

Navigating the Digital Health Literacy Gap



 **CVS** Health.



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Background

Every day, CVS Health® serves more than **one in three Americans**. With that reach comes a responsibility to ensure that the care, services, and tools we provide are not only high quality, but accessible, understandable, and usable for the people who rely on them.

As health care continues to evolve, CVS Health is advancing a revitalized purpose *to simplify health care one person, one family, and one community at a time*. Delivering on this purpose requires more than expanding digital tools or introducing new technologies. It requires a deep understanding of how consumers experience health care today, where challenges exist, and what may prevent people from fully benefiting from the care designed to support them.

With that in mind, we set out to better understand the digital health needs and challenges of the largest and fastest-growing segment of the U.S. healthcare population: older adults. Americans aged 62 and older are navigating an increasingly digital health landscape that will only continue to expand as they age. By 2030, people aged 65 and older will represent one in five Americans.

Our research was guided by a fundamental question: *What do aging consumers need in order to access and meaningfully engage*

with digital health tools and services and how can CVS Health be a trusted partner in that journey?

To answer this question, CVS Health conducted a comprehensive research effort that included surveys, interviews, and ethnographic studies with Medicare-eligible consumers across diverse races, geographies, genders, income levels, health statuses, and living situations.

What emerged from our research is clear:

- ♥ Digital health literacy (DHL) is now deeply tied to health care access and engagement
- ♥ Most seniors experienced digital health literacy challenges that negatively affected their health care management and outcomes
- ♥ Seniors with digital health literacy challenges were very open to increasing their digital health care engagement; and
- ♥ CVS Health is well positioned to be a trusted leader in designing a more personalized and supportive digital health care journey for our senior consumers.

Why Digital Health Literacy Matters

1. A Growing Population with Growing Health Needs

- ♥ By 2040, Americans aged 65+ will reach 78.3 million (more than double the year 2000 population).
- ♥ Nearly all survey respondents reported chronic conditions and 28% live with disabilities including mobility, hearing, cognitive, or vision challenges.

2. Digital Health Literacy is an Operational Necessity

- ♥ Low digital Health Literacy (LDHL) leads to predictable operational challenges: failed portal logins, misunderstood benefits, refill lapses, unmet telehealth needs, no-shows, delayed diagnoses, and more.

- ♥ Low DHL occurs more frequently among lower income seniors, those who live alone, those with disabilities, and those who live in the Southern U.S.
- ♥ Without intentional design, digital transformation can exacerbate health disparities.
- ♥ These health disparities are extremely costly for both patients and payers and should be mitigated through intentional design and other supports discussed in this document.

3. Centers for Medicare & Medicaid Services (CMS) Regulations Make DHL a Compliance Imperative

- ♥ CMS's 2024 Final Rule requires plans to identify, educate, support, and report on members facing DHL challenges, making DHL a regulatory, operational, and clinical priority.



Key Findings

Population health of Medicare member respondents

By the numbers:



Respondents had an average

3.1 health conditions

98%

had a common chronic health condition

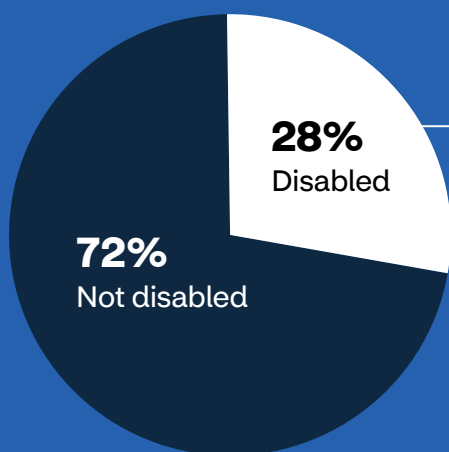


19%

had a complex chronic health condition



Disabilities



Among the disabled:



50%

Mobility issue



33%

Cognitive issue



28%

Motor issue



46%

Hearing issue



29%

Mental health issue



27%

Vision issue

DHL challenges in the Medicare respondent population

By the numbers:

91%

experience at least one LDHL challenge that's a significant- to-moderate problem



58%

Over half of the Medicare population (58%) experience at least one LDHL challenge that is a big/moderate problem and has a big/moderate negative impact on their ability to manage their health.



2.3

is the average number of pillars in which individuals experience a big problem



3.3

is the average number of pillars in which individuals experience a big/moderate problem



4.3

is the mean number of challenges individuals experience that are a big problem

Interest in solutions

By the numbers:

52%

of respondents meet the criteria for having the highest barriers to DHL but are open to at least one LDHL pillar solution



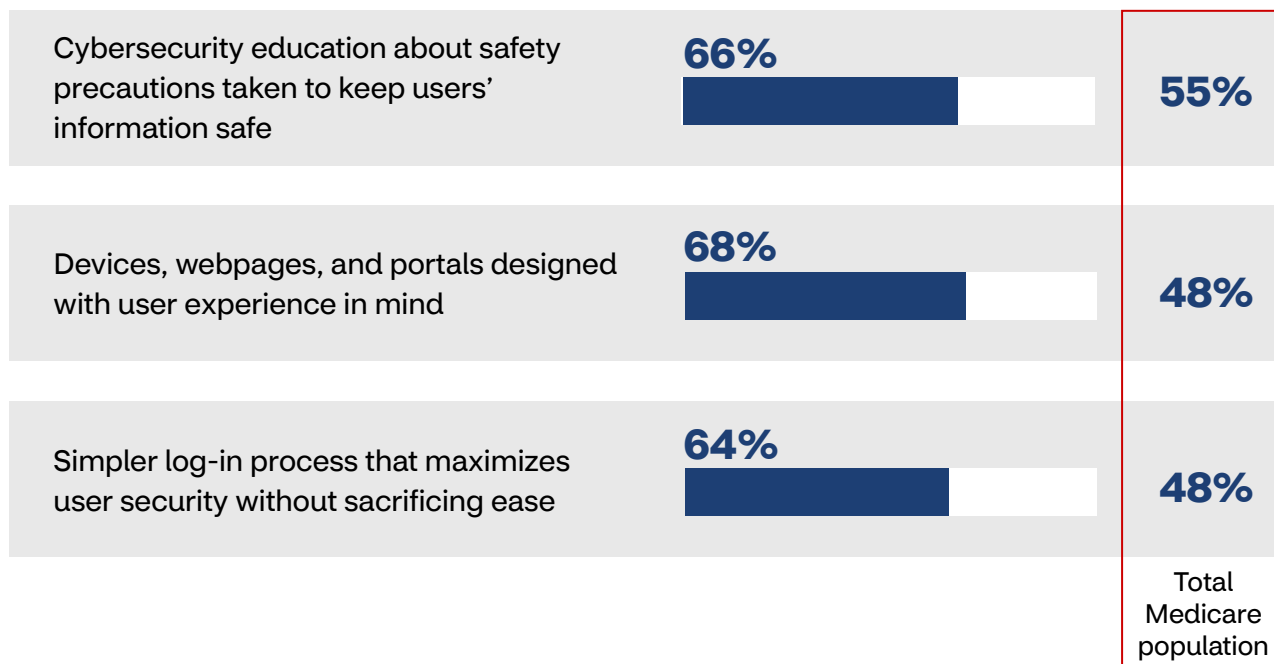
About 4 in 10

of those with the highest barriers to DHL are interested in solutions across all four pillars

