

**TDI ACADEMY**  
LEARNING FOR THE DIGITAL AGE

# Lesson 6: Health & Wellness

## Topic 3 – Case studies & examples



# InsurTech Landscape – ITD Search Results

## TDI'S INSURTECH DIRECTORY - THE WORLD'S INSURTECH DATABASE

### DIRECTORY FILTER

Find the perfect solution

NEW BUSINESS MODELS

VALUE CHAIN INNOVATIONS

HEALTH & WELLNESS

ALL BOOTHS

PREMIUM BOOTHS



GLOBAL



AFRICA



NORTH AMERICA



EUROPE



ASIA & ANZ



LATIN AMERICA



INSURTECH SEARCH



### DIRECTORY FILTER RESULTS

251 InsurTech in total on this search



WELLTHY THERAPEUTICS

Digital therapeutic to improve health

IBEX



HEALTH & WELLNESS

HEALTH & WELLNESS

MediRisk



HEALTH & WELLNESS

HEALTH & WELLNESS

WELLFLEET

HEALTH & WELLNESS



HEALTH & WELLNESS

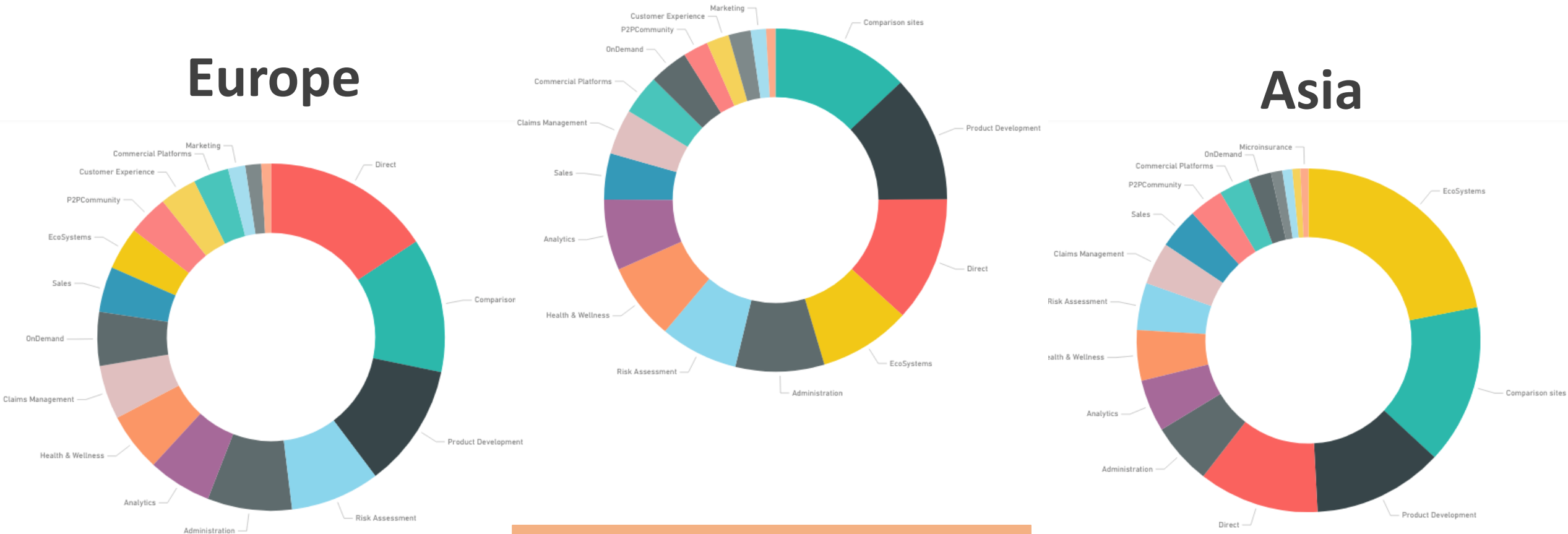


# InsurTech Landscape – Category view

## Global

## Europe

## Asia



Health & Wellness



- 1 Ping An Good Doctor - China healthcare ecosystem models
- 2 Prudential & Babylon – engaging clients at the self diagnosis stage
- 3 Discovery Vitality – partnership model for health & wellness
- 4 AIA -healthcare value chain
- 5 Oscar – engaging patients
- 6 CXA & Zenefits: Digital Employee Benefits
- 7 Model enabler: Dacadoo - health and wellness portal
- 8 Model enabler: Haelthtech – enterprise health insurance system
- 9 Model enabler: Wellthy Therapeutics – digital therapeutics



# Case study: Executive summary

Good Doctor



中国平安 PINGAN

Largest insurer led health ecosystem



“we are on a mission to reinvent health insurance”

<https://www.pingan.com/>



Vision

A family doctor for every family

An electronic health record for each person

A health insurance plan for everyone

Complete healthcare ecosystem with more than 300 million users and revenue in 2019 > US\$700 mn

1,000 hospitals, 48,000 partner clinics and > 90,000 partner pharmacies

60-70 million monthly active users . 3 million paying users

Ping An majority shareholder. IPO in HK in 2018 – market cap > US\$15 billion

[Latest update 2020](#)  
[IPO prospectus 2018](#)  
[Ping An presentation 2015](#)  
[TDI infographic](#)



So what ?

- Good Doctor is the leading example of an insurer created , insurer led, healthcare ecosystem

