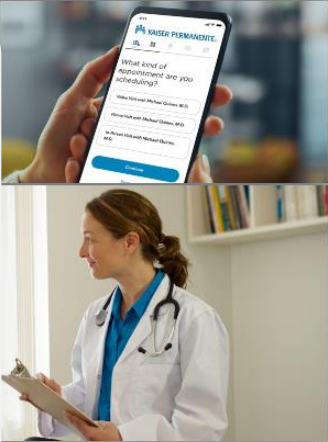


WTNG Pilot



### *“Whole Big Thing”*

A digital-first campaign that helps the next gen get to know KP & see us as a brand built for them.



# “Whole Big Thing”

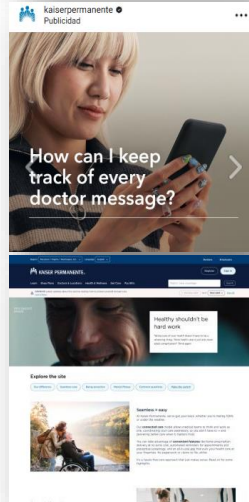
Full-funnel campaign designed to meet our audience at every phase of their journey



# Campaign Execution

## “Whole Big Thing”

*KP delivers proper healthcare that's surprisingly easy...*



## Creative

Break-through creative validated by testing to ensure connection with our audience and authenticity to KP on what we can deliver for them

## Digital & Social

Partnered with high engagement digital media partners along with highly used social channels such as Meta and Snapchat.

## Search

Paid search focused on branded & non branded terms around *mental health and health & wellness*. Increasing awareness to KP and what it has to offer

## Influencers

Influencers who are members and created KP content in-line with their 'normal world' saw the best results

## Activision Partnership

Given high mobile usage and interest in gaming, we integrated KP into popular games like Candy Crush to drive high engagement



**raygenio** 12w  
Shouts to KP for keeping us healthy!



**jarretjanako** 13w  
I have Kaiser! 🔥



**joliejane** 13w  
Health is wealth! 🙌👏👍



**justaddhotsauce** 13w  
I grew up going to Kaiser! Loveeee them lol



**kitsis** 2w  
I'm switching now!! 🔥

# “Whole Big Thing” – 3 creative series

## Digital



*Eye Twitch*

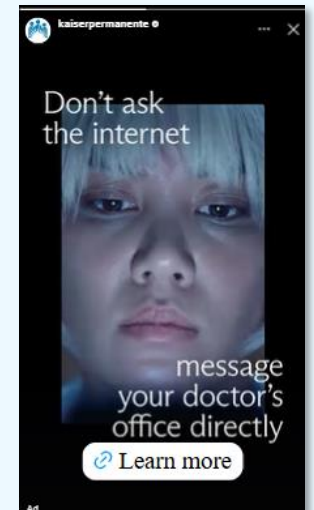
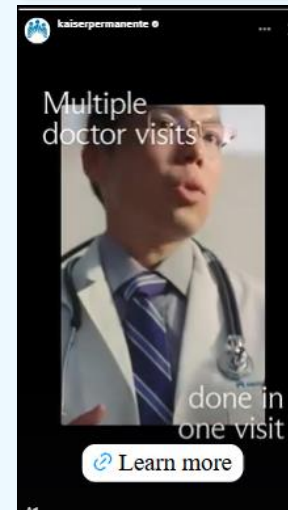
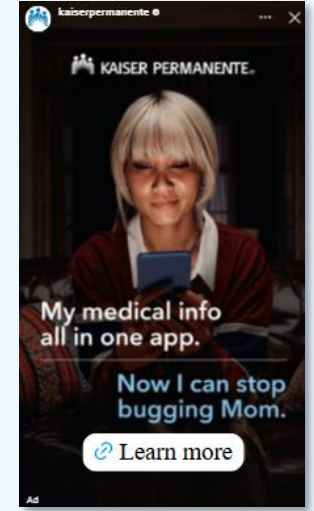
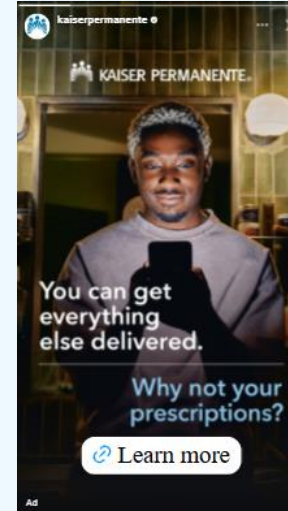
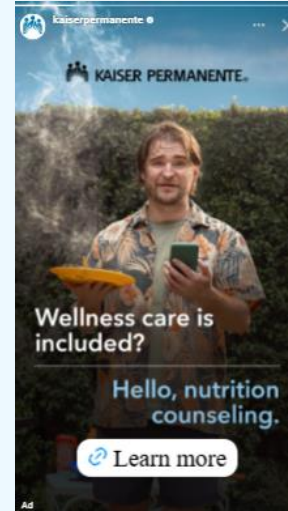


