



Redefining digital experience in **health insurance**

Strategic priorities for
a changing market

2025



Executive summary

Customer experience has become the true frontline of loyalty in health insurance.

While cost pressures still influence decisions, many customers are driven to switch because of how the experience feels. Almost **one in five** cite poor digital experience or difficulty making a claim as reasons for leaving, showing that frustration, not just finance, often drives change.



Digital is now at the heart of how people engage with their insurer. Around **seven in ten** customers have used an app or website in the past year to manage their cover, check benefits, or make a claim. Preferences may vary, but what unites them is clear: they expect flexibility without compromise. Some lean towards the convenience of apps, others prefer the accessibility of web platforms, but all expect their experiences to connect seamlessly.

Confidence is often built in the very first moments. **Four in ten** people say that ease of login and onboarding most influences how much they trust their insurer's digital experience. Smooth first steps, intuitive navigation, and visible security cues all shape whether someone feels supported and secure. When those early interactions work, engagement grows naturally. When they do not, confidence fades fast.

The wider digital experience still has room to improve. **Nearly half of users** say they feel overloaded with information, and four in ten believe their insurer's app or website is not as good as others they use. These moments of friction can quickly erode trust, but they also highlight opportunity. Customers want to engage digitally, and their appetite for better, simpler, more human experiences is strong.

This white paper brings together insight from Graphite's team of Strategists, conversations with digital leaders, and a **nationwide survey of 2,000 UK adults**. It explores what customers truly need from their digital experience and where the greatest opportunities for impact lie.

Getting digital experience right is now central to building lasting loyalty. Insurers who bridge experience gaps, design with flexibility, and make digital support feel genuinely human will not only reduce churn but also redefine what it means to be a trusted health partner in the years ahead.

In this report

This whitepaper explores the forces shaping customer experience in health insurance and the steps providers should take to compete:

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Competing on experience: the new loyalty strategy

40%

of those with private health insurance have cancelled their policies in the past year or are currently considering their policies



Our research shows a market under pressure: two in five (40%) of those who have held private health insurance in the last year are currently considering cancelling, or have already cancelled the policy with their current provider. Confidence and loyalty in health insurance cannot be taken for granted.

When asked what factors contributed to wanting to make a change, it wasn't just rising premiums that was moving people towards the exit. Whilst still a core factor (28%), the drivers of churn ran deeper.

In response to our question on why they're considering leaving, many of the top reasons were rooted in experience, not cost:

- Haven't used it as much as expected: 27%
- Poor digital experience: 21%
- Difficulty making a claim: 21%
- Poor customer service: 19%
- Change in circumstances: 18%
- Poor quality of care: 15%

(Respondents were asked to select all that applied)

This makes digital experience a central battleground for retention. A clunky claims process, confusing platform, or lack of everyday value can be just as decisive as an unaffordable premium.

21%

cite poor digital experience as a reason they are considering switching or cancelling their private health insurance

Generational differences

The reasons for leaving vary sharply by age:

- **18–34s:** Underuse is the dominant factor (**26%**), suggesting younger customers don't feel they are getting enough everyday value from their policy.
- **35–54s:** Digital frustration peaks, with **34%** in this group citing poor digital experience as their top reason for leaving. Given this age group represents a core customer base, addressing digital gaps here should be an urgent priority.
- **55+:** Rising premiums dominate by a wide margin, reflecting cost pressures on older demographics.

The ripple effect of poor experiences

Experience-led churn has knock-on effects across the whole customer relationship:

- Poor digital journeys lead to disengagement, with users failing to access benefits they are paying for.
- Underuse fuels perceptions of low value, leading people to question why they should keep paying.
- Claims pain points drive dissatisfaction during the rare moments users actually use their cover.

Digital experience is vital for retention

Retention now depends on delivering a seamless digital customer experience. At present, too many insurers are falling short of expectations. Those who treat digital as the frontline of customer relationships, ensuring platforms feel seamless, supportive, and valuable, will be best placed to reduce churn and turn fragile loyalty into lasting trust.