Respondents were most eager for

Health Literacy and **Digital Literacy** solutions

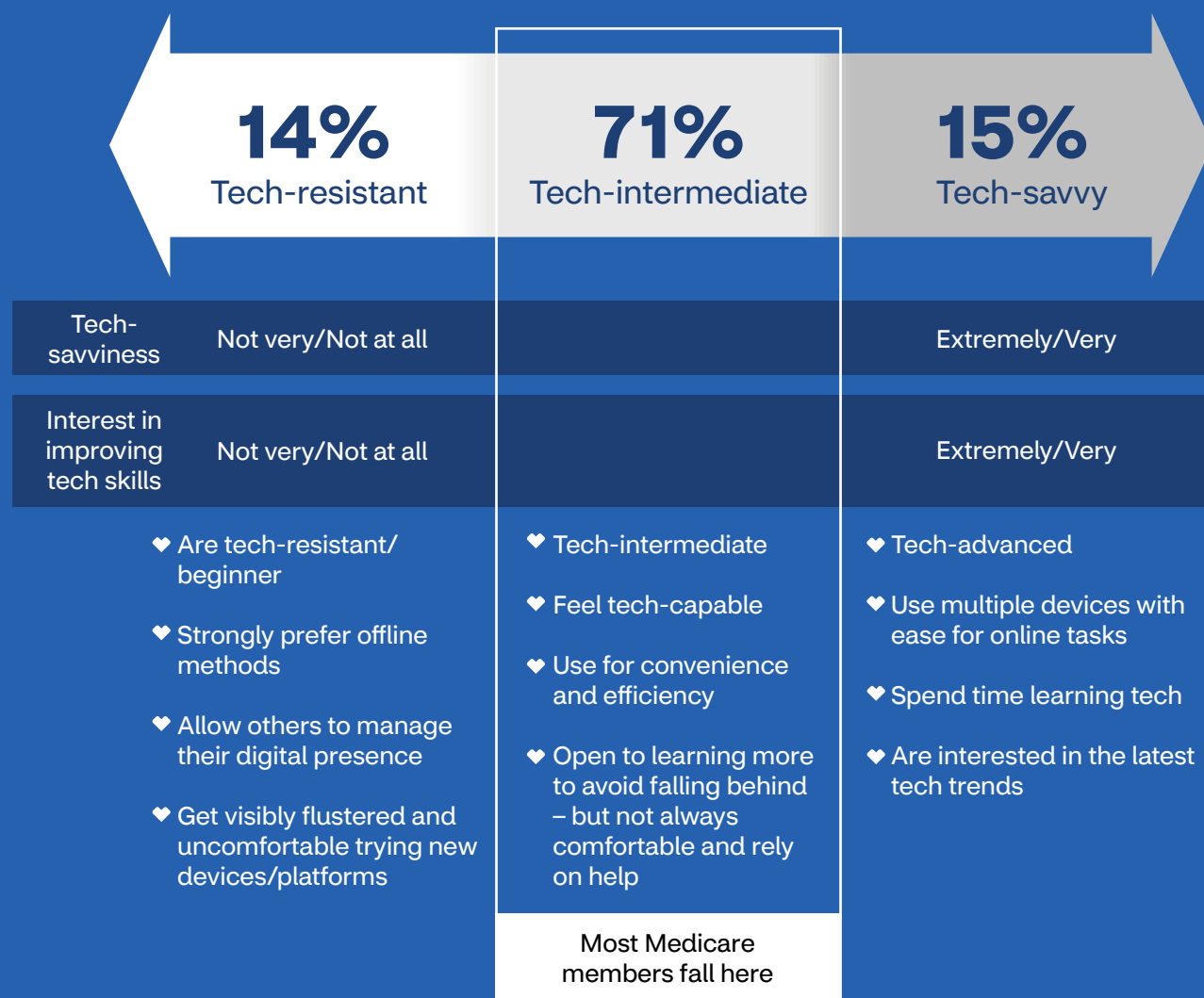
Top 3 Solutions deemed valuable among those experiencing LDHL challenges



Tech Savviness and Receptivity among respondents

By the numbers:

86% of respondents are open to digital health engagement



Introduction

Health care is undergoing a profound transformation with technology. Nearly every aspect of care, from access, communication, scheduling, benefits navigation, pharmacy needs, chronic care management, and even diagnosis, is being shaped by digital tools. For many Americans and healthcare systems, this shift creates both convenience and efficiency, but for millions of others, including many seniors, it has led to a new challenge: *low digital health literacy* (LDHL). *Digital health literacy* (DHL) reflects an individual's ability to access, understand, and navigate digital tools to manage their health care.

Across ages, digital confidence is uneven: someone can order groceries online but still struggle with health care logins, benefit language, or connecting accounts. Even within the 55+ population, digital confidence ranges from tech-resistant to tech-savvy, and health tasks often expose gaps that do not show up in everyday app use. In fact, 6.2 million app owners age 65+ logged into the CVS Health app in Q1 2026 alone.

CVS Health sits at the center of this evolving, digital health care landscape. Every day, through Aetna®, CVS Caremark®, MinuteClinic®, Oak Street Health®, Signify Health® and our retail pharmacies, we serve millions of older adults whose health outcomes depend on access to and engagement with digital health care tools and services. As a result, addressing low digital health literacy (LDHL) is becoming a core determinant of health that we must design solutions for more effectively.

Addressing low digital literacy for healthcare is not only necessary for improving health outcomes and reducing avoidable health care costs. It is now a regulatory requirement for Managed Care Organizations (MCOs). Beginning in 2024, the *Centers for Medicare & Medicaid Services* (CMS) made addressing LDHL a regulatory priority, requiring health plans to identify, support, and report on members facing DHL challenges. Industry leaders expect these regulatory shifts to expand even further for MCOs soon, as emerging technologies such as AI continue to expand the digital health care ecosystem that consumers navigate.

