



2025 Wellness Matters Survey overview

The third annual Wellness Matters Survey was conducted among a nationally representative sample of 2,000 employed U.S. adults ages 18-65 in January 2025 by Kantar Profiles on behalf of Aflac.

The data within provide an overview of results from the 2025 Wellness Matters Survey and is intended for informational purposes only. Aflac's family of insurers American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York, and/or Continental American Insurance Company (CAIC) and/or Continental American Life Insurance Company. WWHQ | 1932 Wynnton Road | Columbus, GA 31999



Executive summary

In 2023, Aflac commissioned its inaugural Aflac Wellness Matters Survey to gain key insights from everyday Americans about important health care issues. Results indicated that many are not prioritizing their own personal health care.

This third annual Wellness Matters Survey, conducted in January 2025, provides insight into the health care attitudes, behaviors and influences of U.S. adults. It explores important issues such as routine health appointments and recommended health screenings, how health care is prioritized compared to other factors, and who are the biggest influences on individuals' decisions to seek routine care.

Key findings:

- [The overwhelming majority of Americans \(more than 90%\) have put off getting a checkup or recommended health screening on time.](#)
- [Nearly all Americans \(94%\) face barriers to getting checkups and recommended screenings on time.](#)
- [Half of younger Americans are using urgent care or the ER for their health care needs.](#)
- [Women are most likely to admit skipping common recommended screenings and are also less likely than men to have a feeling of control over many aspects of their health.](#)
- [Sixty-eight percent of Americans are interested in using AI for health concerns.](#)

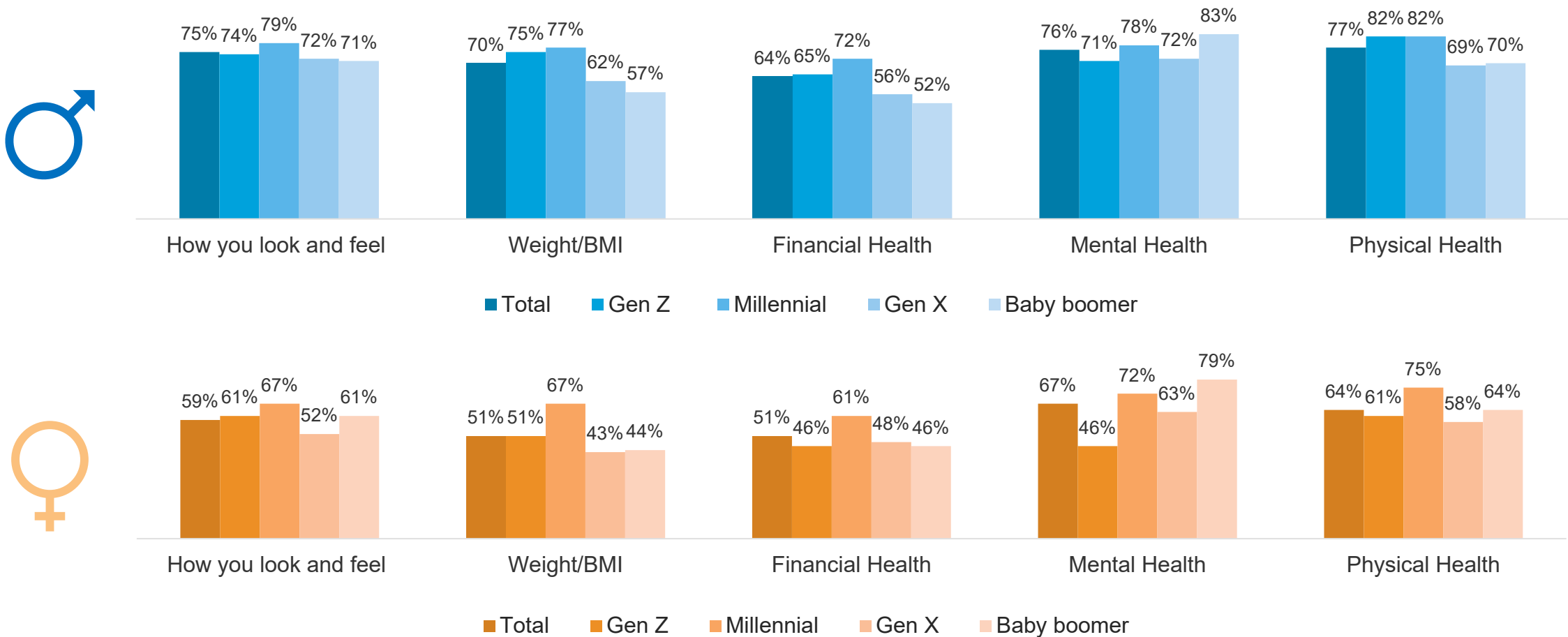
The survey information in this document is purposefully made available to the public to provide educational information for American consumers, health care providers, families and health-related stakeholders to inspire a healthier population for today and in the future.

Health perceptions by generations, race/ethnicity, and gender



Gender differences in perceptions of health

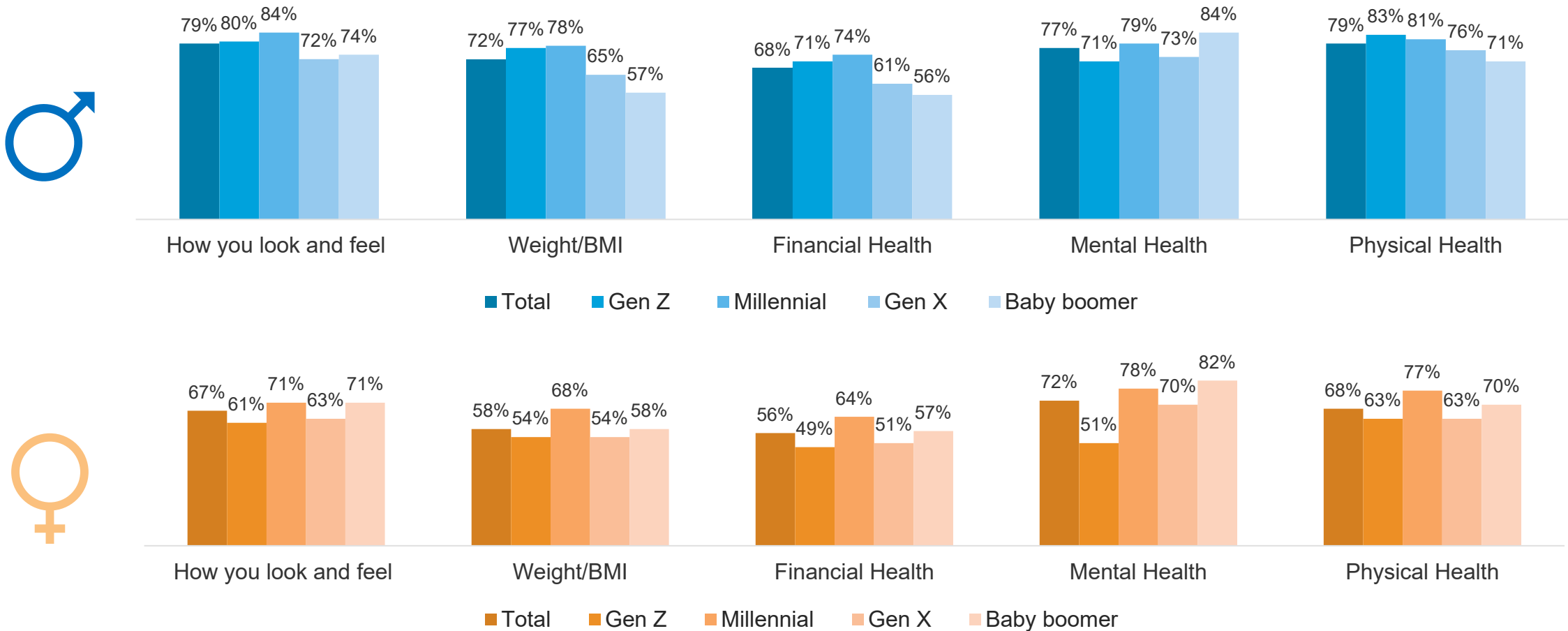
Women across generations are less likely to have positive feelings about the following aspects of their health. Financial and physical health are greater concerns for ages 44 and up.



[Q1] How do you feel about the following aspects of your life? // % Somewhat/Very positive
BASE: Male n = 997; Female n = 991

Gender differences in ability to control different aspects of health

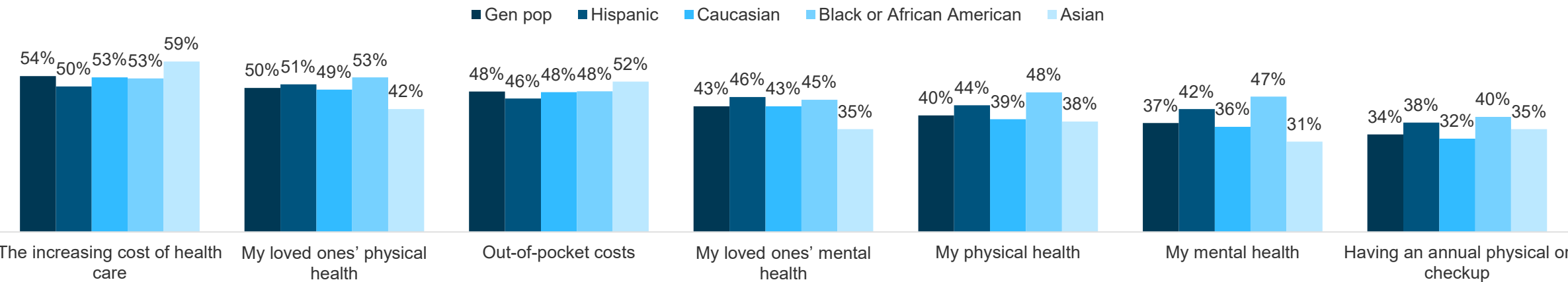
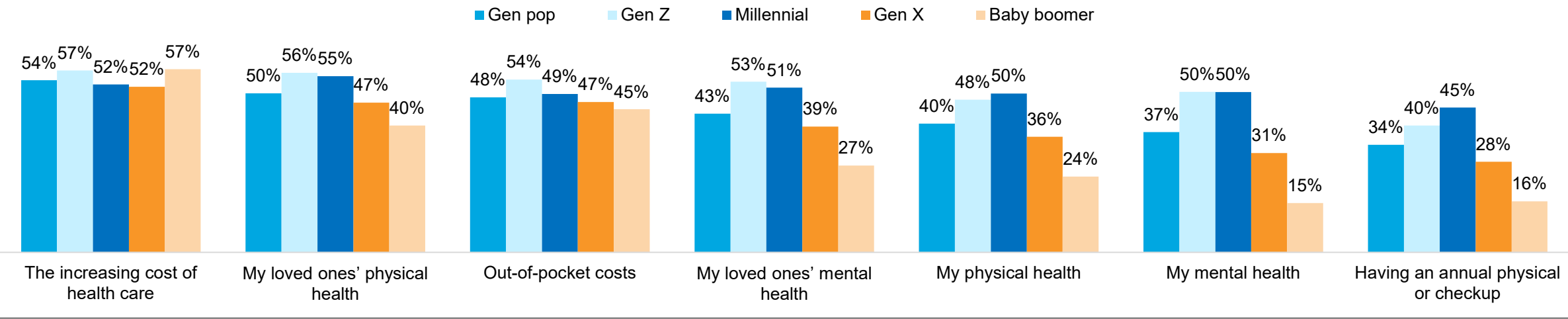
Women are much less likely than men to have a sense control over the following aspects of their health.
Financial health is a greater concern for ages 44 and up.



[Q2] How confident are you about your ability to control the following? // % Somewhat/Very confident
BASE: Male n = 997; Female n = 991

Many Americans worry about their health and related topics

Younger generations are particularly worried about mental health: **50% of Gen Z and millennials** frequently or always worry about their mental health. Worry over mental health is also highest among **Hispanics (42%)** and **African Americans (47%)**.



[NEW_2] How frequently do you worry about the following? // % Frequently/Always
BASE: Total N=2000

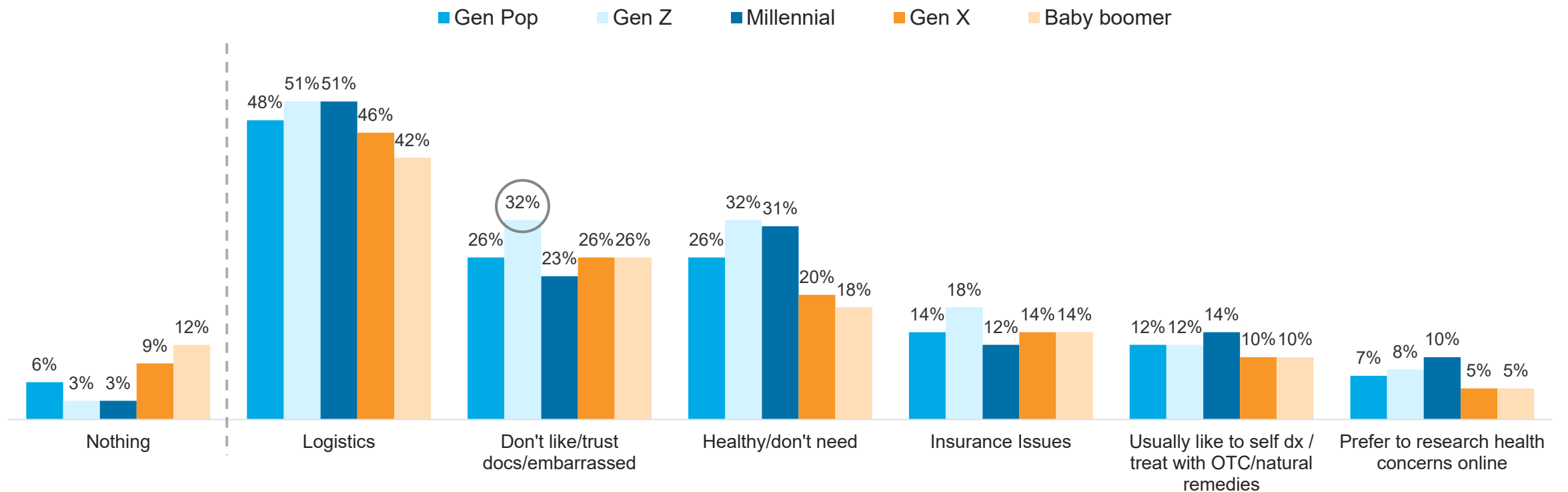
**Screening delays,
barriers to care,
and diagnosis data**



What prevents checkups and screenings on time?

94% of Americans face barriers to timely screenings. Logistics continue to be the biggest challenge across all generations.

Among the many barriers, Gen Z is more likely than other generations to have negative feelings of distrust/embarrassment with doctors. Gen Z and millennials are more likely than other generations to feel healthy and believe they don't need regular checkups, along with insurance concerns for reasons they don't get checked on time. Baby boomers continue to be most likely to say nothing gets in the way of their regular checkups.