Digital channels dominate, but choice still matters

For most consumers, digital channels are now the primary way they interact with their health insurer, whether to check cover, book care, or manage claims.

In response to a multiple choice question, **69%** of insured consumers said they had used their provider's digital channels in the past year, with **51%** via an app and **40%** through a website. Among younger demographics, usage is even higher, **73%** of Gen Z surveyed have engaged through digital channels and **81%** of Millennials reported engaging digitally with their insurer in the last 12 months.

81%

of millennials have engaged with their private health insurer via digital channels in the last 12 months

What are people's engagement preferences?

When asked about how they prefer to engage with their health insurance provider, those surveyed told us they preferred the following:

- **App-first:** 34% prefer either “entirely app” or “mainly app.”
- **Web-first:** 26% prefer either “entirely website” or “mainly website.”
- **Balanced:** 26% prefer to use a combination of digital and non-digital channels
- **Non-digital only:** 5% choose phone or in-person as their main way to engage

Digital is the clear default, with almost two-thirds favouring app or web as their main channel. But preferences are not uniform. Within these responses, younger consumers are most likely to go app-first (**42%**), compared to just **13%** of those aged 55+. Yet even in older demographics, reliance on non-digital is limited: only **15%** of over-55s prefer to engage entirely by phone or in-person.

“It's not about having every channel—it's about each one feeling connected.”

Leading digital product manager

The key takeaway is that customers expect flexibility, switching between app convenience, website accessibility, and offline support depending on context.

Omnichannel insight

For insurers, the priority is cohesion through a clear omnichannel CX strategy: whichever route a customer takes, the experience should feel seamless and consistent. Done well, this reduces confusion, builds trust, and ensures digital remains a channel people want to use, not avoid.

Platform strategy: Getting the balance right

How and where customers engage, whether checking cover, making a claim, or accessing wellbeing tools, shapes their perception of a brand.

Yet many insurers' digital ecosystems reflect business structures and partnerships rather than user needs. This ends in users being pushed between apps and websites, forced to log in repeatedly, or dropped into third-party tools with jarring transitions.

Teams feel this as much as users. As one Product Manager told us:

“We’ve been going through this pain for the last five years - how do we unfragment our ecosystem to move with the times?”

Digital Product Manager,
Top 10 UK health insurer

The current landscape

Most insurers use a **web portal + app combination**. The web portal typically serves as the hub for policy management, documentation, and claims tracking, while the app supports faster, on-the-go actions like booking appointments, wellness tracking, and claims submission. This dual approach covers both desktop and mobile needs, but without consistency, it creates confusion and frustration.

34%

of users prefer to engage with their health insurer primarily or solely via an app

The shift towards app-first

A 2024 study conducted by Roland Berger¹ found **79% of customers want all functions in one app**. Our own survey shows that **34% of users prefer to engage primarily via apps**. A number that will likely rise as younger, digital-native generations age.

As technology evolves, so too do demands. App-first strategies are gaining traction, particularly among younger demographics accustomed to managing most tasks on mobile. However, the ideal balance between web and app remains uncertain, and accessibility across user groups must be considered.

Differences across generations

Gen Z (18–27) and Millennials (28–43) are the most likely to favour apps as their sole channel, at **42%** and **36%** of respondents respectively.

Gen X (44–59) lean more evenly across app and web, often preferring web-first for complex tasks but using apps for quick interactions (**33%**).

Boomers (60–78) and the Silent Generation (79+) are less likely to favour apps (**7%** and **0%**) and are more likely to engage through websites or non-digital channels (**40%**).

What matters most

There is no single right model. Some insurers will favour a unified app, others a modular ecosystem or a web led approach. The priority is cohesion. Without it, even the best platforms create friction instead of value. Building full functionality across web and app is costly, but splitting journeys without clear integration causes confusion. With preferences spread evenly across channels, and younger users only slightly more app focused, **platform strategy must be shaped by omnichannel principles**, ensuring each channel plays to its strengths while delivering a seamless experience overall.

