

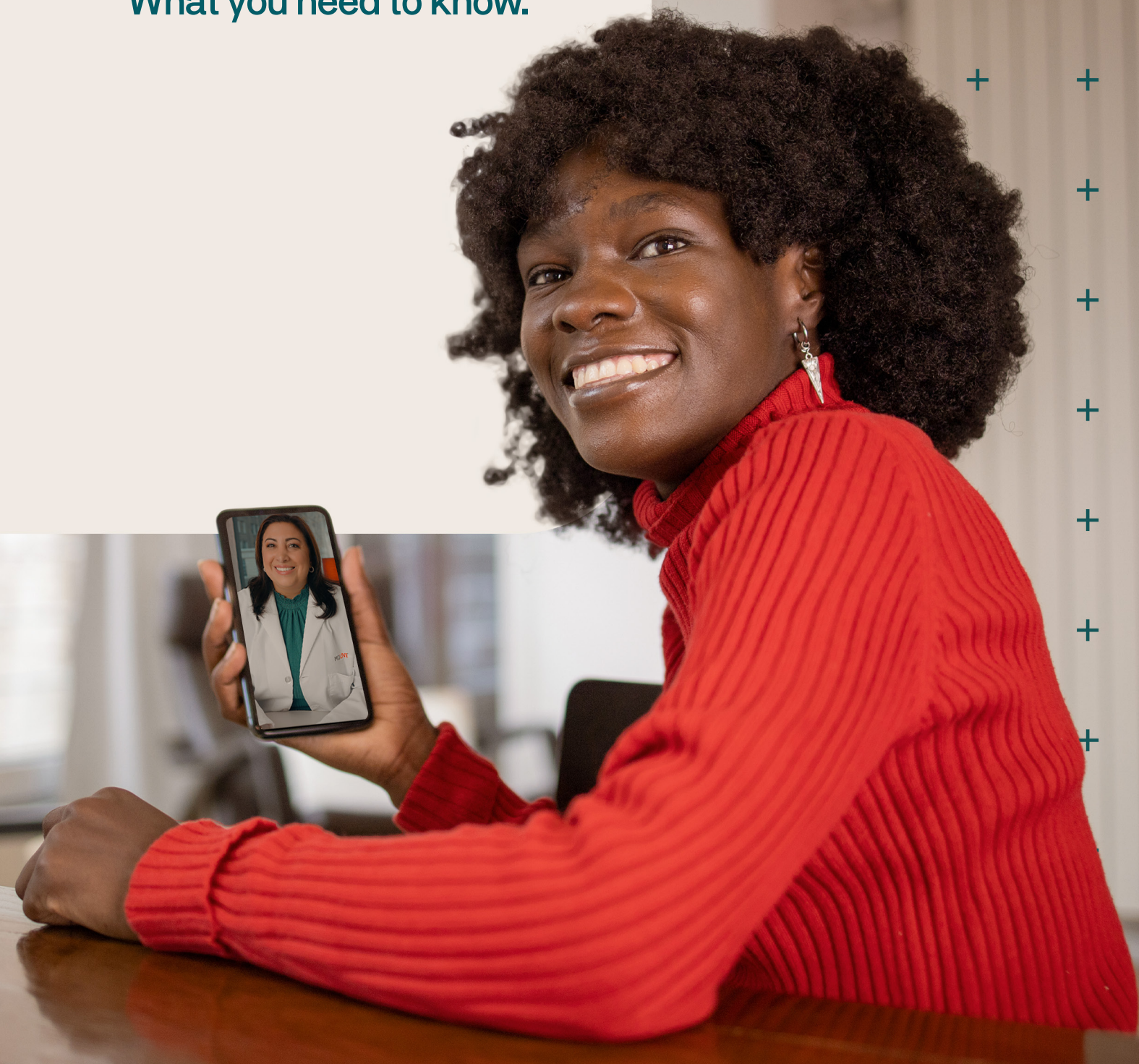
MD Live

By EVERNORTH



The rise of direct-to-consumer healthcare:

What you need to know.





Once a niche offering, direct-to-consumer (DTC) care has now evolved into a major force, reshaping the way that patients and providers think about access, convenience, and care delivery.