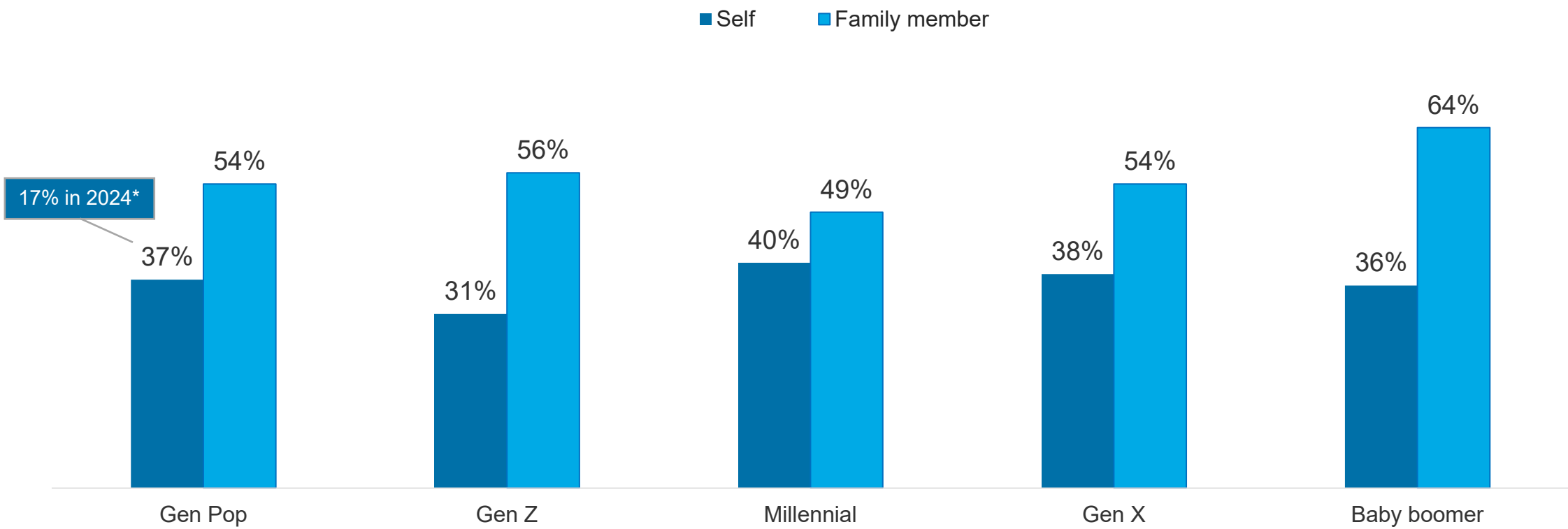
[Q13] What prevents you from getting checkups or recommended health screenings on time?
Some data are nets: Logistics: Takes too much time/conflicts with work hours/difficult to schedule appts/ difficulty getting a babysitter/transportation is a challenge/difficulty taking time off work; Don't like/trust docs/embarrassed: I don't like going to the doctor/I don't want to be embarrassed/I don't trust doctors; Healthy/don't need: I don't feel I need checkups and screenings at my age/I'm healthy right now; Insurance issues: I don't have insurance coverage/my health insurance won't cover the cost.

BASE: Answered "Rarely/Occasionally/Sometimes/Always" to New_Pre13 (How often put off checkups or screenings), Total n=1807;
Gen Z n=286; Millennial n=707; Gen X n=630; Baby boomer n=377

Incidence of cancer diagnosis

More than half of Americans have a family member who has been diagnosed with cancer.

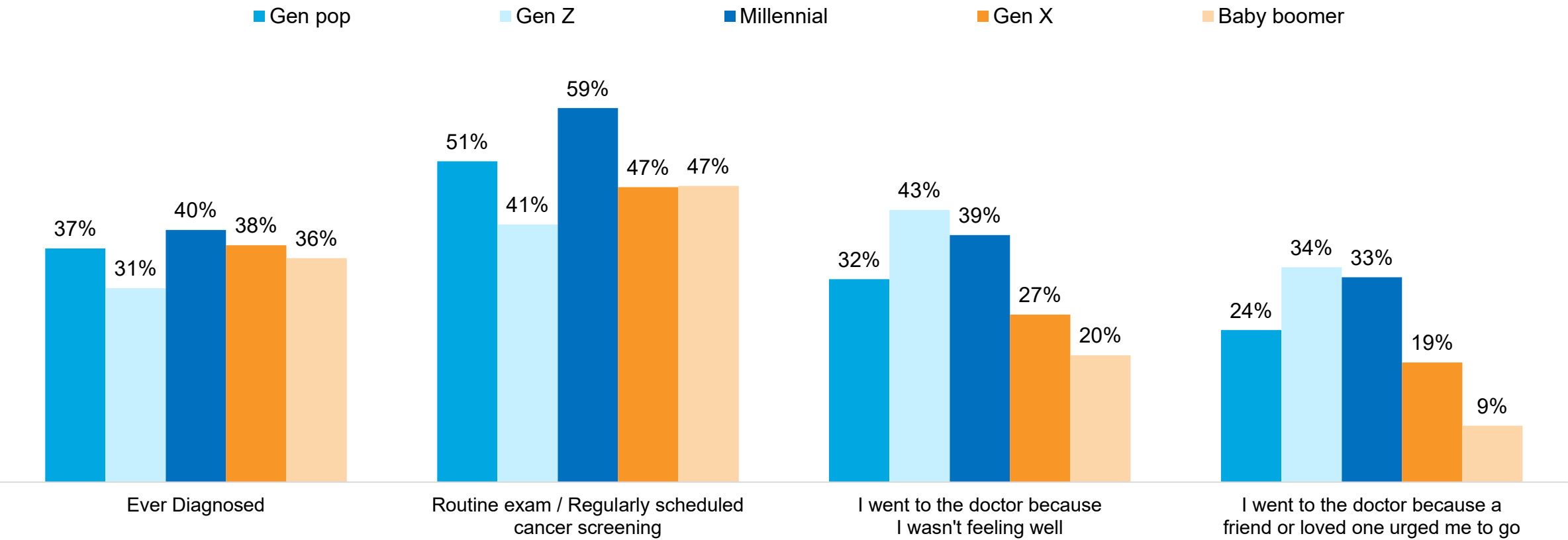
Millennials are least likely to have a family member with a cancer diagnosis but report the highest rates of personal diagnosis with 4 in 10 reporting a cancer diagnosis.



[Q5] Have you or a family member ever been diagnosed with cancer?
*Question wording was changed in 2025 – take caution when comparing to 2024.
BASE: Total N=2000; Gen Z n=286; Millennial n=707; Gen X n=630; Baby boomer n=377

Cancer diagnosis circumstance

Of those diagnosed with cancer, most often millennials, Gen X and baby boomers received their diagnosis during routine exams, while going to a doctor because of not feeling well leads just slightly for Gen Z. Additionally, 1 in 4 say they were diagnosed thanks to the urging of a loved one to see a doctor, driven by Gen Z and millennials who may still have parents, as well as a spouse or friend, urging them to monitor their health.



[Q5] Have you ever been diagnosed with cancer?
[Q6] How did you find out that you had cancer?*

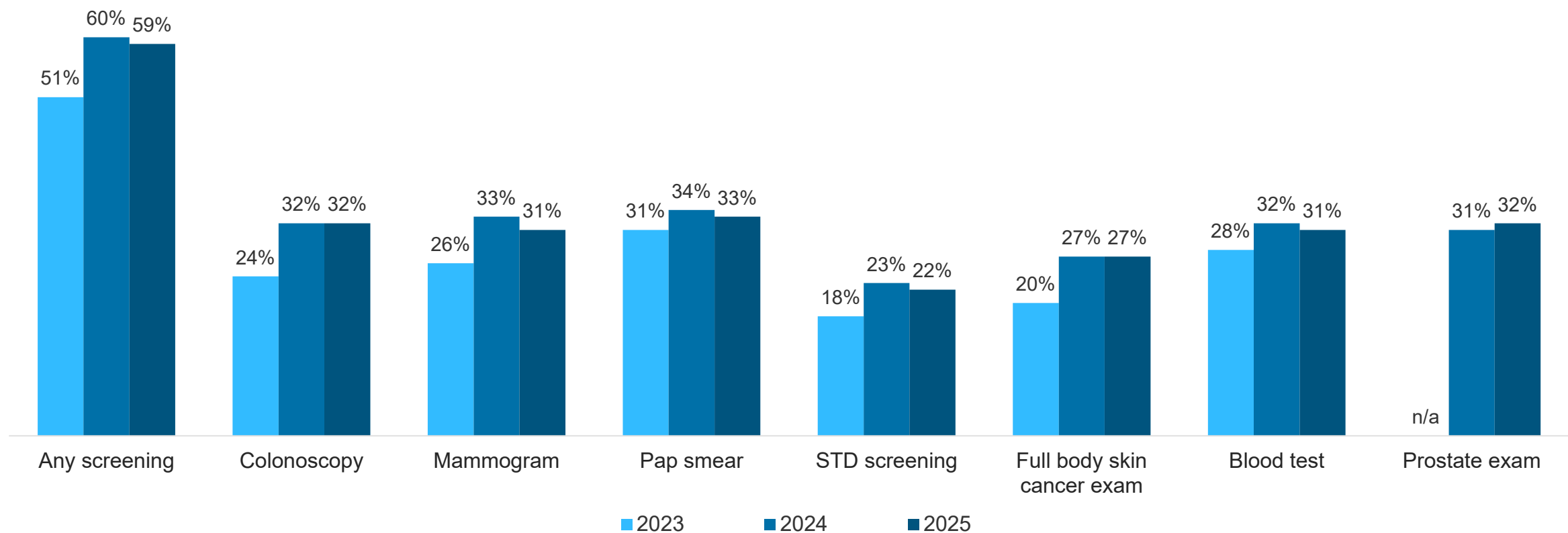
*Diagnosed with cancer: Gen pop n=742; Gen Z n=742; Millennial n=283; Gen X n=237; Baby boomer n=134



**Health screenings
most often avoided**

Avoiding health screenings still too high and consistent across all screenings

For two years in a row, roughly **3 in 5** Americans admit avoiding important screenings – up from 51% in 2023.



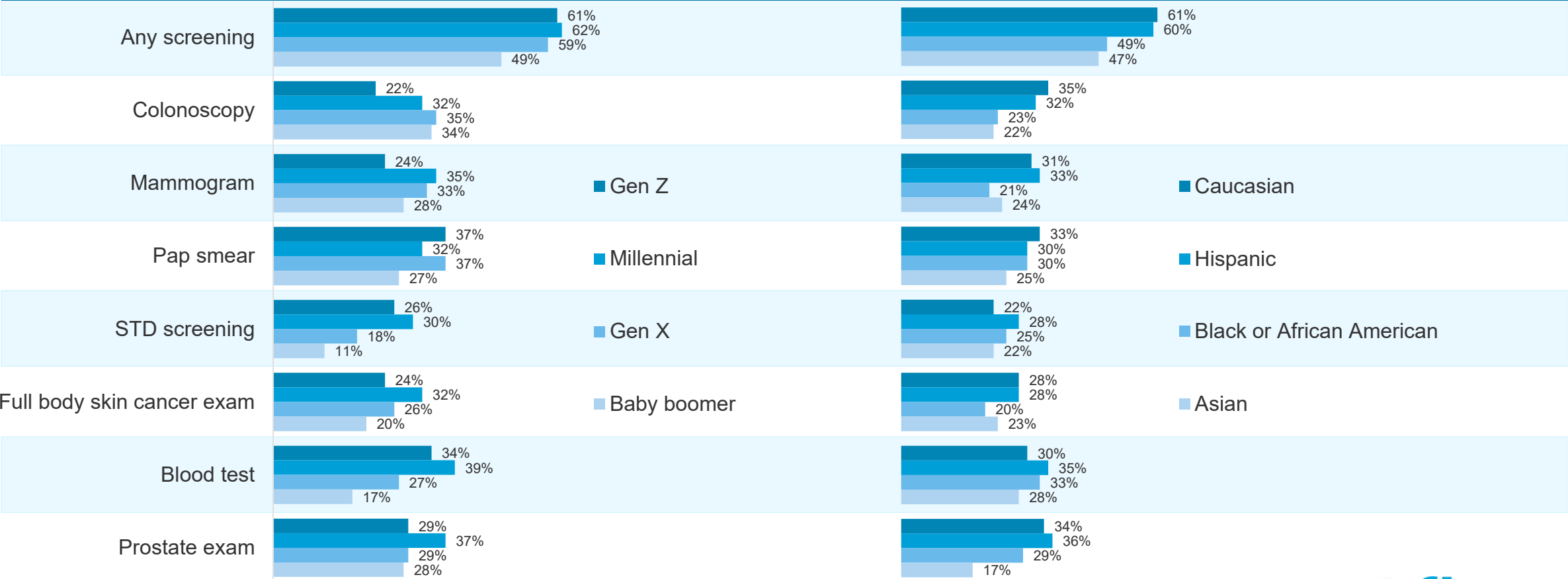
[Q14] Have you ever avoided any of the following common recommended health screenings? // % Yes
BASE: Total N=2000

Avoidance of screenings by demographic grouping

There is more differentiation in behaviors by generation rather than by ethnicity. Millennials tend to avoid mammograms, STD screenings, full body skin cancer exams, blood tests, and prostate exams more often than other generations while baby boomers are the least likely to avoid screenings overall. Avoidance is highest for Caucasians and U.S. Hispanics.

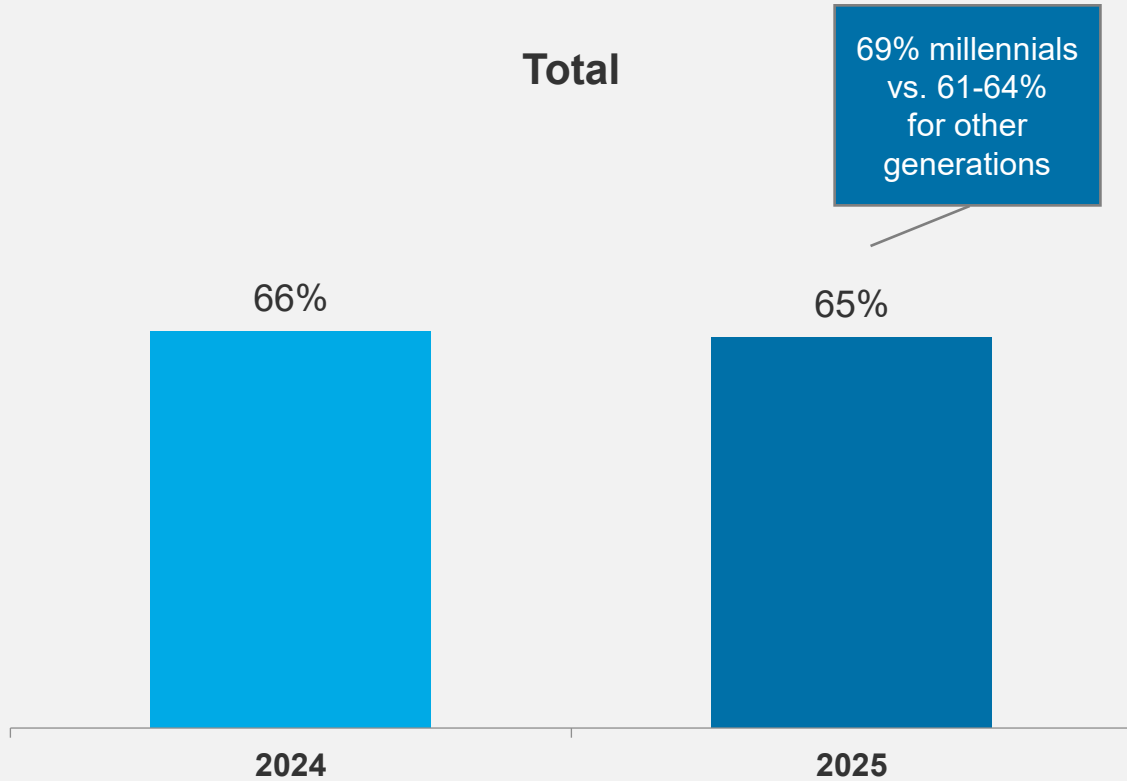
Gender appears to play a role: Among those under 60, women are more likely to admit to avoiding at least one screening.