Key considerations for platform strategy

1. **User preferences:** Match platforms to how different demographics want to engage.
2. **Feature decisions:** Decide what belongs everywhere vs channel-specific.
3. **Consistency:** Ensure seamless transitions across app, web, and partners.
4. **Cost vs value:** Balance investment with the features users care about most.
5. **Future readiness:** Build for today without blocking tomorrow's innovation.

Insurers don't always need every channel, but whichever channels they do offer must feel connected, consistent, and designed around the user journey.

¹<https://www.rolandberger.com/en/Insights/Publications/Health-insurance-apps-an-opportunity-for-differentiation.html#>

First impressions shape lasting trust

The first moments with a digital platform set the tone for the entire relationship.

When users log in for the first time, they test the technology and decide whether they can trust their insurer to support them when it matters most.

41%

of users say onboarding is most important factor for building trust

35%

say ability to complete first task successfully is key for building confidence

Our survey findings back this up. When asked what factors most influence their confidence in using a health insurance app or website, respondents said:

- Ease of login and onboarding: **41%**
- Clear security cues: **37%**
- Successfully completing their first task: **35%**
- Speed and performance: **33%**
- Interface quality and consistency: **29%**
- Availability of personalised content: **27%**
- Integration with other health tracking devices: **16%**

If onboarding feels smooth, secure and purposeful, users stay engaged and see value in their policy. But when those first steps fall short, trust is quickly lost and far harder to rebuild. The company must then work to repair confidence, often through phone support, adding extra effort for the customer and cost for the insurer.

This extends to the completion of the first task. If a user struggles to achieve what they came to do, they may not return, and every future interaction starts from a position of doubt rather than trust.

What this means for insurers

- Onboarding sets the tone – first impressions decide if users feel confident to return.
- Security builds reassurance – visible cues make people feel safe and supported.
- First-task success matters – if the first action works, confidence in the platform and company grows.

With **40%** of insured users considering cancelling or switching in the next 12 months, the small details in early interactions become crucial. They can be the difference between building loyalty and driving churn.

The experience gap: what frustrates customers

While most people engage with their insurer digitally, satisfaction is far from guaranteed.

Our survey shows that many consumers encounter friction, from confusing navigation to poor interface quality. The result undermines trust and leaves digital platforms falling short of expectations.

39%

say their insurer's app or website isn't as good as others they use

When asked about their experience of using their insurer's app or website, consumers reported:

- 45% feel overwhelmed by the amount of information.
- 39% say their insurer's app or website isn't as good as others they use.
- 37% report problems with interface quality and speed.
- 34% say it is hard to find the information they need.
- 31% find it frustrating to use.
- 30% say navigation is difficult.

These pain points highlight a gap between digital usage and digital satisfaction. Consumers are no longer comparing insurers only to other financial services providers, but to the best digital experiences they encounter every day — in retail, banking, and entertainment. When platforms feel slow, cluttered, or outdated, they erode trust and reinforce the perception that insurers are behind the curve.



App Store review analysis reveals familiar user pain points

Our analysis of app store reviews (Apple App Store & Google Play Store, August 2025) reinforces the survey data. The same pain points appear repeatedly, showing that usability issues are not isolated glitches but systemic weaknesses across platforms.

The top 5 frustrations highlighted by users:

1. **Tedious registration and onboarding** – Processes described as outdated, time-consuming, and frustrating.
2. **Login & authentication problems** – Repeated failures that block access and erode trust.
3. **Frequent crashes and glitches** – Apps failing at the point of use, leading to wasted effort and anger
4. **Session timeouts and lost data** – Long forms or explanations disappearing when sessions expire.
5. **Appointment booking disruption** – Broken flows and unavailable slots that waste time.

Each of these issues maps directly to the frustrations shown in our survey. Rather than being isolated incidents, these are systemic problems across platforms.

The opportunity hidden in frustration

As well as signalling problems, the frustrations uncovered in our research reveal clear opportunities. Most users believe digital platforms can be helpful and easy to use (**79%**); the appetite for digital engagement is strong. What often holds them back is execution.

