

Framing a Wellness Journey

Health and Retirement Conference 2017

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October 9, 2017



Hello Baymax !

<https://www.youtube.com/watch?v=uEeBXUUOBil&list=PLR51WaHzVHXWwd27VWrbaK06tn5UNpkwl&index=7>

Source: Big Hero -- Disney Movies

Agenda



Challenges We Face

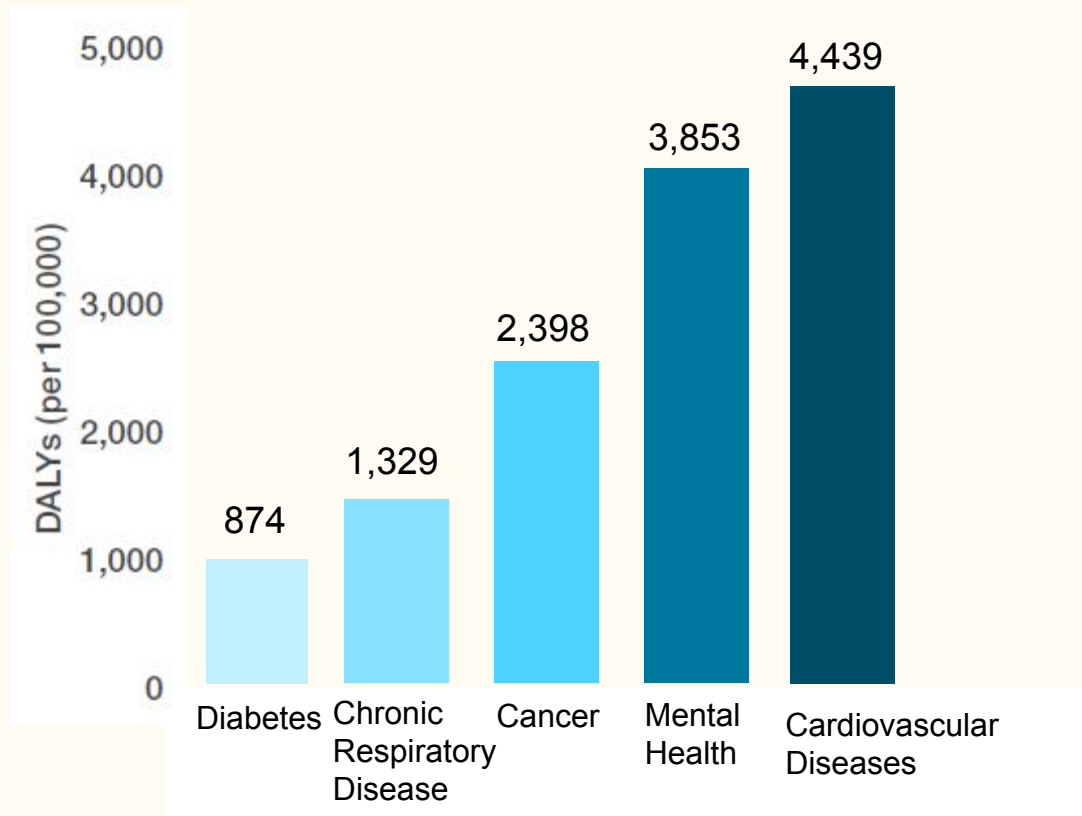
Current Approach To Wellness Solutions

Personalizing Wellness

Bringing It Together

Challenges We Face

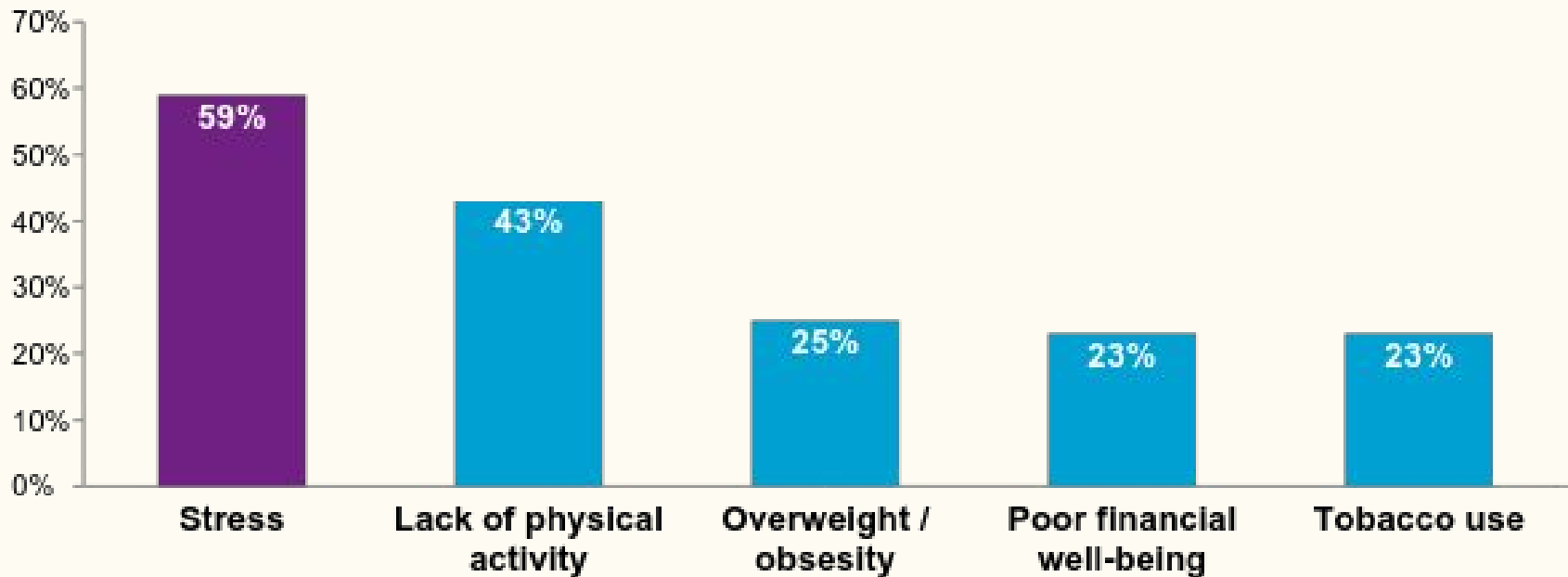
