

Meet the people making your employees' health decisions: Women



Every home has a “chief medical officer,” including yours. It’s not an official designation, but the job description is clear: This is the person who researches, analyzes and decides on the best course of health care for everyone in the home.

This is the one who tacks postcards from the dentist about six-month cleanings to the fridge. The one who files the insurance claims. The one who Googles medical terms after a confusing doctor’s appointment. The one who saves receipts for health savings accounts. The one who keeps track of who needs to see which specialist and when.

Chances are this person isn’t a health care professional. But there’s a good chance she’s a woman.

Women make health care decisions for themselves — and everyone else

As consumers, women make 80% of the decisions on health care.¹ This leadership begins with themselves: Women are likelier than men to have health insurance² and to visit the doctor.³ But this “chief medical officer” doesn’t stop there. Nearly 80% of mothers take responsibility for choosing their children’s health providers, compared with just 22% of fathers, and 59% of women are health care decision makers for other people regardless of marital status and whether they have children.⁴

In many ways, this isn’t a surprise. Women continue to pick up a heavier load when it comes to household chores and care giving responsibilities.⁵ But coupled with some of the devastating facts about men’s attitudes toward health care — research shows that most men only go to the doctor when they feel sick or have an accident, eliminating the opportunity for men to get preventative care.⁶ This gender discrepancy may point to an attitudinal factor, not just logistical ones. Regardless of whether women actually care more about health than men do, they’re behaving as though they care more.



It's not just health care: Women's financial decision-making is growing

The influence women yield over health decisions intersects with an area where women's power continues to grow: financial decisions. In fact, women are managing their own money earlier than older generations. While only 53% of women age 35 to 54 are confident in managing their own finances, 71% of women under the age of 35 are confident in doing so.⁷

This level of control extends to shared finances. Nearly 9 in 10 women who are married or live with a partner report being involved with household spending and investing decisions. In general, women are not only providing to the household income, they are also responsible for managing the money and making a majority of the financial decisions.⁸

But even in homes where women aren't driving financial choices, they're the ones to turn to for health decisions. Overall, men have the edge on financial literacy, with 18% of men passing a financial literacy test compared with just 11% of women. But when it comes to questions about the finances of health and long-term care, women score better.⁹

What women's health care decision-making means for you

One consequence of this female-dominated health care landscape? Women are the audience for health care messaging, even when you're not talking directly to them.

As a benefits decision maker, you're thinking about what's best for your employees. When you craft your communications around your business's health benefits, it's worth considering the benefits decision-maker at the other end of the spectrum. And it's also worth considering that she's statistically likelier to be a woman, even if your workforce is predominantly male.

This doesn't mean you should start addressing all your health benefits materials to women, or assume that your female employees are equipped with all the information they need to choose the benefits that are best for them.

What it does mean is that you're in a position to acknowledge women's role in choosing the benefits that help protect your workforce. This acknowledgment can be as subtle as reminding your employees to share benefits information with other adults in their households, or as celebratory as sharing articles about women's pivotal role in insurance coverage with your workforce. (You can begin with this one.) And just remembering that women — even if they're unseen by you — may be the ones making decisions at home can help you keep the big picture in mind.

**Ready to help your employees make the benefits decisions that are right for them?
Contact your Aflac benefits advisor or visit aflac.com/business.**

¹ McKinsey & Company. "Unlocking opportunities in women's health care." Published 2.14.2022. [Accessed 6.21.2023](#).

² Kaiser Family Foundation. "Women's Health insurance Coverage." Published 12.21.2022. [Accessed 6.21.2023](#).

³ Kaiser Family Foundation. "Women's Health Care Utilization and Costs." Published 4.21.2021. [Accessed 6.21.2023](#).

⁴ HealthWare Systems. "The Crucial Role of Women as Healthcare Decision Makers." Published 1.22.2020. [Accessed 6.21.2023](#).

⁵ Pew Research Center. "In a Growing Share of U.S. Marriages, Husbands and Wives Earn About the Same." Published 4.13.2023. [Accessed 06.21.2023](#).

⁶ Aflac. "Men's health issues survey 2022 findings." Published June 2022. [Accessed 6.21.2023](#).

⁷ CNBC. "Women are narrowing the confidence gap with men when it comes to managing money." Published 6.08.2022. [Accessed 6.21.2023](#).

⁸ CNBC. "Women are gaining power when it comes to money - here's why that's a big deal." Published 5.03.2022. [Accessed 6.21.2023](#).

⁹ BenefitsPRO. "Financial literacy gap for women is 'notable and worrisome.'" Published 1.11.2021. [Accessed 6.21.2023](#).

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