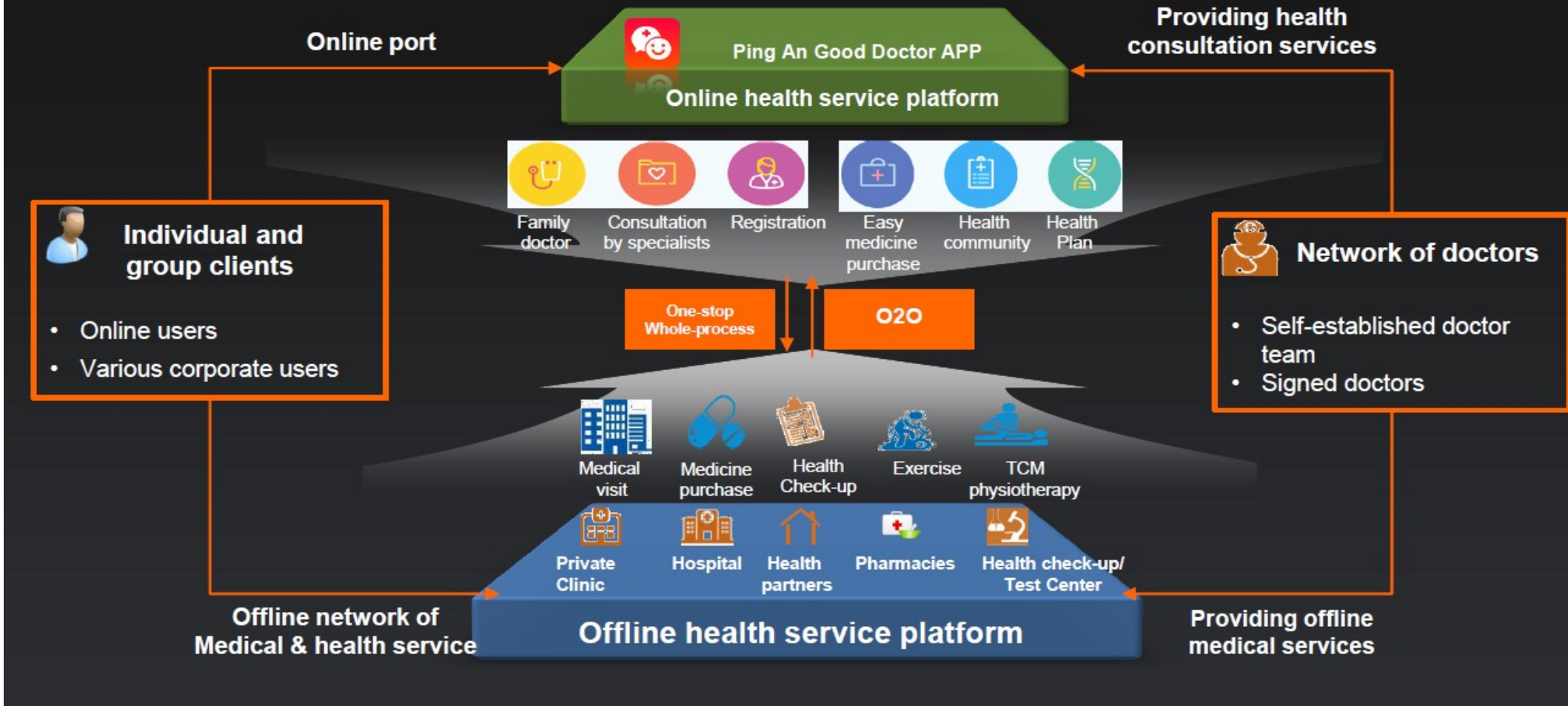


# Ping An Good Doctor:

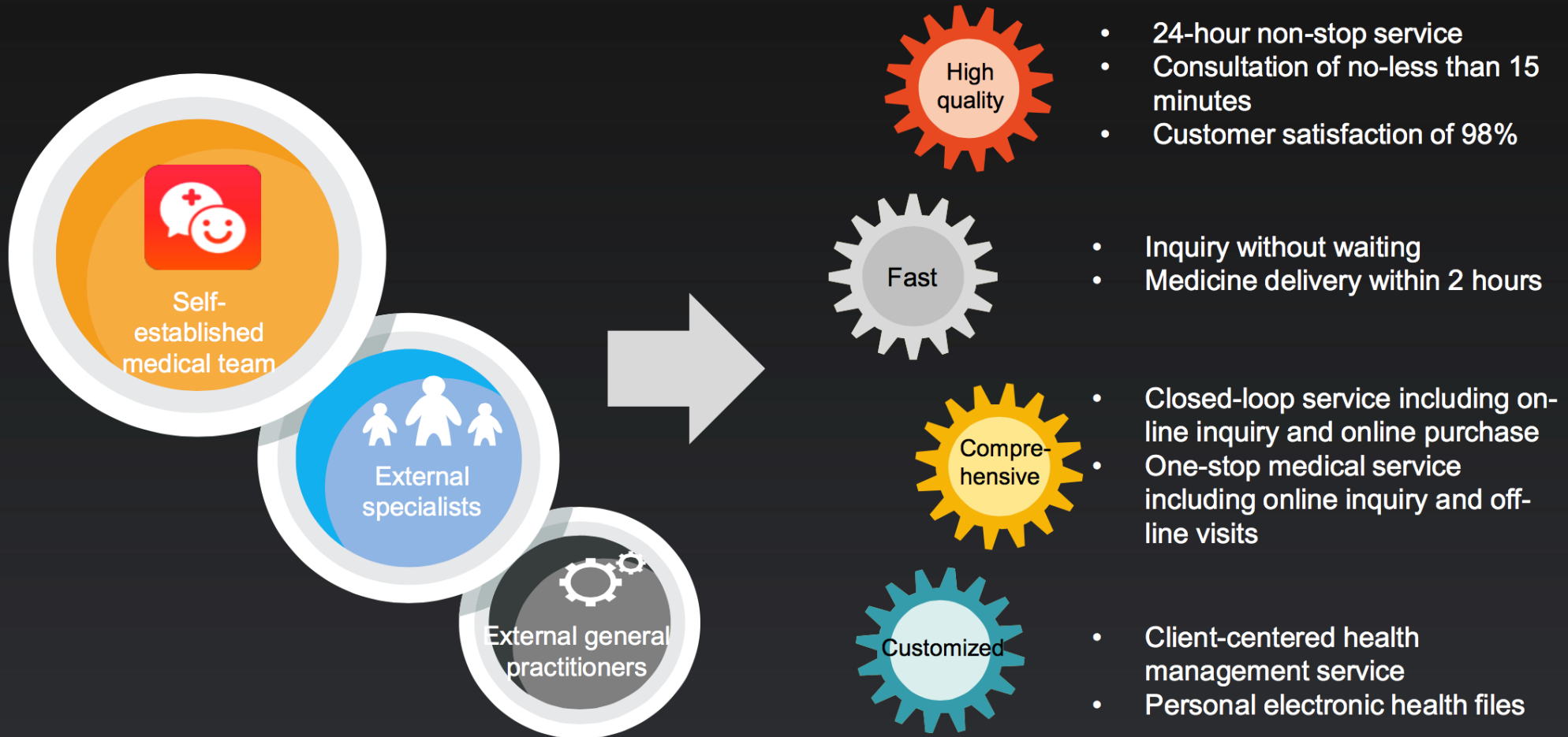
## Establishing an Online to Offline healthcare model



Aiming to Create an One-stop and Whole-process O2O Service Platform

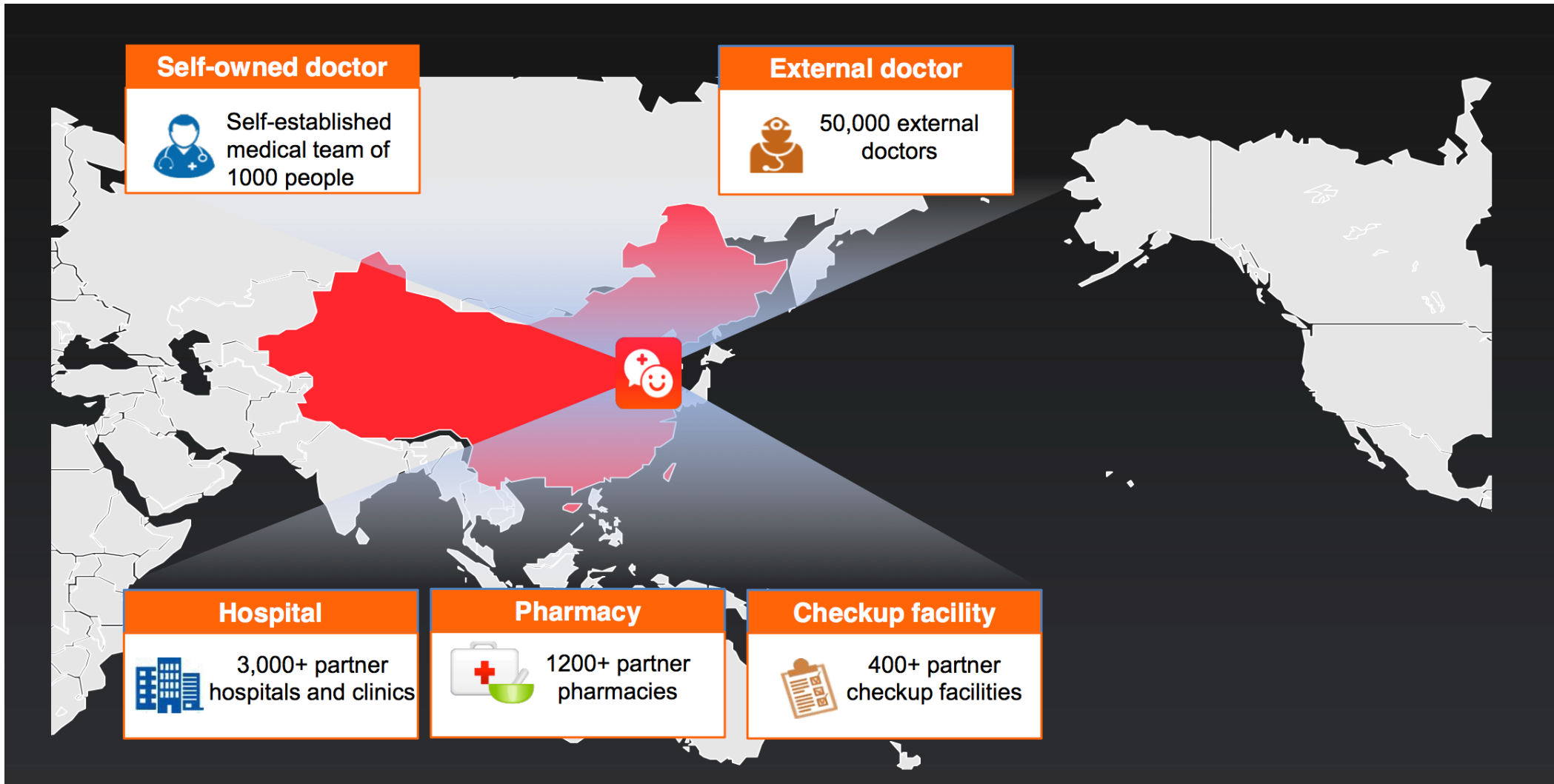


## The First and Largest Full-time Online Doctor Team in China



# Ping An Good Doctor: **With scale**

Old data but good overview





### Maintain users activity and loyalty by unique health-related social interaction experience

#### Health circle

- The target for health circles is to create health-related social interaction community with contents, interests and popular users
- Including health-related information, health plan, health assessment, communication groups and vertical management tools
- 8 health circles with different target users and topics



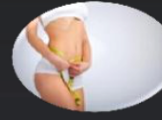
Cosmetics



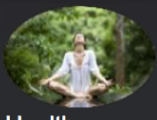
Parenting



Exercise



Weight-loss



Healthcare



Heterosexual relationship



Chronic illness



Anti-cancer



#### Health incentive plan

- Users get rewards for exercise and app activities
- The more exercise, the more rewards
- Educate users to form good habits through rewards and product support



# Case study: Executive summary



## Prudential Pulse



## Customer centric healthcare

“No-one knows you like your Pulse”

<https://www.wedopulse.com/>

### Pulse Features



- 1 Healthcheck**  
Predicts health risks, provides risk reduction advice and health ranking relative to the population.



- 2 Symptom Checker**  
Triage service that enables users to understand their symptoms / healthcare concerns and direct them to the right care.



- 3 Telemedicine: video consultation with a doctor**  
Connect to certified GPs anywhere, anytime. Get an e-MC and get your prescriptions delivered to you, or collect them at a Guardian Pharmacy near you.