- Gen Z women (ages 18-27) are **more likely** to avoid screenings: **68%** versus 55% of Gen Z men.
- Millennial women (ages 28 to 43) are more likely to avoid screenings: **63%** versus 61% of Gen Z men.
- Gen X women (ages 44-50) are **more likely** to avoid screenings: **63%** versus 54% of Gen X men.



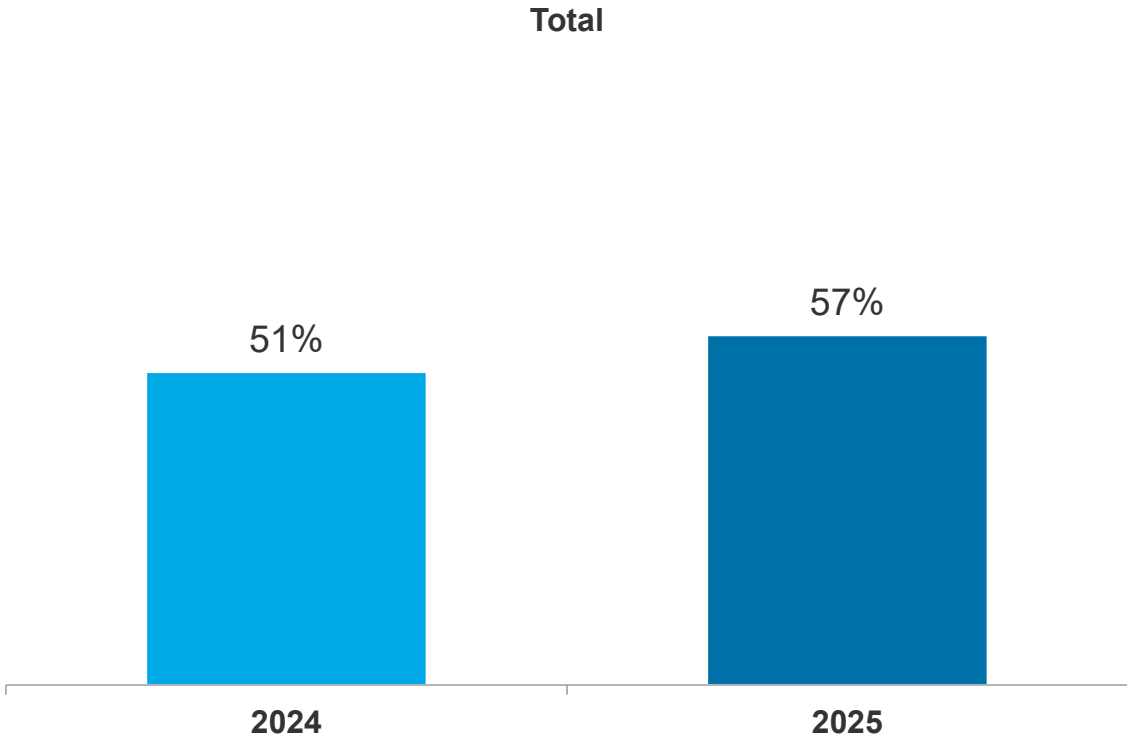
[Q14] Have you ever avoided any of the following common recommended health screenings?
BASE: Total N=2000
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Have you ever had a health scare (for yourself, friend or family member) that made you realize you need to be more proactive about your health?




[Q4] Have you ever had a health scare (for yourself, friend or family member) that made you realize you need to be more proactive about your health?
BASE: Total N=2000

Do you have a family history of chronic illness/disease (e.g., cancer, diabetes, heart disease, lupus, etc.)?



[Q7] Do you have a family history of chronic illness/disease (e.g., cancer, diabetes, heart disease, lupus, etc.)?
BASE: Total N=2000

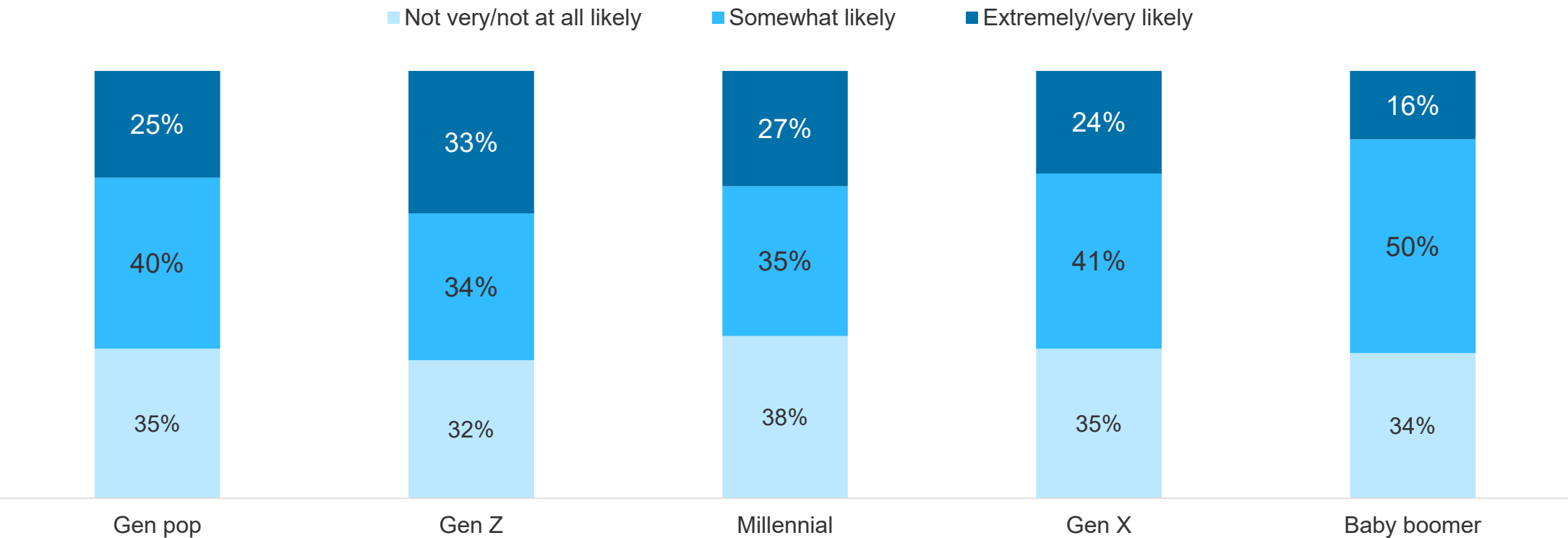
A photograph of a male doctor in a white lab coat with a stethoscope around his neck, sitting at a desk and holding a tablet. He is looking towards a female patient who is seated across from him, seen from the side. The patient is wearing a white top and gold hoop earrings. The background is a blurred clinical or office environment with posters on the wall.

**Cancer perception versus
reality: Americans
underestimate their risk**

Cancer diagnosis sentiment among those not diagnosed with cancer

Among those who have never received a cancer diagnosis in their lifetime:

One in four feel that they are extremely/very likely to receive a diagnosis in their lifetime. **Gen Z** (especially men) is the most pessimistic/realistic about their likelihood of receiving a diagnosis, with **1 in 3** feeling diagnosis is likely.

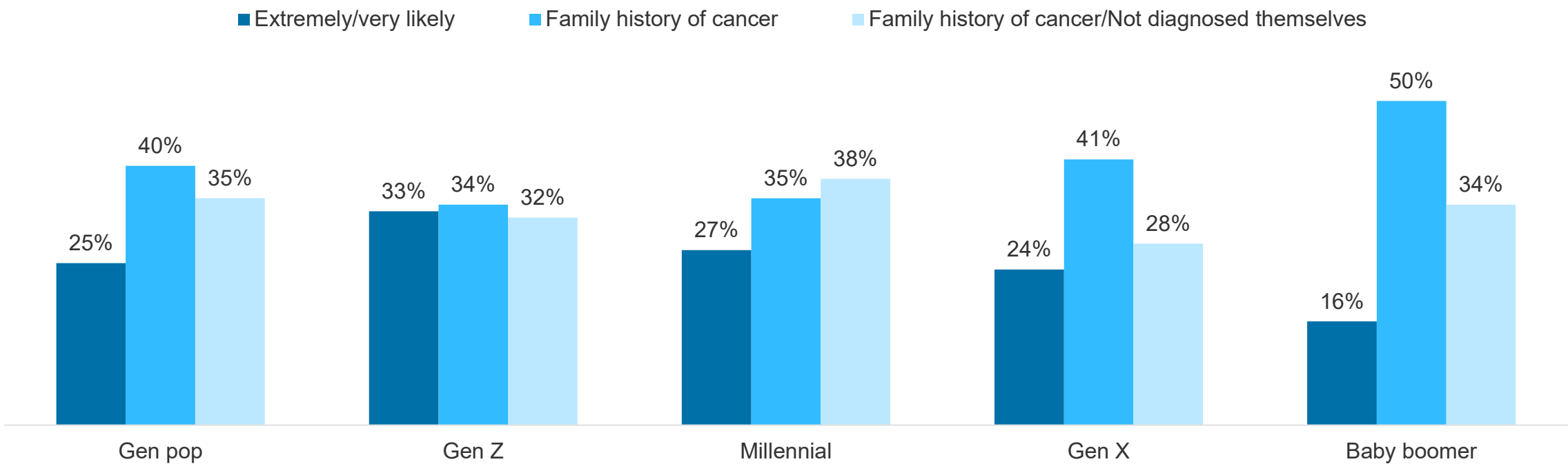


[NEWA] How likely do you believe it is you could be diagnosed with cancer in your lifetime?
Base: Not diagnosed with cancer: Gen pop n=1258; Gen Z n=198; Millennial n=424; Gen X n=393; Baby boomer n=243

Disconnect between cancer risk and awareness

A significant attitude difference exists when a family member has received a cancer diagnosis.
Nearly twice as many Americans who have seen a family member diagnosed with cancer feel they will be diagnosed in their lifetime compared to those who have not.

How likely do you believe it is you could be diagnosed with cancer in your lifetime?

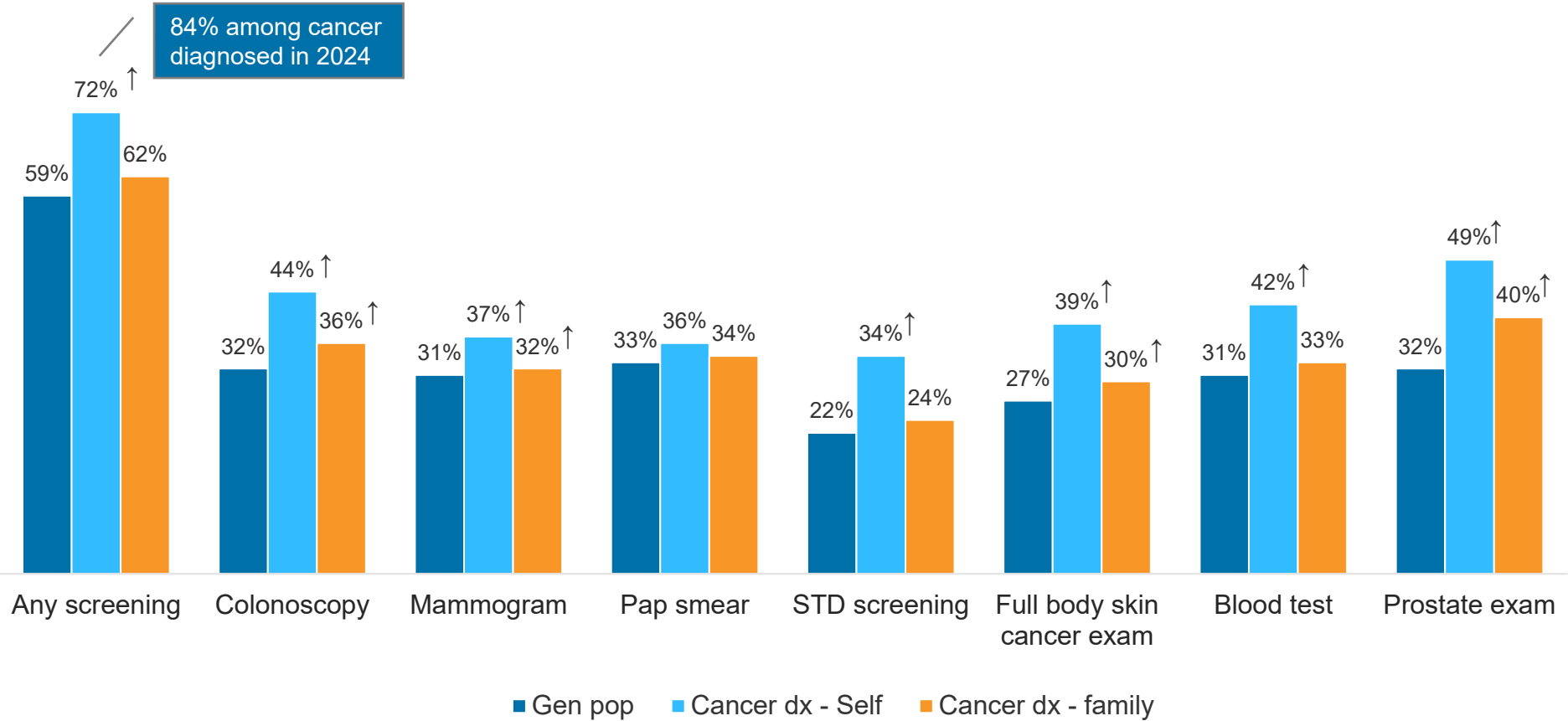


[NEWA] How likely do you believe it is you could be diagnosed with cancer in your lifetime?
Base: Not diagnosed with cancer: Gen pop n=1258; Gen Z n=198; Millennial n=424; Gen X n=393; Baby boomer n=243

[Q5_NEW] Have you or a family member ever been diagnosed with cancer?
Base: Not diagnosed with cancer: Gen pop n=1249; Gen Z n=196; Millennial n=422; Gen X n=391; Baby boomer n=240

The rate of avoidance among those diagnosed with cancer is alarmingly high, displaying a pattern of hesitation or fear of getting regular screenings

Avoidance is particularly high among millennials that have received a cancer diagnosis in their lifetime (82%).