By streamlining navigation, reducing information overload, and improving performance, insurers can transform friction into confidence. Done well, digital channels stop being a source of frustration and become a driver of loyalty. This builds trust, encourages repeat use, and makes the value of health insurance more visible in everyday life.

The path forward doesn't require reinventing digital strategy. Progress comes from listening to users, fixing recurring failures, and designing journeys that feel simple, reliable, and human.

Designing more personalised digital experiences

Health insurance is personal by nature, but digital experiences often feel generic.

Research shows a clear appetite for platforms that adapt to the individual in the health insurance industry: **67%** of users want to customise their app experience², and over a quarter (**27%**) of all 2000 respondents say personalised content builds confidence in the platform.



Looking at these two results together we can see that people don't just want tools; they want tools that feel designed for them.

“They want it all to be personalised, specific to their needs.”

Digital Product Manager, Digital Product Manager, Top 10 UK health insurer

Why personalisation matters

When journeys are static, users disengage. They stop seeing their insurer as a meaningful part of their health journey.

Personalisation brings the experience to life by:

- Surfacing benefits at the right time.
- Guiding users through relevant care pathways.
- Providing gentle prompts that support healthier everyday choices.

It also helps address common frustrations that many users face today. **45%** feel overwhelmed by the amount of information, **34%** say it is hard to find what they need, **31%** find platforms frustrating to use, and **30%** struggle with navigation. By shaping experiences around each individual, insurers can surface what matters most, reduce effort and make every interaction feel clearer and more valuable.

This starts at onboarding. Getting that first step right helps gather the insight needed to tailor experiences from the beginning and show value early. When done well, it turns digital interaction from transactional to genuinely supportive.

² <https://www.rolandberger.com/en/Insights/Publications/Health-insurance-apps-an-opportunity-for-differentiation.html#>

The role of AI

AI has the potential to make these experiences adaptive at scale. From smart triage to dynamic interfaces, AI-led tools can help insurers:

- Segment effectively without over-complication, grouping users by needs rather than demographics.
- Adapt journeys dynamically, ensuring content or tasks match user context.
- Provide explainability, helping people understand why they see certain recommendations — reinforcing trust.

But caution is essential. With **37%** of users citing security cues as critical to confidence, personalisation must be transparent, explainable, and clearly safe.

Design considerations for insurers

To make personalisation work, insurers should:

1. **Start simple.** Low-risk personalisation — such as dashboard customisation — proves value quickly.
2. **Build modularly.** Use reusable components so personalisation feels consistent across platforms.
3. **Balance control and automation.** Let users adjust their experience while using AI to suggest relevant options.
4. **Communicate clearly.** Small cues like “Why am I seeing this?” reassure users and build trust.

By using data responsibly and intelligently, insurers can evolve from static service providers to proactive health partners. Especially in complex areas, such as women’s health or chronic condition management, adaptive journeys can anticipate needs, provide timely support, and continuously improve over time. When done well, personalisation fuels engagement and creates enduring trust.

Brand moments that matter: 5 areas to focus on

Where should insurers start when improving their digital customer experience?

Customer experience is not shaped evenly. Some interactions carry more weight than others. They are the moments where trust is either reinforced or eroded. Our research highlights five brand-defining moments in the digital journey that matter most.



1. Onboarding: confidence starts here

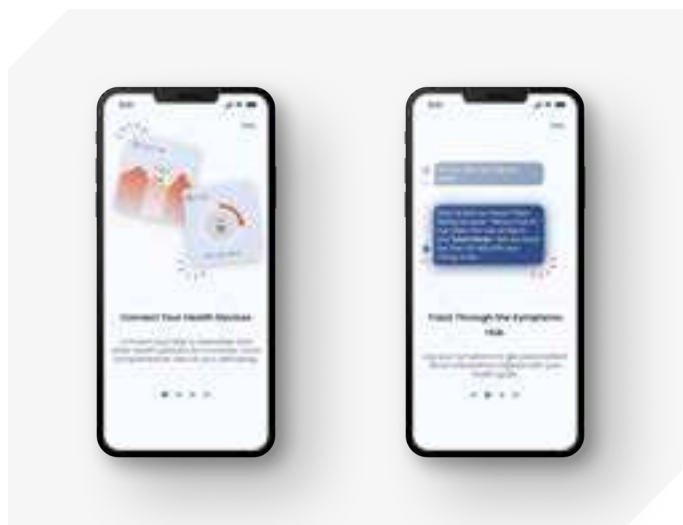
41%

say ease of login and onboarding is the biggest driver of confidence.