Why AI Matters for Digital Health Literacy

As digital health experiences become more complex, AI-enabled navigation and conversational support are increasingly being used to reduce friction for consumers. For individuals with lower digital health literacy, these capabilities can help simplify information, clarify next steps, and reduce the cognitive burden of managing care—when designed with transparency, trust cues, and access to human support.

As more digitally fluent cohorts age into Medicare, baseline comfort with smartphones and apps will continue to rise. At the same time, AI introduces a new kind of literacy demand: understanding what an AI tool can and cannot do, what it is using to generate guidance, and when to seek a

person. In other words, even when digital literacy improves, AI literacy may lag—making it the next wave of inclusive design for seniors. The same principles apply: plain-language guidance, clear reassurance, simple choices, and easy access to human support.

Our recent digital health literacy research confirms the urgency for health care leaders to reimagine digital health care access and engagement for all consumers, especially seniors. In the study, many seniors reported significant difficulty completing essential online tasks, lack of access to education and support to expand their comfort navigating digital tools, mistrust around digital privacy, and challenges navigating both insurance and provider portals. These problems easily compound and are linked to missed appointments, delayed diagnoses, medication lapses, poor chronic condition management, and higher downstream health care costs. Despite these challenges, **71%** of respondents reported an eagerness to improve their LDHL and engage more with digital health care tools and services in the future.



With America's 65 and older population growing faster than any other U.S. demographic group and projected to more than double in number from the year 2000 to 78.3 million people by 2040, it is critical to better understand senior digital health literacy needs in the ever-evolving digital health care landscape they will continue to navigate.

CVS Health undertook this research to assess the significance of digital health literacy challenges among Medicare-eligible seniors. In doing so, we can better design an inclusive, digital health care ecosystem for our senior consumers. Our report sampled a diverse range of Medicare members across the U.S. representing different races, genders, ethnicities, incomes, geographies, chronic conditions, and more. We conducted surveys, interviews, and focus groups to assess seniors' digital health literacy needs and barriers and to identify solutions they believed would help them more confidently engage with digital health care services. Through our research, we:

- ♥ **Identified digital health literacy barriers and root causes:** Explored the specific, digital health challenges seniors faced that affected their digital health utilization.
- ♥ **Sized the audience:** Quantified the prevalence of digital health literacy challenges, including any DHL differences between race, income, gender, geography, and more.
- ♥ **Prioritized solutions:** Identified solutions that most resonated with respondents to help improve their digital health literacy and engagement.

Exploring Digital Health Literacy among Seniors

Digital Health Literacy Defined

Digital health literacy (DHL) is having the knowledge, ability, access, and comfort to use digital health care products and services to manage one's health care. In the research, DHL themes intersected across four (4) core areas: Digital Knowledge, Digital Privacy and Trust, Digital Health Navigation, and Digital Access.

When consumers experienced at least one significant challenge across these four core themes, they were defined as having *low digital health literacy* (LDHL).



Low Digital Health Literacy Themes



Digital Health Navigation:

Difficulty navigating health information online and completing digital, health-related tasks



Digital Knowledge:

Lack of knowledge about using computers, navigating websites, and/or mobile apps



Digital Access:

Lack of access to adequate broadband, hardware, and/or software



Digital Privacy and Trust:

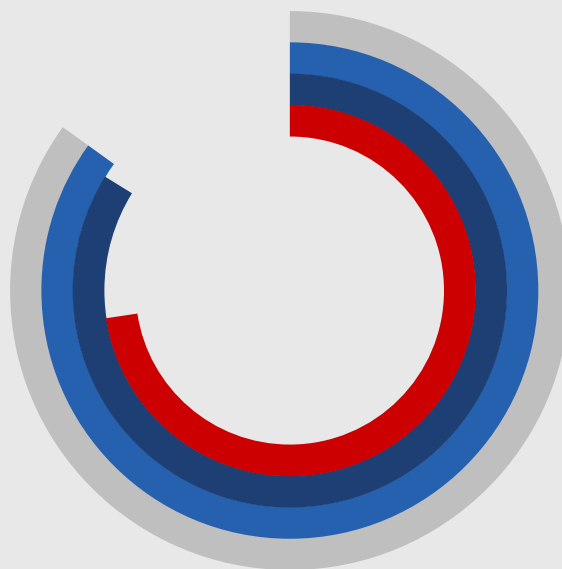
Discomfort accessing and sharing personal information digitally

Digital Health Literacy Insights

LDHL challenges were highly prevalent among seniors surveyed. Most of them are managing multiple digital health literacy challenges, across multiple pillars. These pillars/themes all intersect and compound to create low-moderate-high need solutions for seniors to improve their digital health literacy.

Percent of Medicare population experiencing big/moderate LDHL challenges, by pillar:

- **85%**
Digital Health Navigation
- **85%**
Digital Privacy & Trust
- **84%**
Digital Knowledge
- **73%**
Digital Access



56%

More than half of those with LDHL challenges stated that these challenges have a negative impact on managing their health care.

The problems seniors experience within each pillar varied. The top two **Digital Health Navigation** challenges included feeling that their health needs were not able to be adequately addressed online and struggling with digital prescription management. Digital Health Navigation problems often stemmed from a lack of understanding regarding how health can be effectively managed digitally and/or a general preference/more comfort with offline methods.

More than 7 in 10 Medicare members report feeling a sense of confusion or uncertainty when navigating health information online.

Among their concerns: 1) technology is constantly changing and they can't keep up; 2) information overload; 3) unsure how to find the health information they need; and 4) uncertainty of how to resolve error messages or other issues that emerge with technology. Digital Health Navigation challenges also included uncertainty and/or difficulty accessing health insurance websites or portals and/or a physician's health care portal, such as MyChart. Seniors also remarked that they had no one to help them learn better digital navigation skills, a statement prevalent for those living alone.

The most significant **Digital Knowledge skills included seniors experiencing** a general lack of comfort using technology and a lack of knowledge about technology. For many with these challenges, technology is not intuitive, and some expressed uncertainty with whether they were doing things the "right way." They also expressed discomfort and/or confusion using new devices,

websites, apps, etc., and may only be using the basic functions of their devices, as a result.

The two most common **Access** challenges are ownership of older, outdated devices and lack of access to high-speed internet. Cost is a key challenge in ensuring that Medicare members have the digital access they need to tend to their digital health tasks.