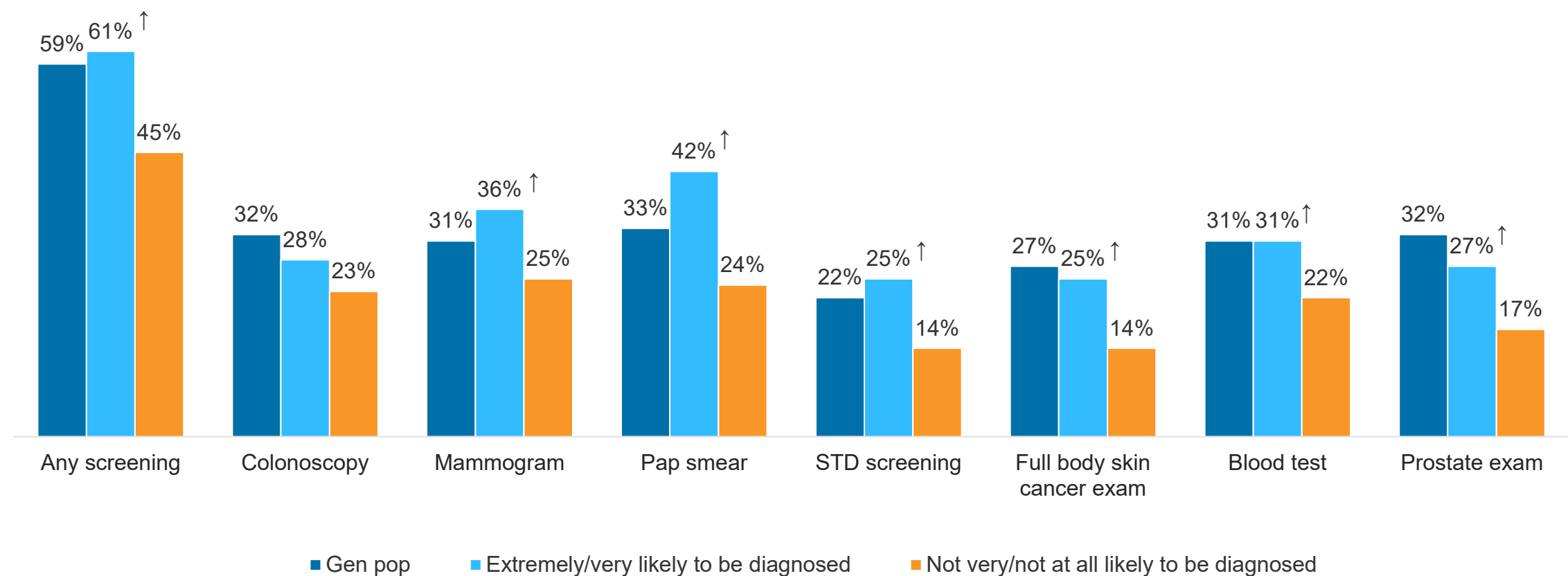


Avoidance of any screening

| Generation | Overall | Cancer dx'd (self) |
|-------------|---------|--------------------|
| Gen Z | 61% | 73%↑ |
| Millennial | 62% | 82%↑ |
| Gen X | 59% | 68%↑ |
| Baby boomer | 49% | 58%↑ |

[Q14] Have you ever avoided any of the following common recommended health screenings? // % Yes
BASE: Total N=2000
↑ Denotes significantly higher vs. Gen pop at 95% confidence level

Similarly, those who feel they are likely to be diagnosed are more often avoiding common health screenings



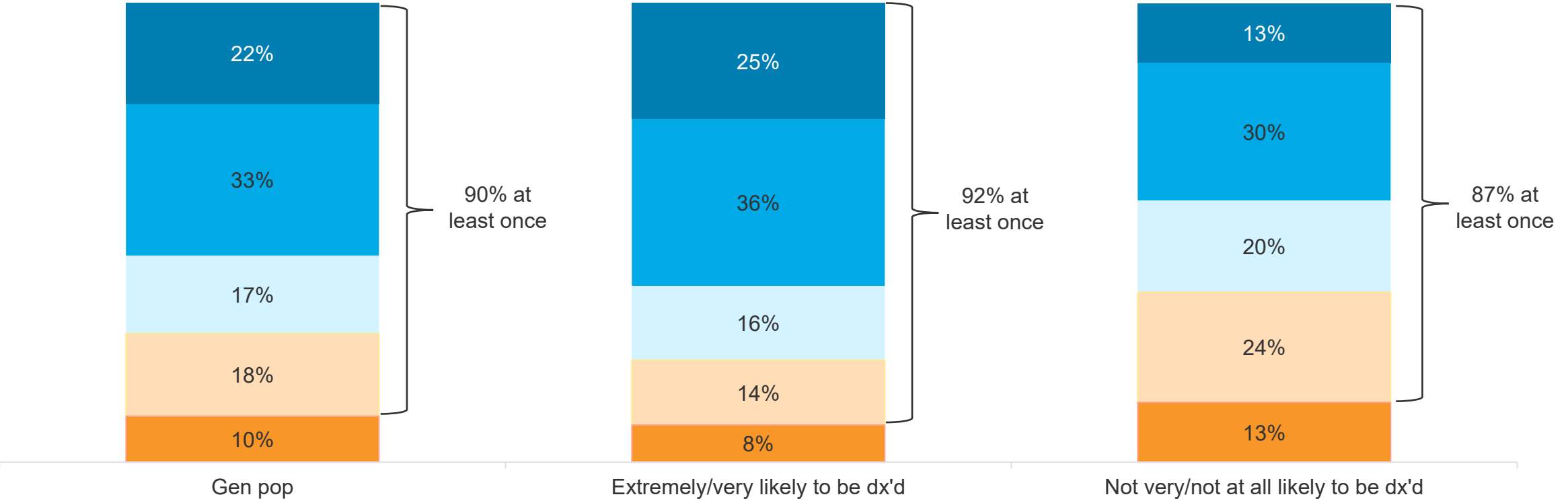
[Q14] Have you ever avoided any of the following common recommended health screenings? // % Yes
BASE: Total N=2000
↑ Denotes significantly higher vs. opposite group at 95% confidence level.

Counterintuitive attitudes about getting checked

Those who **believe they will get cancer** are actually **more likely to delay screenings** at least once (**92% vs. 87%**).

Frequency of putting off health checkup or screening (by diagnosis likelihood)

Never Rarely Occasionally Sometimes Always

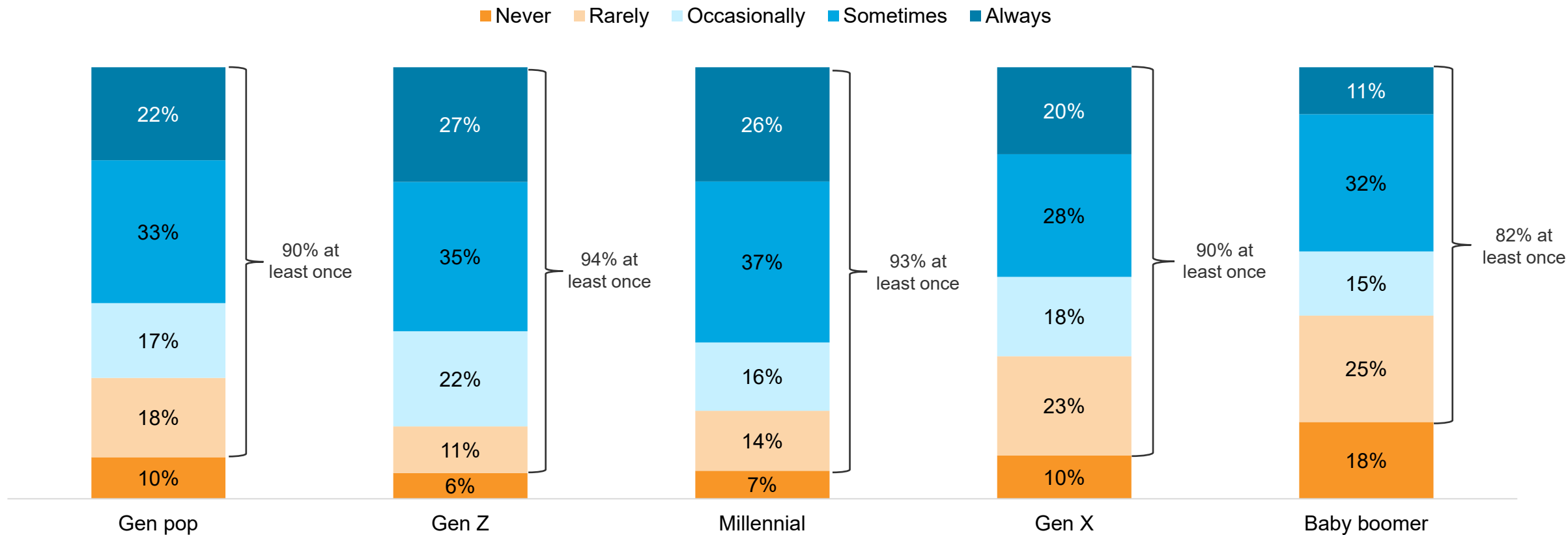


[NEW_Pre13] How often do you put off getting a health checkup or recommended health screening beyond the recommended time frame?
BASE: Total N=2000; Extremely/very likely to be diagnosed n=314; Not very/not at all likely to be diagnosed n=443

90% of Americans have put off checkups beyond the recommended timeframe

Younger generations are more likely to put off an important health checkup: **94% of Gen Z** and **93% of millennials** admit to putting off health checkups or screenings.

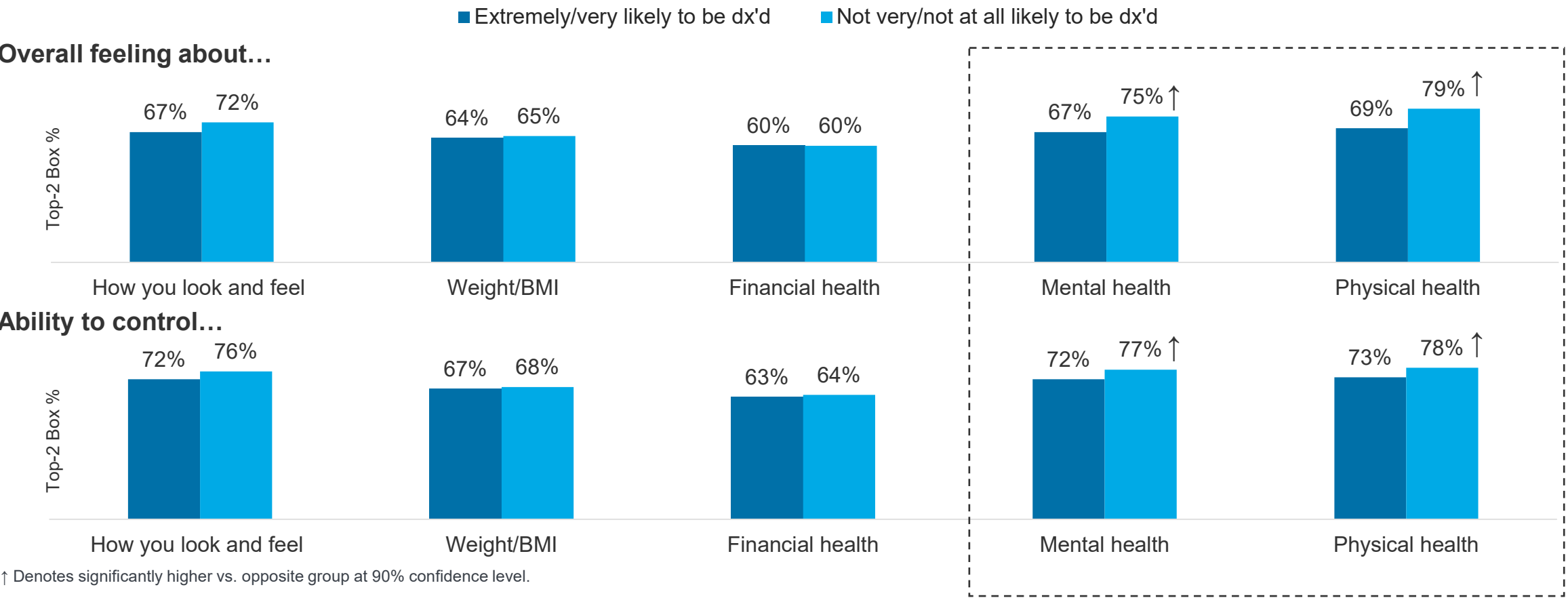
Frequency of putting off health checkup or screening (by generation)



[NEW_Pre13] How often do you put off getting a health checkup or recommended health screening beyond the recommended time frame?
BASE: Total N=2000; Gen Z n=286; Millennial n=707; Gen X n=630; Baby boomer n=377

The healthy are less concerned about cancer diagnosis

Health and overall outlook associated with concerns of a possible cancer diagnosis. Those who feel they are **unlikely** to be diagnosed with cancer often **feel more positively** about the various aspects of their health and their ability to control them.



[Q1] How do you feel about the following aspects of your life?
[Q2] How confident are you about your ability to control the following?
[NEWA] How likely do you believe it is that you could be diagnosed with cancer in your lifetime?
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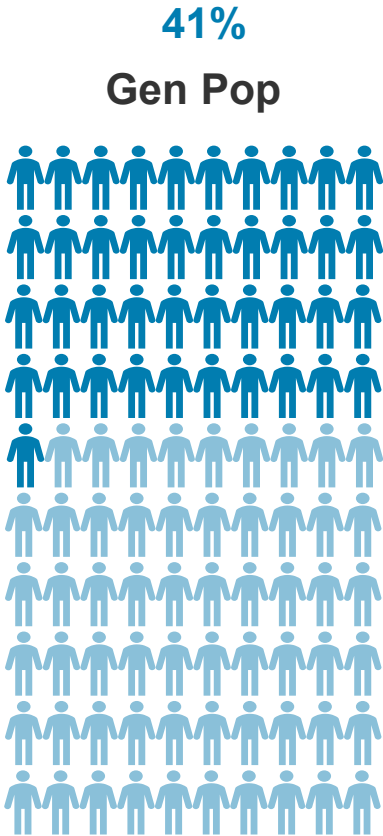
A man and a woman are laughing heartily in a kitchen. The man, with a beard and wearing a brown sweater, is laughing with his head tilted back. The woman, with long grey hair and wearing a striped shirt, is laughing with her head tilted back and her hands on the man's shoulders. They are standing in front of a kitchen counter. On the counter, there is a loaf of bread, a glass of red wine, a bowl of salad, a cucumber, yellow and red bell peppers, cherry tomatoes, and mushrooms. The background shows a white brick wall, a stove, and a sink. The text "Wellness matters" is overlaid on the left side of the image.

Wellness matters

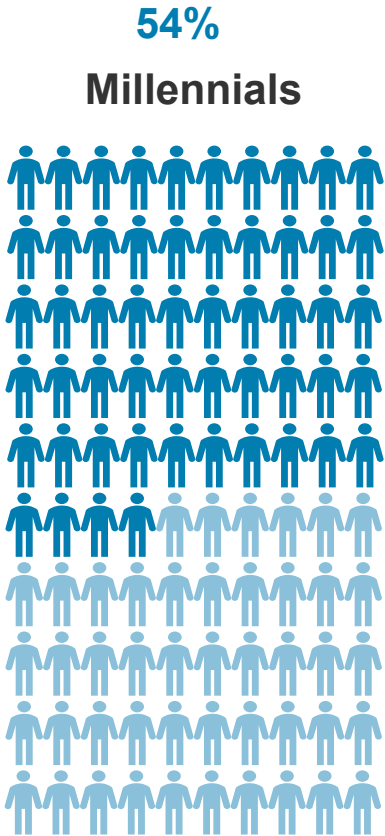
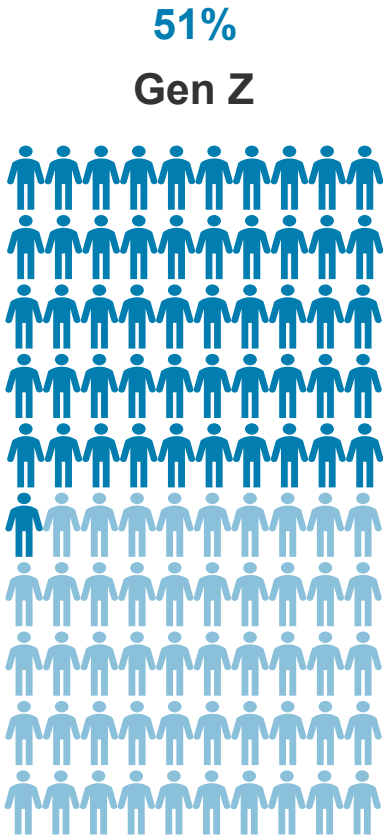
Use of ER/urgent care for health care needs

About **4 in 10** Americans are primarily using the ER/urgent care for their health needs, but Gen Z (51%) and millennials (54%) skew significantly higher.