As we've touched on earlier, first impressions decide whether a platform feels intuitive, trustworthy, and worth engaging with. For 41% of users, ease of login and onboarding is the single biggest driver of confidence. Yet too often, onboarding is treated as a formality, but when it builds confidence, explains value, and guides users towards a first meaningful action, it sets the tone for the whole relationship.

Customer experience tips:

1. Personalise onboarding flows to reflect user context and shape experience (e.g. age, cover, goals).
2. Guide with smart nudges, and highlight next steps without overwhelming.
3. Ensure visible security cues and easy access to help.



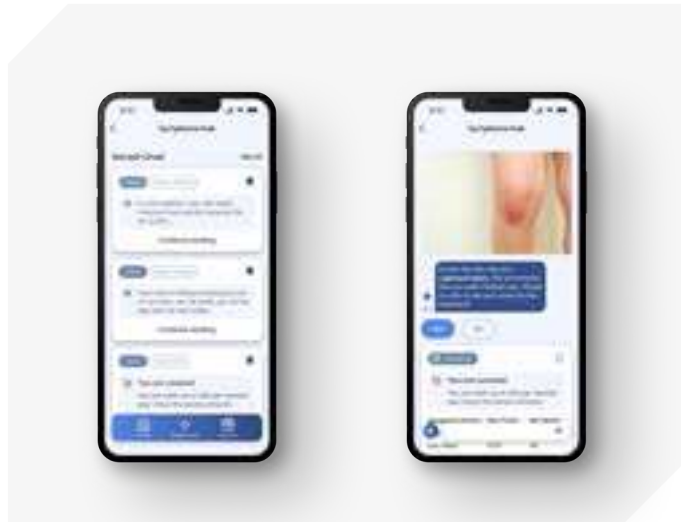
2. Claims: the ultimate test of trust

For many, making a claim is the first real test of their insurer. 20.6% of those considering cancellation cite difficulty making a claim. It often comes at a stressful moment, where transparency and speed matter most.

A best-in-class claims journey feels effortless and straightforward. Data is pre-filled to reduce effort, submissions are acknowledged instantly, and progress can be tracked in real time. Customers know exactly what stage their claim is at, how long it will take, and what to expect next. Communication is clear and timely, and simple claims can even be reimbursed on the same day. Together, these elements turn a stressful process into a moment that strengthens trust and loyalty.

Customer experience tips:

1. Offer real-time updates with clear status tracking
2. Shift the journey from transactional to reassurance-led: human language, and multi-channel support if something goes wrong.
3. Auto-populate data where possible, and ensure users are prompted to complete all required information



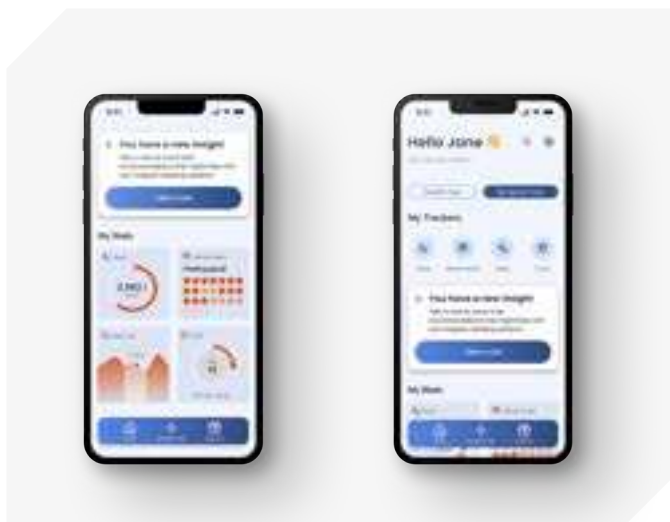
3. Holistic health hubs: making value visible every day

Insurance is often invisible until something goes wrong. Health hubs give users reasons to return by surfacing everyday value — wellbeing content, benefit tracking, and preventative care. They also reflect a wider shift in healthcare towards holistic, preventative support: tools that help people manage health proactively, not just reactively. Done well, they shift perception from “I rarely use it” to “this helps me every day.”

