



From Intention to Action

Cigna Healthcare International
Health Study 2026

Explore



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Confidence makes the difference

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The intention is strong. The conditions for action are not always there.

People want to take an active role in their health. The question is what helps turn that motivation into action. Drawing on responses from 12,000 adults across 13 markets, the Cigna Healthcare International Health Study 2026 explores where employers can help make that easier.

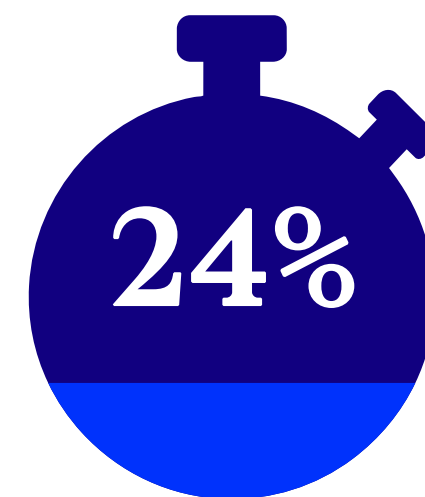
That motivation is already clear in the data. Physical and mental health are among respondents' top priorities, and most say they want to take responsibility for their well-being. But wanting to act and being able to act are not the same thing.

Health confidence can help bridge that gap. When people understand their options and know where to turn for support, they may be better placed to make informed care decisions.

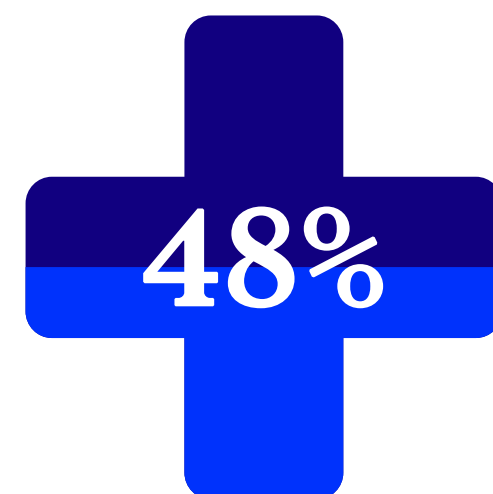
Across the study, several barriers keep surfacing: uncertainty about health insurance, delays in getting care, and questions about whether new technology can be trusted. These experiences are not shared equally either. A higher proportion of high-vitality respondents use health-tracking tools, and they report greater confidence in understanding their health insurance and greater optimism about AI than low-vitality respondents. Low-vitality respondents also face greater challenges in some areas, including delayed care.

For employers, that gap is the opportunity. Helping people understand their benefits, reach the right care sooner, and use technology with confidence can make it easier to turn good intentions into informed action.

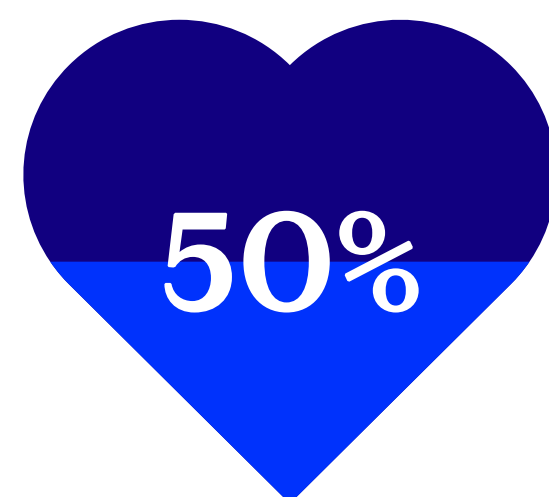
Data from global respondents



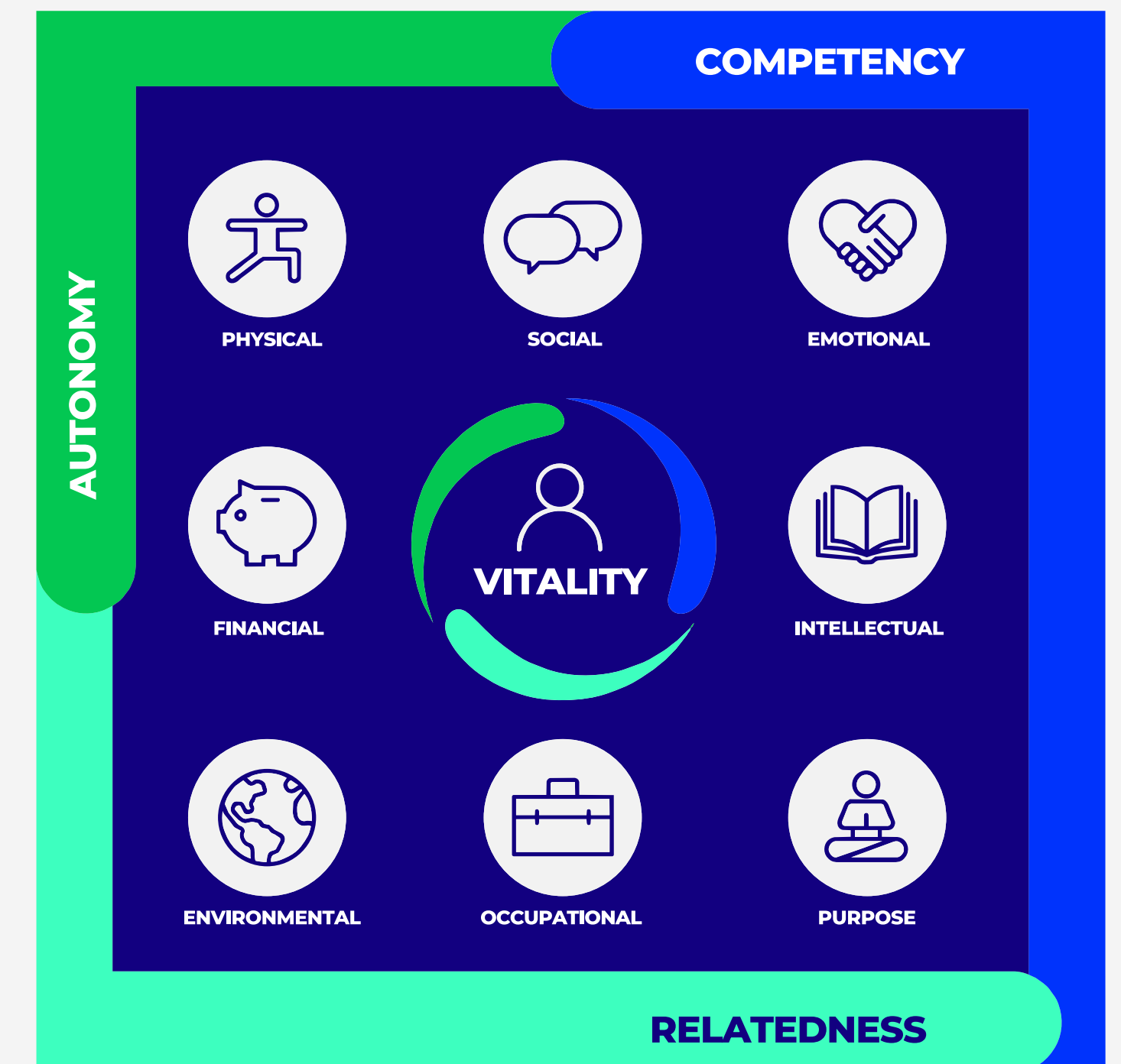
delayed or avoided care because of waiting-time concerns



expect AI to have a positive impact on their personal health care



do not track their health using an app or wearable



What is vitality?

