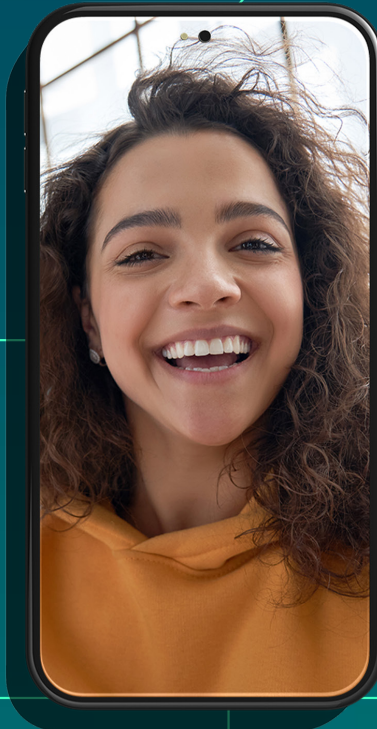
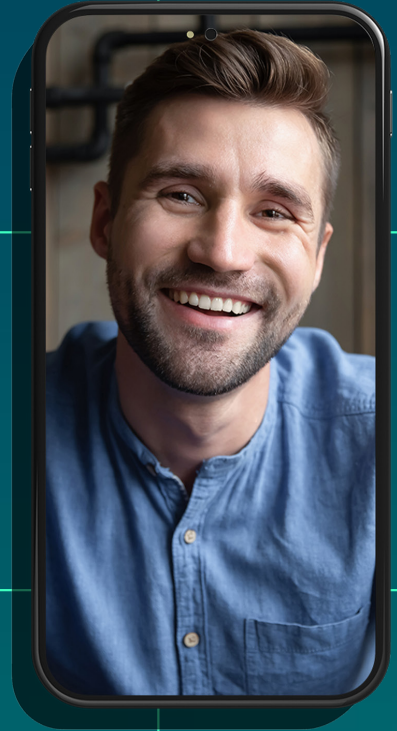
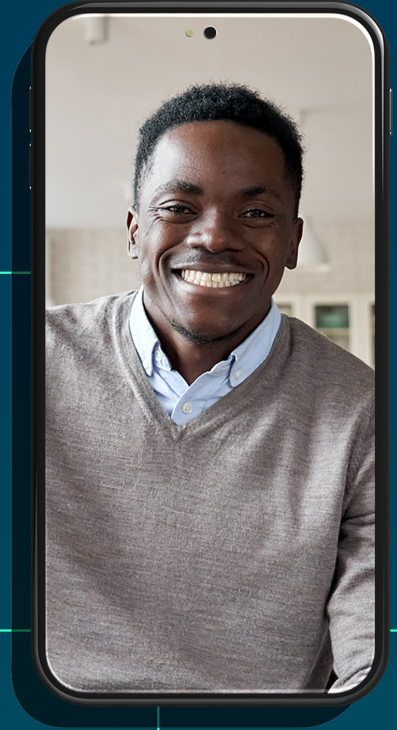
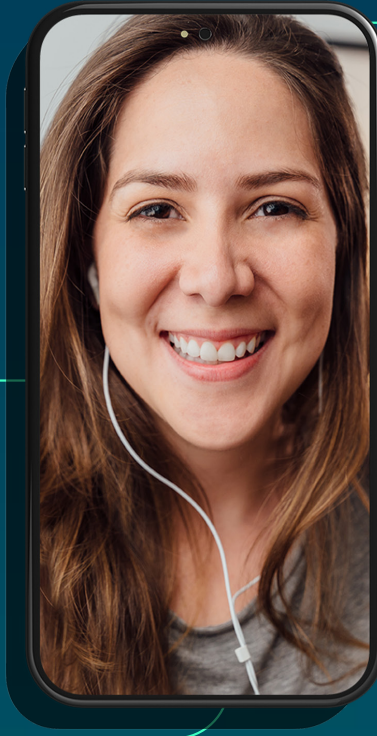




THE CONSUMER MINDSET:

How virtual care demand is shifting.