Among **Data Privacy** concerns, the two biggest are the lack of trust in websites, apps, or online portals to keep personal information safe, and the worry about security of personal information that members might share online. Many find it difficult to determine which websites, apps, and online portals to trust. Members also recognize that they are targets for scams and that they lack deeper awareness of online security measures.

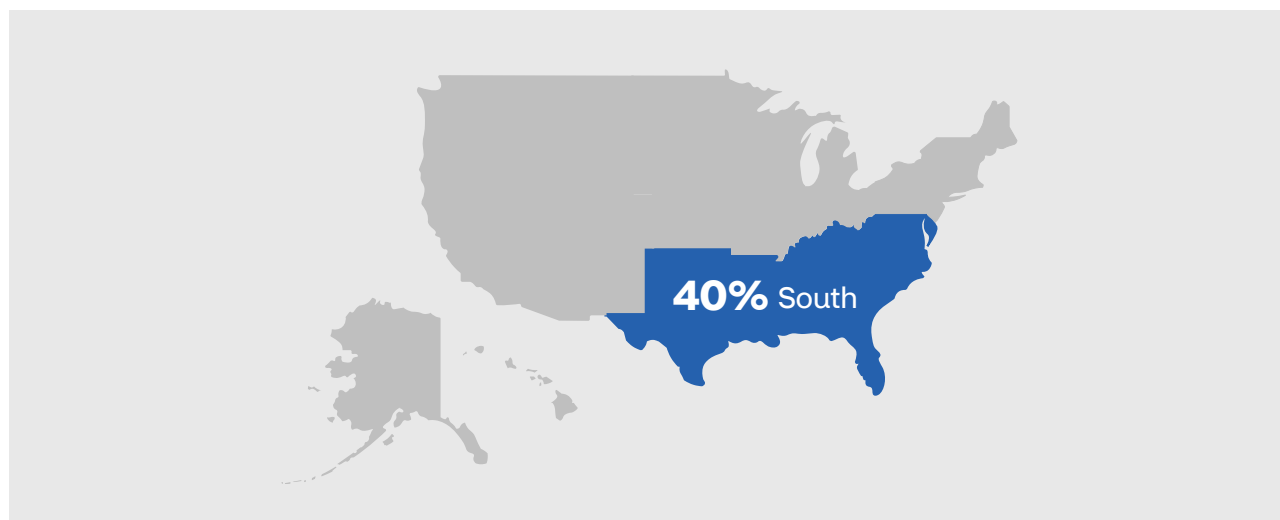
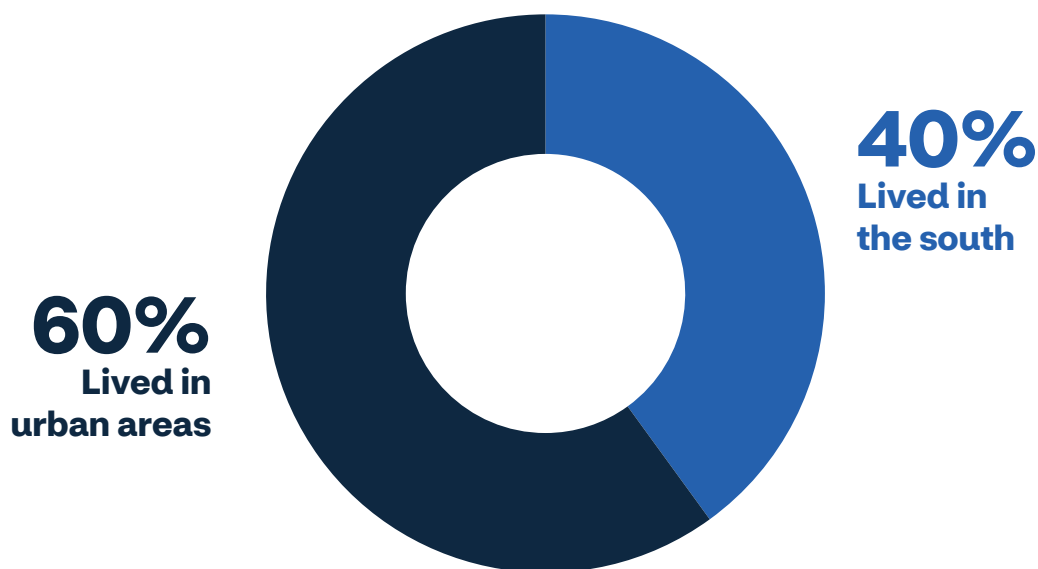
Whatever the challenges, certain members tend to be more impacted by LDHL than others.



Profile of those with the most LDHL challenges:

By Geography

Among research participants, seniors with the most challenges lived in the South (40%) and in urban areas (60%)



By Age

The older the senior, the greater LDHL challenges they had.

98% of those 80+

reported an average of



3.6 LDHL challenges

86% of adults under 70

had an average of

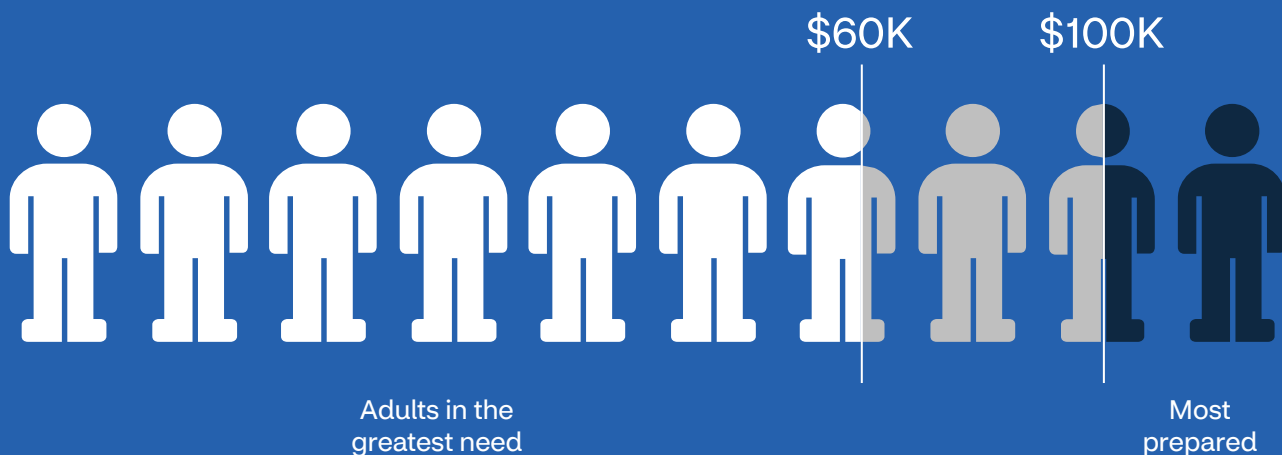


3.1 LDHL challenges

But while those 80+ face greater LDHL challenges, younger seniors felt their LDHL had more negative consequences on their health care management.