Vitality is a measure of a person's overall health, energy and well-being. The Evernorth Vitality Index® groups respondents into high, medium, and low vitality segments based on well-being across multiple areas of life. Throughout this report, these segments help show how people's experiences of managing their health can differ by level of vitality.

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People want to take an active role in their health

Most people want to understand what is happening with their health, follow treatment, prevent future problems, and make choices that support their lives.

The question for employers is how to help people turn that intention into action by giving them the confidence, resources, and support to navigate health and care decisions.



“People want to take an active role in looking after their health. The opportunity is to help turn that thought into action by making it easier for people to access the information, tools, and support they need to make informed decisions.”

Jason Sadler
President, International Health

This report explores that question through five connected themes:

Health is
personal



Confidence makes
the difference



Care
cannot wait



Technology needs
human touch



Control is not
equally shared



Together, they
point to a clear
conclusion

people are better placed to act when support is understandable, care is timely, and technology is trusted.

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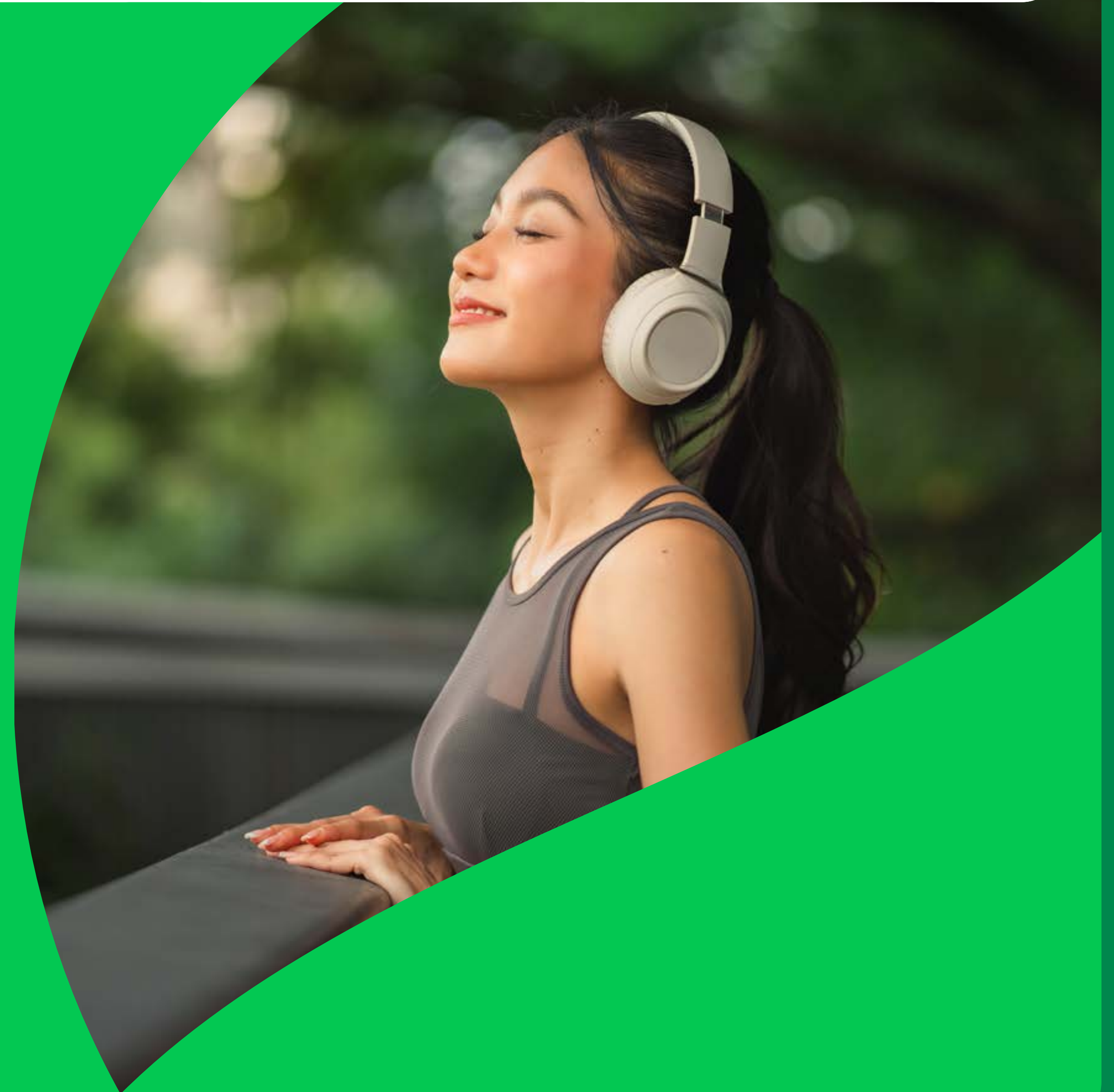
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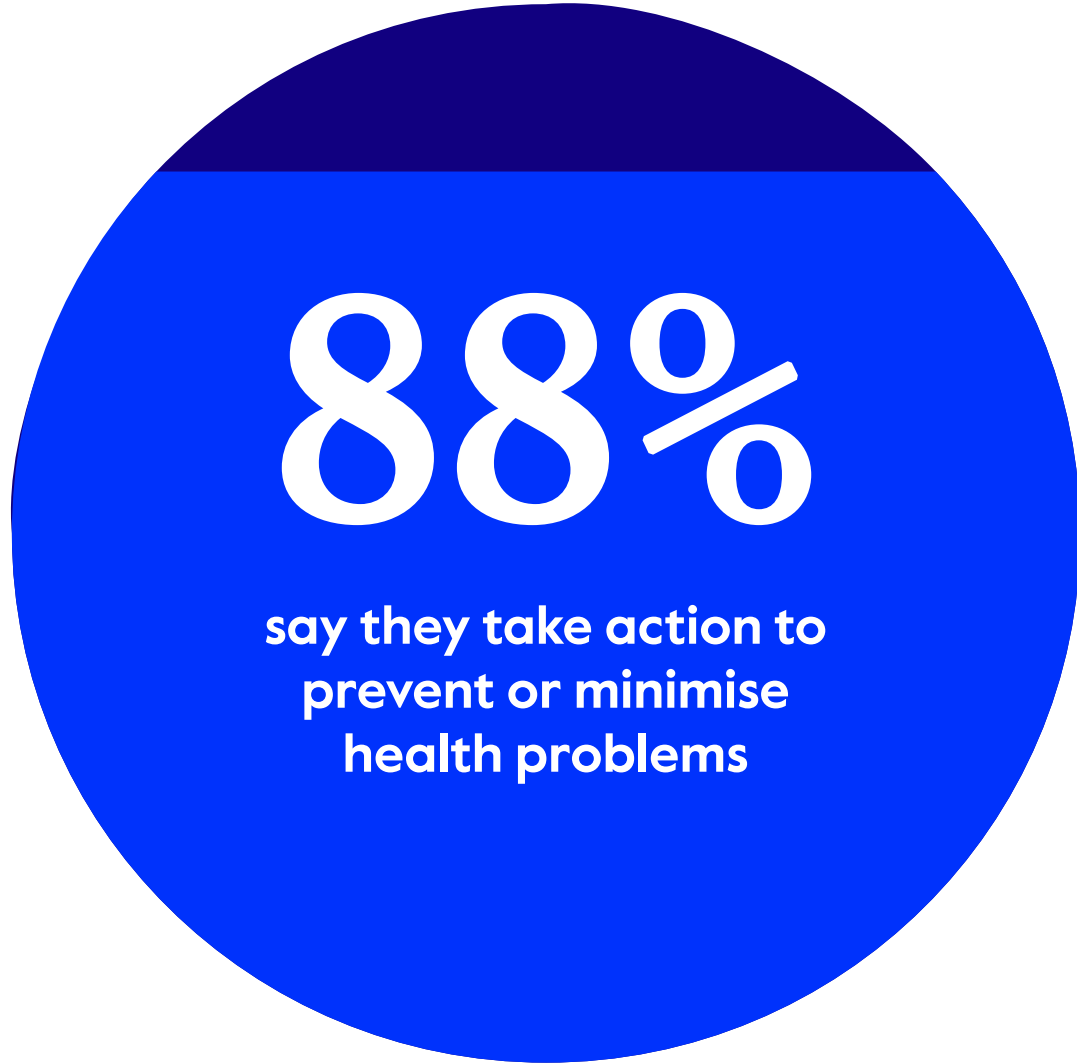
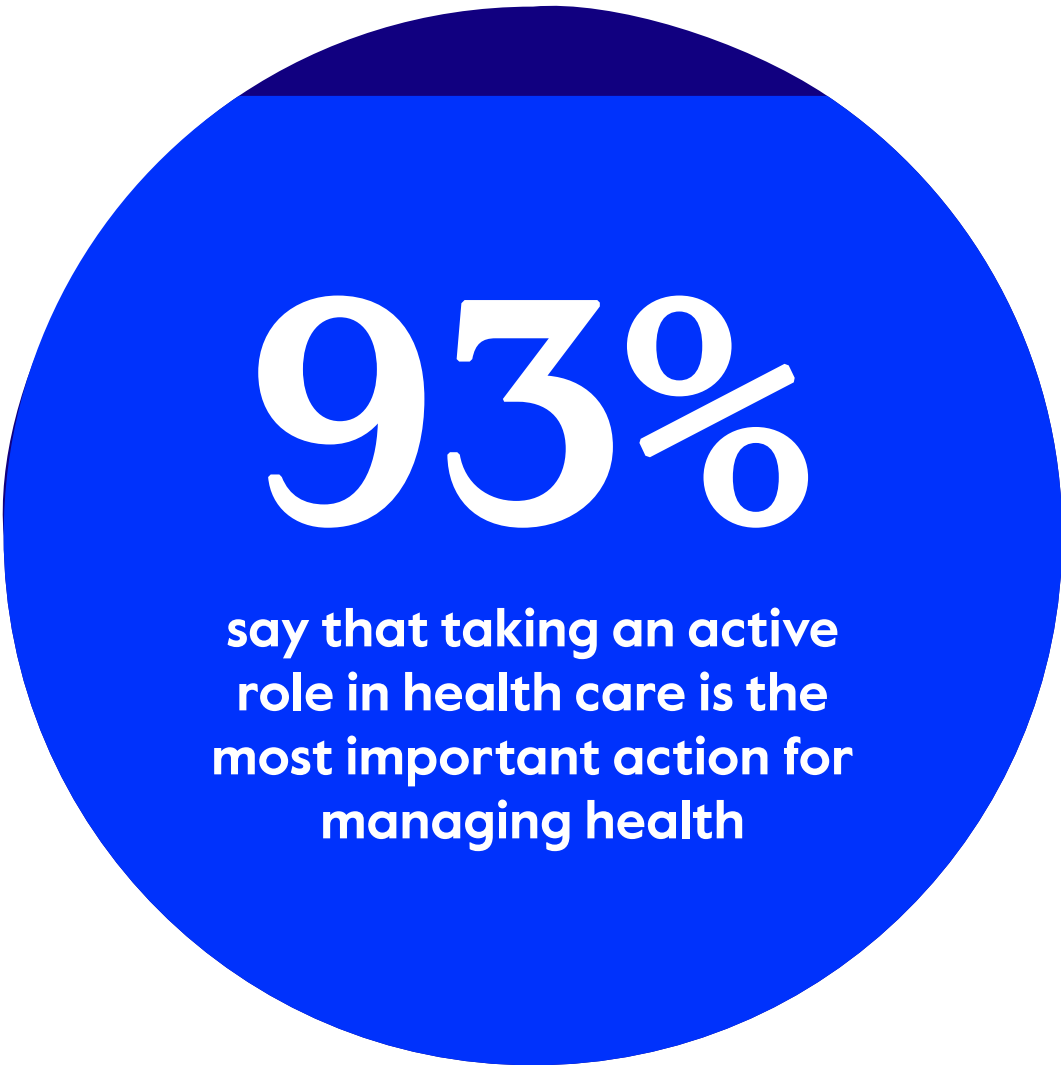
Health is personal