MD Live
By EVERNORTH



As we approach six years post-COVID-19 pandemic, virtual care has established itself as a permanent fixture in healthcare delivery in the minds of payers and providers. But now, many are grappling with a new question:

Where is consumer demand today, and in what areas should they be investing going forward?

To better understand how consumers' attitudes and behaviors have continued to evolve, MD Live by Evernorth, one of the leading virtual care providers in the U.S., partnered with a large market research firm in 2025 to conduct a nationwide study examining the connection between virtual care demand and consumers' perceptions of virtual care.

THE 2025 CONSUMER MINDSET AND HOW VIRTUAL CARE DEMAND IS SHIFTING STUDY WAS DESIGNED TO ANSWER THREE KEY QUESTIONS:



What is the size of the addressable market for virtual care today?



Who is driving virtual care utilization?



How do consumers see virtual care fitting into their healthcare routine today and in the future?

WHAT THE STUDY REVEALED:

A large share of consumers who want more virtual care still aren't getting it. This report reveals where the biggest untapped opportunities lie—including the emerging preventive care surge—and the rising expectations reshaping the next era of virtual care growth.



The addressable market

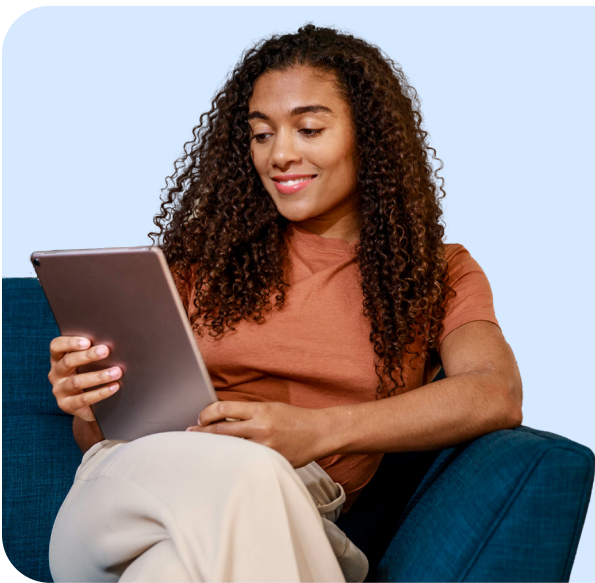
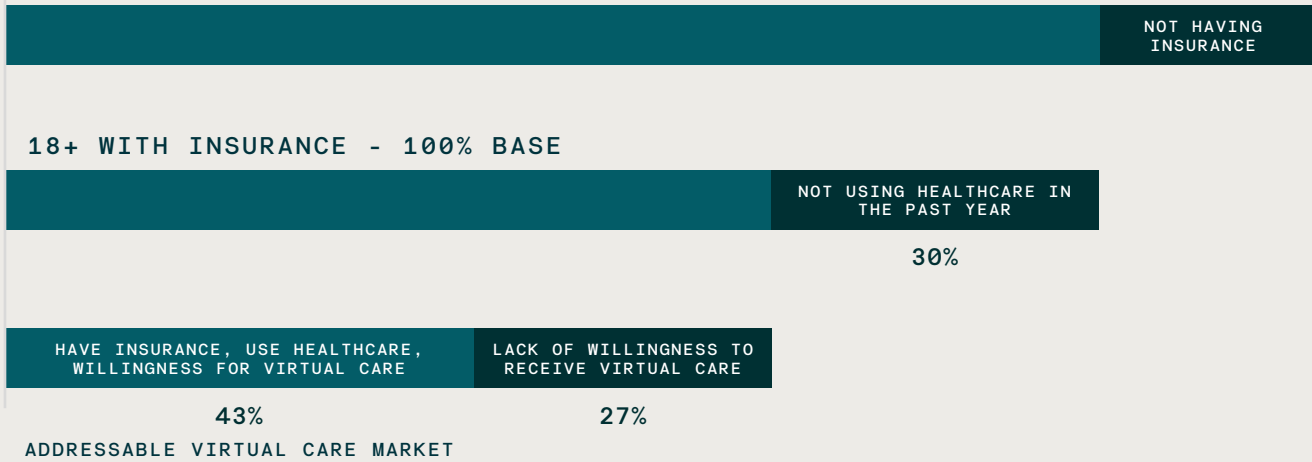
43% of insured U.S. adults are open to using virtual care, with **30%** of them preferring it over in-person care.