By Income

There is a clear correlation between LDHL and income. The lower the income, the higher the LDHL challenges. 66% of respondents with LDHL had an annual income of \$60,000 or less. In comparison, only 15% of seniors with an annual income of \$100,000 or more report LDHL needs. Nineteen percent fell into an income bracket between \$60K and \$100K.



By Education

62%

of people most negatively impacted by LDHL have no or only some college education



i.e., less than high school; high school degree or GED; technical/vocational degree; some college



By Health and Disability status

37%

of those most negatively impacted by LDHL have at least one disability

52% have mobility challenges



47% have challenges with hearing



36% have cognitive challenges



30% have challenges with mental health



29% have motor challenges



24% have vision challenges



Inclusive Digital Health Solutions

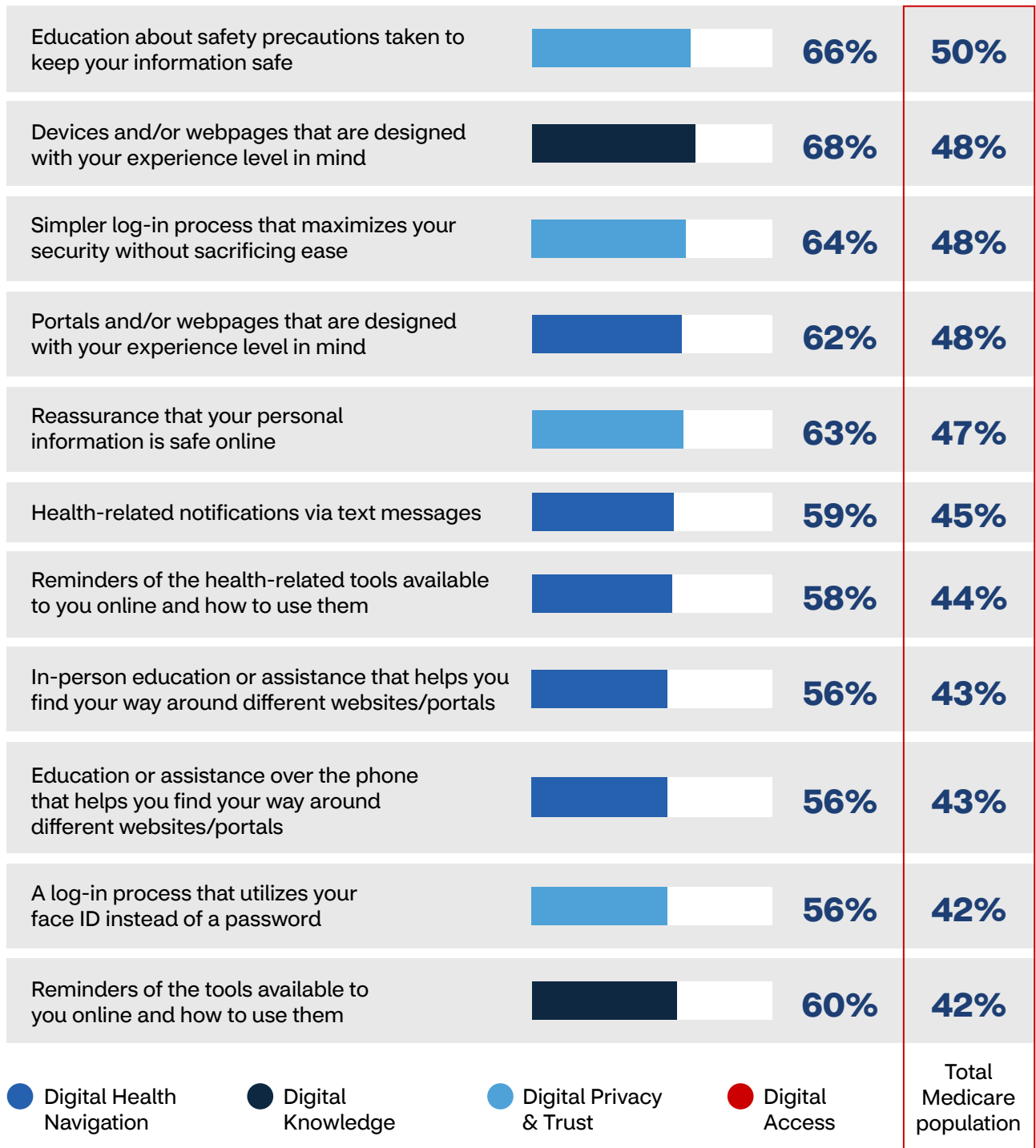
Despite the numerous challenges senior respondents face with low digital health literacy, our research uncovered a promising discovery: **seniors are ready and willing to embrace digital health tools. They simply need solutions that truly meet them where**

they are. More than half of respondents stated that the solutions identified in the research would be of value to them. Seniors with the most significant LDHL challenges were overwhelmingly receptive to solutions **(92%)**.