The will to act is strong

People care about their health and want to play an active role in managing it. Globally, respondents ranked physical, mental, and financial health as their top three well-being priorities, in that order. The order is telling: people prioritise how they feel and function day to day, at work and beyond, while financial resilience helps keep life steady.

These are not passive priorities. Globally, 96% say they take personal responsibility for their well-being, 93% see managing their health as central to living a full life, and 88% report acting to prevent or minimise health problems. The motivation may be widely shared, but employers should remember that the support people need to act on it can differ. For employers, that reinforces the value of a more personalised approach to health and well-being support.



The opportunity is to build on that motivation, creating the confidence, access, and trust that help people turn intention into action.



“Health is deeply personal. People’s experiences, priorities, and aspirations shape the choices they make about their well-being. By providing personalised guidance and resources, employers can offer support that is more relevant and empowering.”

Wendy Sherry
CEO, Global Health Benefits,
International Health

Confidence makes the difference



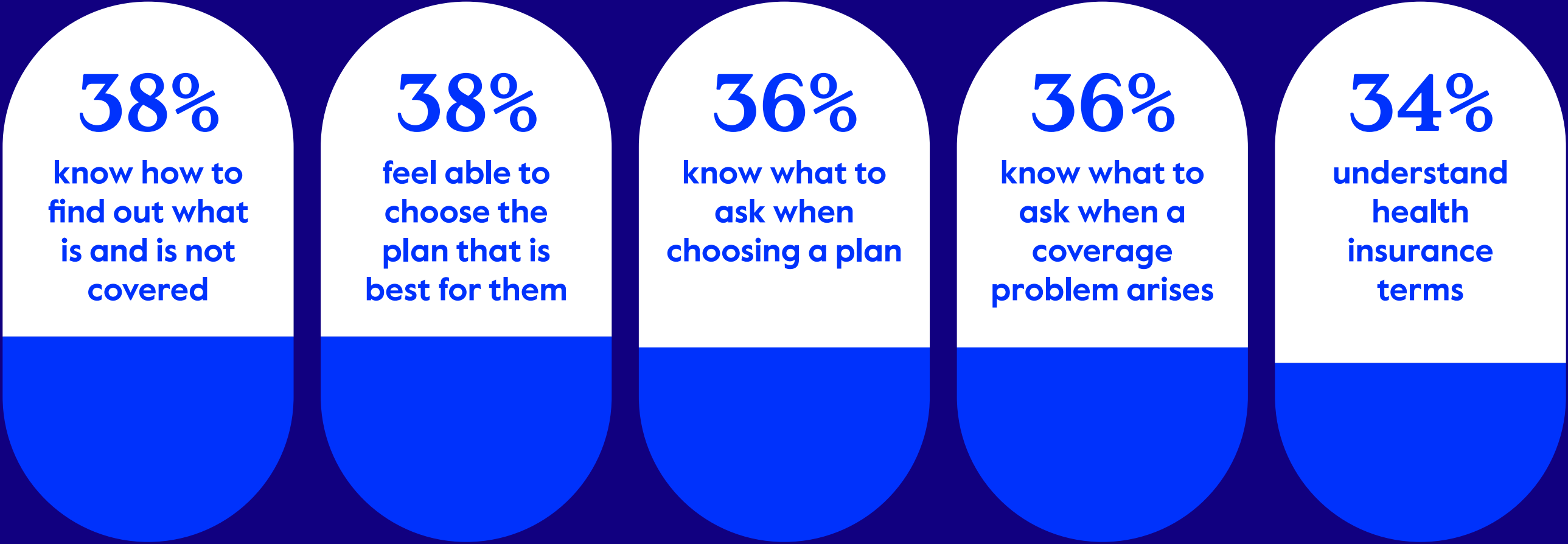
Confidence in understanding health insurance can help turn motivation into action