3 features –  
health check,  
symptom check  
& video  
consultation

Free to  
download for all  
– lead  
generation  
element

Launched  
Malaysia in 2019  
and Singapore in  
2020

US\$100 million  
partnership with  
Babylon – AI  
enabled symptom  
checker. Other  
partners : TicTrac,  
My Doc and  
Doctor on Call

[Pulse Malaysia – press release](#)

[Prudential Pulse Singapore](#)

[Forbes: Rise Of The AI-Doc: Insurer Prudential Taps Babylon Health In \\$100 Million Software Licensing Deal](#)

### So what ?

- Insurer making significant investment with deliberate entry into consumer digital healthcare



# Pulse launch in Malaysia



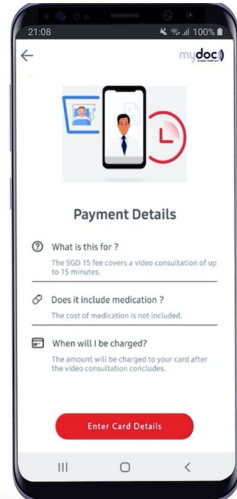
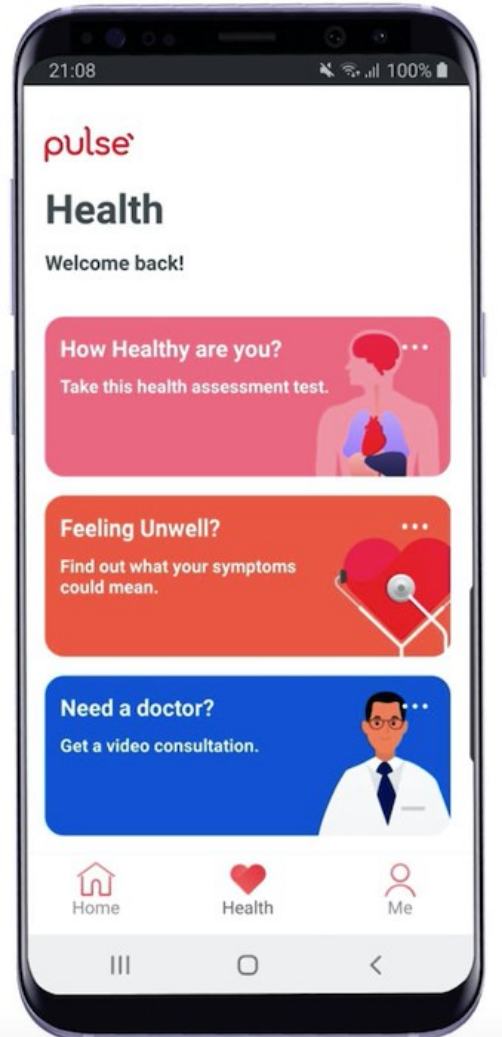
“We are significantly expanding our role from protection to encompass the prevention and postponement of adverse health events.

By empowering customers with self-help tools and real-time health information, we believe the Babylon-enabled platform will inspire them to take an active role in understanding and managing their current and future health needs.”

*Nic Nicandrou, CEO Prudential Corporation Asia, August 2018*



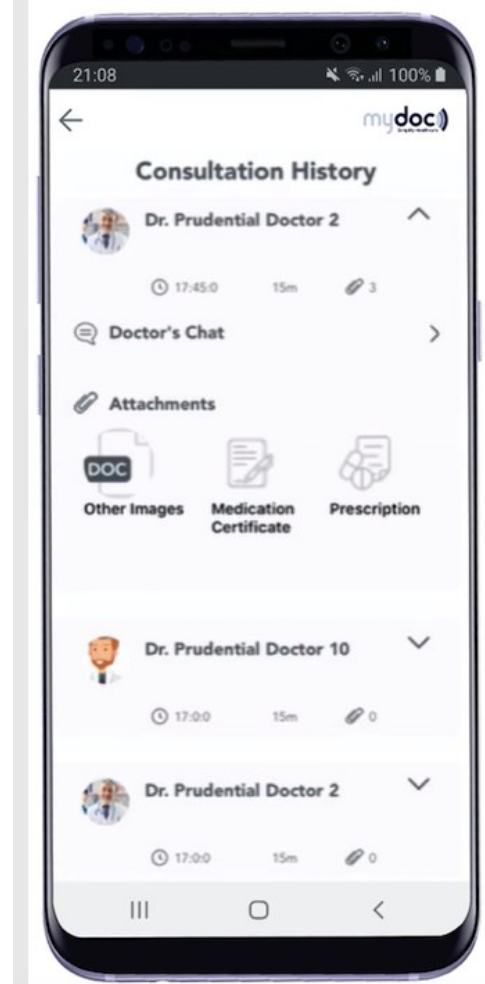
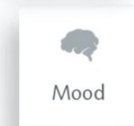
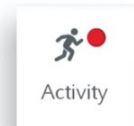
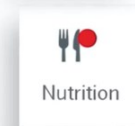
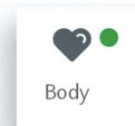
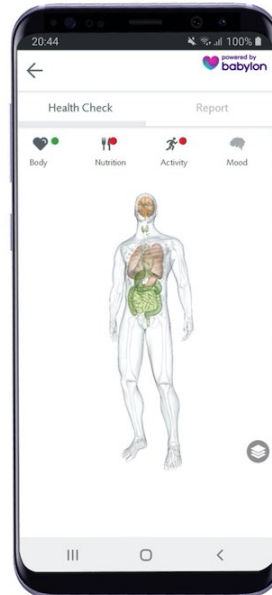
# Prudential Pulse App: Screenshots



*Available anytime of the day,  
24/7*

*Flat fee of \$15*

*Cost of medication not included*



# Case study: Life & health insurance

From Lesson 4.2 Life & Health - Underwriting



## Discovery Health Vitality Wellness Programme



## Comprehensive incentive-based wellness programme



Vitality are assessed for their risk factors and provided access to a network of wellness and health providers at a discount to remove price barriers

Members are incentivised to engage in prevention and wellness promotion activities. They are awarded Vitality Points and a Status from Bronze to Diamond.

Rewarded based on their Status, including retail, airline, travel discounts and more.

Designed around evidence-based interventions and behavioural economics to improve health outcomes.

[Discovery health vitality wellness programme](#)

### Your Vitality Active Rewards goals

Join Vitality Active Rewards and earn instant Discovery Miles by achieving each of your weekly health, drive and money goals.



### So what ?

- There is extensive evidence supporting the efficacy of this wellness-integrated insurance model.





# Benefits of Vitality at Discovery South Africa

## Benefits of Vitality and VitalityDrive

Positive initial selection

- Vitality **attracts healthier members** who are interested in engaging in wellness
- VitalityDrive **attracts better drivers**

Selective lapsation

- The **lapse rates of engaged members decrease severely, improving the quality of the book over time** as the low-risk members are retained

Behaviour change

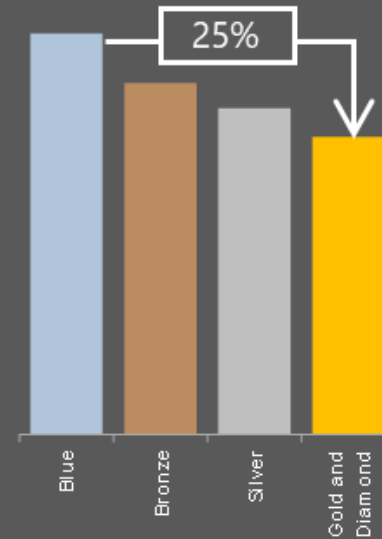
- **Members who are engaged in the programs experience improved health and better driving** over time

## Resultant risk savings

### Health Insurance



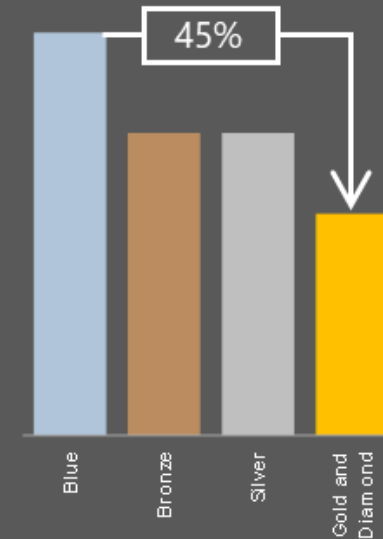
Indexed morbidity



### Life Insurance



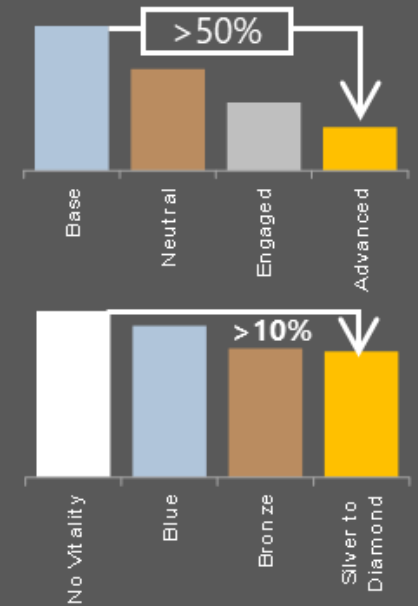
Indexed mortality



### Short-term Insurance



Indexed claims experience



SOURCE: Based on Discovery Limited's South African experience



## HOW AIA Vitality WORKS



**Step 1**  
EARN AIA VITALITY POINTS BY DOING HEALTHY ACTIVITIES



**Step 2**  
COLLECT POINTS TO LEVEL UP YOUR AIA VITALITY STATUS



**Step 3**  
THE HIGHER YOUR STATUS, THE GREATER THE REWARDS

### AIA Vitality Programme > MEMBER BENEFITS

<p><b>25% discount</b> on selected Fitbit products</p>	<p><b>25% discount</b> on selected Garmin products</p>	<p><b>25% discount</b> on all Reebok items</p>	<p><b>RM150 cash voucher</b> For signing up to BP Healthcare smoking cessation programme</p>
<p><b>Free movie passes</b> with TGV Cinemas</p>	<p><b>25% discount</b> on MedKlinn Air - Surface Sterilizers</p>	<p><b>Up to 50% discount</b> on gym membership</p>	

### AIA Vitality Programme > MILESTONE REWARDS

<p><b>Up to 45% additional insurance benefits</b> on selected Insurance and Takaful plans</p>	<p><b>Up to 50% discount</b> on AirAsia flights</p>	<p><b>Up to 50% discount</b> on selected hotels</p>
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### HEALTH IMPACTS OF THE AIA Vitality PROGRAMME



2-minute video customer perspective : [You Tube AIA](#)





# John Hancock – interactive only



(Reuters) — John Hancock, one of the oldest and largest North American life insurers, will stop underwriting traditional life insurance and instead sell only interactive policies that track fitness and health data through wearable devices and smartphones, the company said on Wednesday.