[Q20] How much do you agree with the following statements: I primarily use urgent care or the emergency room for my health care needs.
Base: Total N=2000

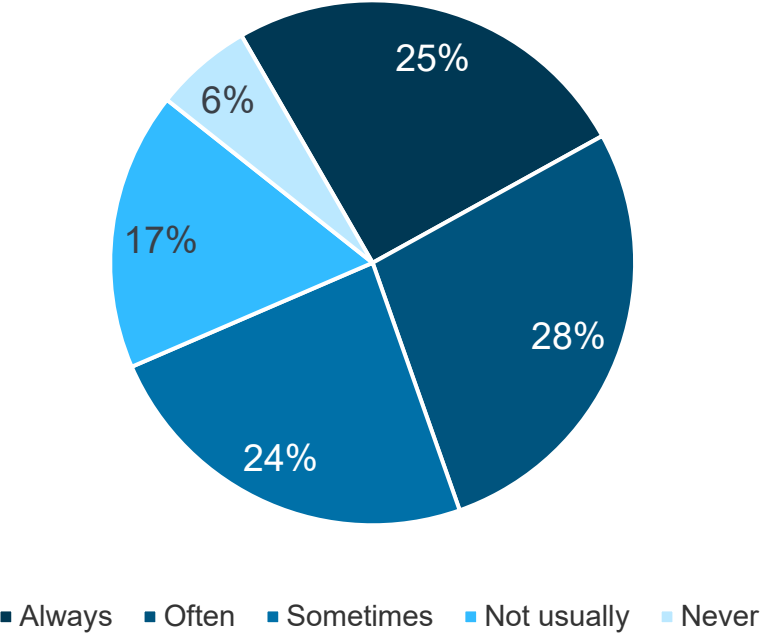


Men: 46%
Women: 36%
Hispanics: 44%
Caucasians: 39%
African Americans: 47%
Asians: 45%

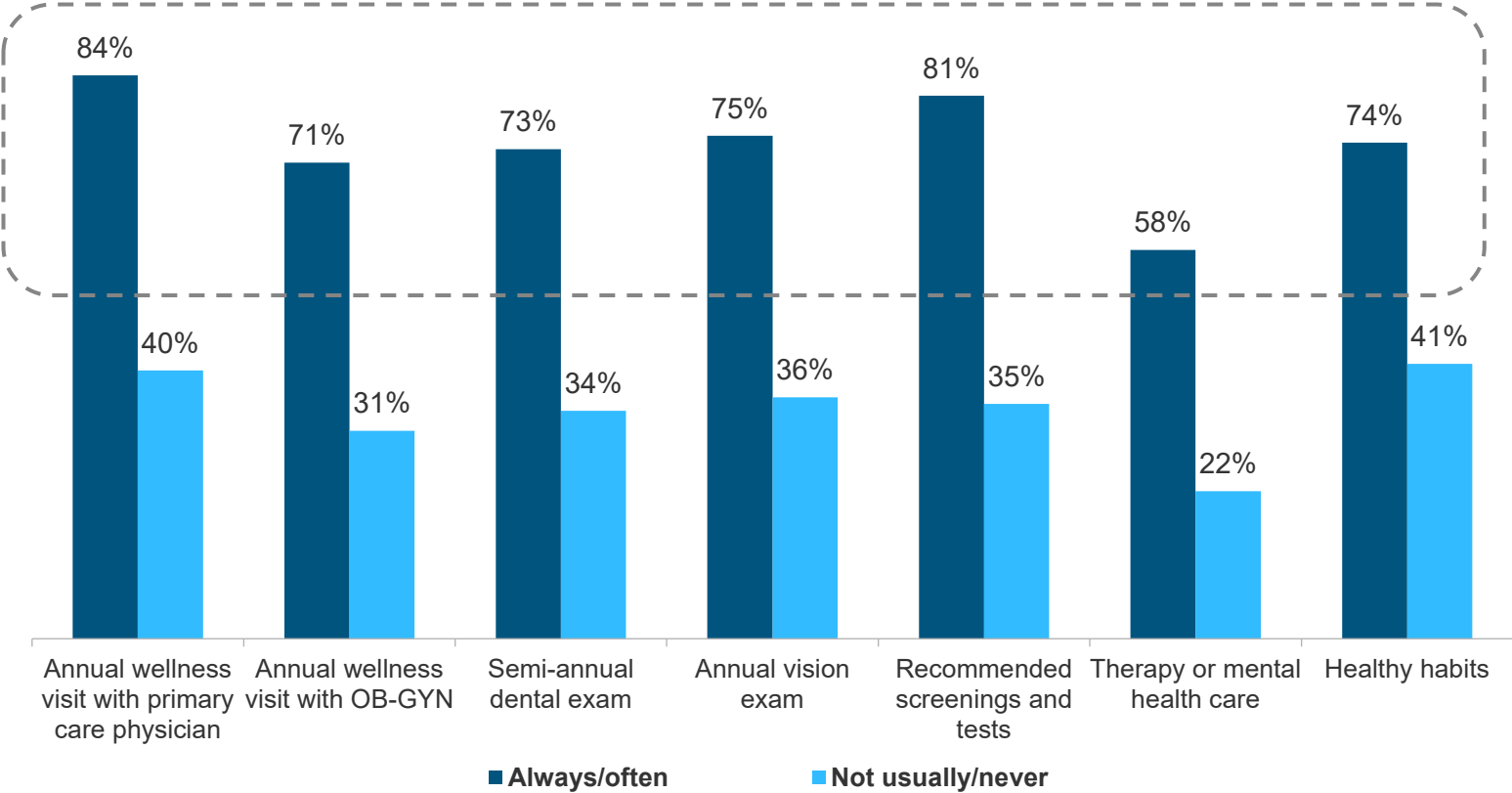


Americans who book doctor appointments at a specific time of year are twice as likely to get checked at recommended doctor visits and screenings

Book annual checkups at specific time



Prioritization of health

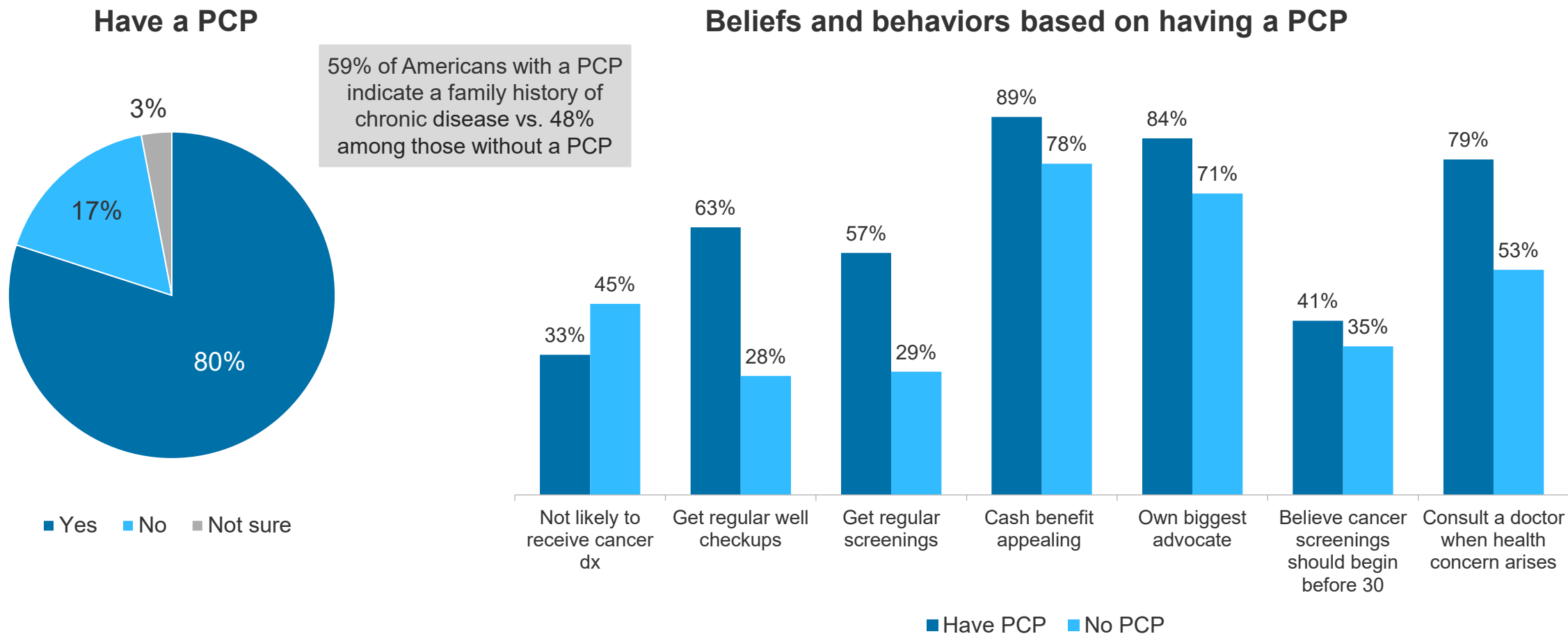


Book annual checkups at a specific time each year

[NEWF] Do you book your annual checkups and screenings at a specific time each year?
[Q10] How much do you personally prioritize the following? // % Top-2 Box
BASE: Total N=2000

Nearly 1 in 5 Americans indicate they do not have a primary care physician

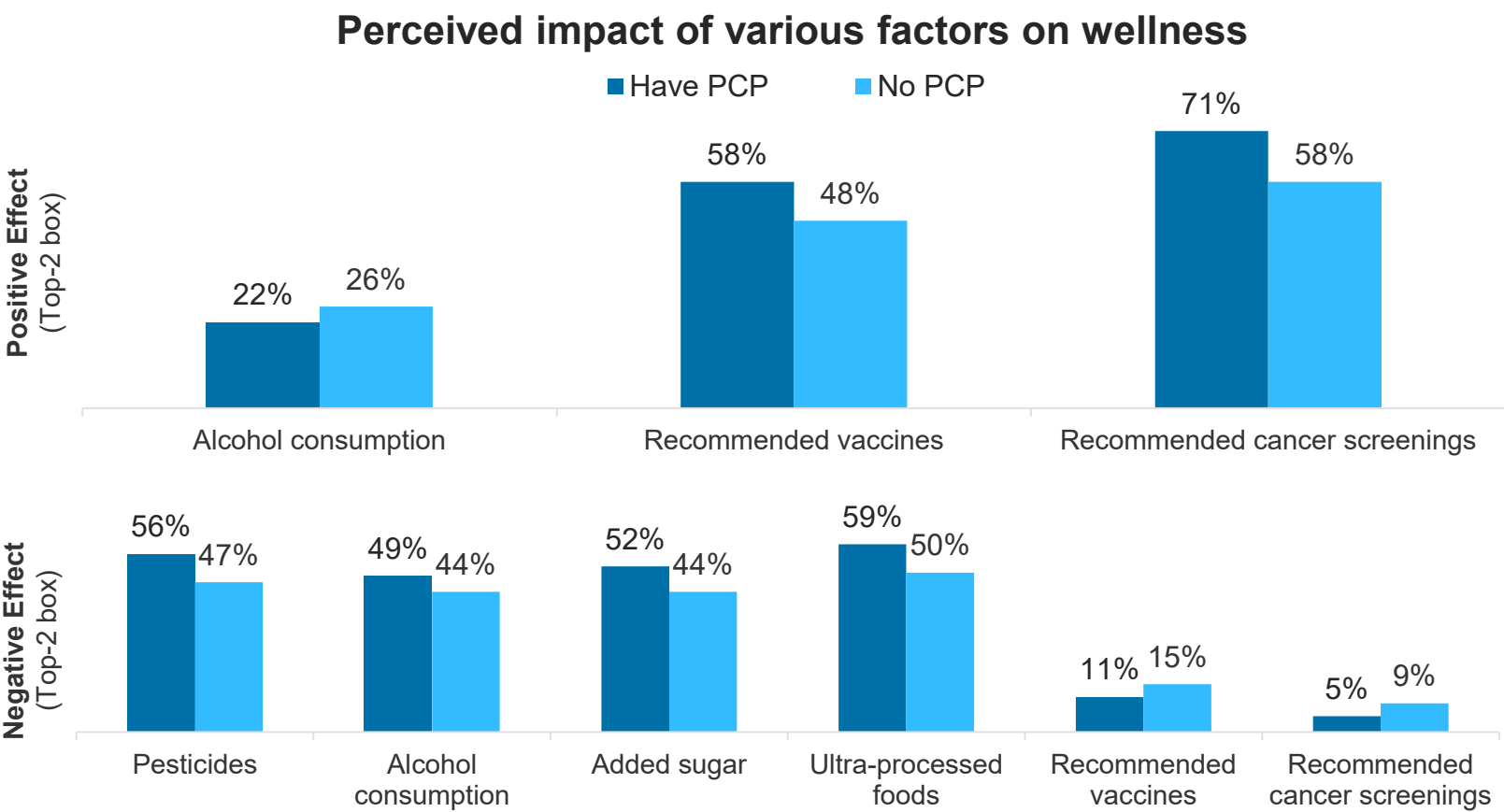
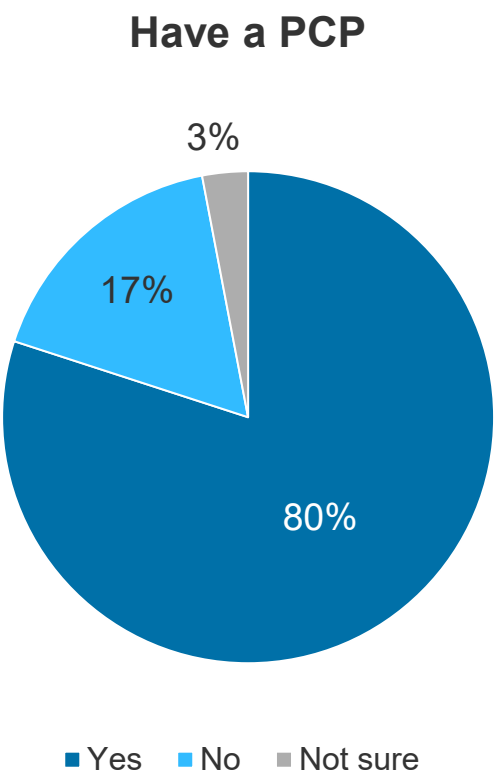
Having a PCP shapes the overall outlook and health-related behaviors of Americans, with those having a PCP taking more ownership of their health more often than those who do not.