The study points to a clear opportunity to make health insurance easier to understand and navigate. While 93% of respondents recognise the importance of taking an active role in their own health care, only 38% feel confident about what is and is not covered by their health plan before receiving care.

Across five practical measures, fewer than two in five respondents feel confident navigating key decisions, from understanding insurance terms to choosing a plan and resolving a coverage problem. This leaves clear room to build confidence around the moments when people need to make decisions.



Confidence across key health insurance decisions



People want to take charge of their health. Greater confidence in understanding health insurance can help turn that intention into action.

Confidence is not equally shared

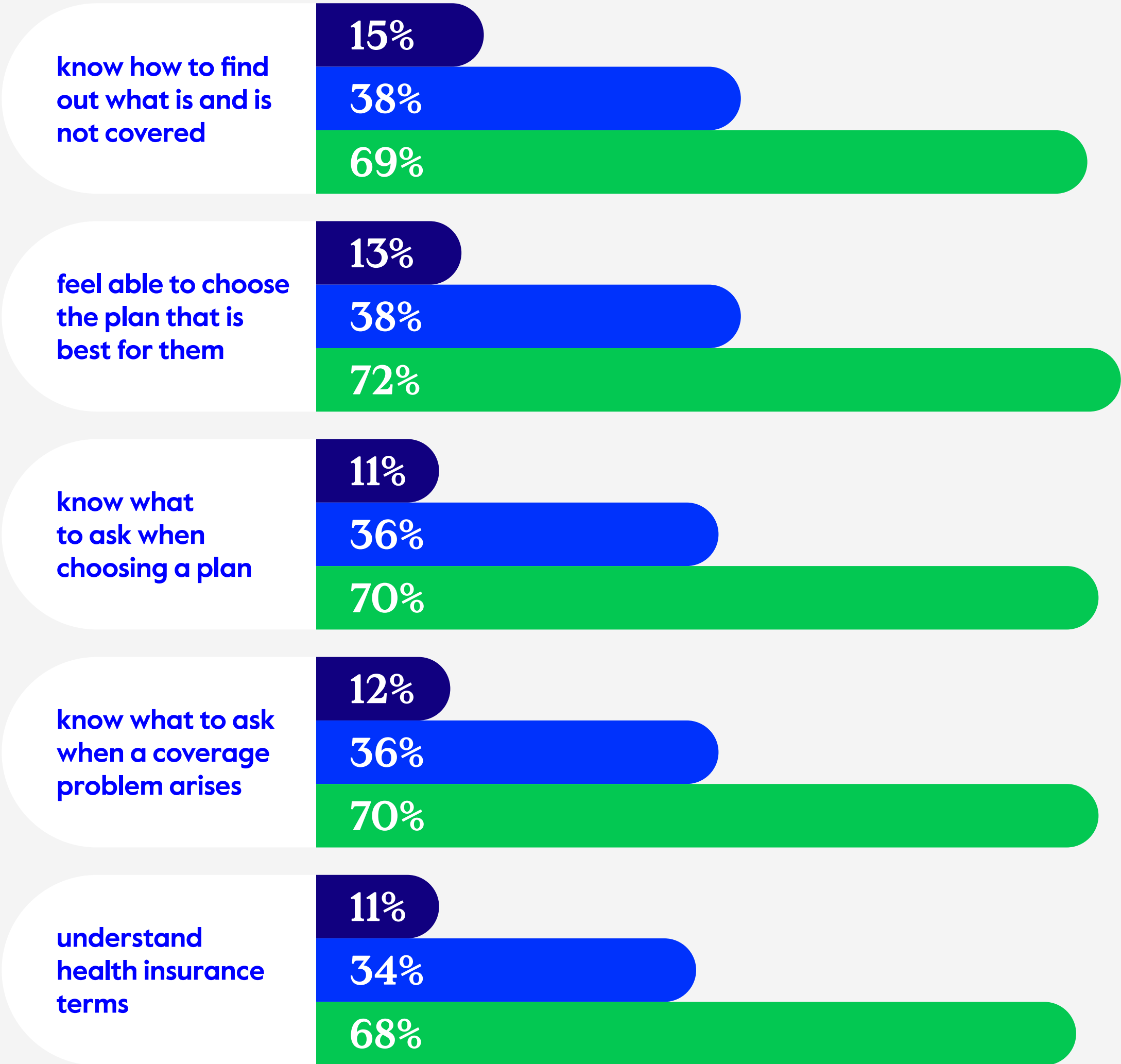
The global figures mask a wide vitality gap in health insurance confidence. On five measures, around seven in ten high-vitality respondents feel confident, compared with only about one in eight low-vitality respondents.

The confidence gap can exist even among people who feel capable of managing their health. Some respondents who felt confident managing their health still reported low confidence in their insurance knowledge or in choosing the right benefits. This group was more likely to include low-vitality respondents, women, non-working respondents, and those without health insurance.

Confidence in understanding health insurance also tends to sit alongside other positive experiences of navigating care. Respondents with private health insurance, or who have avoided delaying care over cost or waiting times, tend to report greater confidence.

Health insurance confidence by vitality level

Low Vitality Global High Vitality



Clearer communication and practical decision support can help build confidence where it is needed most. When people better understand their benefits and health care options, they may be better placed to make informed decisions and use their coverage more effectively.



“Greater confidence in understanding and using health insurance coverage can help people turn good intentions into informed decisions about their health and care.”

Jerome Droesch
CEO International Organizations,
Domestic Health and Health
Services, International Health

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Timely care can protect health and working lives

Motivation and knowledge only help if care is available when people need it. Globally, 24% of respondents delayed or avoided medical care in the past 12 months because they were worried about long waiting times.