## Enjoy Savings & Rewards

- The higher your client's Vitality Status, the more they can potentially save on premiums, and the greater their rewards and discounts

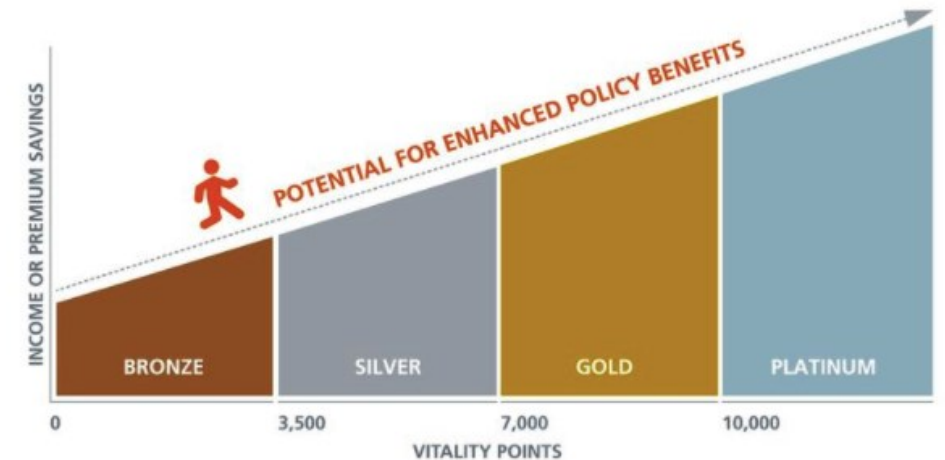


**New rewards and discounts will continuously be added!**

\*John Hancock Term with Vitality policies with face amounts below \$2,000,000 are not eligible for these rewards.  
In New York, Apple Watch, entertainment, shopping, and travel rewards are not available and are replaced by healthy living and active lifestyle rewards.

## Healthy Living Pays Off

The higher your clients' Vitality Status — Bronze, Silver, Gold, or Platinum — the greater their income potential and rewards!



# Case study: Executive summary

AIA

“Healthier, Longer, Better Lives”



Developing a healthcare ecosystem for their customers

<https://www.pingan.com/>

## Health and Well-being

>1.7m

Total Wellness Membership  
+42% YOY

AIA Vitality 

- 12 markets
- >100 integrated products
- Sleep-tracking benefit

mediX

- Activated in Hong Kong, Singapore, Thailand, Malaysia and Indonesia



- Introduced AIA medical network in Mainland China



- Launched end-to-end single disease protection products

AIA is consciously building a broad healthcare ecosystem

>1.7 million wellness members

Partnerships with multiple tele-medicine companies

[AIA 2019 Presentation](#)

## So what ?

- AIA has extended its healthcare approach beyond the Vitality programme



# AIA: differentiated health & wellness value chain (China)



Customer-centric Journey: from “Payer” to “Partner”



**AIA Wellness**



**AIA Medical Network**



**微医 WeDoctor Partnership**

No. of Registered Members	<b>500,000+</b>
Members' Upsell Ratio	<b>2x</b> non-members
Wellness Partners	

No. of Directly Contracted Healthcare Providers	<b>650+</b>	<ul style="list-style-type: none"> <li>▪ Domestic &amp; international</li> <li>▪ In major cities</li> <li>▪ With direct billing service</li> </ul>
Direct Billing Ratio	<b>~70%</b>	
Personal Case Management	<b>&gt;1,100</b> cases	

No. of Registered Customers	<b>&gt;200m</b>
Network Size	<b>3,200+</b> hospitals <b>400,000+</b> doctors
Integrated Single Disease Products	<ul style="list-style-type: none"> <li>▪ Breast cancer</li> <li>▪ Childhood leukaemia</li> </ul>
Corporate Solutions Chronic Disease Management	<ul style="list-style-type: none"> <li>▪ Hypertension</li> <li>▪ Diabetes</li> </ul>



# AIA: Payer to Partner

## Payer to Partner

← PREDICT & PREVENT ——— DIAGNOSE, TREAT & RECOVER →

The collage features the following elements:

- Top Left:** A smartphone displaying a map titled "LATEST OCCURRENCES ON COVID-19".
- Top Center:** A video player showing a man in a suit speaking, with a play button icon below it.
- Top Right:** The text "AIA Vitality WEBINAR SERIES" in large red font.
- Middle Left:** A red infographic titled "WHAT IS THE CORONAVIRUS?" and "WHAT TO LOOK OUT FOR?".
- Middle Center:** The "健康友行" (Health Friend) logo, a white 'A' on a red square.
- Middle Right:** A smartphone displaying a red poster with Chinese characters "抗击疫情" (Fight the Epidemic) and a heart with a pulse line.
- Bottom Left:** A Facebook post with Thai text and graphics.
- Bottom Center:** A smartphone displaying a health dashboard with a large "368" and various icons.
- Bottom Right:** An Instagram post featuring a red banner that says "RM10,000+ EXTRA COVERAGE FOR NOVEL CORONAVIRUS".

Logos for partner organizations are listed on the right side of the collage:

- 微医 (WE DOCTOR)
- WhiteCoat
- medix (It's a matter of life)
- VIRTUAL HOSPITAL
- OC
- Doc2Us



# Case study: Executive summary

From Lesson 3.6 Life Claims



## Oscar



### Transforming health claims



“we are on a mission to reinvent health insurance”

<https://www.hioscar.com/>

“

You can look up a doctor on the app as opposed to navigating a ridiculous website and getting all these doctors not even near you. It's intuitive, the way that we would order food.

- Dana  
Oscar member



Reimagining healthcare

Consumer app with virtual consult & prescriptions

Claims transformation – in-sourced to take back control . “Narrow network” of providers

Raise more than US\$1 billion. Google's Alphabet is a significant investor with ~10% stake

[Oscar – journey to better claims processing](#)

[About Oscar – Oscar website](#)

[CB Insights – strategy teardown](#)

[You Tube : CBS This morning – Oscar Heath CEO on using Tech to change the health care industry](#)

“We need to own the technology from end-to-end so we can deeply analyze our workflows and make rapid changes when necessary. So that's what we're doing”

“Oscar has been focused on one mission – to be a health insurance company centred around the patient.”

So what ?

- Good example of a health insurers transformation of the claims process



# Case study: Executive summary



CXA Group



“Asia’s only integrated flex and wellness portal”

<https://www.cxagroup.com/>

## Technology is evolving. So should benefits.

We help companies shift spend from treatment to prevention by using AI to address employees' specific physical, mental, and financial health risks. By using technology to combine health, wealth and wellness, we now offer a new award-winning benefits experience to more than 400,000 users across 600 companies.



AWARD  
WINNING



PERSONALISED  
EXPERIENCES



WELLNESS  
ECOSYSTEM



DATA  
ANALYTICS

Mission : To improve employee health by shifting treatment spend to wellness and disease prevention

Flexible benefits + voluntary schemes + health & wellness. Direct and Partners distribution model (banks)

Founded in 2013 in Singapore . > 750K members from 500 clients in > 20 countries

> US\$50 million in funding from multiple shareholders including HSBC , Muang Thai, Aviva Ventures and RGAX

[CXA Promotional Video](#)

[Business Times – digitalizing the insurance industry](#)

[CIO - Chasing Unicorns](#)

[New CXA platform - video](#)

**We believe change is good, but our industry hasn't seen enough of it through the years.**

– Rosaline Chow Koo  
Founder and CEO, CXA Group

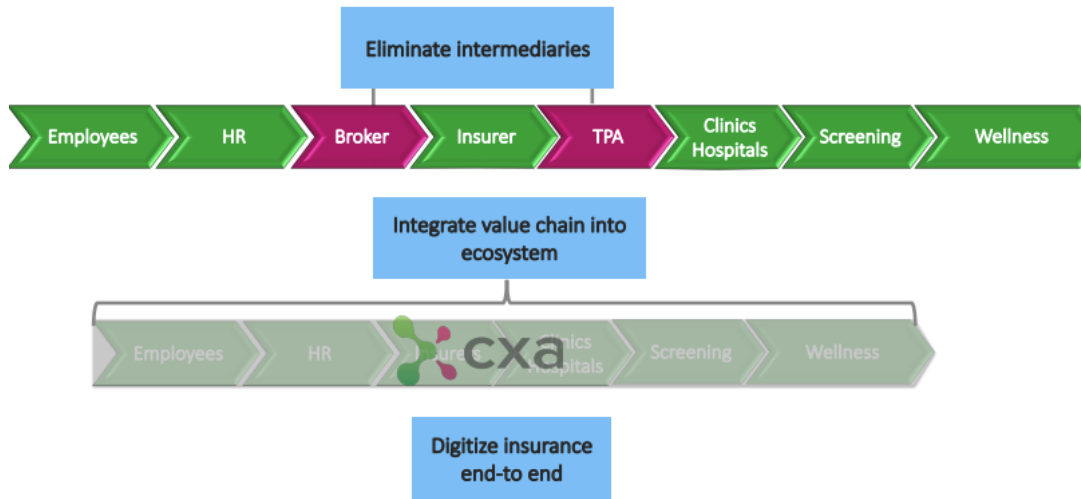
**So what ?**

- Health ecosystem focusing on Corporate employee benefits with distribution direct and via partnerships