21% of digital health companies are pursuing a direct-to-consumer approach, encompassing everything from trackers to web-based applications.¹



The U.S. DTC telehealth services market was valued at \$1.47BN in 2023, and is projected to grow at a CAGR of 30.3% by 2030.²

This shift didn’t happen overnight; the COVID-19 pandemic forced care to go remote and adopt a virtual-first approach. This normalized non-traditional ways of accessing care, paving the way for the rapid growth of DTC healthcare. In addition, consumers today are accustomed to fast, personalized experiences, and many are now rejecting the friction that often comes with traditional care models.

For payers and providers, this meteoric rise introduces some questions:

- + What’s driving DTC healthcare’s growth?
- + What challenges and opportunities does this era of consumer-driven care represent?
- + How can you deliver care that meets these new expectations while maintaining clinical rigor and quality?

But first, we need to understand what makes this new model of care unique.

What is DTC care?

DTC care is a model where consumers can access treatments and services directly, bypassing traditional care pathways altogether. These solutions typically prioritize convenience, price transparency, and fast, seamless access to care to deliver a superior consumer experience. They also typically target consumers directly through heavy investments in marketing; from social media ads to influencer partnerships and even Super Bowl commercials, DTC care is highly effective at building consumer awareness.

DTC care frequently focuses on conditions that may carry social stigma, such as erectile dysfunction, hair loss, or weight management. This unique model offers consumers a private, discreet method of receiving care.



What's driving the growth of DTC care?

Where the pandemic marked a turning point, with everyday households becoming comfortable with digital care delivery, today's drivers of DTC care largely stem from a desire for convenience, personalization, and control.

Shifts toward convenience-driven care.

DTC care is enabling more convenient healthcare than ever. According to an MD Live study, 35% of respondents identified "receiving care quickly" as a top need from their healthcare providers.³

If the consumer has a specific health concern, they can easily go online to find a DTC provider that offers a solution to fit their needs. If someone has weight management challenges, they can find a solution. Hair loss? There's a DTC solution for that too.

A desire for privacy for certain matters.

While the doctor's office is supposed to be a safe space, face-to-face interactions can still fail to provide the privacy some people are looking for.



24% of Americans feel embarrassed discussing certain issues with their doctor.⁴

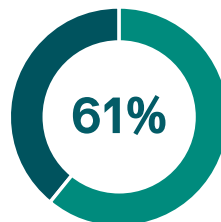


25% of Americans turn to telehealth for privacy.⁵

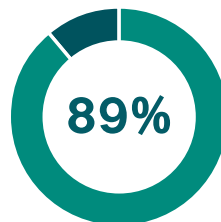
From weight management to hair loss to erectile dysfunction, many care conditions are more personal in nature and make the privacy of DTC care more appealing to consumers.

An increasing desire for personalization and control.

Across industries, DTC solutions provide a digital-first experience that puts the consumer in control. The same is true for healthcare, with rising demand for personalized, digital-first experiences. Moreover, both business leaders and consumers alike agree that personalization is important.



61% of consumers feel like they're merely a number to a company and want more.⁶



89% of leaders say personalization is essential to business success.⁷

Many DTC models leverage subscription-based models, letting members select the package that best fits their needs, something that traditional models aren't designed to support.

Personalization also extends into a crucial area: men's and women's health. Research shows men and women have different challenges and preferences within health, and DTC solutions can tailor their offerings to speak directly to these needs. Within this model, consumers can exercise greater control over how, when, and where they access health care.

Healthcare needs differ for each population.



53%

of women say that having access to convenient virtual care would increase their likelihood of addressing health concerns promptly.⁸

- + Often delay care until it disrupts their daily lives
- + Resort to online searches or home remedies
- + Financial concerns, fear of diagnosis, or not wanting to seem dramatic can delay seeking care



50%

of men are less likely to seek medical attention than women, though men are more likely to have chronic conditions.⁹

- + Often dismiss symptoms or fear a bad diagnosis
- + Put off seeking care because of poor health literacy
- + A stigma around weakness can prevent some men from seeking care

A shifting consumer mindset driving more scrutiny of care.

Today's healthcare consumers aren't the same as those from years prior. People are more engaged, researching providers online, expecting price transparency, and becoming more aware of their insurance benefits and options.