[NEWB] Do you currently have a primary care physician?
[NEWA, Q8, Q15, NEW_Q11, NEWD, NEWI]
BASE: Total N=2000

Having a PCP goes hand in hand with health outlook and health factors

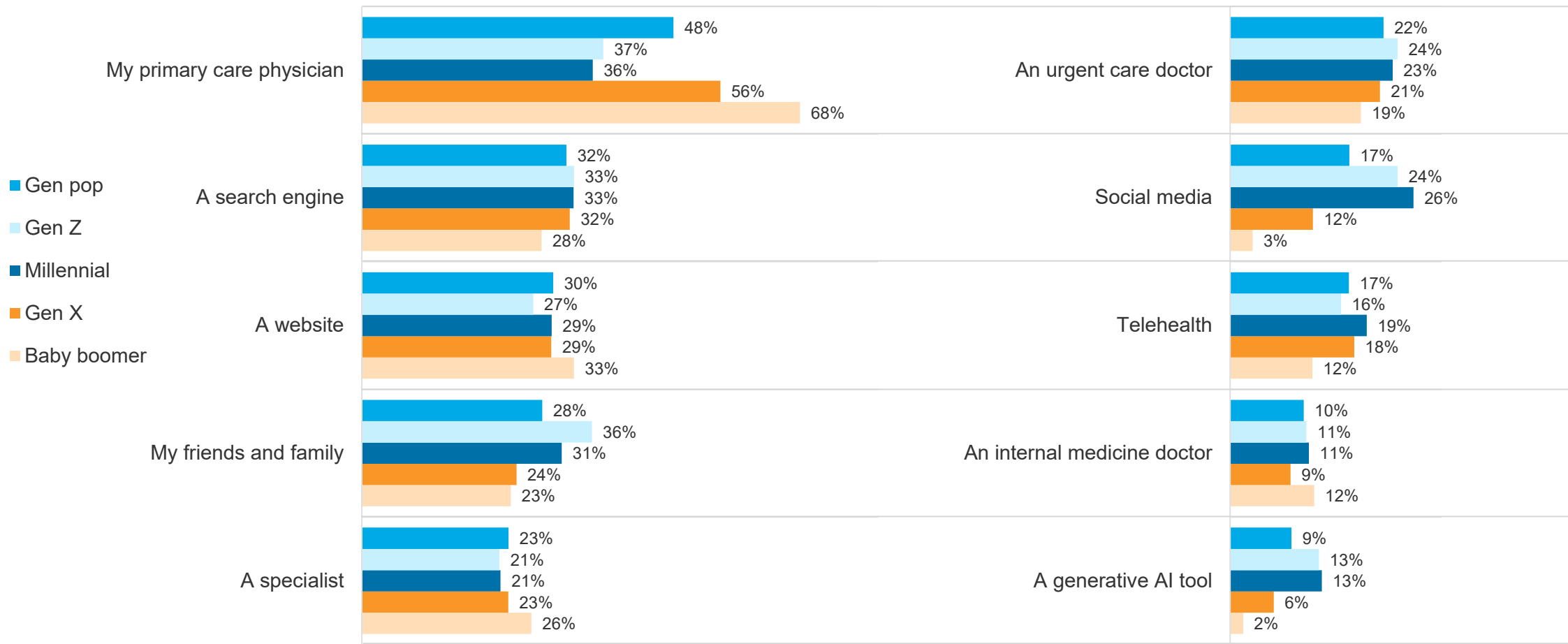
Those with a PCP are more likely to feel that recommended vaccines and cancer screenings have a positive effect on their wellness and that pesticides, alcohol, sugar and ultra processed foods can have a negative effect on their health.



[NEWB] Do you currently have a primary care physician?
[NEWK] Do you think the following have a positive or negative effect on your wellness?
Only attributes with significant differences across groups shown.
BASE: Total N=2000

Older generations are most likely to consult their PCP

Meanwhile, Gen Z and millennials turn to friends, family, and social media when they have a health concern.



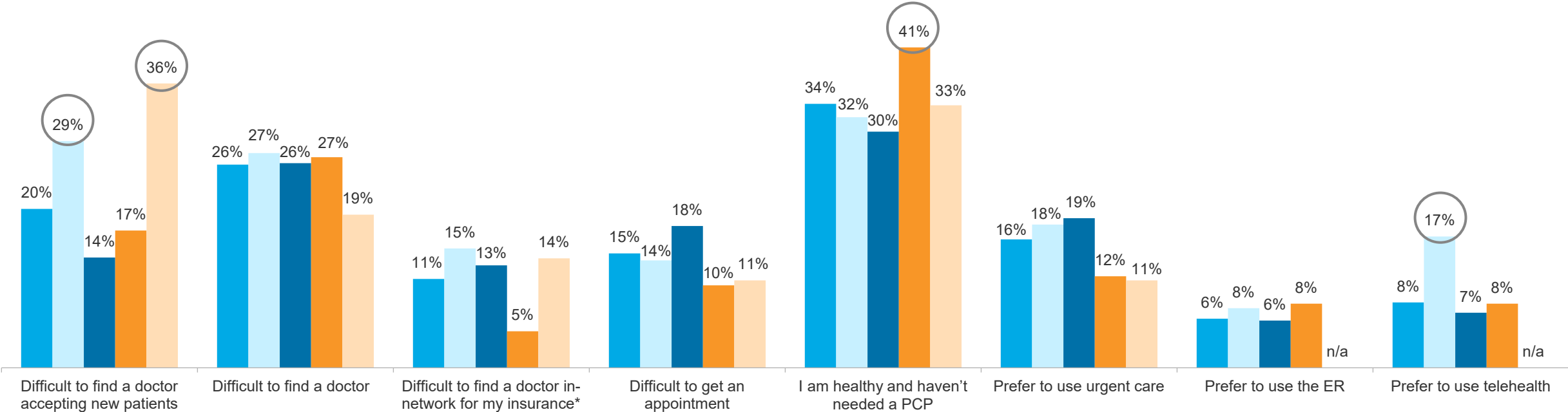
[NEW!] Over the last 12 months, which of the following resources have you consulted when you've had a health concern?
BASE: Total N=2000

Americans across generations agree: It's difficult to find a doctor

One-third across all generations cite difficulty finding a doctor in general or one accepting new patients. Gen X tends to feel they're healthy and don't need a PCP, while Gen Z tends to lean toward telehealth more than other generations.

Reasons don't have PCP

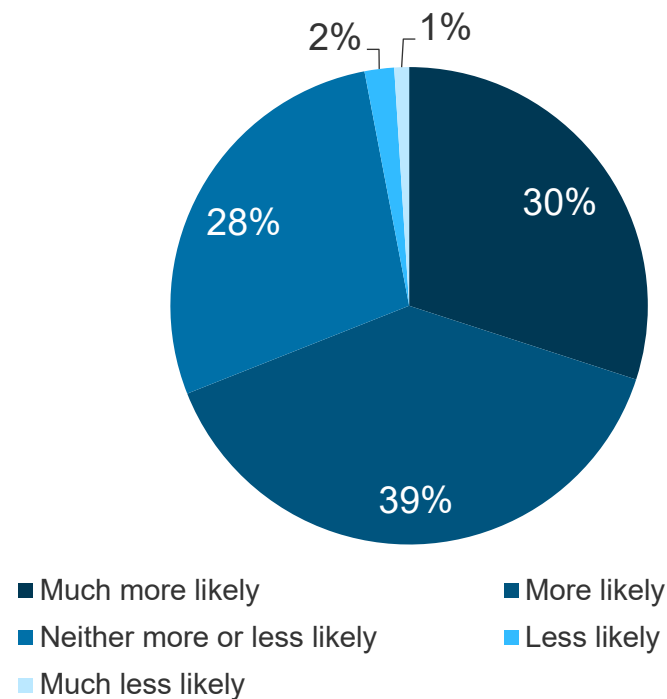
■ Gen pop ■ Gen Z ■ Millennial ■ Gen X ■ Baby boomer



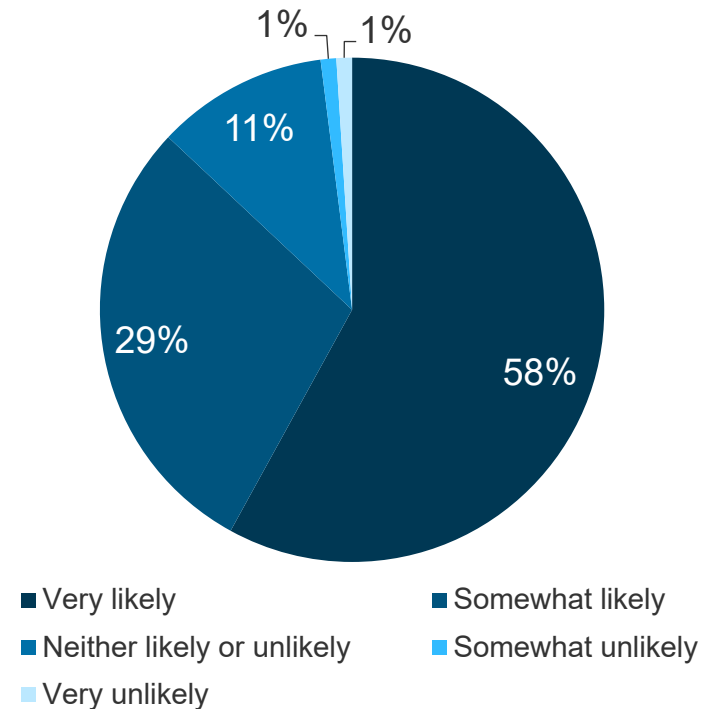
[NEWB] Do you currently have a primary care physician?
BASE: Total N=2000
[NEWC] What is the reason you don't have a primary care physician?
BASE: Respondents without a PCP, n=337
*Only shown to respondents with insurance.

Loved ones' urging, cash incentives continue to be effective to encourage individuals to go to the doctor

Would a friend or loved one encouraging you to go to the doctor make you more or less likely to go to the doctor?



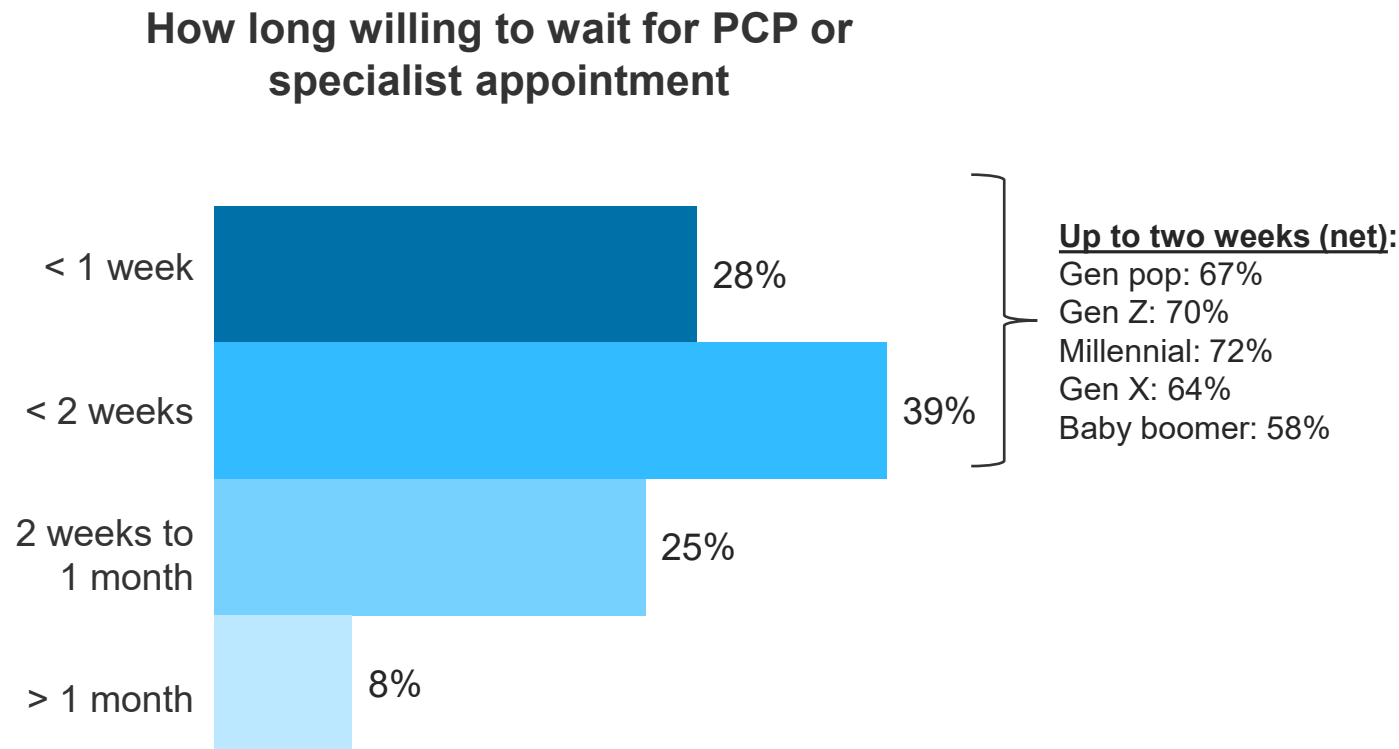
How likely would you be to go to routine checkups if you received a cash benefit to do so?



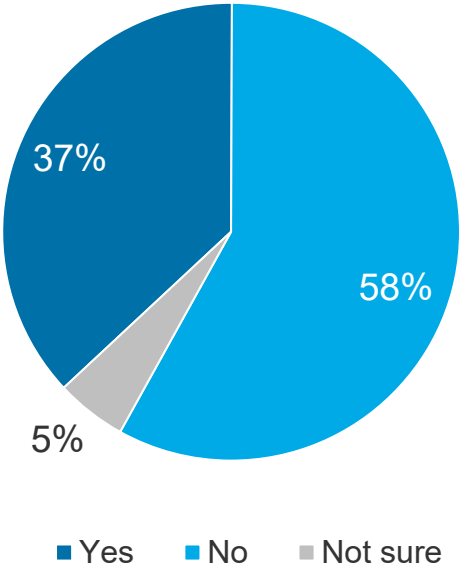
[Q16] Would a friend or loved one encouraging you to go to the doctor make you more or less likely to go to the doctor?
[Q15] How likely would you be to go to routine checkups if you received a cash benefit to do so (for instance, enough to help cover the copay)?
BASE: Total N=2000

Almost 40% of Americans have canceled or not scheduled a doctor appointment because the wait was too long

The majority of Gen Z and millennials are only willing to wait **up to two weeks** to see a doctor or specialist.



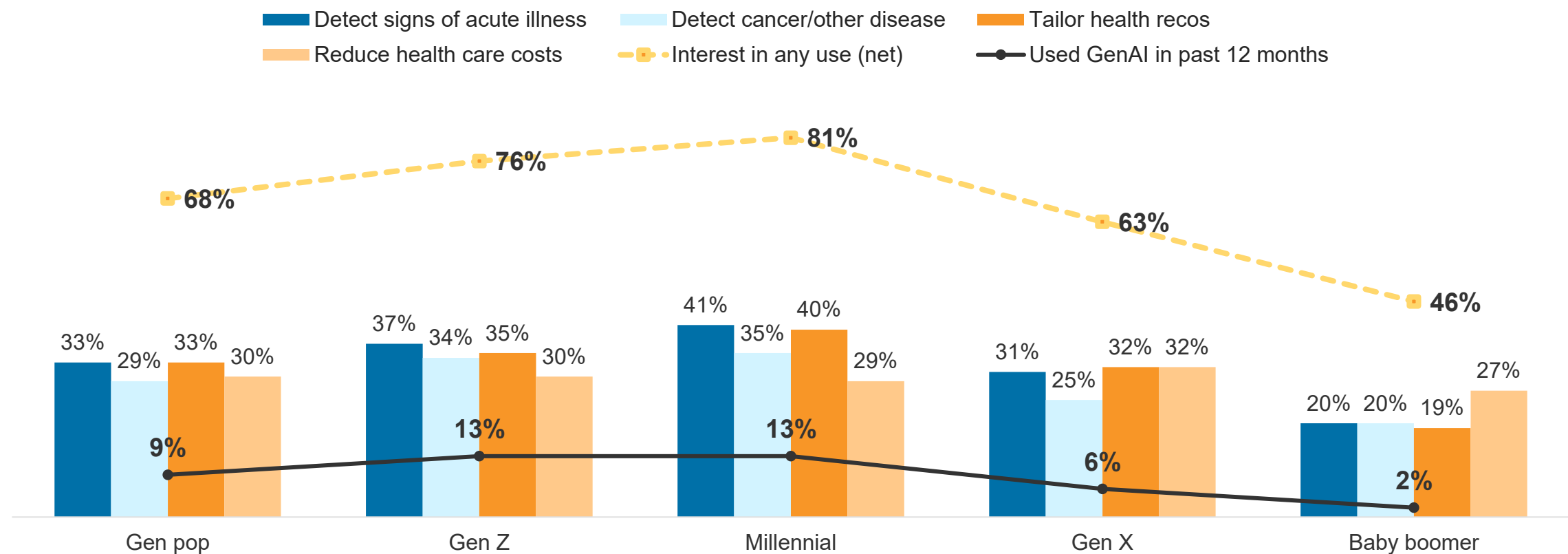
Ever canceled/not scheduled appointment due to wait time



[NEWG] How long are you willing to wait for an appointment with your primary care doctor or specialist?
[NEWH] Have you ever canceled or decided not to schedule a doctor appointment because the wait time was too long?
BASE: Total N=2000

Just 9% used AI in the past 12 months for a health concern

However, nearly 7 in 10 are interested in future health applications of AI for themselves. Gen Z and millennials are leading adoption rates and will likely drive additional uses as AI permeates more of day-to-day life.