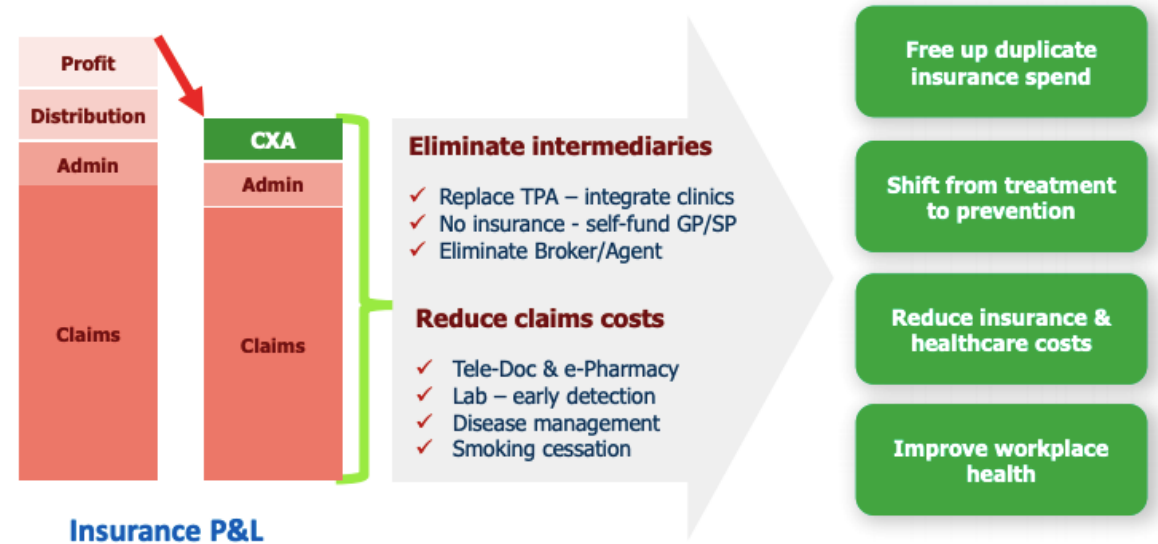


# CXA – reworking the value chain for employee benefits

CXA digitizes end-to-end insurance, integrates ecosystem & eliminates intermediaries



CXA drives cost savings through reduction of intermediaries & claims costs



# CXA Group – solution focused for employees’ life events

**B2B2C & B2C worksite monetization opportunities**  
 Using CXA Health, Work-Life Stage Data & Health Ecosystem





# Case study: Executive summary



## Zenefits



### Digital Employee benefits within HR IT ecosystem



“Spending too much time on HR, not your business? We can fix that.”

<https://www.zenefits.com/>



HR system for SMEs including HR admin, payroll and employee benefits

More than 10,000 SMEs . Broker partner model – creating ecosystem

Suffered regulatory lapses which cost CEO is job and slowed growth

Founded 2013 .Raised > US\$500 million with valuation at US\$45 billion (now much lower)

- [Zenefits Promotional Video](#)
- [Techcrunch. 2014 – raises US\\$500 million](#)
- [PC Mag – Zenefits review](#)
- [Business Wire - Zenefits Delivers Triple-Digit SaaS Business Growth](#)
- [Video on Zenefits Benefits Admin capabilities](#)

## So what ?

- Employee benefits within HR ecosystem



# Digital enabler: health & wellness portal



## Dacadoo

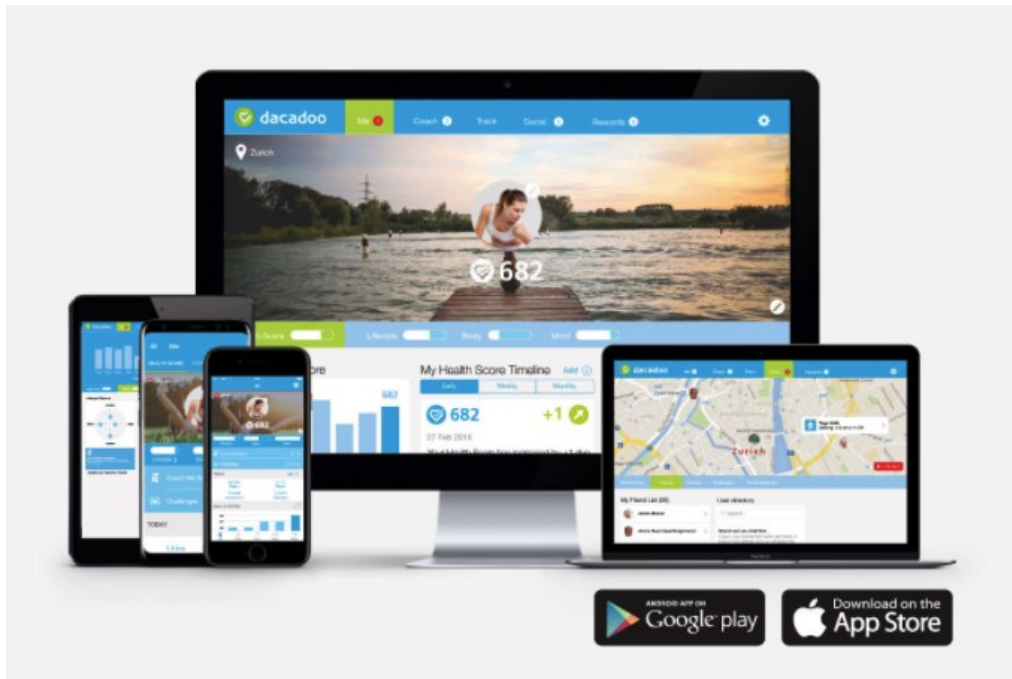


### Health & Wellness scoring and lifestyle navigation



“Connect. Score. Engage”

<https://www.dacadoo.com/>



B2B health and wellness portal and app for insurers – available in 13 languages

Proprietary health score and points system as well as risk profiling. Dacadoo Go is a gamified walking app

More than 430 insurers around the world and >80 employees

Founded in 2012 and as raised > US\$50 million

[Video Interview with founder of Dacadoo](#)  
[Video – Dacadoo Health score in 90 seconds](#)  
[Startup picker – Dacadoo see strong growth](#)  
[App demo video – You Tube](#)

“I think we are going to have a very integrated view of health data (in very short order)” *Peter Ohnemus, Founder, Dacadoo*

So what ?

- B2B health and wellness platform for the insurance industry



# Dacadoo – health scoring

## Health Score

dacadoo measures and quantifies health with the Health Score. The Health Score is a scientifically calculated number from 0 to 1,000. It's based on who you are (body), how you feel (mind) and how you live (lifestyle).



### Measured & Simplified

Represents the health of a person with a single number between 0 and 1,000.



### Personal & Engaging

Offers a personal experience that motivates us to improve our health.

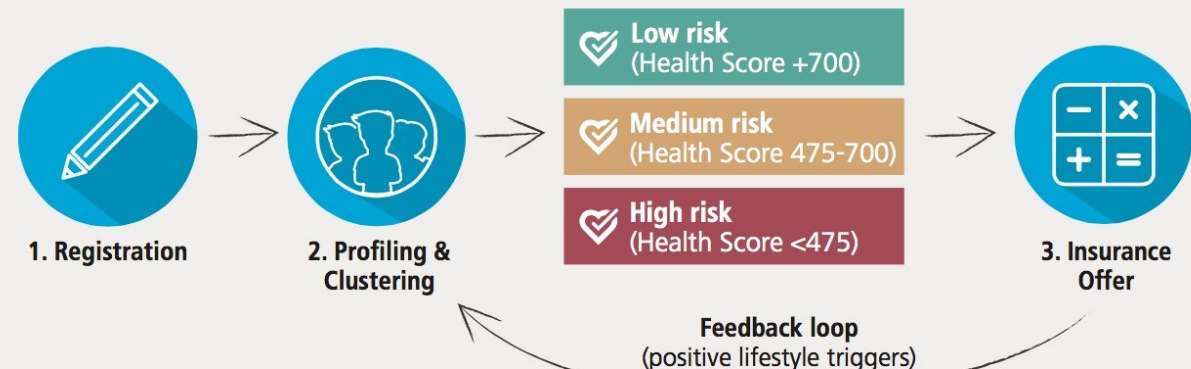


### Based on Clinical Research

Based on over 300 million person years of clinical data.