*Statistics*



*Meat Sweats*

## Social



# And influencers.



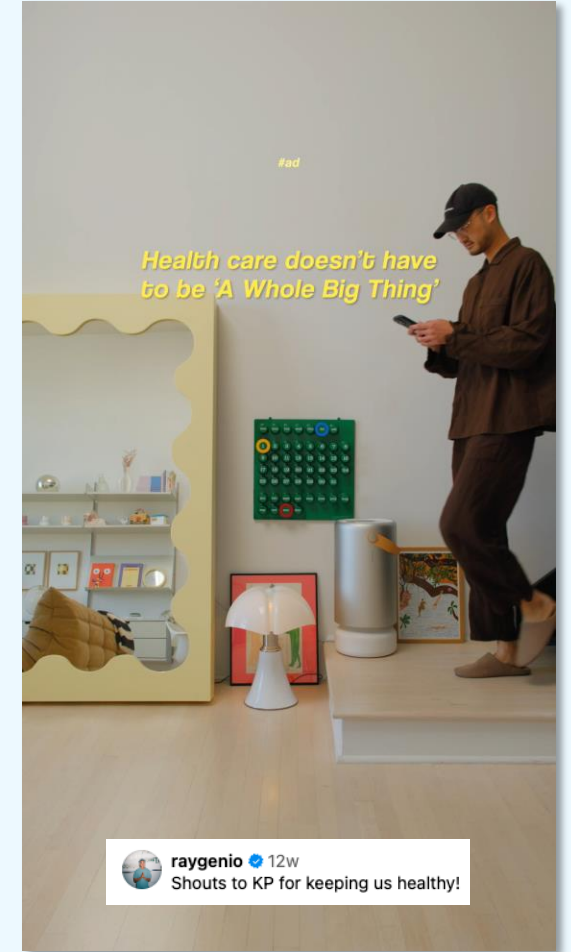
*Adrian Per*



*Obio Jones*

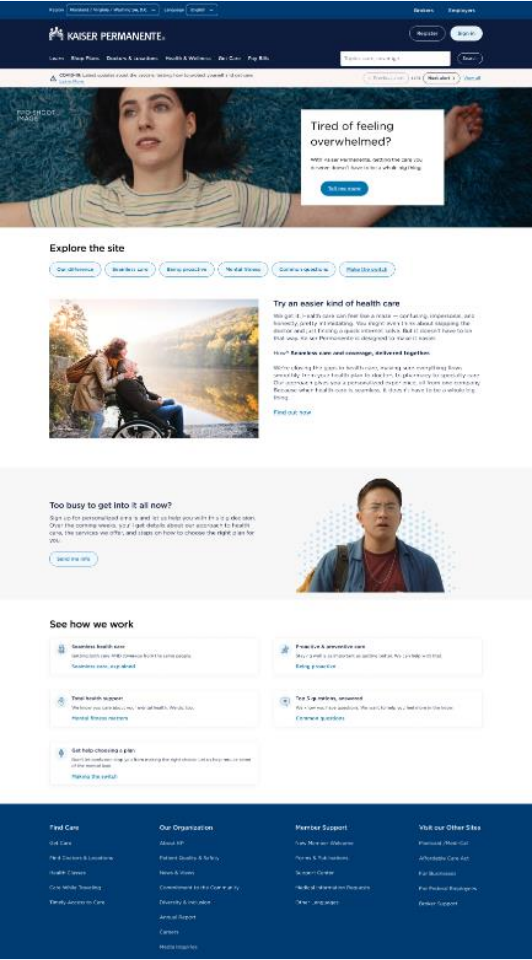


*Eryn Krouse*



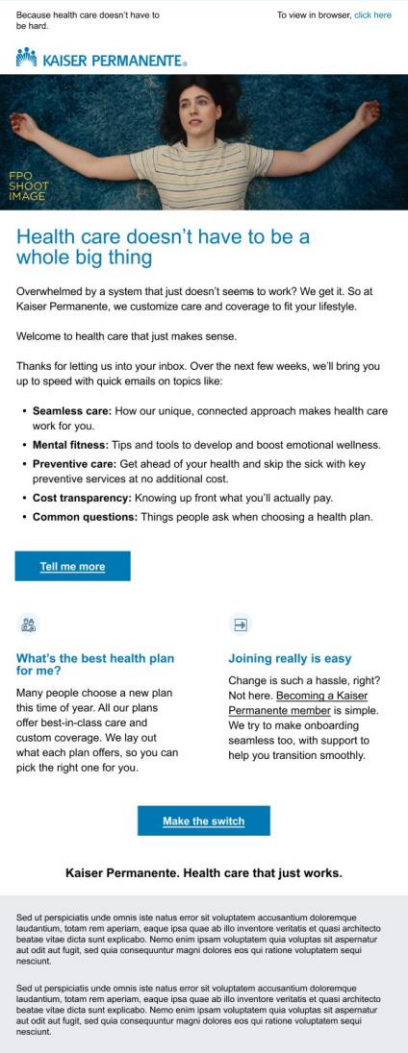
*Aden Wang*

# Continuing their journey and our learning about them



**Landing Pages**


All ads drove consumers to kp.org WTNG landing page to provide introduction to KP's unique difference, encourage them to explore curated content and drive users to sign up for emails.



**Email Capture + Nurture**

The first email in a cadence of 7 touches. Email welcomes the prospect, encourages them to click through for more topical info, and outlines what's to come.

# Creating & curating content that speak to this generation




**You deserve a reward. We got you.**

Earn up to \$150 this calendar year with Kaiser Permanente rewards. Check out all the simple ways you can level up your healthy habits to earn. Game on.

[Explore your rewards](#)

KP Rewards (gamification)



**KAISER PERMANENTE**

FPO  
SHOOT  
IMAGE

## This is your wellness era

When's the last time you had a tetanus shot? How often do you need a routine physical if you're feeling fine? Who can you turn to for reliable nutrition advice?

Staying healthy doesn't have to be a whole big thing. Seamless care and coverage means we look out for you before you need a doctor with easy access to preventive care services. Most are included at no extra cost. We'll remind you when to get those shots and check-ups, too, so you don't have to stress about it.

Taking a few proactive steps toward wellness can help you enjoy more healthy days and recover faster when you do get sick.

[Get healthier](#)

Focus on wellness and mental health

We didn't stop at Open Enrollment

# WTNG campaign was just the tip of the iceberg...

We saw an opportunity to connect at key life moments, many of which are also **triggers for changes in healthcare and coverage**