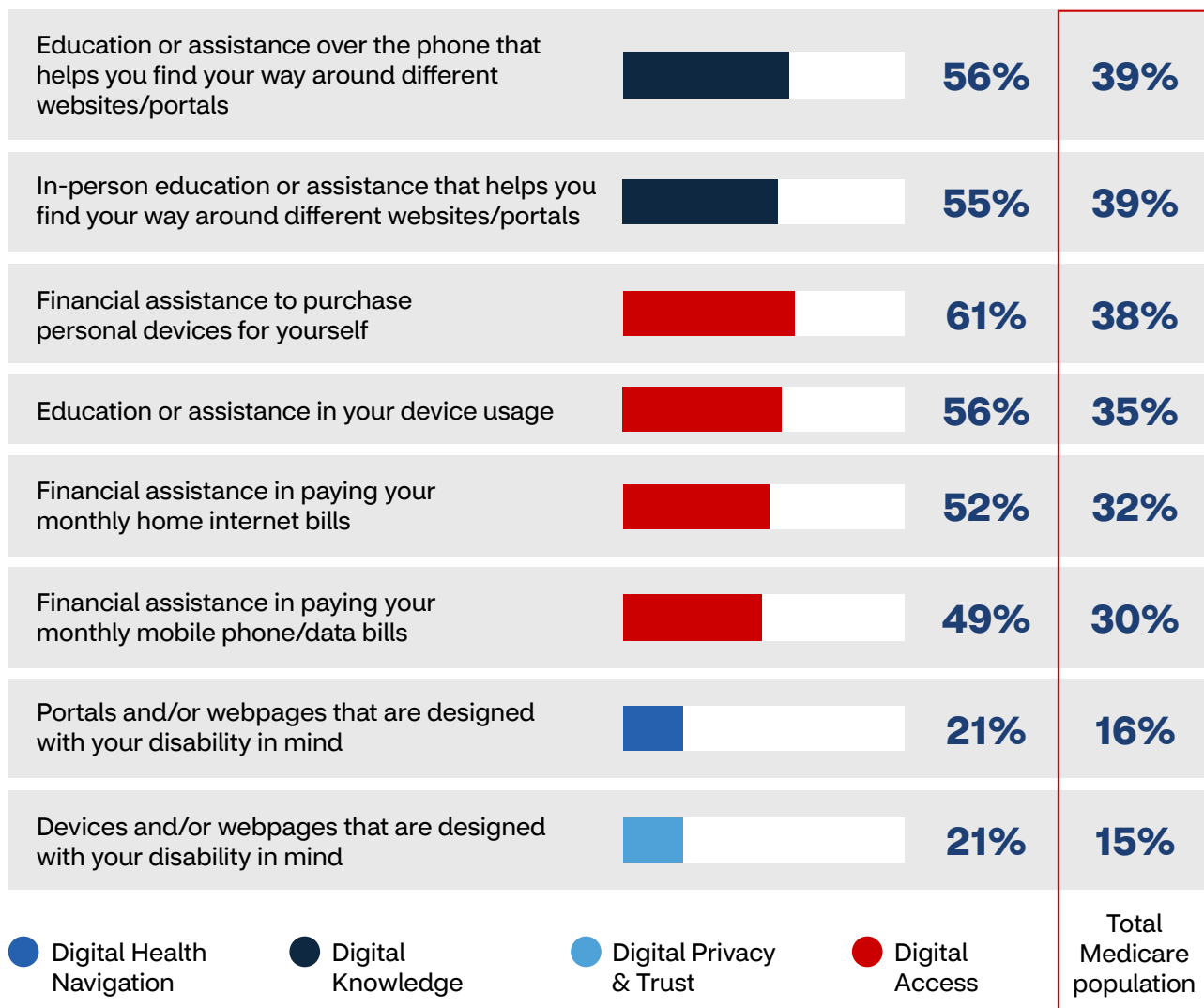
Value of solutions across pillar

% who say solutions would be extremely/very valuable. Those who experience a big-to-moderate challenge & have any interest in solutions for that pillar.



Value of solutions across pillar

% who say solutions would be extremely/very valuable. Those who experience a big-to-moderate challenge & have any interest in solutions for that pillar.



Digital Knowledge Solutioning:

- ♥ **In-person and/or on-demand digital health literacy education** to address the LDHL themes uncovered in the research (i.e., member engagement through a dedicated team that helps individuals navigate digital tools, building comfort and confidence in using technology, addressing data privacy concerns, etc.).
- ♥ **Reminders and notifications** that guide users through available digital tools.

Digital Navigation Solutioning:

- ♥ **Webpages and portals designed for seniors**, with easy access to larger fonts, clearer navigation, and accessibility features. Goal: Meet Apple's new "Accessibility Nutrition" guidelines, including their ongoing enhancements to better support members with hearing impairments and other accessibility needs.
- ♥ **In-person and/or self-directed app/portal navigation education** for newly enrolled Medicare consumers during their post-enrollment period
- ♥ **Community Health Workers (CHWs)** and/or other support navigators could be leveraged to provide in-person assistance.
- ♥ **Reminders and notifications** that guide users through highly valuable, available digital tools, such as telehealth appointments or prescription home delivery.

Digital Privacy and Trust Solutioning:

- ♥ **Simplified login processes** that balance ease with security
- ♥ **Improved login and two-factor authentication processes** have significantly increased successful login rates while reducing the risk of identity fraud for CVS Health.
- ♥ **Reminders and notifications** that reassure user confidence in their data privacy.

Digital Access Solutioning:

- ♥ **Financial assistance** can help offset cost concerns of access problems, particularly related to upgrading devices.
- ♥ **Assistance in paying monthly** home internet bills or mobile phone/data bills is also considered extremely valuable among respondents.
- ♥ **Linking seniors to available community support programs**, such as the Lifeline Program and public libraries.

Though digital advancements are meant to bring progress, human-to-human interaction is still needed, too. Our qualitative research shows that seniors value a human element, so we recommend integrating opportunities for personal connection throughout the experience - particularly in ways that allow members to stay within their preferred channel.

Steps CVS Health is taking to advance its digital health ecosystem:

CVS Health is evolving to be a digital-forward health care technology company. Our innovation is improving the entire CVS Health ecosystem by leveraging technology to create more personalized care, increase patient time with their providers, expand access to physical and behavioral health services outside of normal business hours, reduce wait times for prior authorizations, and more. We are in the midst of a multiyear digital transformation that will touch all CVS Health consumers – from Aetna members, Health Care Delivery consumers (Oak Street Health, Signify Health, MinuteClinic), CVS Pharmacy consumers, and more.

CVS Health has successfully scaled digital experiences to tens of millions of consumers. Yet many members still experience health care as fragmented—especially when navigating across providers, payers, and

systems beyond CVS Health. While we can simplify journeys within our ecosystem, we cannot fix the broader U.S. healthcare system alone. Our research indicates that seniors and individuals with lower digital health literacy are especially likely to feel that fragmentation. Health100 is an integrated consumer engagement platform for healthcare. It is designed to support a consumer's health, across all parts of the healthcare system — from pharmacy and benefits to providers and digital health. Health100 is intended to help reduce fragmentation by bringing key health care moments together into a single, connected experience that works across digital and human channels, serving as the trusted front door to health and care while minimizing healthcare homework.

Across CVS Health, several publicly available digital capabilities already support navigation, access, and trust. Health100 is intended to bring these experiences together through a more unified, consumer centered gateway.



CVS Health digital products improving DHL today:**CVS Health App** 

An app that brings together all CVS Health has to offer to consumers, helping make health care more accessible, affordable, and convenient. Today, 17M+ consumers are using the app to manage their health, prescriptions, vaccinations, reminders, appointments and more.

Apple Accessibility Nutrition Labels 

CVS Health is one of the first companies to support Apple's new accessibility nutrition labels. These labels help consumers understand whether an app meets their accessibility needs before they download it, bringing greater transparency and easier navigation for people with disabilities.