[More about the Health Score](#)

## How does the digital profiling of the dacadoo Health Score work?



# Digital enabler: health insurance administration



HaelthTech

HæalthTech

Health insurance and employee benefits platform



“Enabling insurers to excel in health insurance”

<http://www.haelthtech.com/>



- **Admin** : Take control of the basics and manage risks
- **Mobile** : engage with your members and add voluntary options
- **Gateway/Portal**: bring in your preferred partners for differentiated health and wellness

Use Omni to create your own connected health insurance solution

Insurers can implement any, or all, of these integrated platforms depending on their business objectives and priorities

Enterprise health and employee benefits platform	Comprehensive solution with portals / apps for all stakeholders and open API for integration of health solutions	Deeply configurable products + intelligent rules-based adjudicator	Founded in 2012. serving clients in Asia & ANZ
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[TDI Webinar on health insurance technology including HaelthTech CEO](#)  
[Prudential press release – Pru powrs up Pruworks for SMEs with Haelthtech technology](#)

“Covers all insurance solutions with seamless integration to self administered schemes and the broader digital first healthcare system that is rapidly emerging”

## So what ?

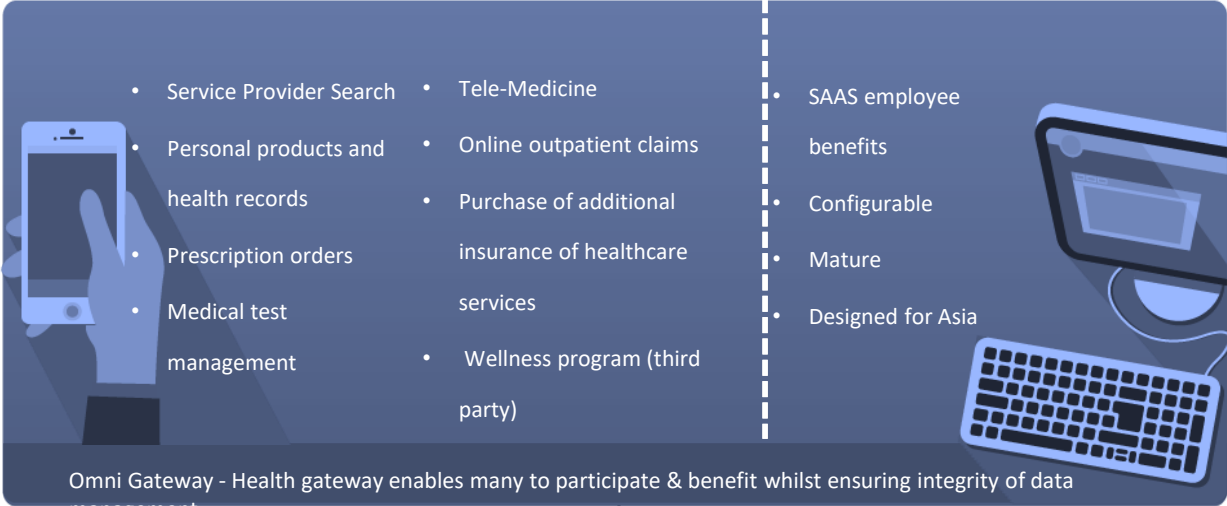
- Foundation platform for better management of health insurance and employee benefits



# HaelthTech: allowing insurers to manage risk and build their own ecosystems



**MEMBER**  
(employee / patient / individual)



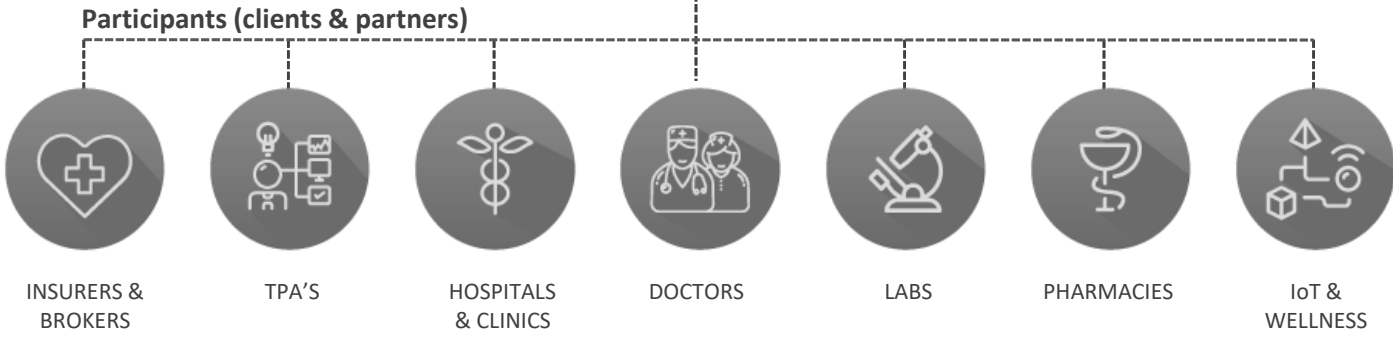
### Omni Gateway

- Web Services API layer
- Eco-system integration – add in your partners and your innovations
- Distributor co-branding
- Enable distributors to build own customers propositions

### Omni benefits

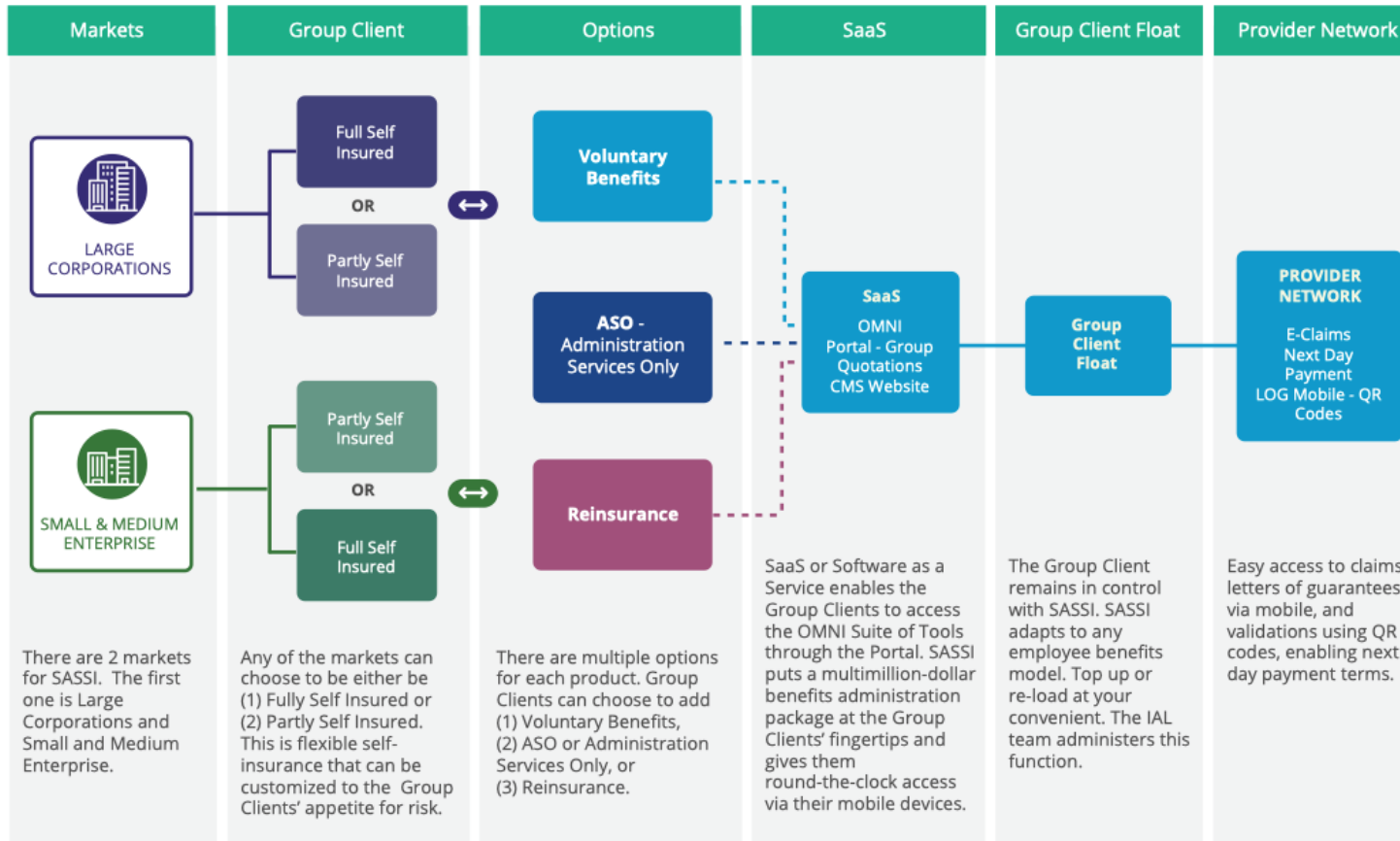
- Multi-tenanted cloud & ultra low cost platform that works
- Each partner maintains their own IP within the platform & can innovate using open platform architecture
- Network generates revenue opportunities and cost savings for all

HaelthTech is “friends with everyone” to create a networked healthcare solution that enables better health outcomes



# HaelthTech: Merging insurance with self administration

## Self-administered schemes



# Digital enabler: Digital Therapeutics



## Wellthy Therapeutics



## Digital Therapeutics for Chronic disease



“To inspire and enable 10 million patients to reverse, prevent or control their chronic condition by 2025.”

<https://wellthytherapeutics.com>

**1.3%**  
Mean HbA1c drop amongst those that dropped

**20/10 mmHg**  
Average decrease in systolic/diastolic BP

**35 mg/dl**  
Mean LDL level drop from baseline

Endorsed by:

Top Global Innovator:

Partners: Swiss Re, AVIVA, Axa, Bayer, Roche, Pfizer, Abbott, Novartis, AACE, ATTO, International Diabetes Federation, American College of Cardiology, American Diabetes Association.