	% of TNG	Index to Total Pop	
<b>Very Likely in next 12 months to...</b>			
Get Engaged	15.2%	209	★
Buy First House	10.3%	158	
Become a Parent	6.8%	222	★
Change Jobs	10.0%	180	★
Graduate from School	5.8%	139	
<b>In last 12 months...</b>			
Got Married	6.0%	229	★

Source: MRI-Simmons, Spring Double Base Study, 2024



## Marriage



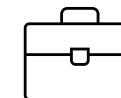
Got married in last 12 months  
(229 index)

## Children



Very likely to become a parent  
in next 12 months  
(222 index)

## Jobs



Very like to change jobs in  
next 12 months  
(180 index)

# Deepening engagement with Next Gen audiences

## Marriage

KAISER PERMANENTE.

Switching to my new spouse's health care was a piece of cake.



LEARN MORE

KAISER PERMANENTE.

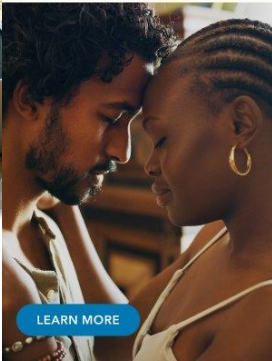
When you're switching to your spouse's health care, choose the one whose costs are clear.



LEARN MORE

KAISER PERMANENTE.

Regularly scheduled health screenings make "Happily Ever After" last a little longer.



LEARN MORE

## New Job

KAISER PERMANENTE.

Starting a new job? Choose the health care provider named #1 for value by Forbes.



LEARN MORE

KAISER PERMANENTE.

Choosing health care at your new job? Choose one with preventive health screenings included.



LEARN MORE

KAISER PERMANENTE.

Keeping track of everything at a new job is tricky. So we put your medical records all in one place.



LEARN MORE

## Baby

KAISER PERMANENTE.

It's nice to know my newborn's doctors are on the same page. And usually in the same building.



LEARN MORE

KAISER PERMANENTE.

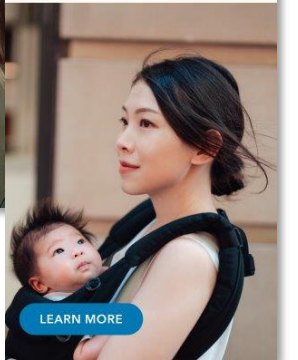
Postpartum depression is a real thing. So is our mental health care and support.



LEARN MORE

KAISER PERMANENTE.

As a new mom, it's hard to stay on schedule. So our 24/7 Virtual Care works around you.



LEARN MORE

EYE TWITCH SPOT (0:30s)



Accenture Song, Droga5, Hearts & Science, Material+