There are **70,000** health-related Google searches every minute.¹⁰



75% of people research providers online ahead of time.¹¹



50% of people will switch providers after two bad experiences.¹²

With patients more engaged and aware of their options, they're more comfortable bypassing traditional pathways when those pathways feel slow, opaque, and inconvenient. At the same time, the high visibility and marketing of DTC solutions have significantly raised awareness of this alternative pathway of care.

The role of the more engaged patient.

The rise of DTC healthcare signals a promising shift: patients are taking a more active role in managing their health. When supported effectively, this trend can lead to significantly better outcomes. Research consistently shows that patients who take a more active role in their care are more likely to be:

- + **More proactive** in making healthcare decisions, such as completing preventive screenings and seeking timely routine care.
- + **More adherent** to care plans, especially if they feel they have more control over the decisions that shape those plans.
- + **More aware** of costs and comparing options, leading to lower costs of care.

When guided towards safe, integrated, evidence-based care pathways, engaged consumers drive better outcomes, lower costs, and higher satisfaction.

The post-DTC shift: Serving the more engaged patient.

The rise of this new, more engaged patient presents new opportunities for payers to make a greater impact on patient health.

The opportunity: A post-DTC world in which payers can adapt to better serve a more engaged patient population.

With increased patient engagement comes new challenges and growth points for payers. By focusing on the following areas, payers can leverage increased engagement as a strategic advantage to improve clinical outcomes.

Combatting healthcare misinformation.

Social media has made it easier than ever for people to share information around the globe:



Social media is the **number two channel** Gen Z turns to for health info.¹³



80% of users look for health-related information on social media.¹⁴

In an ideal world, sharing health information would empower consumers to make better decisions. But the reality of the situation is far more complex: the sheer volume of misinformation online, combined with widespread low health literacy, can present serious risks for patients.

+ **Roughly 90% of people have less than optimal health literacy.**¹⁵

+ **About 50-75% of people are uncertain whether specific health-related false claims are true or not.**¹⁶

In this environment, many people are exposed to inaccurate, misleading, and even dangerous advice, and research shows that many are willing to act on what they're exposed to: 52% of Americans have tried a health tactic from social media.¹⁷

How payers can combat misinformation.

As bleak as the misinformation landscape might appear, there's reason for optimism: 77% of people look to clinician-reviewed health and wellness content.¹⁸ The desire for credible information is clear, and payers are uniquely positioned to meet it. To do so, payers must take a proactive, strategic role in combating misinformation:

1. Establish your organization as a trusted source of information.

Actively share accurate, evidence-based content. If there's a new illness going around or an emerging treatment, make it known and keep your members in the loop.

2. Deliver personalized, relevant content: Tailor information to member needs and preferences.

Personalized messaging through segmentation, targeting, or dynamic content drives higher engagement and trust.

3. Play an active role in improving healthcare literacy for your community.

Support members in navigating today's complex landscape. Educational content can call out current scams or misinformation trends and encourage more informed decision-making.

These strategies can help your members achieve better health outcomes and increase member trust, loyalty, and engagement in an era where trust in traditional systems is continuously eroding.





Reducing care and data fragmentation.

Ideally, a DTC care solution should integrate seamlessly within a patient’s existing network and provider systems, but this isn’t always the case.

A lack of interconnectivity between DTC solutions and primary care providers can leave both the DTC provider and the member’s PCP with an incomplete view of the patient’s health.

The burden is then on the patient to bridge this gap, who may be unaware of what information must be shared or lack the tools to do so effectively. Without proper communication, fragmented care can lead to missed drug interactions, duplication of care, inconsistent treatment plans, and high costs of care.

How payers can help close gaps.

- Similar to combating misinformation, payers can play a leading role in promoting connected, coordinated care:
- + Educate members on the importance of sharing information with their PCP whenever they seek care outside their network.
 - + Choose digital health partners carefully. Not all digital health solutions support integration, and payers should prioritize those that can facilitate seamless data sharing, rather than exacerbating care fragmentation.

Improving patient safety.