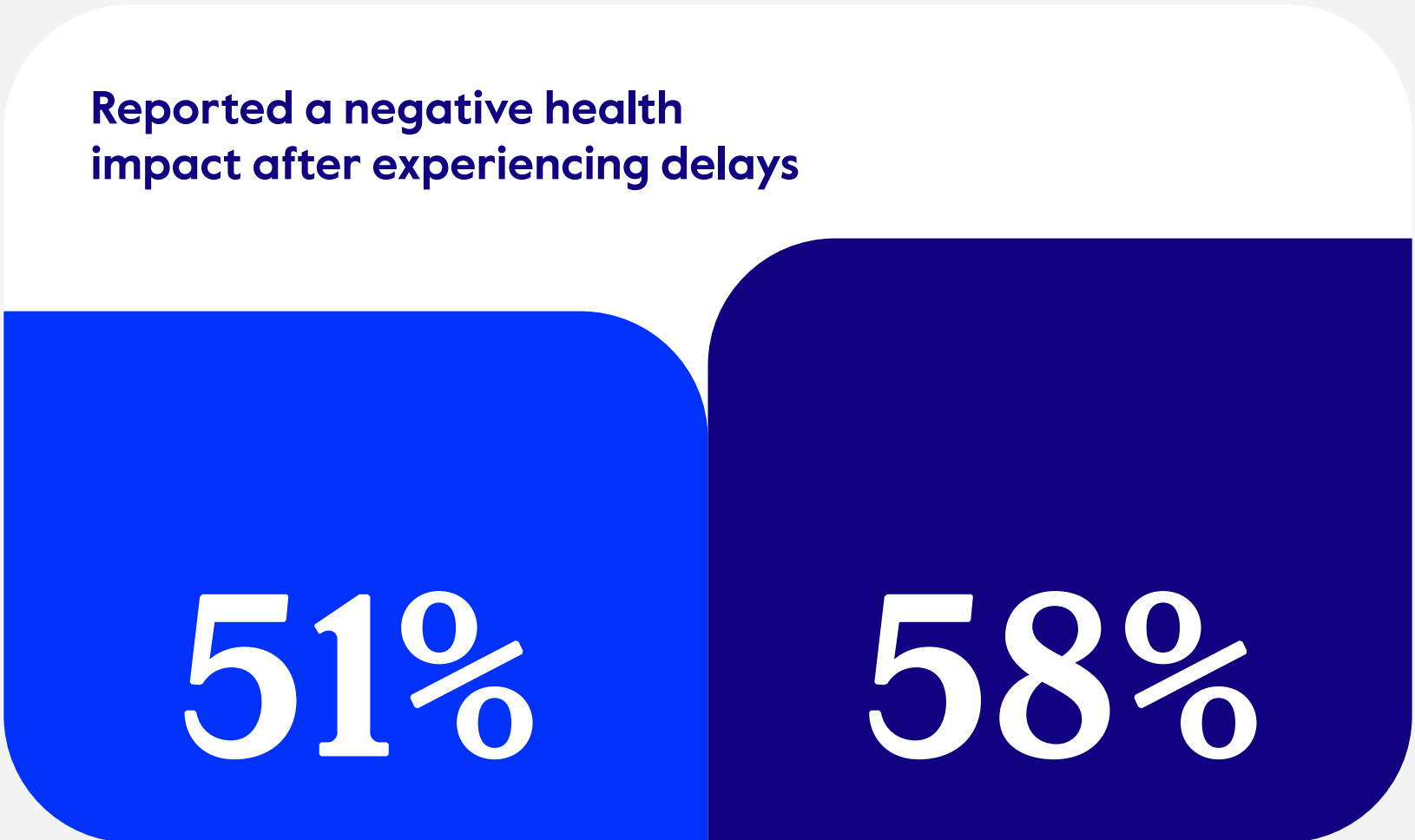
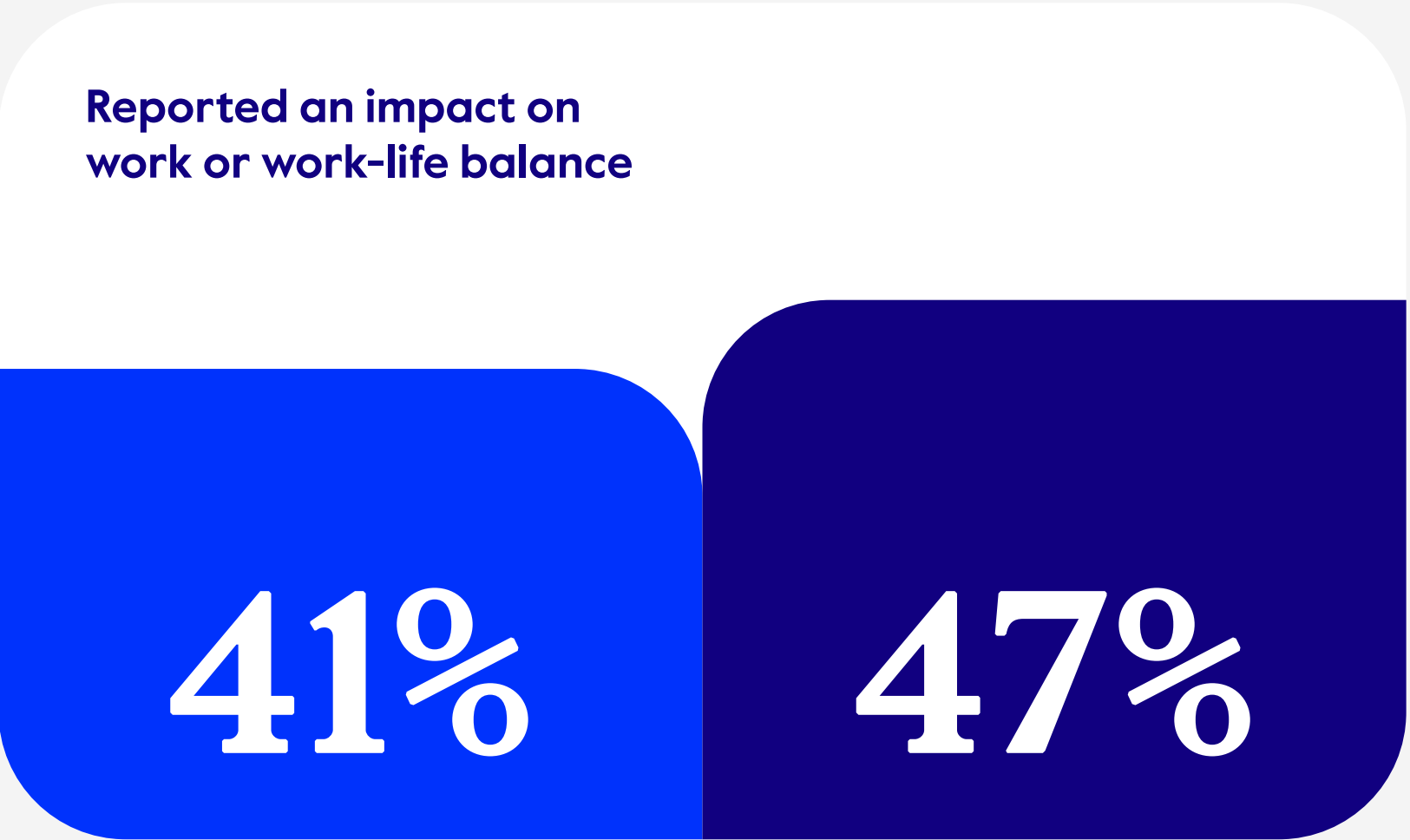
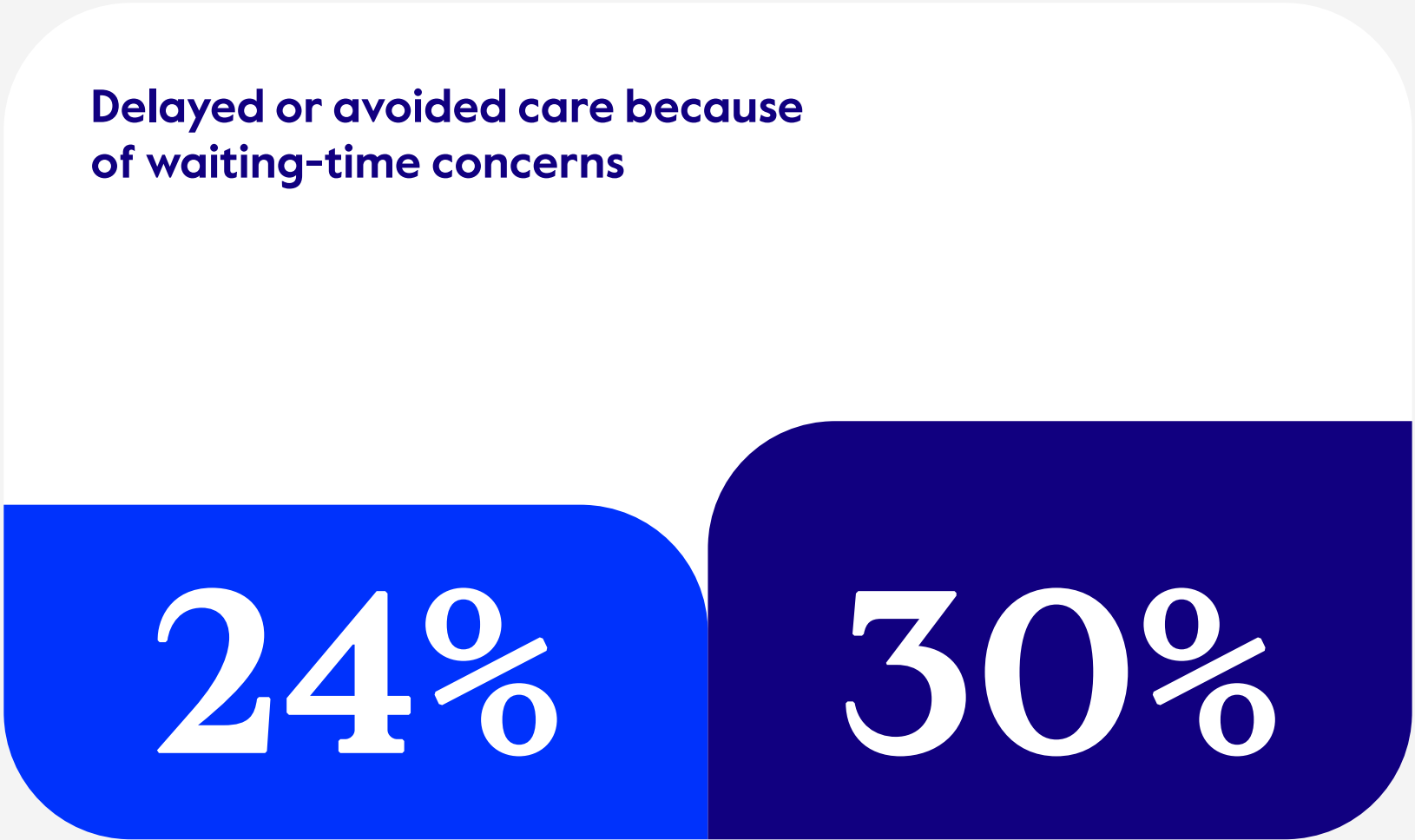
Among those who experienced delays due to cost, 51% say their own or a family member’s physical or mental health suffered and 41% say the delay disrupted their ability to work or maintain a healthy work-life balance.