Digital Therapeutic for management of Chronic disease

Low cost / high quality digital first platform – personalized advice using AI and supported by trained professionals

Building ecosystem with pharmaceutical, healthcare professionals, medical devices and insurers

Founded in 2014 raised more than US\$5 million

[Interview with founder – WTF Health You Tube](#)  
[TDI Webinar on AI in insurance](#)  
[TDI Talks interview with founders](#)

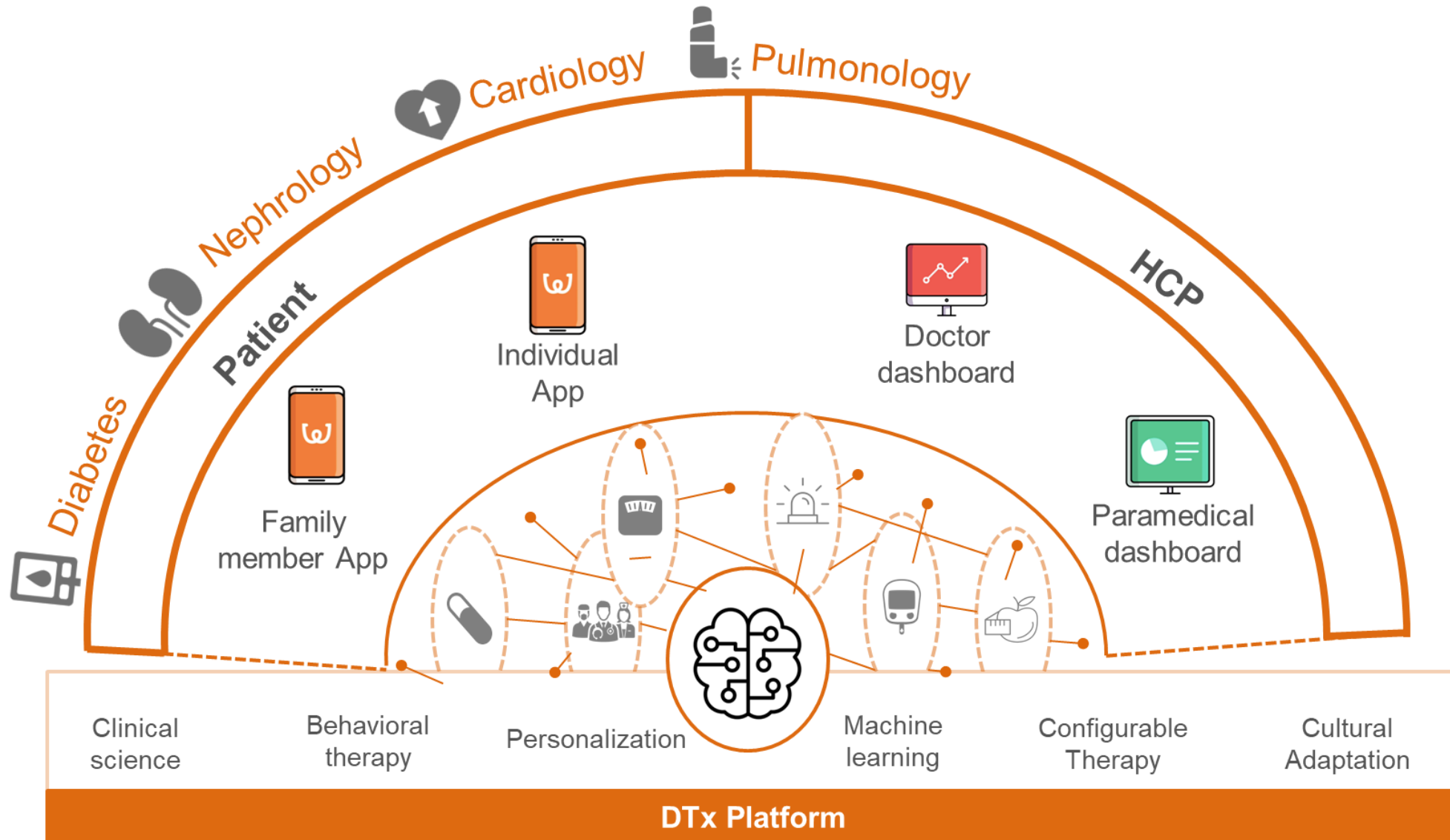
“The success stories of our patients, their unique patient journeys and the data collected inspires us to invest deeper into clinical validation, product and distribution.” *Abhishek Shah, CEO & co-founder*

### So what ?

- Digital Therapeutics offer prospect of better management of chronic disease with lower cost and more convenience

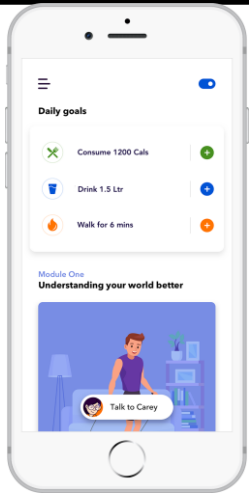


# Wellthy's DTx Solution

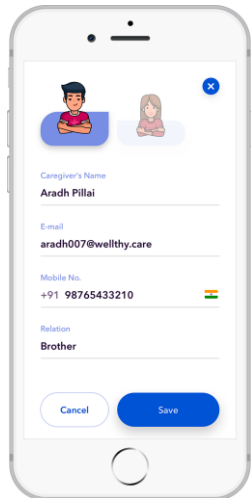




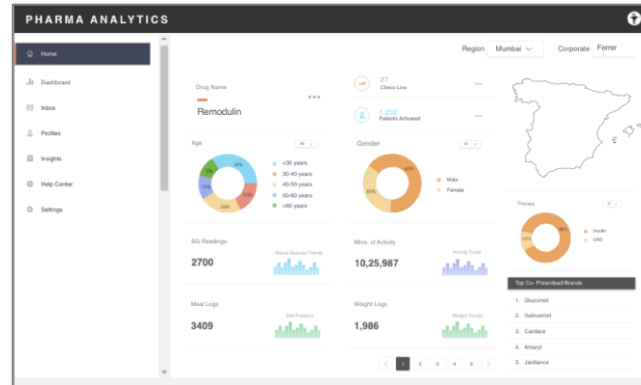
# Wellthy: Delivering an integrated care platform via DTx to close the loop



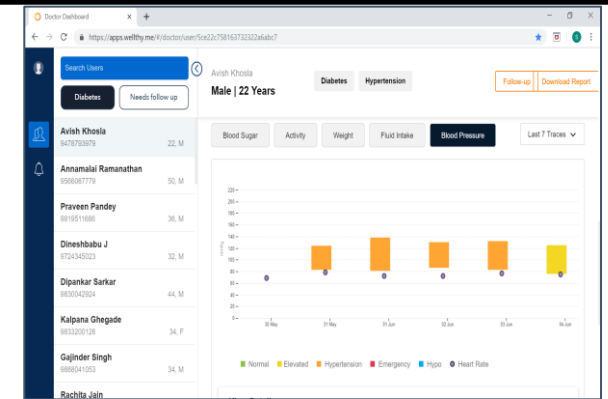
Companion app for patients



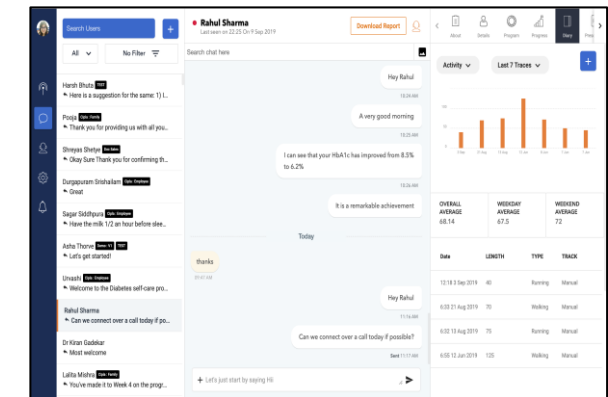
Integrated program for patient nominated caregiver