Aetna Health App 

A redesigned app that enhances the user experience by making it easier to navigate benefits and access care.

Care Paths 

An AI-powered digital offering from our Aetna business that simplifies the Aetna member experience. It does this by providing clarity about procedures and benefits members may encounter, as well as personalized care recommendations, all in one convenient location.

Conversational AI Navigation 

A generative AI-powered conversational experience already available to Aetna members, that will simplify health care within digital channels, allowing members to quickly and easily navigate their benefits for a personalized experience.

Health100™: Enabling Omnichannel Engagement for Consumers with Varying Digital Confidence

Our research suggests that many Medicare-eligible adults are open to digital tools (86% of respondents), but their needs are not digital-only or in-person-only. They move across channels depending on the task, their confidence in the moment, and whether support is available when something goes wrong. The opportunity for CVS Health is to use AI to reduce friction in routine moments—while ensuring clear off-ramps to live support when stakes are high, trust is uncertain, or a consumer gets stuck. As CVS Health builds and scales solutions to better support seniors' digital health literacy.

Health100 represents an omnichannel experience designed to meet consumers where they are—recognizing that people move between digital tools and live support depending on the task, their confidence in the moment, and the stakes involved. Health100 is built to support this real-world behavior through an AI-powered consumer experience with access to human support across the healthcare journey.

Health100: Pressure-Testing Omnichannel Support for Medicare Members

To understand what effective omnichannel support looks like for Medicare members—and to identify where digital experiences are most likely to break down—we used multiple inputs, including our primary research and

agentic twin simulations, to pressure-test potential experience designs for this audience.

The findings that follow draw on an agentic twin simulation, which extends our primary research (surveys, interviews, and ethnographic studies) by allowing us to model how Medicare-eligible adults may respond to different Health100 experiences and design choices at population scale.¹ Agentic twins are high-fidelity, privacy-preserving AI agents that function like a “flight simulator” for decision-making—an approach described in our [Flight Simulator for Managers white paper](#)—because they are calibrated on real-world consumer data so we can safely test how different experiences and choices may affect engagement before deploying them in the real world. While Health100 is being designed to serve all Americans, we used the simulation here to focus specifically on Medicare-eligible adults to better understand where omnichannel support and trust-building measures may have the greatest impact on DHL barriers.¹ This approach enables faster iteration and deeper exploration of engagement dynamics than traditional survey methods, while remaining grounded in observed consumer behavior.

What the agentic twin simulation suggests is that Medicare-eligible seniors rarely experience care as “digital-only” or “human-only.” Instead, they move across channels based on the task, their confidence in the

1. Agentic Twin-Based Analysis of Digital Health Literacy and Omnichannel Engagement Among Medicare Seniors (Simile research platform; modeled population n=11,632 Medicare-eligible seniors). Key outputs referenced in this section: channel preference—77.7% prefer primarily in-person/phone (42.3%) or a flexible mix of digital and human channels (35.4%); 19.9% prefer primarily digital. Reported barriers—prefer speaking with a real person (48.0%); struggle with logins/passwords (46.0%); privacy/security concerns (41.5%); digital navigation is confusing (37.0%). Receptivity segments—at least somewhat interested (50.7%); persuadable/want to learn more (21.5%); rejectors (8.9%); “trial-ready”/“try it and see” (31.6%). Trust—at least some trust in CVS Health (53.4%); seek reassurance about data security (32.5%).

moment, and whether help is available when something goes wrong.¹ This complements (rather than contradicts) our survey finding that seniors are open to digital engagement; being open does not necessarily mean wanting digital to be the only channel.

Many adults 55+ are digitally informed—having adopted multiple waves of technology over time—and are open to tools that make health care easier to navigate. The opportunity is to use AI to reduce friction in routine moments (e.g., clarifying next steps, simplifying navigation, and minimizing “health care homework”), while preserving clear off-ramps to live support when stakes are high, trust is uncertain, or something breaks. Health100’s planned omnichannel model is designed to support this pattern by allowing consumers to move between health tools and touchpoints as their needs change.¹

The simulation also reinforces what we heard directly in our primary research: many of the barriers seniors describe are practical and structural.¹ Seniors often want the option to speak with a real person, can get stuck at

common “failure points” like logging in or resetting credentials, may hesitate when asked to share personal information online, and can feel overwhelmed by complex portal navigation.¹ Health100 is intended to help reduce friction across common health care tasks by providing proactive, conversational guidance, clear next-step recommendations, and consumer-controlled data sharing—while ensuring secure, permissioned access and responsible AI use.

Across the modeled population, many seniors appear open to the kind of omnichannel, supportive experience Health100 is intended to offer—but uptake will likely be conditional.¹ A common pattern is a desire to “try it before committing,” learn what the experience will actually do for them, and confirm there is an easy way to get help if they get stuck.¹

Health100 can support this by offering low-friction entry points, clear value early on, and access to human support when needed—allowing consumers to engage digitally at their own pace and build confidence over time.

Value First, Trust Follows

Even when seniors are open to digital tools, the simulation suggests they may pause at high-sensitivity moments such as signing in, sharing personal information, or connecting accounts. When the value of the experience is clear and support is easy to reach, more people are willing to move forward. This aligns with our primary research: privacy and security concerns are central to adoption, and trust cues matter most at the moments that feel most sensitive.

Health100 can support adoption by making privacy and data-sharing choices clear at the moments they matter, and by giving consumers meaningful control over what they share. Paired with low-friction ways to get help if they get stuck, these safeguards can reduce hesitation for seniors who are interested but want added reassurance before engaging digitally.

How Health100 helps address the four pillars of digital health literacy

Digital Health Navigation:

Health100 is designed to reduce healthcare homework by helping consumers understand what to do next across benefits, pharmacy, care, and digital health. Through an always-on, AI-powered personal health partner, Health100 can surface relevant information, guide next steps, and help consumers complete tasks with fewer handoffs—while preserving clear access to human support when needed.

Digital Access:

Health100 is designed as an open platform that supports engagement across multiple channels, allowing consumers to start where they are most comfortable and continue as their needs change without needing to navigate multiple tools or entry points.

Digital Knowledge:

Health100 is designed to deliver real-time, proactive support, such as alerts, recommendations, and options personalized to the individual. By translating complex health information into clear, actionable guidance, Health100 can help consumers better understand their choices, anticipate what comes next, and stay engaged over time.

Digital Privacy & Trust:

Health100 is designed to strengthen trust by putting consumers in control of their health and care, with consents and preferences guiding the experience. Built on secure, enterprise-grade infrastructure and grounded in responsible AI principles, Health100 emphasizes permissioned access, transparency, and safeguards that help consumers feel confident engaging digitally.