The percentage of U.S. consumers who have used virtual care at least once is reported to be as high as 80%, and most large private insurers and government programs in the U.S. offer virtual care options.¹ Still, not everyone is open to receiving care virtually.

One key question explored in the MD Live study: **What is the true addressable audience for virtual care?**

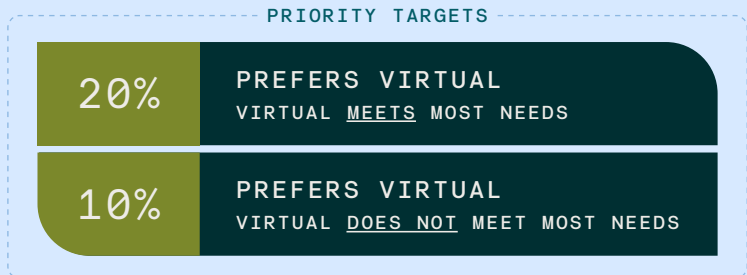
After excluding individuals who weren't using any healthcare services, the study showed that **43% of insured adults age 18 and older in the U.S. are open to using virtual care.**

18+ GENERAL POPULATION



Drilling down further, of that 43% open to virtual care, we learned that 30% of them prefer it over in-person care.

ADDRESSABLE MARKET





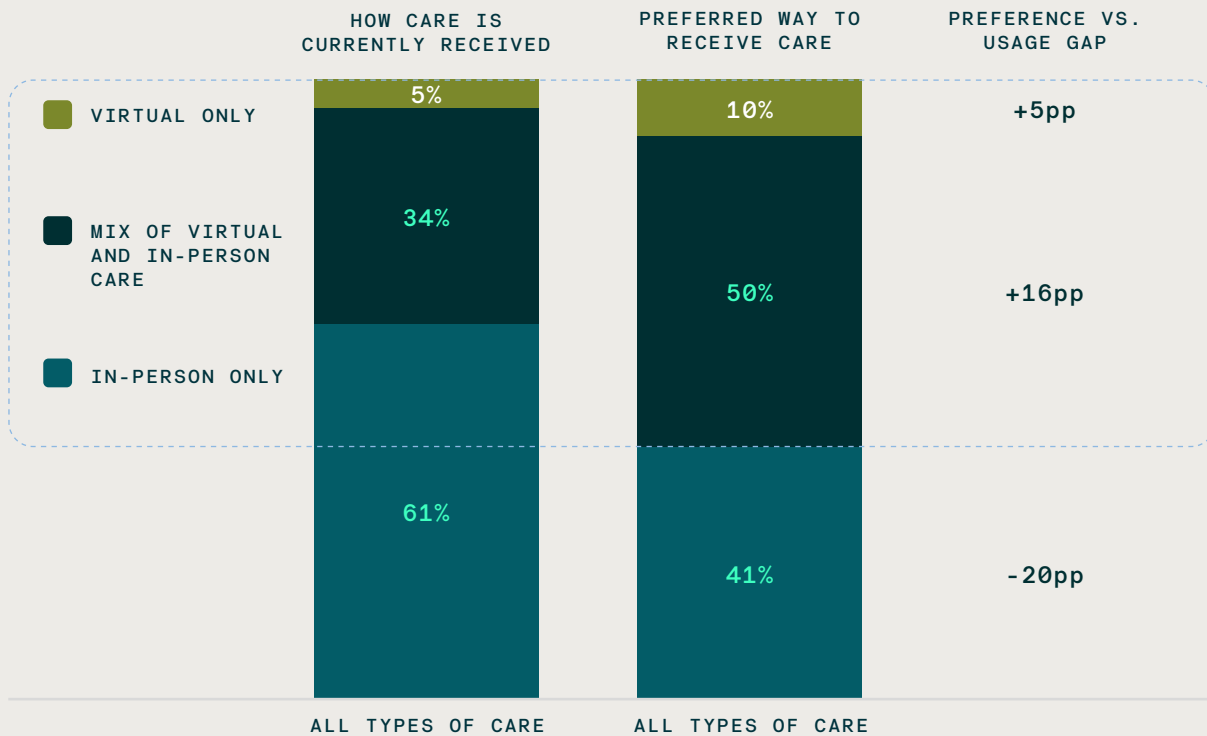
20% of your plan members who are actively using their benefits prefer virtual care to in-person care.