Timely access may be particularly important for people with lower vitality. Among low-vitality respondents, 30% delayed or avoided care because of waiting times, compared with 24% globally, while 58% reported a negative health impact and 47% an impact on work or work-life balance.

How delays can affect health and working life

Global

Low Vitality



“Access to timely care is essential. When people face delays, the impact can extend beyond their health to their families, work, and overall well-being, making it even more important to help people get the care they need when they need it.”

Dr Mostafa Shaheen
Chief Health Officer, International Health

Cost creates another barrier

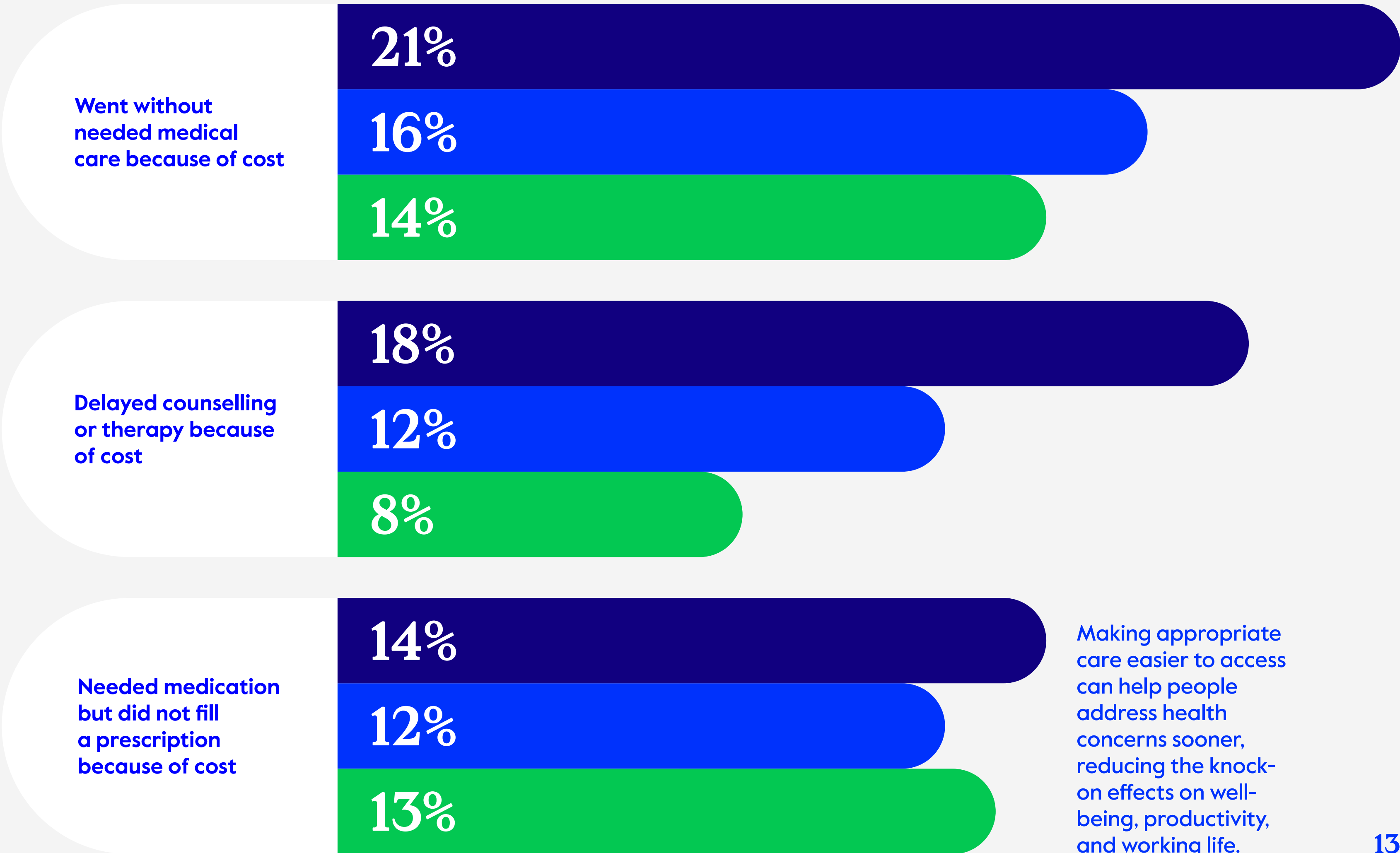
Waiting times are not the only reason people go without care. Rising health care costs, shaped by factors including growing demand, workforce pressures, advances in treatment, ageing populations and evolving health needs, can also put pressure on affordability. Against this backdrop, cost can become another barrier to accessing timely care.

