

The Primary Care Paradox: Closing the Gap Between Mindset and Bookings

Gen Z vs. Millennial: How Two Generations Decide on Primary Care

Mediate.ly's Field Signals team conducted new primary research on how Gen Z and Millennial consumers make, delay, and abandon the decision to establish primary care – and what it means for how health systems should market, direct, and communicate with each audience. Mediate.ly surveyed 500 insured U.S. consumers: 250 Gen Z and 250 Millennials. The report moves from the paradox and its barriers to decision moments, media opportunities, marketing activation, and measurement.

Primary care is widely valued, but the people without it are divided on why. While 81.4% of all respondents call having a PCP essential or very important, that falls to 50% among respondents without one.¹ Some do not feel a strong need; others intend to act but get stuck on where to start. The opportunity is not one universal message. Health systems need to build relevance for some consumers and make the path to care simpler for others.

Methodology: Mediate.ly Primary Care Trends Online Survey, fielded September 2026 among 500 insured U.S. consumers (250 Gen Z and 250 Millennial). paired with Nielsen Scarborough syndicated media research (New York DMA, 2025 Release 2 & 2024 Release 2 Total) and published research from KFF, Aflac, EMARKETER, McKinsey, PwC, and AAMC.

81%

of all respondents call a PCP essential or very important

50%

of respondents without a PCP say one is essential or very important

4%

name AI as the resource they rely on most to find a new doctor

Once someone has a PCP, the relationship is durable: 65.8% have kept the same doctor for two years or more.¹ The opportunity is to address perceived need and remove friction from establishing care.

“The challenge is not one universal barrier. Some consumers need a reason to establish primary care; others need a simpler way to get started.”

MEDIATE.LY PRIMARY CARE TRENDS SURVEY, 2026

The Barriers Behind the Paradox

1. The mindset-action gap

81.4% of all respondents call a primary care doctor essential or very important. Among respondents without one, however, only 50% do. Among respondents without a primary care physician, their reasons split between perceived need and inertia:

- 26.6% say they “didn’t feel a strong need based on my health” and
- 26.6% say they “never got around to it.”
- Cost concerns (18.8%) and insurance complexity (12.5%) are lower, and
- 43.8% of respondents without a PCP describe finding one as overwhelming.¹

AAMC projects a primary care physician shortage of 20,200 to 40,400 by 2036, adding access pressure to the front door.²

These data points create two jobs for marketing: make primary care **relevant** and make establishing it **easier**.

2. Two patterns, not two absolutes

Gen Z is more likely than Millennials to describe finding a PCP as “indifferent, not a priority” (32.8% vs. 26.4%) or “overwhelmed, don’t know where to start” (27.2% vs. 22.4%). Confidence in finding a new PCP is also lower (30.8% vs. 40.8%). Both generations face these barriers. Health systems should test messages that explain why primary care matters and messages that show how to get started.¹

CONFIDENT THEY COULD FIND A NEW PCP IF THEY NEEDED ONE



Intent is similar: 34.4% of Gen Z and 31.2% of Millennials say they are highly or very likely to look for a new PCP in the next 12 to 24 months. Test simple, practical guidance and timely convenience messages with both groups.*

77%

of Gen Z considered switching healthcare providers over the previous 24 months, vs. 73% of Millennials³

27%

of Gen Z actually switched doctors, vs. 23% of Millennials (McKinsey, 2024)³

57%

of Gen Z trust their PCP, vs. 85% of Boomers (PwC, 2025)⁴

SOURCES *1 Mediate.ly Primary Care Trends Survey (2026) supplied survey data.

*2 AAMC physician workforce projections (2024)

*3 McKinsey Consumer Health Insights and Consumer Retail Health Surveys (2024)

*4 PwC U.S. Healthcare Consumer Insights Survey (2025)

3. The decision moments: moving, coverage and disruption

Primary care becomes a decision again at transition moments. Moving to a new location (26.2%) is the most common trigger in our survey; insurance-related changes also create opportunities, including a plan requiring a PCP (19.0%) and getting new health insurance (17.2%).¹ Health systems can respond by making in-network status, location, availability, and scheduling clear. When an existing PCP relationship breaks, Gen Z is nearly twice as likely as Millennials to default to urgent or virtual care in the short term (26.9% vs. 15.7%).¹

That does not necessarily signal rejection of primary care. Among those who defaulted to urgent or virtual care after losing a PCP, 76.9% still call a PCP essential or very important.¹ Help these consumers find an in-network replacement and book before a temporary workaround becomes routine.