For health plans and employers, this means that nearly 20% of your plan members who are actively using their benefits prefer virtual care to in-person care—an impressive shift.

The research also highlighted another critical gap: those who prefer virtual care for at least some of their healthcare needs report not using it as much as they would like.

This disconnect is most pronounced among individuals who report using a mix of virtual and in-person care, signaling unmet demand within the addressable market.

VIRTUAL CARE USAGE AND PREFERENCE
AMONG THOSE CURRENTLY RECEIVING EACH TYPE OF CARE



Why do gaps exist?

The recent 2025 research suggests that one key driver is awareness.

Members often lack clarity about which healthcare needs can be addressed safely and effectively through virtual care, which virtual care options are covered by their health plans, and which they should use for specific conditions.

What to do next

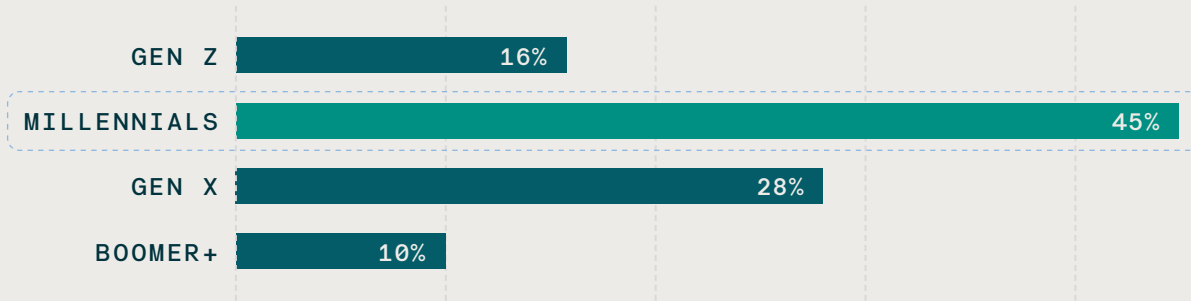
Consumers are continuing to show a healthy interest in virtual care. In response, health plans and employers should prioritize providing clear education about the virtual care solutions available to members, ensuring easy access to them, and offering straightforward guidance on when to use them.



Higher-income Millennials continue to drive much of virtual care utilization

Who is driving virtual care utilization?

While much about virtual care has changed six years post-pandemic, its core users have not. Currently representing 45% of virtual care utilization, Millennials remain the largest segment of the virtual care user population.



Other key findings about virtual care users



68% are employed



53% report household income of \$75,000-plus



45% have at least one minor child in the house

These findings show that individuals who are busy, high-income, and juggling family responsibilities continue to rely on virtual care as a practical and time-saving way to access care.

A SNAPSHOT OF TODAY'S MILLENNIAL

Being the generation that helped create the "now" culture—from dating apps to instant grocery delivery—Millennials have driven virtual care usage from the start.

- + Aged between 29 and 45.
- + Most are married with children.
- + Tech-first in every aspect of life.
- + Comprises 35% of today's U.S. workforce.²
- + Two-thirds are employed full-time.²
- + Account for 21% of total U.S. healthcare spending.³

While Millennials get the basics about virtual care—how it works and that most insurance plans cover it—they aren't always aware of the full range of healthcare needs that can be addressed virtually.

What to do next

To engage Millennials with the full range of virtual care offerings, health plans and employers must invest in ongoing education and awareness efforts to maximize cost savings and enhance member satisfaction.



