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Gen Z Are Relying on Their Parents to Help Pick Health Insurance Plans

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Z are relying on their parents later in life, and that apparently includes
on it's time to finally pick their employer-sponsored health insurance plans.

ording to a survey for payroll tech firm Justworks, both Gen Z and
ennials—so-called Zillennials—also wanted more support from their
panies when the open enrollment process began.

research found 47 percent of Zillennials—those aged 18 to 43—relied on
r parents' guidance to make a choice, with Gen Z more likely to depend on
n and dad, at 57 percent versus 44 percent of millennials.

. more than half of Zillennials, 51 percent, admitted to blindly choosing a
lth insurance plan because they did not understand the complicated terms
definitions.

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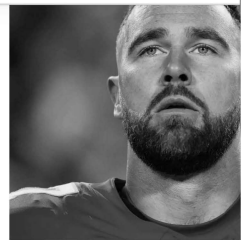
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ncial literacy instructor Alex Beene, an assistant administrator for the
e of Tennessee, said that while some may see the data as proof of Gen Z's
ness, it could mean that people of that generation hoped to benefit from the
lom of their elders.

ink it's more the result of many younger people who want to learn
pitfalls their parents and grandparents have made in prior years v
es to choosing which insurance product is best for them," Beene t
sweek.

n Z has grown up in a world where more often than not they hear
ents and other elders in their family complain about rising insurance



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However, the confusion around choosing a plan often leads to regret for the younger generations, with 46 percent of Zillennials saying they regretted the choices they made during open enrollment, compared to a quarter of those of Generation X or older, according to the survey.

dependency on others to help make their health insurance choices could reflect a need for greater support in company HR departments, human resources consultant Bryan Driscoll said.

The consumer survey was conducted online by The Harris Poll on behalf of employers from September 3-5 and 5-9 among 4,167 U.S. adults including respondents who participated in open enrollment.

Nearly 45 percent of Zillennials who participated in open enrollment were not sure where to direct their questions about the process, while



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diligence and consult professionals before making a firm decision. You
it to have a fully rounded view of insurance that is so pivotal in the lives of
y."

coll said that many companies were still forcing employees to sift through
fine print and said adding additional employee support could help younger
loyees navigate this process.

a Z wants support and clarity, not endless jargon," Driscoll said. "If HR
artments and benefits providers were doing their job right, young workers
ldn't have to turn to mom or dad just to understand their health options.
a generation that's already dealing with high student debt and a
lenging job market, is it really too much to ask for benefits support that
ally feels supportive?"

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