Deidentified analytics for Insurance



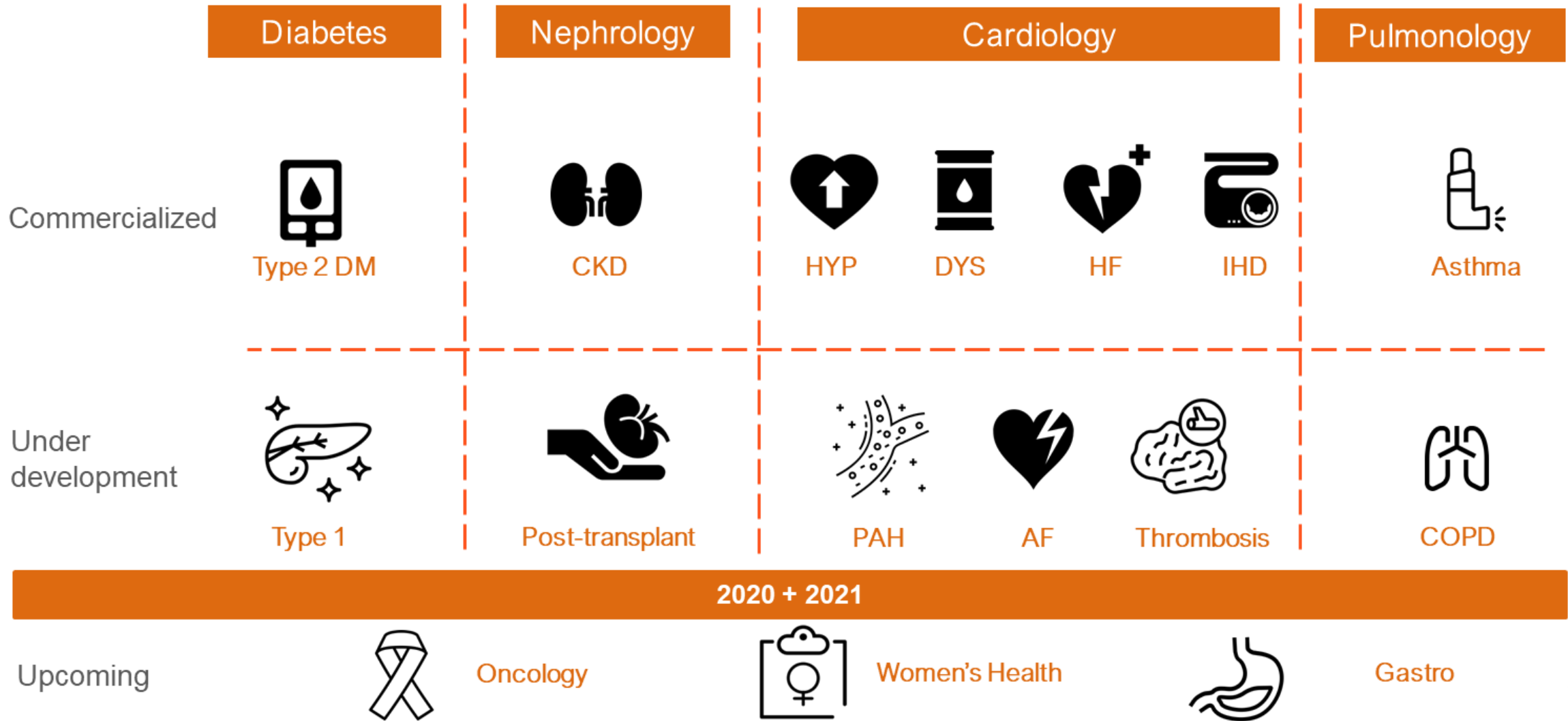
Doctor decision support in clinic via dashboards + EMR integrations



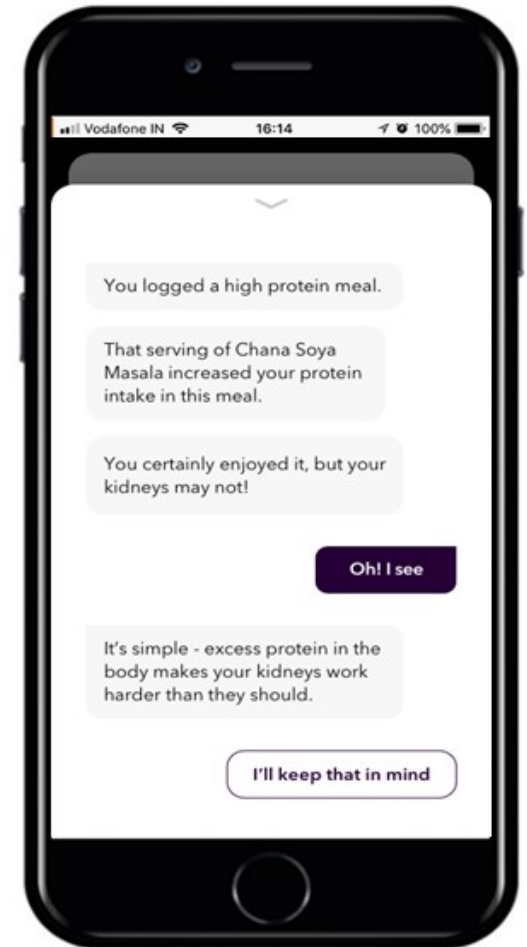
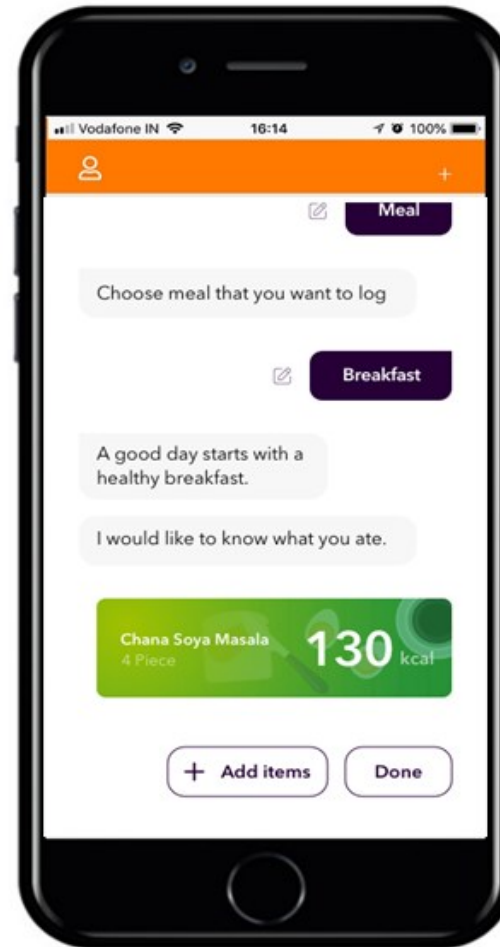
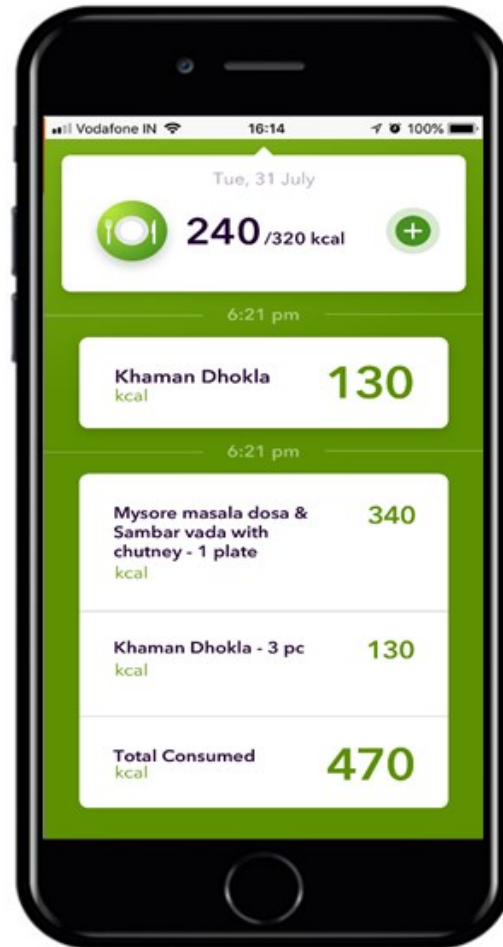
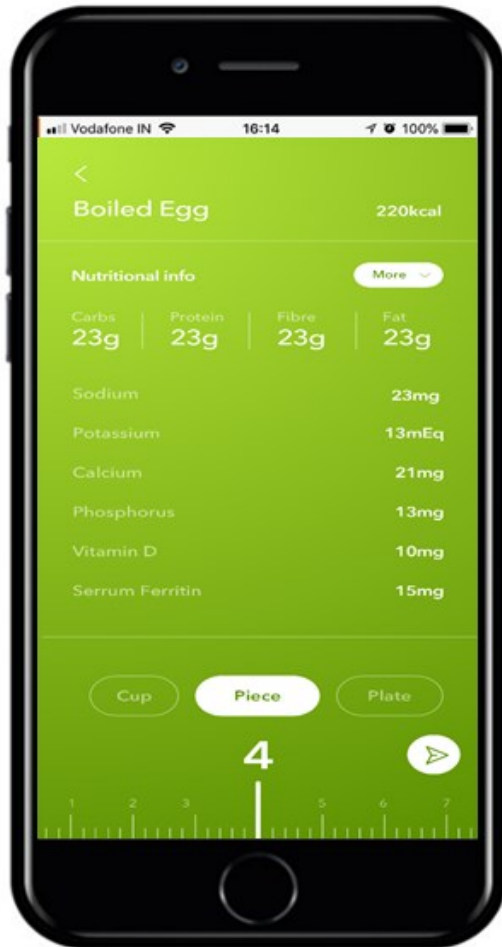
Paramedical monitoring and real time intervention



# Wellthy: Addressing a range of Chronic Disease



# Wellthy: AI provides individualized real time insights



e.g. tracking diet with AI-driven insights



# Wellthy: AI enabled holistic individual advice at scale



**62**

**Attention!**

Your blood sugar is very low. This condition is known as hypoglycemia. For emergency, Call your doctor now

Oh! I see

Are you sure you entered the right value?

No, Change it Yes

Carey

Let's take a closer look at your meal.

That serving of Egg Scrambled increased your protein intake in this meal.

You certainly enjoyed it, but you kidneys may not!

Oh! I see

It's simple - excess protein in the body makes your kidneys work harder than they should.

Tap to reply

I'll keep that in mind

Skill

**Activity Kickstarter**

Let's see the benefits of being active and how does it help us in many ways!

**This Week**

- Activity Starter Challenge
- How much exercise do you need? Lesson
- Do's and Don'ts of Physical Activity Quiz

**Next Week**

- Do's and Don'ts of Physical Activity Quiz
- Don't just talk; Walk! Lesson

**No exercise = bad for kidneys**

Sitting for long durations and not engaging in regular physical activity can do a lot of harm to your body, and lead to the onset of health-related complications.

Prev | 1 of 3 | Next

**Kudos!**

That's the right amount of activity you need.

10 Min

0 Min | 30 Min

Insight



# Wellthy: Using Evidence Backed Guidelines to deliver better outcomes