[NEWI] Over the last 12 months, which of the following resources have you consulted when you've had a health concern? // % selected "A generative AI tool"

[NEWL] For which, if any, of the following are you interested in using artificial intelligence (ChatGPT for example) for yourself...?

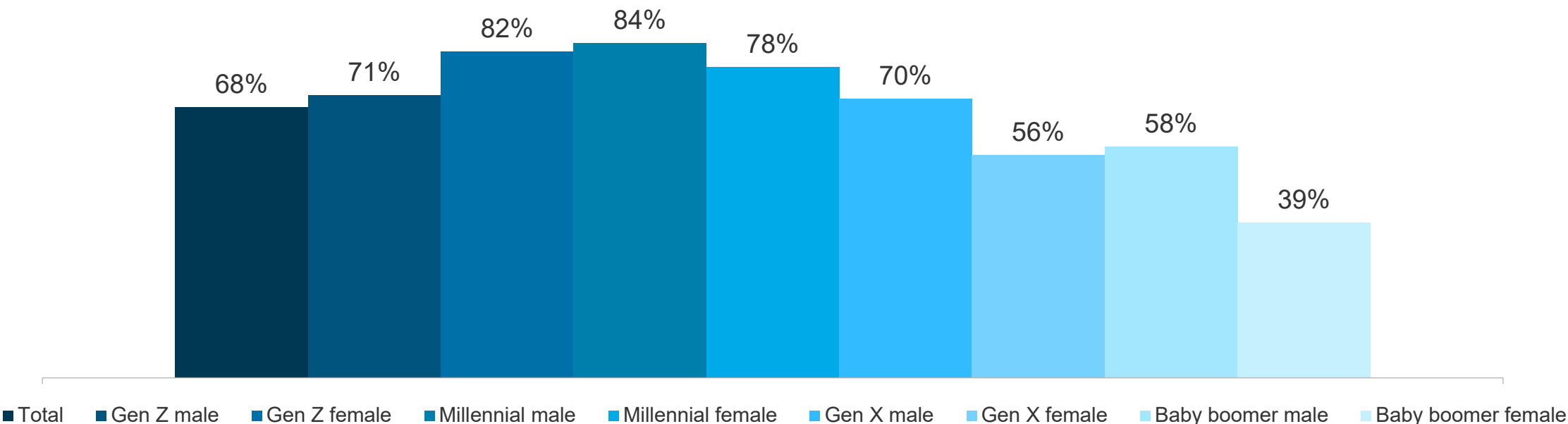
BASE: Total N=2000

There are notable generational and gender differences with interest in AI

Gen Z women and millennial men express highest interest in using AI for personal health, including:

- ✓ Detect signs of acute illness
- ✓ Detect signs of cancer or other serious disease
- ✓ Tailor health recommendations
- ✓ Reduce my health care costs
- ✓ Other

Interested in using artificial intelligence for personal health



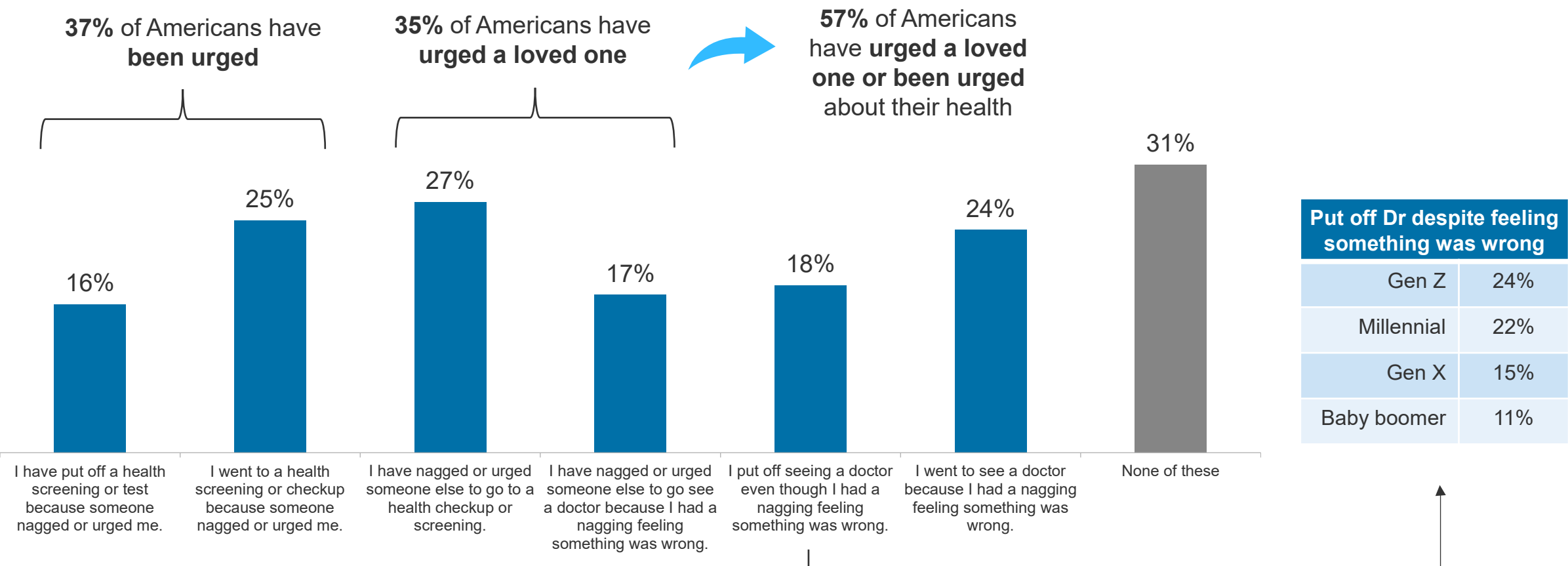
[NEWL] Finally, for which, if any, of the following are you interested in using artificial intelligence (ChatGPT for example) for yourself... // % Yes
BASE: Total N=2000; Gen Z Male n=142; Gen Z Female n=142; Millennial Male n=439; Millennial Female n=260; Gen X Male n=287; Gen X Female n=342;
Baby boomer Male n=129; Baby boomer Female n=247

Advocacy matters

A man in a white suit is shaking hands with a man in a denim jacket. They are in a modern office with large windows. Other people are sitting on a bench in the background.

Nearly 3 in 5 have experienced nagging or have been urged by friends or loved ones to go to the doctor

Yet, nearly **one-quarter of Gen Z** and **1 in 5 millennials** have delayed a doctor visit despite having concerns.



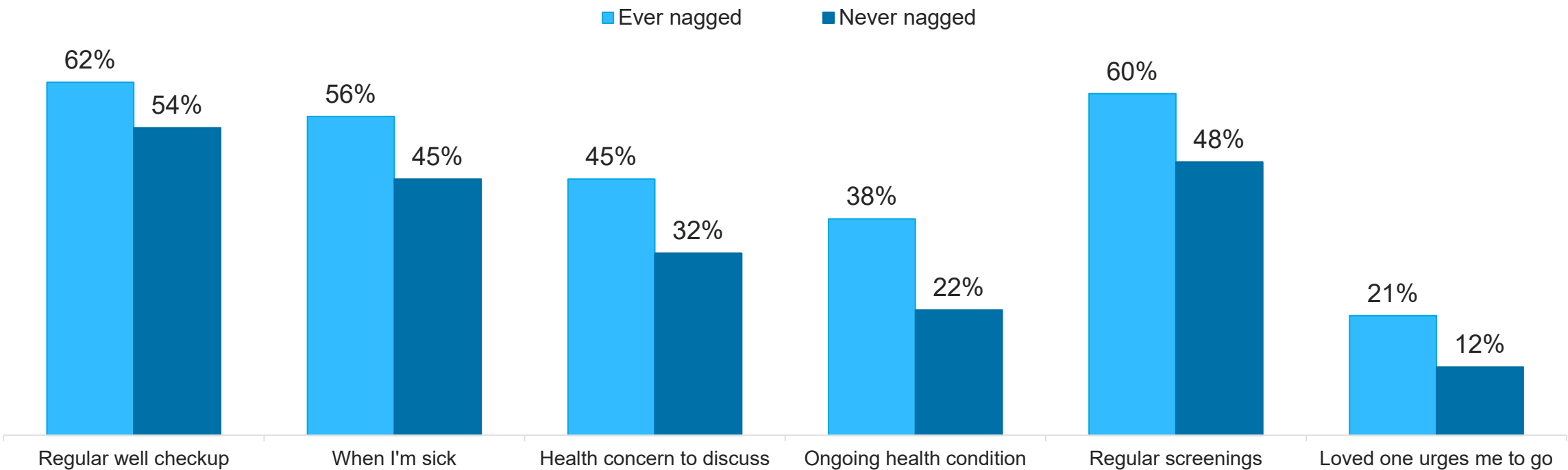
[NEW_6] Which of these apply to you?

BASE: Total N=2000

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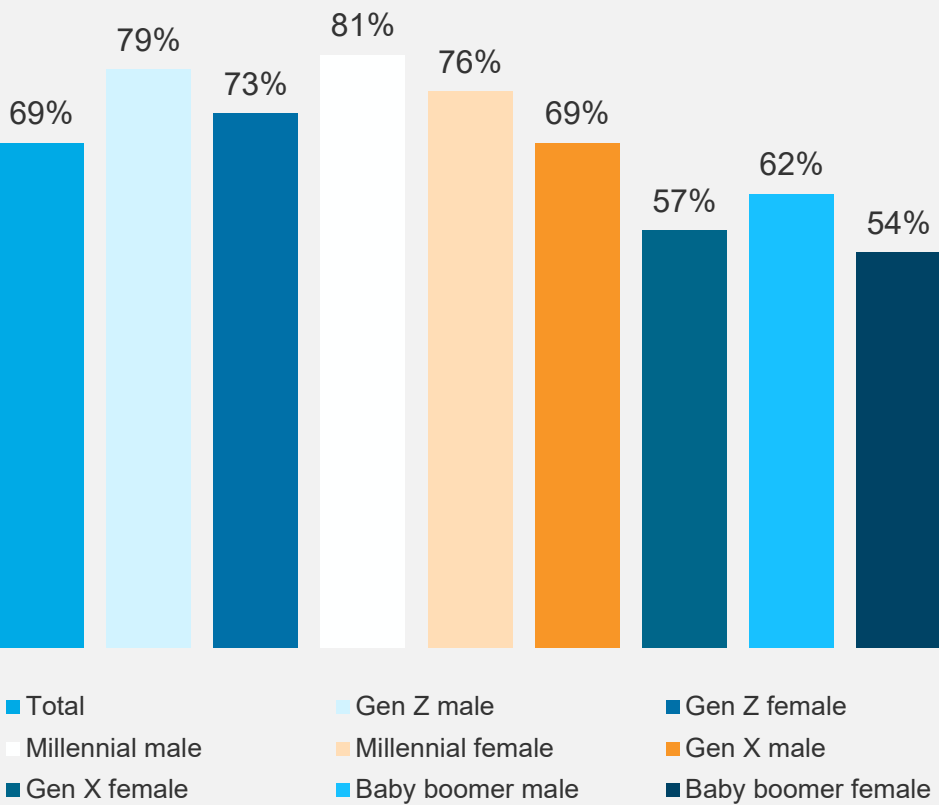
Take your own advice: Americans who have urged their loved ones to see the doctor are more likely to schedule doctor visits than those who have not

Those who mention they've ever nagged or nudged a loved on to get a health checkup or screening are **significantly more likely** than their non-nagging counterparts to proactively schedule doctor visits for themselves.



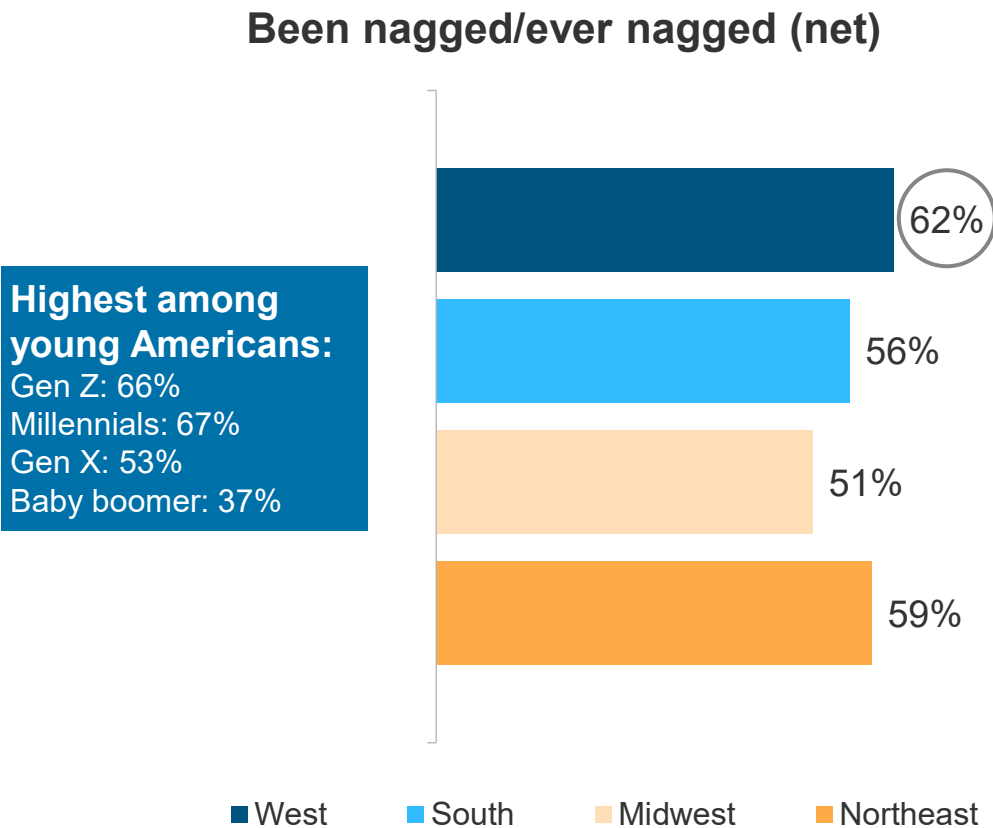
[Q8] For what reasons do you schedule doctor appointments?
Base: Nagged someone else to get a health checkup or screening (n=532)
Base: Have not nagged someone else to get a health checkup or screening (n=1468)