Digital health literacy is a prerequisite for meaningful digital engagement. When consumers can use digital tools with confidence, they are more willing to adopt them. They are also more able to move between self-service and live, human-supported moments as needs change. For CVS Health, that flexibility can strengthen continuity across pharmacy, care delivery, and health management—helping ensure digital investments translate into sustained use and relationships.

Taken together, these findings suggest that Health100 is not asking seniors to change their behavior to fit a digital-first model. Instead, it is designed to adapt digital experiences to real senior behavior—omnichannel, trust-sensitive, and anchored in clear paths to support when needed. By meeting consumers where they are, CVS Health can strengthen engagement and digital health literacy over time without exacerbating disparities or leaving behind those least able to self-serve.

Telehealth:

Telehealth holds promise for the future, and many Medicare respondents were optimistic about its prospects for both physical and mental health needs. 81% of survey respondents had previous telehealth experiences, in part because of exposure to it during the COVID-19 pandemic. Seniors also expressed that they do believe telehealth is faster and more convenient than in-person visits. Despite the positives, unengaged telehealth users reported numerous reasons for their decisions.

Effectiveness is the #1 top-of-mind reason for disinterest in telehealth in those who experience any T2B Pillar Challenge and are unengaged telehealth users

29%

Effectiveness



10%

Not suitable for my condition(s)



9%

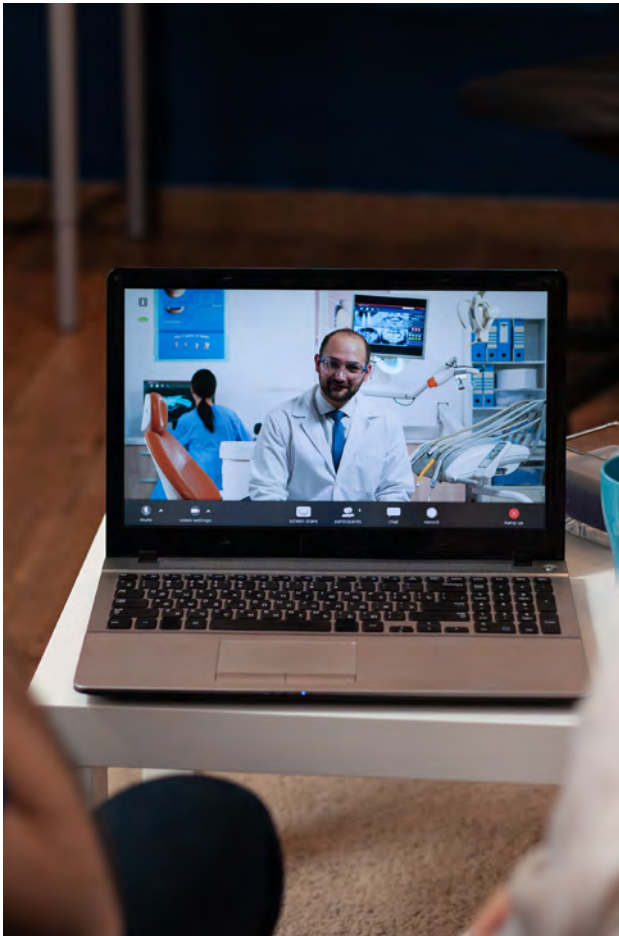
Not as good as care in-person



5%

Can't receive proper care via video





Telehealth Solutioning Takeaways:

- ♥ Seniors want more education about the telehealth services available to them.
- ♥ Seniors felt telehealth is best suited for follow-up discussions and acute health care needs.
- ♥ Telehealth appointment scheduling is the primary challenge (versus attendance).
- ♥ Seniors in urban areas were less likely to use telehealth than suburban respondents.
- ♥ Telehealth users who were actively engaged tended to be English speakers, younger than 80, and individuals living with disabilities. These users were also more confident, informed, and eager to explore additional telehealth services.
- ♥ Similar themes of digital privacy, trust, navigation, and knowledge were all prevalent as reasons for under-to-no utilization of telehealth services.

Looking Forward

Digital health literacy is now central to equitable care, regulatory compliance, operational efficiency and member trust. A digitally confident senior population is possible. When older adults can manage their health with independence and dignity, the entire health care system becomes more efficient, more equitable and more personalized.

This dynamic is not unique to older adults. Across the U.S. population, consumers increasingly expect digital experiences for speed and convenience, but they still value clear options for live support when stakes are high, something breaks, or trust is uncertain. Designing for seniors makes these needs more visible—and helps ensure the experience works for everyone, not only the most digitally confident.

The Next Medicare Generation

Digital health literacy is not static. As more digitally fluent cohorts age into Medicare, baseline comfort with smartphones, apps, and online services will continue to increase. At the same time, AI-enabled experiences introduce a new literacy layer, and AI fluency may lag even when general digital comfort is high.

However, our research suggests that health-specific digital literacy, such as navigating benefits, managing complex care journeys, and trusting digital data practices, will remain a critical design consideration as health needs intensify over time. Designing for the next Medicare generation requires recognizing this shift, not from “offline to online,” but from general digital use to confident health engagement, including new AI-enabled touchpoints.

Engagement is the New Front Door

Meaningful engagement is the foundation of effective digital health care. When consumers can use digital tools with confidence—and know where to turn when they need help—they are more willing to adopt and continue using them. Engagement is not about pushing consumers into digital-only pathways; it is about enabling them to move seamlessly between self-service and live, human-supported moments as their needs change.

Delivering Connected, Trusted Experiences at Scale

As CVS Health continues to integrate care, benefits, and services, the question is no longer whether digital tools exist, but whether consumers can move across them without confusion or friction. Digital health literacy plays a critical role in making integration tangible—allowing consumers to experience continuity rather than fragmentation.

Platforms such as Health100 reflect CVS Health's commitment to applying these principles at scale—meeting consumers where they are today while building confidence, trust, and capability over time.

CVS Health is moving forward with reimagining a future— where consumers of all ages can benefit from a personalized, digital health experience through redesigned apps, conversational AI, accessibility labeling, and population-centered digital strategies.

We believe that one solution at a time, CVS Health can help close the digital divide and continue to deliver on our promise *to become America's most trusted health care company.*





We care.

We show up with compassion and empathy for our customers and our colleagues.

We innovate with purpose.

We listen, adapt and collaborate to develop leading solutions.

We are accountable.

We operate with transparency and integrity to fulfill our commitments.

We prioritize safety and quality.

We set a high bar, with safety and quality at the center of all we do.

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