2x Gen Z is nearly twice as likely as Millennials to default into urgent or virtual care after losing a PCP. 26.9% vs. 15.7% – a transition window to intercept with in-network options, availability, and simple booking.

WHERE THEY TURN FOR NON-EMERGENCY CARE | TOP THREE

In the past 12 months, which have you used? Select all that apply.¹

#	GEN Z (n=250)	MILLENNIALS (n=250)
1	Primary care physician or office 54.0%	Primary care physician or office 63.2%
2	Urgent care 46.0%	Urgent care 40.0%
3	Online symptom search/self-diagnosis 26.0%	Online symptom search/self-diagnosis 22.4%

Both generations name the same top three.

Online symptom searching is self-directed information seeking, not a clinical visit; the selections are not mutually exclusive.¹

4. The AI discovery gap

AI is part of health-information discovery, but it is not most respondents' primary doctor-finding resource. Aflac reports that 76% of Gen Z and 63% of Millennials turn to AI before consulting a medical professional;² KFF also documents AI use for health information.³ In our survey, 29.2% of Gen Z report asking an AI chatbot about symptoms six or more times a year. But when asked which one resource they rely on most to find a doctor, just 4% select AI, versus 39.4% selecting insurance directories and 22.6% search engines.¹

GEN Z'S AI USE, BY TASK

Asks AI about symptoms, 6+ times/yr	29%
Names AI as top doctor-finding resource	4%

Where this is headed: Keep physician and network information accurate and easy to discover across insurance directories, search, and emerging AI tools. As paid placements open, test AI beside symptom- and doctor-finding queries and judge it on qualified provider searches and completed appointments – not on novelty alone.

The media opportunity: reach meets relevance

Use audience concentration and scale to plan message tests

Job	Barrier	Signal	Message to test	Experience
Build relevance	Low perceived need not rejection	26.6% without a PCP say no strong need	Why establish care now make the value concrete	Value + availability give a reason and a next step
Remove friction	Overwhelmed doesn't know where to start	43.8% without a PCP feel overwhelmed	Show the how-to reduce every step	Network + booking in-network, availability, schedule

Comp = % of the audience using the channel; Index = relative concentration vs. the general population (100 = average).

CHANNEL INDEX VS. GENERAL POPULATION : GEN Z (100 = AVERAGE)^{*2}

Twitch		269 · 5.4% comp
Spotify		196 · 47.8% comp
Reddit		152 · 40.1% comp

CHANNEL INDEX VS. GENERAL POPULATION : MILLENNIAL (100 = AVERAGE)

Disney+		169 · 27.6% comp
HBO Max		146 · 26.4% comp
LinkedIn		128 · 38.9% comp

What type of media are these audiences consuming

Both generations under-index sharply in the heaviest TV-viewing quintile (Gen Z Index 7; Millennials Index 26) and over-index for digital video display (147 and 141). That makes digital video a shared test environment, while the channel charts above show where each audience is concentrated and how much of each audience is actually there. Use both index and composition when allocating spend: a high index signals concentration; comp signals usable audience scale.^{*2}

SOURCES *1 Mediate.ly Primary Care Trends Survey (2026) supplied survey data.

*2 Nielsen Scarborough, New York DMA, 2025 Release 2 / 2024 Release 2 Supplied syndicated export; link is to vendor overview.

The media opportunity on social platforms

Index reflects how skewed a platform is toward a generation; percent composition says what share of that generation is actually on that platform. The two tell different stories: Facebook reaches more of both generations than anything else (71% Gen Z, 74% Millennial) but indexes at just 96 and 100, statistically the general population's platform, not a lever for reaching one generation over the other. Snapchat is the opposite case: lower reach, but the sharpest generational skew in the set.^{*1}

SNAPCHAT



TIKTOK



X (FORMERLY TWITTER)



INSTAGRAM



REDDIT



FACEBOOK



LINKEDIN



What this means for planning: Instagram (68.9% Gen Z; 68.6% Millennial) and Reddit (40.1% each) can carry shared creative tests. Snapchat and TikTok offer more Gen Z concentration but should be evaluated for useful reach and response, not index alone. The next page turns these media signals into two concrete activation tools: a barrier-to-action planning matrix and creative test briefs.