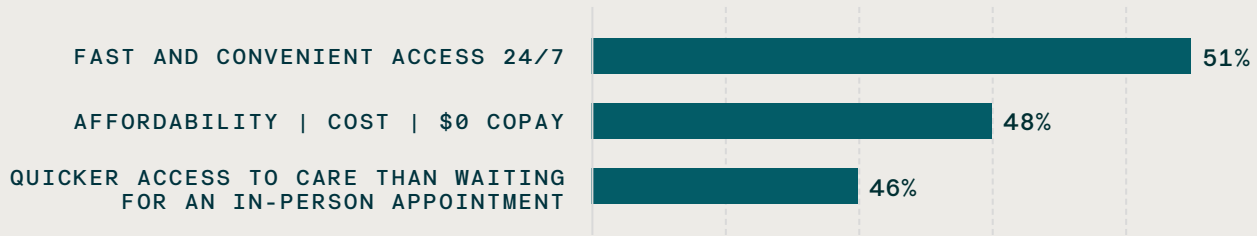


Drivers and barriers of virtual care adoption remain consistent six years post-pandemic

Virtual care has proven to drive cost savings for both insurers and their members, while "convenience" and "ease of access" continue to be important to members.

In addition, qualitative insights identified "cost transparency" as a leading factor influencing utilization, reinforcing the view that consumers see virtual care as a practical way to manage and reduce healthcare costs where possible.

TOP DRIVERS



Concerns about "clinical quality" and "accuracy of the diagnosis" in the absence of a physical exam have long been a barrier to the use of virtual care, despite many studies showing parity in quality and effectiveness. Many virtual care solutions also pair members with different providers each visit, resulting in the "experience feels impersonal" becoming the third barrier.

TOP BARRIERS (EXCLUDING "PREFER IN-PERSON CARE")



THE IMPACT OF LOWER COPAYS

\$ Lower copays remain one of the strongest predictors of virtual care utilization. According to MD Live data, members without a copay were nearly 3x more likely to use their benefit.⁴

\$ MD Live data⁴ showed no significant increase in overutilization in members with \$0 copay compared to those with cost-sharing.

WHAT TO DO NEXT

Members adopt virtual care primarily because it removes friction—offering fast, always-on, low-cost access that fits their lifestyle. To improve adoption, leaders should evaluate their copay design and position virtual care as the fastest, lowest-friction entry point to care whenever clinically appropriate.

What to do next

Health plans and employers can play a crucial role in sustaining virtual care adoption by actively building and reinforcing member trust. That means clearly reinforcing the availability, affordability, quality, and safety of their virtual care offerings through regular communication and campaigns.



Current and future growth opportunities

Consumers ranked preventive care needs among some of their top considerations for future virtual care utilization

To assess how members are currently using virtual care and how they plan to use it in the future, MD Live presented survey respondents with 20 common everyday healthcare needs. We asked them to rank each based on their current and anticipated future needs and whether they would consider virtual care to address them.

Virtual care continues to be anchored by a set of core use cases that consumers rely on today. Immediate care, prescriptions, common ailments, and mental health remain foundational to how virtual care is used and valued.

At the same time, consumer expectations are evolving. Beyond episodic needs, consumers are increasingly open to using virtual care as part of an ongoing care journey — including preventive services, wellness support, and routine check-ins. Annual checkups, for example, represent a relatively small current opportunity (5%) but a significantly larger future opportunity (33%)⁵, signaling strong latent demand for virtual-first preventive care. This growing interest reflects a shift toward more long-term engagement, where virtual care supports health over time—not just in moments of need.