Whilst 33% strongly agree the app or website empowers them to manage their health more effectively, there's scope to significantly increase this percentage.

Customer experience tips:

1. Curate wellbeing content and tools linked to user data.
2. Integrate features like rewards, sleep tracking, or nutrition tips.
3. Use progress indicators and modular UI to keep experiences fresh and cohesive.



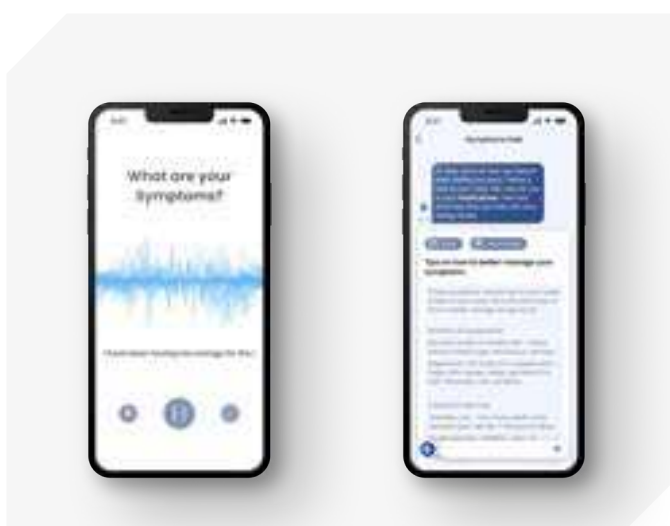
4. Symptom checkers: the digital front door

While not every insurer currently offers one, symptom checkers or triage tools are often the first step into care. If they feel clunky, impersonal, or disconnected from coverage, trust is lost. When designed well, they guide users towards appropriate action with clarity and reassurance.

Our survey showed that 27 percent of users see personalised content as a key driver of confidence, suggesting that symptom checkers and triage tools are most effective when tailored to an individual's plan and situation. As these tools evolve, intelligence will play a growing role, using data to anticipate needs, refine recommendations and create more adaptive and intuitive pathways to care.

Customer experience tips:

1. Integrate with coverage checker and booking tools so data flows seamlessly.
2. Provide clear signposting to approved next steps (e.g. booking, escalation).
3. Ensure your designs are fully optimised for mobile-first use.



5. Support moments: when things go wrong

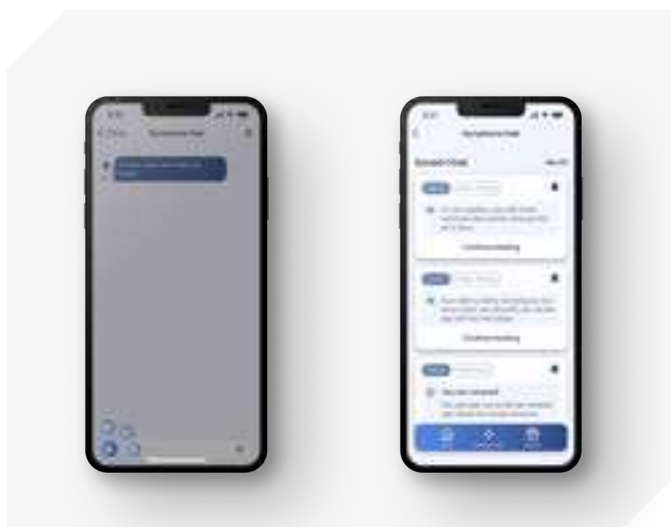
Not every brand moment is planned. Failed logins, error messages, or confusing bills are often where users feel most let down. **32%** say they find their insurer's app or website frustrating, and **34%** struggle to find information. These high-friction points can quickly turn into stories of dissatisfaction — or, if handled well, into moments of loyalty.