The action plan: turn findings into booked care

Two ready-to-use activation tools for health-system marketers

ACTIVATION 1 | Barrier-to-action planning matrix

Choose the consumer situation first. Then align the message and the experience behind the ad.¹

Consumer situation	Message to test	Make the next step easy
Does not see a need 26.6% of respondents without a PCP cite no strong need	Make primary care relevant Explain the value of a sustained physician relationship before a health issue arises.	Give a reason to begin Pair a clear benefit with nearby PCP options and a first-visit CTA.
Finds the process overwhelming 43.8% of respondents without a PCP say it is overwhelming	Show the how-to Demonstrate how to find an in-network physician and book a first visit.	Remove navigation friction Link to a current directory with network, availability and scheduling details.
Is moving or changing coverage Moving 26.2%; plan requires a PCP 19.0%; new coverage 17.2%	Meet the transition Show relevant local providers and explain how to confirm coverage.	Make choices verifiable Show location, network participation, new-patient openings and booking.
Has lost an existing PCP Gen Z 26.9% vs. Millennial 15.7% default to urgent/virtual care	Help re-establish continuity Offer a clear route back to an ongoing PCP relationship.	Connect to actual access Make it easy to identify and schedule a replacement PCP.

ACTIVATION 2 | Two creative briefs to test in BOTH generations

ROUTE A / MAKE IT EASY	ROUTE B / MAKE IT RELEVANT
Audience barrier: Interested, but unsure where to start.	Audience barrier: Understands the concept of care, but does not prioritize it.
Creative idea: Show three practical steps: verify coverage, choose an available PCP, book.	Creative idea: Make the value of an ongoing PCP relationship concrete; connect it to a timely moment.
Example CTA: Find an in-network PCP	Example CTA: Find your primary care doctor
Destination: Searchable directory showing network status, openings and appointment options.	Destination: A clear benefits message plus local provider options and direct booking.

TEST DESIGN | Run both routes with Gen Z and Millennials; do not assume age alone determines the right message.

Use shared-audience environments (such as Instagram and Reddit) for a comparable first test; adapt channel-specific executions as reach and performance justify.² Compare qualified provider searches, appointment starts and completed bookings by creative route and audience.

MEASUREMENT HANDOFF | Track booking completion and new-patient visits where available; use an appropriate comparison group to evaluate incremental impact.

SOURCES *1 Mediate.ly Primary Care Trends Survey (2026) supplied survey data.

*2 Nielsen Scarborough, New York DMA. Supplied syndicated export; vendor overview linked.

The measurement opportunity: proof of advertising impact

Healthcare advertising is already driving measurable behavior: 37.8% of Gen Z respondents (index 117) and 35.0% of Millennial respondents (index 108) report making a doctor appointment as a result of health advertising in the past year.^{*1} The open question is not whether the media works. It is whether your measurement can tell you which specific touch, an insurance-renewal-timed placement versus a generic retargeting hit, earned that lift.

Multi-touch attribution assigns credit across a journey; it wasn't built to weight a trigger-aligned touch differently from a coincidental one. Incrementality testing answers a sharper question: would this booking have happened anyway? Healthcare measurement specialists increasingly argue it fits this category better than attribution alone, precisely because primary care is trigger-driven rather than steady-state.

117 / 108

Gen Z / Millennial index for making a doctor appointment as a result of health advertising
37.8% / 35.0% comp, respectively

52%

of U.S. brand and agency marketers already use incrementality testing to measure campaigns.
EMARKETER & TransUnion, 2025^{*2}

Want to see how these audiences consume media in your market?

Mediate.ly pairs primary research with syndicated audience data, media activation, and incrementality-first measurement. That means reaching people when primary care becomes a decision, then proving whether the media actually drove new patient action.

Let us run a free **Mediate.ly Field Signals Media Consumption Report** for your key audiences in your market. Just reach out to Andrew Perry.

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SOURCES *1 Nielsen Scarborough, New York DMA. Supplied syndicated export; vendor overview linked.

*2 EMARKETER / TransUnion marketer survey (2025)

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