What to do next

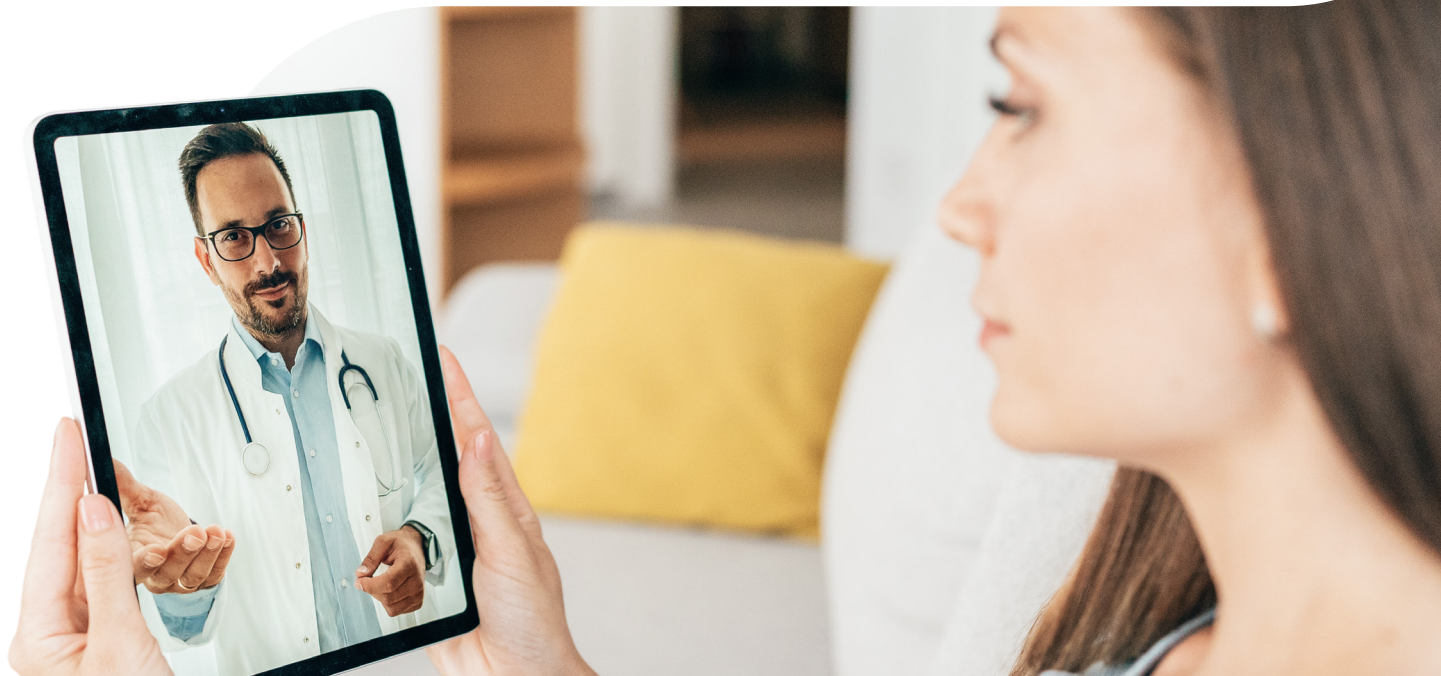
Across the board, current virtual care use remains well below its potential. While prescriptions and screenings are two of the biggest opportunities, the data points to a broader shift away from episodic needs towards more longitudinal, ongoing care.

This growing openness underscores the need for health plans and employers to implement comprehensive digital care strategies that support members throughout their entire care journey.

A more detailed view of opportunity by use case — including where current strength and future demand intersect — will be explored in our tailored strategy sessions.



[Book your strategy session to learn more](#)