In the past 12 months, 16% of respondents needed medical care but went without it because of cost, 12% delayed counselling or therapy, and 12% did not fill a prescription for the same reason.

Low-vitality respondents were particularly affected: 21% went without needed medical care and 18% delayed counselling or therapy because of cost, compared with 16% and 12% globally. High-vitality respondents were less likely to face these same barriers.

Cost-related barriers to care by vitality level

GlobalLow VitalityHigh Vitality



Making appropriate care easier to access can help people address health concerns sooner, reducing the knock-on effects on well-being, productivity, and working life.

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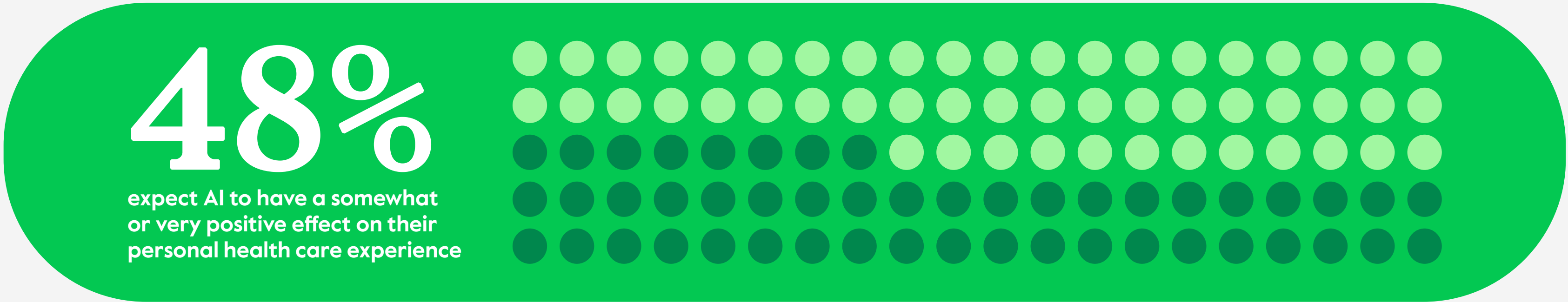


People see the promise of AI

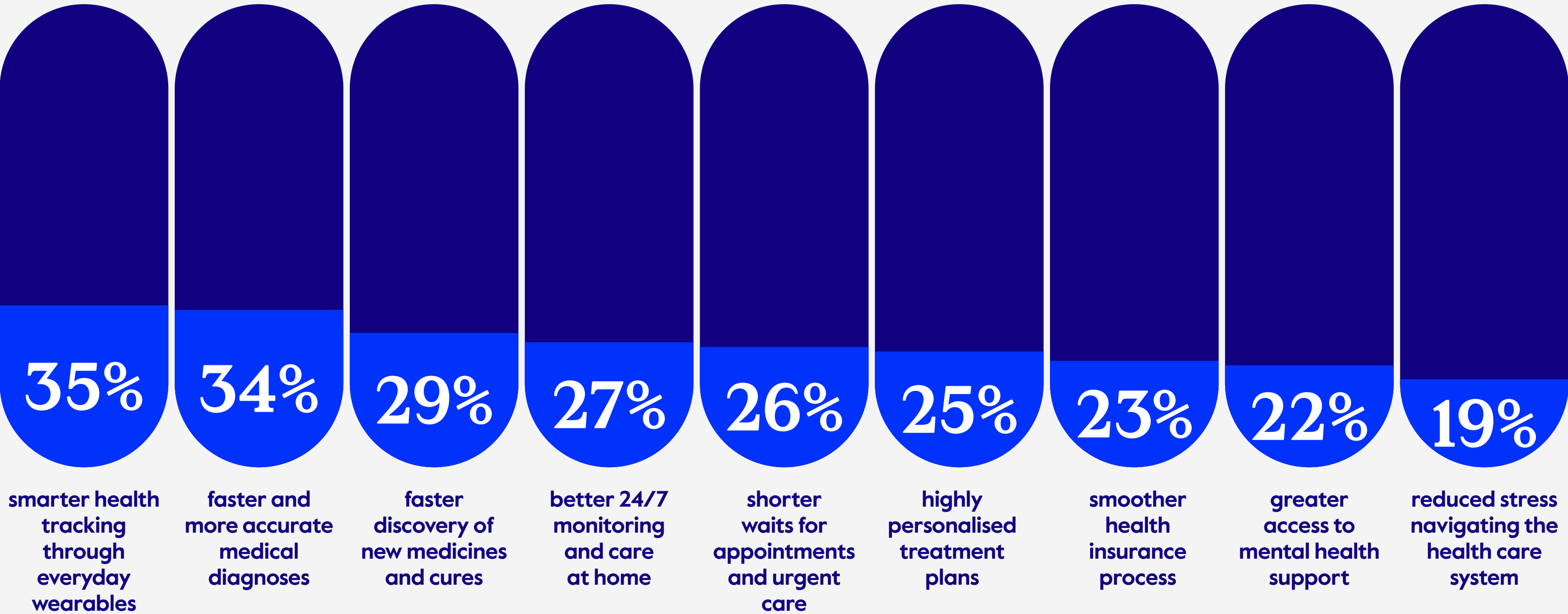
Nearly half of respondents globally expect AI to have a somewhat or very positive effect on their personal health care experience over the next three years. The benefits people anticipate are practical: smarter tracking, faster diagnosis and discovery of new medicines, better monitoring, shorter waits, and more personalised care.

Yet optimism is not evenly shared. Men, working respondents, and people with high vitality are more positive about AI's potential impact on their health care, while women, non-working respondents, and those with low vitality are more cautious. Age also plays a role, with respondents under 45 more optimistic and those aged 60 and over more reserved.

Confidence and familiarity with health technology also appear to matter. People who track their health with wearables or apps tend to be more positive about AI. Among current trackers who say it helps them feel more in control, 64% expect AI to have a positive effect on their personal health care experience.



Expected positive impact of AI on health care in the next three years



But trust will shape whether people embrace it

Optimism sits alongside clear unease. Half of respondents worry that AI could reduce human connection and empathy in care.

Nearly as many fear medical errors if clinicians rely on it too heavily, while 45% are concerned about greater risk of health care data breaches and cyberattacks. Frustration in getting help and a lack of transparency feature too.

The implication is not to choose between technology and people. Technology should strengthen human relationships and decisions, not compete with them.

Pairing innovation with transparency, safeguards, and human expertise can help build trust in new technology.

Expected negative impact of AI on health care in the next three years

50%

expressed concern about loss of human connection and empathy

48%

expressed concern about medical errors caused by doctors over-relying on AI

45%

expressed concern about health care data breaches and cyberattacks



“There is real potential in technology to make health care easier, faster, and more personalised. But trust remains essential. The most effective solutions use innovation to strengthen human expertise and judgement while preserving the trust and connection that people value most.”

Dr Charu Thadani
Head of Clinical, Cigna Healthcare
Middle East and Africa

Control is not equally shared



Technology can support control, but half of people do not use it

Health technology can help people spot patterns, build habits, and take a more active role in decisions about their care. Yet half of respondents globally have never used a wearable device or mobile app to track their health at all. Among those who do, the experience is largely positive, but not universally so.

This is an important reminder that engagement is not simply about making technology available.

Tools need to feel useful, understandable, and appropriate to the individual, and people should be able to step back when tracking adds pressure rather than value.