Nearly 70% of Americans motivated by loved ones when it comes to health: Younger Americans are most motivated by loved ones



[Q16] Would a friend or loved one encouraging you to go to the doctor make you more or less likely to go to the doctor? // % Top-2 Box
 BASE: Total N=2000; Gen Z Male n=142; Gen Z Female n=142; Millennial Male n=439; Millennial Female n=260; Gen X Male n=287; Gen X Female n=342; Baby boomer Male n=129; Baby boomer Female n=247

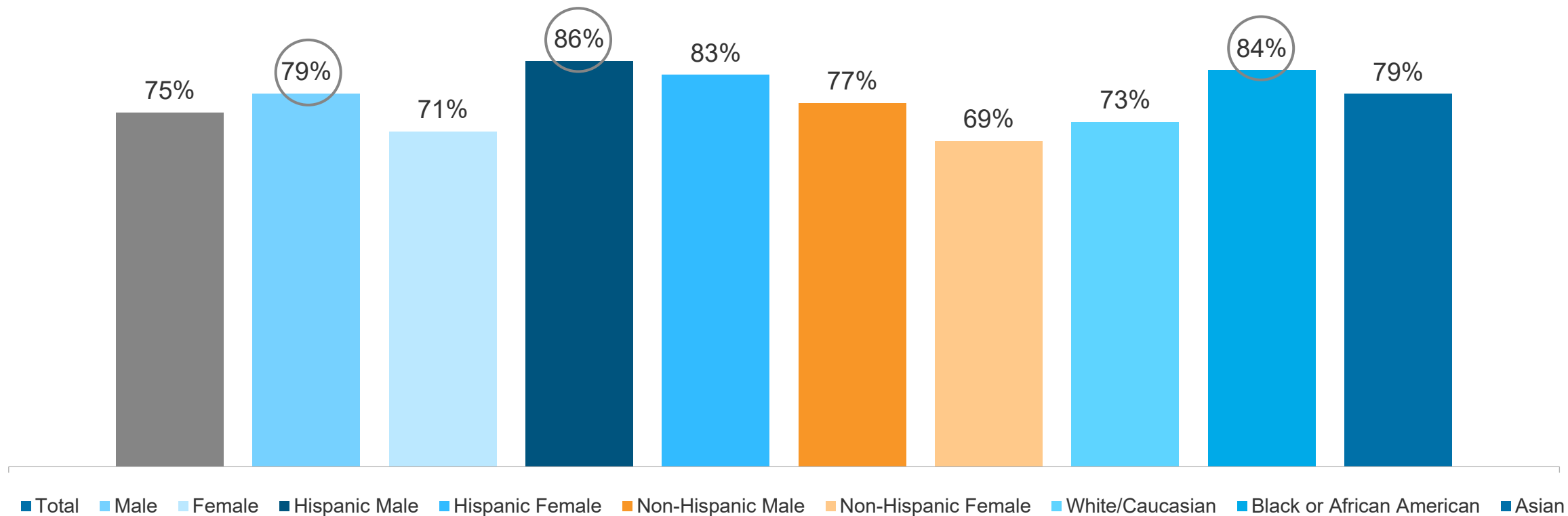
Western U.S. reports the most health-related urging/nagging either from self or others



[NEW_6] Which of these apply to you? // % Been nagged/ever nagged
 BASE: Total N=2000;
 Northeast n=352; Midwest n=414;
 South n=763; West n=471

How effective is “nagging” when it comes to your health?

Men say nagging can be effective when it comes to their health.
U.S. Hispanics and African Americans are **more likely to say it is effective** than Caucasians and Non-Hispanics.

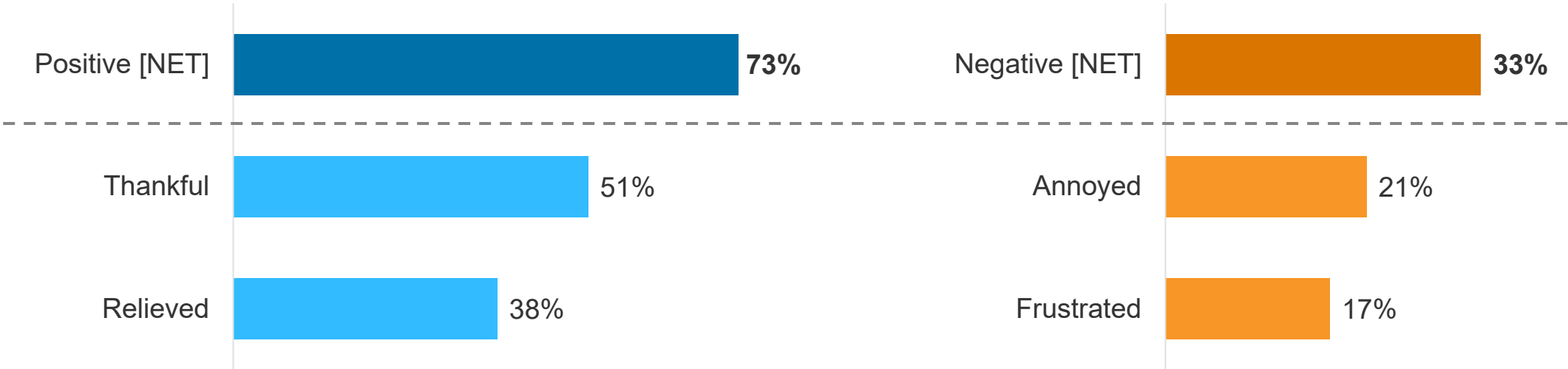


[NEW_5] When it comes to advocating for your health, specifically, how effective is nagging to get you to take action? // % Somewhat/Very effective
BASE: Total N=2000; Hispanic Total n=386; Non-Hispanic n=1614; Male n=997; Female n=991; Hispanic Male n=203; Hispanic Female n=175; Non-Hispanic Male n=794; Non-Hispanic Female n=816; Caucasian n=1535; African American n=273

Americans feel thankful or relieved after being urged to see a doctor

When asked how they felt after being urged by a loved one to see a doctor (regardless of whether or not they acted on the urging), **73% reported having a positive reaction**, such as relief or thankfulness.

How do you feel about being nagged to go to a health-related appointment after someone urged you?



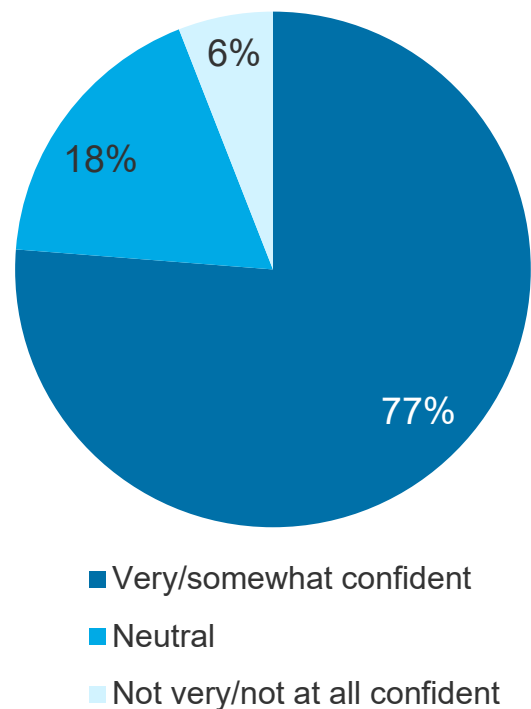
[NEW_9] As a result of this experience, how do you feel about being nagged to go to a health-related appointment after someone urged you?
BASE: Those who selected that they put off a health checkup, went to a checkup, put off seeing a doctor, went to see a doctor, or booked an appointment for themselves after urging a loved one to do the same in NEW_6.
N=1185

Family matters



More than 3 in 4 Americans are confident that loved ones prioritize their wellness and preventive care...

Confidence in loved ones prioritizing their own wellness



... But confidence in loved ones wanes with age.

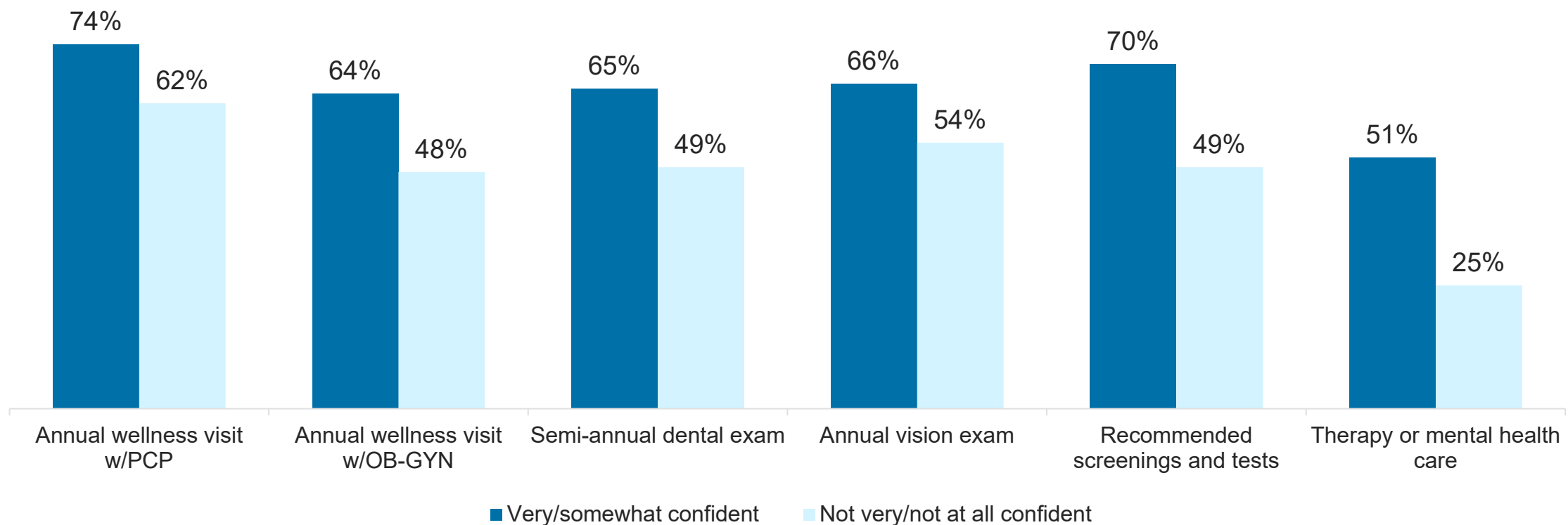
Gen Z and millennials (81% each) are somewhat or very confident that their loved ones prioritize their personal health, while Gen X and baby boomers are less confident (71% and 74%, respectively).

Men (81%) are more likely than women (73%) to have high levels of confidence in their family putting their health first.

[NEW_18] How confident are you that your loved ones prioritize wellness and preventive care?
BASE: Total N=2000

A family affair: Those who prioritize health do so together

Americans who are very/somewhat confident that their loved ones prioritize wellness and preventive care are **significantly more likely** to indicate that they prioritize their own wellness visits and screenings, compared to those who are less confident in their family.



[Q10] How much do you personally prioritize the following?
Base: Very/somewhat confident n=1530; Not very/not at all confident n=114
All differences are significant at the 95% confidence level.

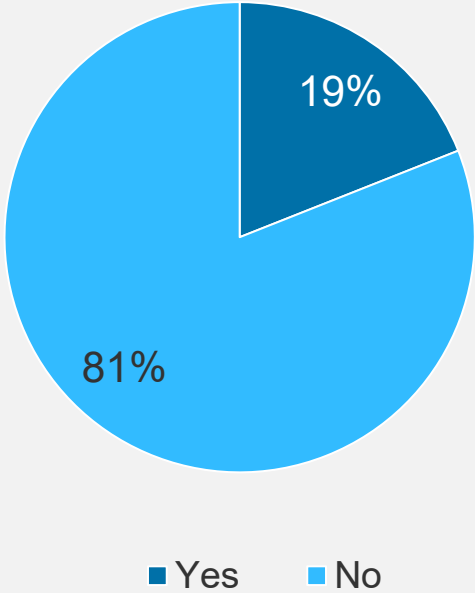
2025 Wellness Matters Survey

Nationally representative sample demographics

| Age | Sample |
|------------------------------|--------|
| Total | N=2000 |
| 18 to 27 years (Gen Z) | 14% |
| 28 to 43 years (Millennial) | 35% |
| 44 to 59 years (Gen X) | 32% |
| 60 to 69 years (Baby boomer) | 19% |

| Race/Ethnicity | Sample |
|--|--------|
| Total | N=2000 |
| White/Caucasian | 77% |
| Black or African American | 14% |
| Asian | 6% |
| American Indian or Alaska Native | 1% |
| Native Hawaiian or other Pacific Islander | 1% |
| Some other race/ethnicity not listed above | 2% |

Are you Hispanic?



Appendix

- [Many Americans worry about their health and related topics.](#)
- [The overwhelming majority of Americans \(90+%\) have put off getting a checkup or recommended health screening on time.](#)
- [Nearly all Americans \(94%\) face barriers to getting checkups and recommended screenings on time.](#)
- [Half of Younger Americans are using urgent care or the ER for their healthcare needs.](#)
- [Americans underestimate the likelihood that they will be diagnosed with cancer in their lifetime despite readily available statistics showing staggering rates of lifetime diagnosis.](#)
- [Cancer pessimists \(those who think they're extremely/very likely to be diagnosed\) skew younger while those who are older tend to have a more neutral or positive outlook.](#)
- [Younger generations are more likely to put off an important health checkup.](#)
- [Fear of an eventual cancer diagnosis carries over into overall outlook on health. Those who have a more positive outlook on their health overall tend to feel they are less likely to receive a cancer diagnosis.](#)
- [Cancer diagnosis patterns remain similar year over year.](#)
- [Two-thirds \(65%\) of Americans have had a health scare that made them realize they need to be more proactive about their health.](#)
- [Americans who have nagged their loved ones are more likely to schedule doctor visits than those who have not.](#)
- [Naggers/ Advocates are more likely to prioritize their own annual wellness visits and screenings than those who don't nag loved ones.](#)
- [Increasingly Americans are comfortable with technology for their health care needs but are still slow to adopt AI.](#)
- [About 40% of Americans have cancelled or not scheduled a doctor appointment because the wait was too long.](#)
- [Families that prioritize health, do so together.](#)
- [One in five Americans indicate they do not have a PCP.](#)
- [Having a designated PCP seems to be a huge piece in the puzzle of overall wellness. PCPs help shape overall health and wellness outlooks and outcomes of their patients.](#)
- [Cash benefits and urging from loved ones are highly motivating to get people to go the doctor.](#)
- [Nine percent of Americans have asked ChatGPT \(or another GenAI tool\) about a health concern in the last 12 months.](#)
- [Gen Z and millennials say they are only willing to wait two weeks to see a doctor or specialist.](#)
- [Aflac survey finds Americans who nag their loved ones to go to the doctor are more likely to go themselves.](#)
- [Americans who book doctors' appointments at a specific time of year are twice as likely to get recommended checkups and screenings.](#)
- [Majority of Americans say they have not made a health appointment because the wait time was too long.](#)
- [Americans who say their loved ones prioritize preventive care are less likely to put off annual checkups and screenings.](#)
- [One-third of Americans across generations agree: It's hard to find a primary care physician.](#)