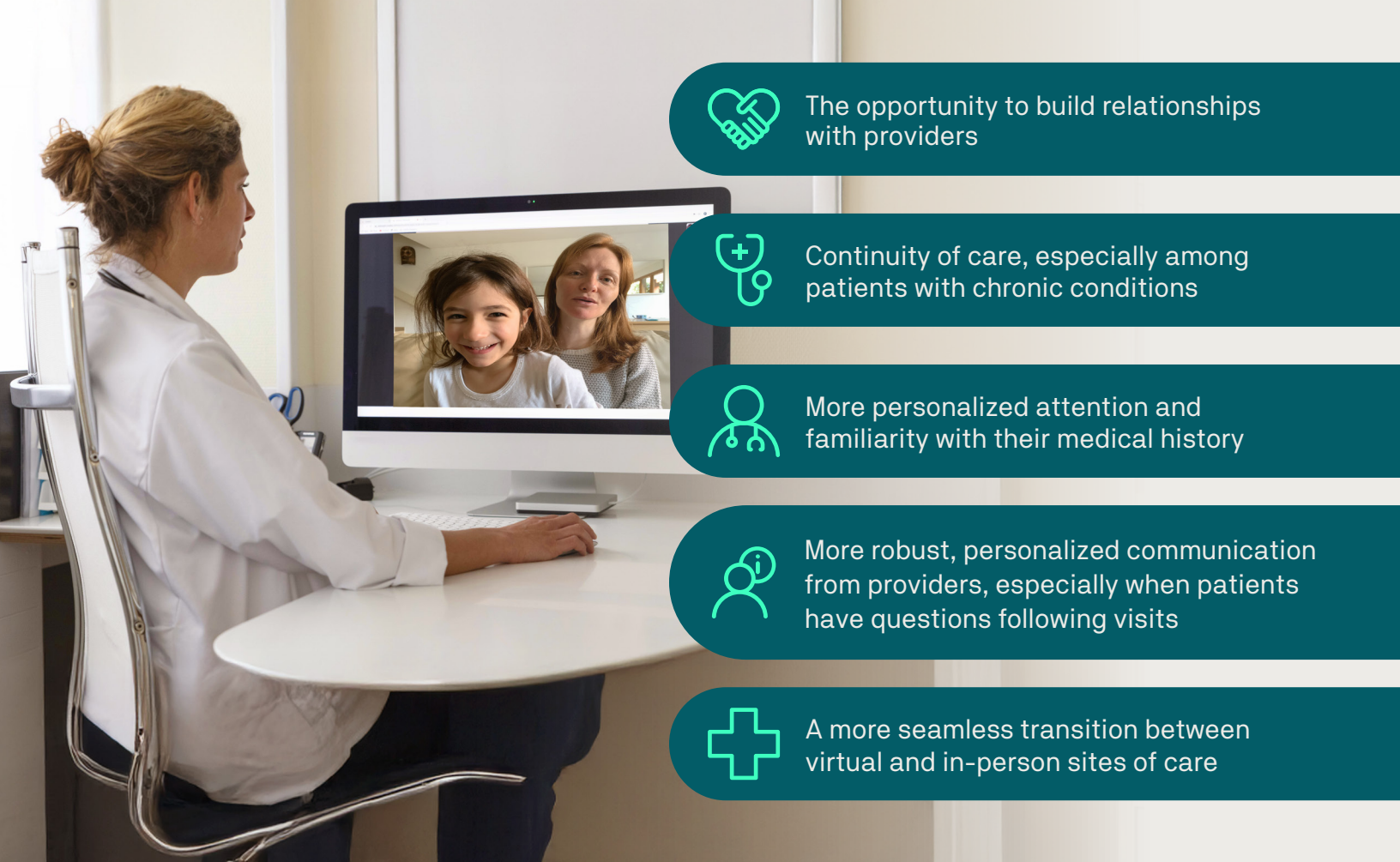


Virtual care has reached a new threshold of expectations

Additional learnings

While 43% of insured adults in the U.S. may be open to using virtual care today, they're also expecting more from their virtual care experience. Those expectations have shifted towards a more personalized care experience with meaningful provider engagement.

What consumers want from their virtual care experience today:



The opportunity to build relationships with providers



Continuity of care, especially among patients with chronic conditions



More personalized attention and familiarity with their medical history



More robust, personalized communication from providers, especially when patients have questions following visits



A more seamless transition between virtual and in-person sites of care

What to do next

Consumers want to feel known. To meet this expectation, health plans and employers should invest in integrated digital solutions that leverage provider-guided models to deliver continuity across touchpoints, enable personalization, and strengthen ongoing member-provider relationships.