Convenience should never come at the expense of care quality. Yet, an estimated 55% of consumers want faster solutions vs. traditional routes and are willing to risk safety to do so.¹⁹

When speed and convenience become the top priority, clinical quality can be compromised, especially when patients would benefit from a holistic, long-term approach guided by the patient’s provider and care team, such as weight management. Without that guidance, patients may receive treatments that address symptoms in the short term but overlook the underlying drivers of a condition, leading to poorer long-term outcomes.

29% of Americans
indicated that they would order prescription medications without consulting their doctor first.²⁰

How payers can help members stay safe.

- Payers can educate members on what they should look for in a virtual care provider to ensure they’re receiving clinically-sound care:
- + Providers who are highly credentialed and trained to deliver high-quality virtual care
 - + Use of evidence-based clinical guidelines, with continuous quality monitoring
 - + A commitment to operational and clinical excellence
- By helping members identify what to look for in a virtual care provider, you can play a critical role in protecting patients.

Balancing convenience and care quality with MD Live.

As DTC healthcare reshapes consumer expectations, payers must adapt to deliver consumer-friendly experiences without sacrificing clinical rigor, care continuity, or patient safety.

Unlike many solutions that operate outside the established care systems, MD Live works within them, helping plans address today's most pressing virtual care challenges while delivering exceptional experiences.

MD Live helps organizations:



Combat misinformation.

MD Live helps clients increase health literacy and combat misinformation through targeted member education. We collaborate closely with clinicians to develop content that is deployed through social media, blog posts, email, and PR campaigns in partnership with trusted media outlets, ensuring members receive information from reputable sources.

We also personalize content delivery, ensuring that the right members see the right content at the right time, based on attributes such as age, gender, or location.



Prevent care fragmentation.

MD Live promotes connected, coordinated care. We make it easy for patients to share their visit notes with a PCP or other care team members. We also facilitate seamless referrals, helping patients connect to other sites of care as needed, and all within the patient's network.

We also align member benefits with the care that we provide, supported by on-demand formulary and real-time benefit checks, providing a smooth patient experience and no unpleasant surprises.



Ensure clinical quality.

MD Live maintains a strong commitment to clinical rigor and quality oversight, ensuring that convenience never comes at the expense of care quality. Our board-certified providers have an average of 15+ years of experience and have received specialized training in delivering care virtually while adhering to rigorous evidence-based clinical guidelines.

We also provide comprehensive and ongoing oversight of board-certified providers to ensure every care interaction meets the highest quality and safety standards.

Why partner with MD Live?

We've reached a threshold, and organizations need virtual care partners who can deliver excellent experiences. With MD Live, you can provide your members with:

- + **Accessible care.** Members can reach MD Live by phone, virtually, or asynchronously, at the time and place that works best for them.
- + **Financially transparent care.** Real-time insurance eligibility checks and transparent pricing build trust and improve the member experience.
- + **Preventive, coordinated care.** Integrated lab orders, wellness screenings, chronic care management, and support for ongoing routine care, all delivered through one connected platform.^{21,22}
- + **Personalized care.** Tailored care to meet individual needs, including specialized care for weight management, pediatric care, and popular men's and women's health needs—helping members access care that fits their preferences.
- + **Prompt care.** Access to urgent care in less than 20 minutes, behavioral health appointments in under one week, and same-day primary care appointments.²³
- + **Quality, trusted care.** Our commitment to quality and experience is reflected in our 74 NPS—one of the highest in the industry.



Ready to see what sets MD Live apart?
Schedule a demo today and discover how
we can help you deliver the experience
your population expects, backed by the
clinical quality they deserve.

Request a demo now

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3. 2025 MD Live Consumer Segmentation Study.
4. <https://www.harmonyhit.com/telehealth-statistics-infographic/>
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19. <https://www.accenture.com/content/dam/accenture/final/accenture-com/document-3/Accenture-LifeTrends2025-Report.pdf#zoom=40>
20. <https://nabp.pharmacy/news/blog/poll-finds-americans-prioritize-cost-and-convenience-over-safety-in-prescriptions/>
21. Preventive screenings are only available through select health insurance plans at this time.
22. Limited to LabCorp and Quest labs contracted with MD Live for virtual primary care.
23. Same-day appointments are not guaranteed and are subject to provider availability.