When customers encounter problems, they're not just dealing with a technical issue — they're experiencing a moment of vulnerability. The difference between a friction point and a loyalty moment often comes down to how an insurer communicates, recovers, and reassures. Every interaction under pressure is a chance to prove reliability and empathy.

A well-designed digital support experience anticipates failure rather than merely reacting to it. It combines clear pathways, human backup, and emotional intelligence. That means using design and language that calm rather than frustrate, and making sure users never feel trapped in a loop of error messages or dead-end forms.

Customer experience tips:

1. Ensure seamless escalation between digital and human support.
2. Carry context across channels so users don't have to repeat themselves.
3. Proactively identify “failure points” (timeouts, crashes, confusing bills) and build safety nets (saved sessions, fallback support).



Why these 5 brand moments matter

Onboarding, claims, health hubs, symptom checkers, and support are brand-defining moments that shape long-term loyalty. Insurers who design these moments with care reduce the risk of losing customers and set themselves apart as trusted health partners in daily life.

Final thoughts

Our research shows that the future of health insurance will be won or lost on customer experience.

Cost pressures still matter, but they are no longer the only driver of churn. In the last 12 months, two in five customers have left or are considering leaving their provider, and many of their reasons stem from frustrations with usability, digital journeys, and claims.



Customer experience is now the foundation, not a differentiator. People expect digital-first engagement, but too many find those platforms confusing or underwhelming. Trust hinges on small details: from seamless onboarding (41% cite this as the biggest driver of confidence) to transparent claims handling. Customers also want flexibility across web and app, but cohesion across channels is non-negotiable. Above all, people want value they can see and feel every day, not only in moments of crisis.

The challenge is significant, and the opportunity is equally strong. Insurers who focus on understanding their users and acting on what matters most will see the greatest impact. The priorities below outline where to begin turning that understanding into meaningful action.

- Put user needs ahead of organisational silos.
- Design journeys that feel consistent and intuitive across channels.
- Invest in onboarding and claims as pivotal trust moments.
- Make preventative, everyday value visible through digital touchpoints.

The future of health insurance is shifting from cover to connection. Insurers who treat digital as the beating heart of that relationship will set the standard for loyalty, trust, and future growth.

About Graphite

Digital experience.
Human impact.

Graphite Digital is a dedicated health and pharma digital experience agency, creating solutions that result in a positive, measurable impact on people's health and wellbeing.

Whether patients, healthcare professionals, or consumers, we deep dive into peoples' emotional needs and behaviours to deliver innovative digital solutions that will keep them coming back. Our unique approach blends strategy, research and human-centered design to create digital experiences with purpose.

Working across omnichannel experience and digital health, we bring the voice of the customer into the design process to ensure your products meet their needs whilst driving positive results for your business.

Our services include:

Digital Product Design

- UX & UI Design
- Rapid Prototyping
- Design Sprints
- UX Audit

Design Systems

- Design System Build
- Strategic Workshop
- Digital Ecosystem Audit
- Omnichannel Roll-out

Innovation and Design Thinking

- User Research
- UX Strategy
- Customer Journey Mapping
- Innovation Workshops

Trusted by:



Methodology

The findings presented in this white paper draw on a combination of quantitative, qualitative, and experiential insights:

Consumer survey

A nationally representative survey of 2,000 UK adults conducted in August 2025 by Opinium, on behalf of Graphite Digital.

Industry interviews

Conversations with digital leaders working within the health insurance sector during Summer 2025.

App review analysis

Desk research and review of Apple App Store and Google Play Store feedback, carried out by Graphite's internal Strategy team.

Graphite expertise

Over 15 years of experience designing digital experiences for the healthcare, health insurance, and life sciences sectors.

Together, these sources provide a rounded view of customer expectations, industry challenges, and opportunities for innovation in digital health insurance.

Get in touch

If you have the ambition to do exceptional things, we're here. Get in touch to tell us more about your plans, goals, or challenges to see how we can work together.

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