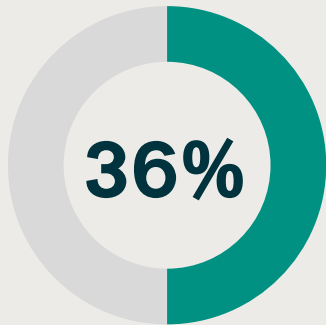




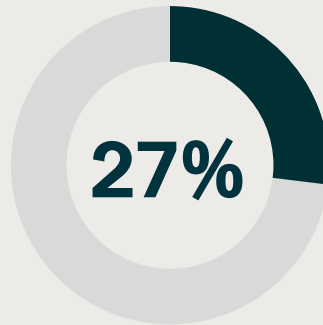
Consumers look to their health plans for guidance on virtual care solutions

When asked about their preferred way to learn about their virtual care benefits, half of consumers said their “health insurance company.” For many consumers, the association with their health plan gives them confidence in the safety and quality of care they can expect from the virtual care provider.

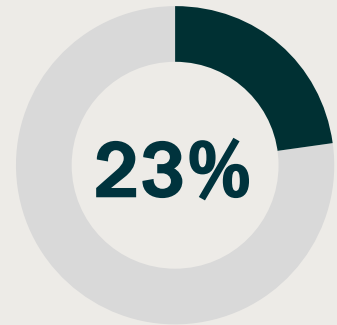
PREFERRED WAY OF LEARNING ABOUT YOUR VIRTUAL CARE OPTIONS



HEALTH INSURANCE COMPANY



TELEHEALTH PROVIDER



EMPLOYER

What to do next

Health plans must take the lead in driving ongoing awareness and education about the virtual care benefits available to members, using a variety of touchpoints and communication channels, and ensuring options are highly visible and easy to access through member portals and health plan apps.



CONCLUSION

This overview represents only a portion of the insights uncovered in the study. The full findings—including deeper segmentation and implications for different member populations—will be shared through a dedicated presentation.

Interested in learning more and understanding what these insights mean for your members? We invite you to schedule a complimentary strategy session with a virtual care expert.

[Sign up for a deeper exploration of the data](#)



About MD Live by Evernorth

Backed by a Fortune 15 company, MD Live by Evernorth combines clinical breadth, operational stability, and nationwide scalability to meet the needs of today's members now and into the future. With a national network of more than 2,000 providers across all 50 states and Puerto Rico, MD Live provides integrated access to:

Preventive and Routine Care



Annual wellness visits, integrated imaging orders, labs, and in-network referrals as needed—personalized, comprehensive care plans to manage chronic conditions and help members meet their health goals.

Urgent and On-Demand Care



24/7/365 access to care for acute conditions and everyday needs, including infections, respiratory illnesses, and more, including talk-free care options.

Weight Management and Lifestyle Care



Medication guidance, including GLP-1s, nutrition support, and whole-person lifestyle programs, all under the care of a trusted provider.

Behavioral Health Care



Therapy and psychiatry for ages 10+, and families and couples, with digital tools to support members and keep them engaged between visits.

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Methodology

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MD Live by Evernorth commissioned a large market research firm to conduct a national survey of U.S. adults age 18 and older with health insurance. The research was conducted in two phases.

+ + +

A foundational quantitative survey was fielded March 10-25, 2025, of 2,000-plus adults, all open to virtual care. Participants had health insurance and had recently engaged with the healthcare system.

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Follow-up qualitative interviews were conducted May 19-23, 2025, with 18 adults who indicated they prefer virtual care to in-person care and believe it can meet most needs. All respondents had health insurance and had recently engaged with the healthcare system in the past year. Respondents represented a mixed use of virtual care, with half of the respondents having dependent children in their households.

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1. <https://rockhealth.com/insights/consumer-adoption-of-digital-health-in-2022-moving-at-the-speed-of-trust/>
 2. <https://teamstage.io/millennials-in-the-workplace-statistics/#:~:text=How%20much%20of%20the%20workforce,Xers%20in%20the%20US%20workforce.>
 3. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9518714/>
 4. MD Live analysis of 1.5 million virtual urgent care visits.
 5. Percentage represents the size of the opportunity for use case relative to others tested based on respondents' anticipated level of need x usage/openness to virtual care.