50%

do not currently use an app or wearable to track their health

How respondents experience health tracking

31%

say they feel more in control of their health

9%

sometimes leaves them stressed or anxious

4%

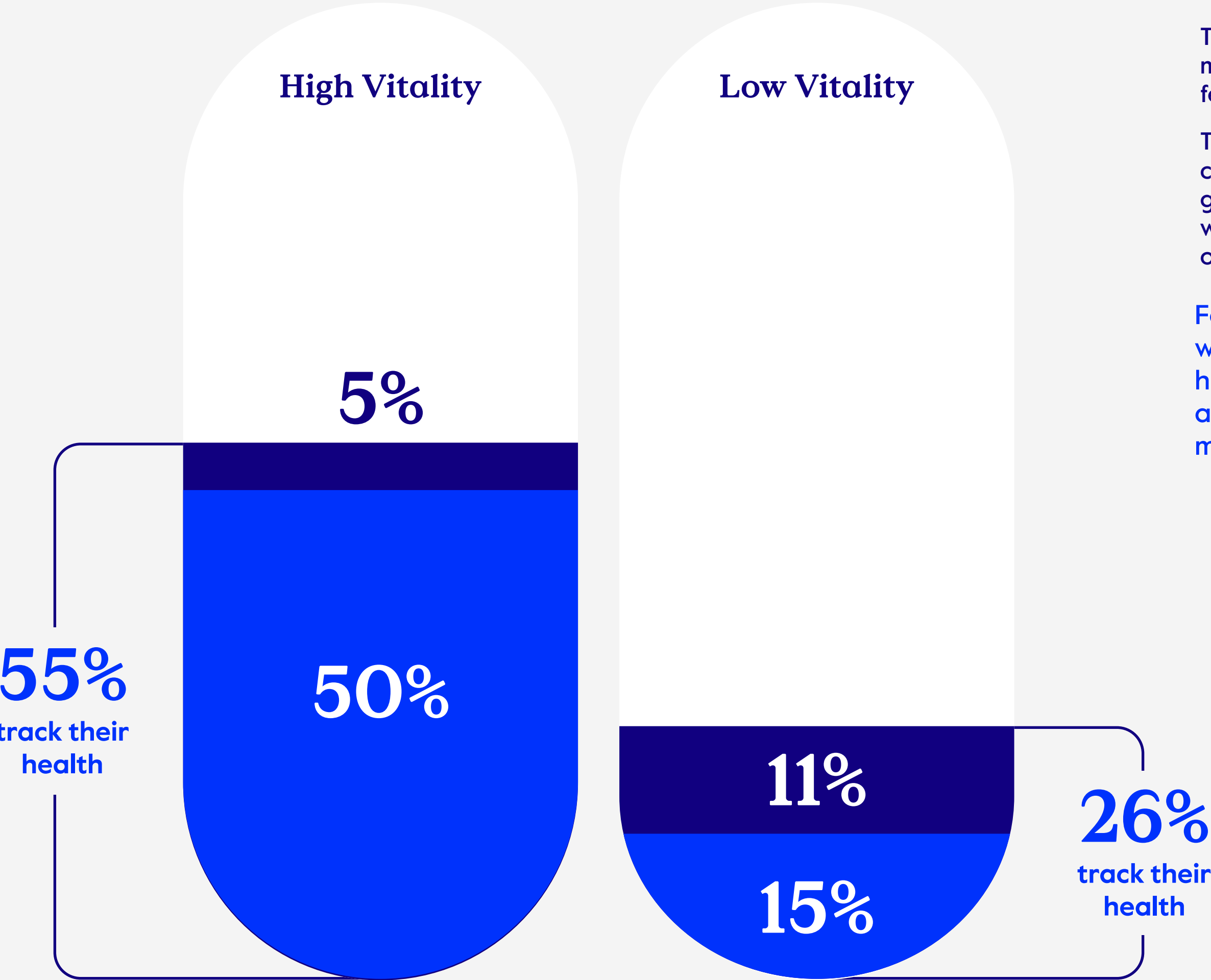
stopped tracking because of stress or anxiety

The control gap is widest by vitality

Among high-vitality respondents, 55% use wearables to track their health, with the vast majority reporting a positive experience. 50% of all respondents say tracking makes them feel more in control of their health, while only 5% say that it leaves them stressed or anxious.

Trackers also tend to be more positive about the impact of AI on their personal health care experience, hold stronger health-management attitudes, and report greater insurance confidence.

Experience of health tracking by vitality level



Inclusion challenge

The tools intended to give people more control may be working best for those who already feel more confident managing their health.

This highlights an important inclusion challenge: the people who may have most to gain from additional support can also be those who feel least equipped to navigate insurance or use health technology.

For employers, pairing digital tools with education and human support can help people engage at their own pace and use the information they receive more effectively.

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Four conditions that help turn intention into action

Across the study, the message is clear. People want to take an active role in their health, but motivation is more likely to translate into action when four conditions are in place.

These conditions reinforce one another. Clear information can build confidence, timely access helps people reach the right care, trust can support the use of technology, and a greater sense of control can help people act on the information and support available. Together, they create a stronger foundation for informed action. When these conditions are present, people may feel better equipped to understand their benefits, access care sooner, use technology confidently, and take a more active role in managing their health.

For employers, the opportunity is to bring these elements together in one connected, inclusive experience. Helping people understand their benefits, access appropriate care, and navigate health decisions more confidently can support employee well-being and working life.

1

Confidence

Understand benefits and know what to ask

2

Access

Reach appropriate care when it is needed

3

Trust

Use technology without losing human expertise

4

Control

Feel equipped to act on information and support

Design for confident action

People do not need persuading that their health matters. The challenge is helping them act on that motivation. Clear insurance information can build confidence. Timely care can reduce the health and working-life impact of delays. Trusted technology can make support more accessible and personal without displacing human expertise.

The findings also show why inclusion must sit at the centre of that effort. Confidence, access, and control are not shared equally. The people with lower vitality can be the same people who feel least equipped to navigate insurance or use health technology.

For employers, three priorities follow:

1

Make support understandable

simplify benefits communication and decision support around the moments when people need to act.

2

Make care easier to reach

reduce friction in the route to appropriate, timely support.

3

Make technology trustworthy and inclusive

pair digital tools with transparency, privacy, education, and access to human expertise.

The goal is not simply more support. It is a connected, personalised experience that helps more people understand their benefits and make more informed decisions. Helping people navigate health decisions with confidence may also help support workforce resilience, engagement, and productivity.



About this research

For the Cigna Healthcare International Health Study 2026, Cigna Healthcare surveyed 12,000 respondents across 13 markets: the US, UK, Spain, the Netherlands, Belgium, Switzerland, Germany, Kenya, UAE, Saudi Arabia, Singapore, Japan, and the Hong Kong SAR. Fieldwork was conducted from 3–26 July 2026 in collaboration with YouGov, a global public opinion and data company.

The nationally representative online survey included 1,000 or more adults aged 18 and older in the US, UK, Spain, Germany, UAE, Singapore, Japan, and the Hong Kong SAR, and 500 or more adults in Kenya, Belgium, Netherlands, Saudi Arabia, and Switzerland. The study began in 2015.

About the Evernorth Vitality Index

The Evernorth Vitality Index® (EVI) provides a comprehensive measure of people’s capacity to pursue life with health, strength, and energy. It considers social, occupational, financial, intellectual, physical, spiritual/purpose, emotional, and environmental well-being. Respondents were also asked to rate family, financial, mental, physical, social, spiritual, work, and overall well-being.