Global Burden Of NCDs



Source: Institute for Health Metrics and Evaluation. Global Health Data Exchange. Global Burden of Disease 2015. (2016) <http://ghdx.healthdata.org/>

Stress Identified As A Top Issue (by employers)

To what extent are the following issues prevalent amongst your employees?



(Percentages indicate 5, 6, or 7 in a 7-scale questions)



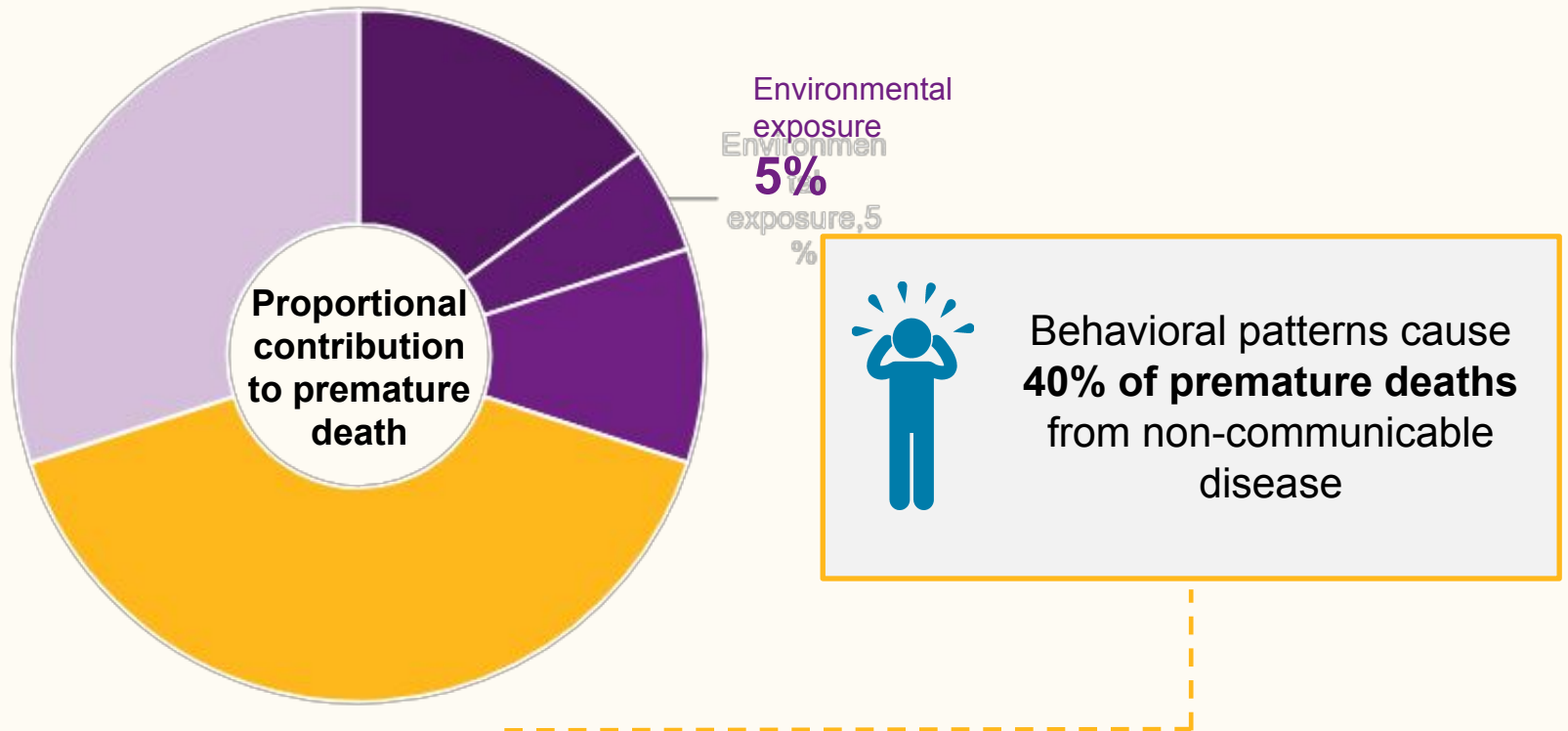
Only about **one-third** of employers are taking acts to reduce work-related stress

36%

(% of 'in place in 2017')

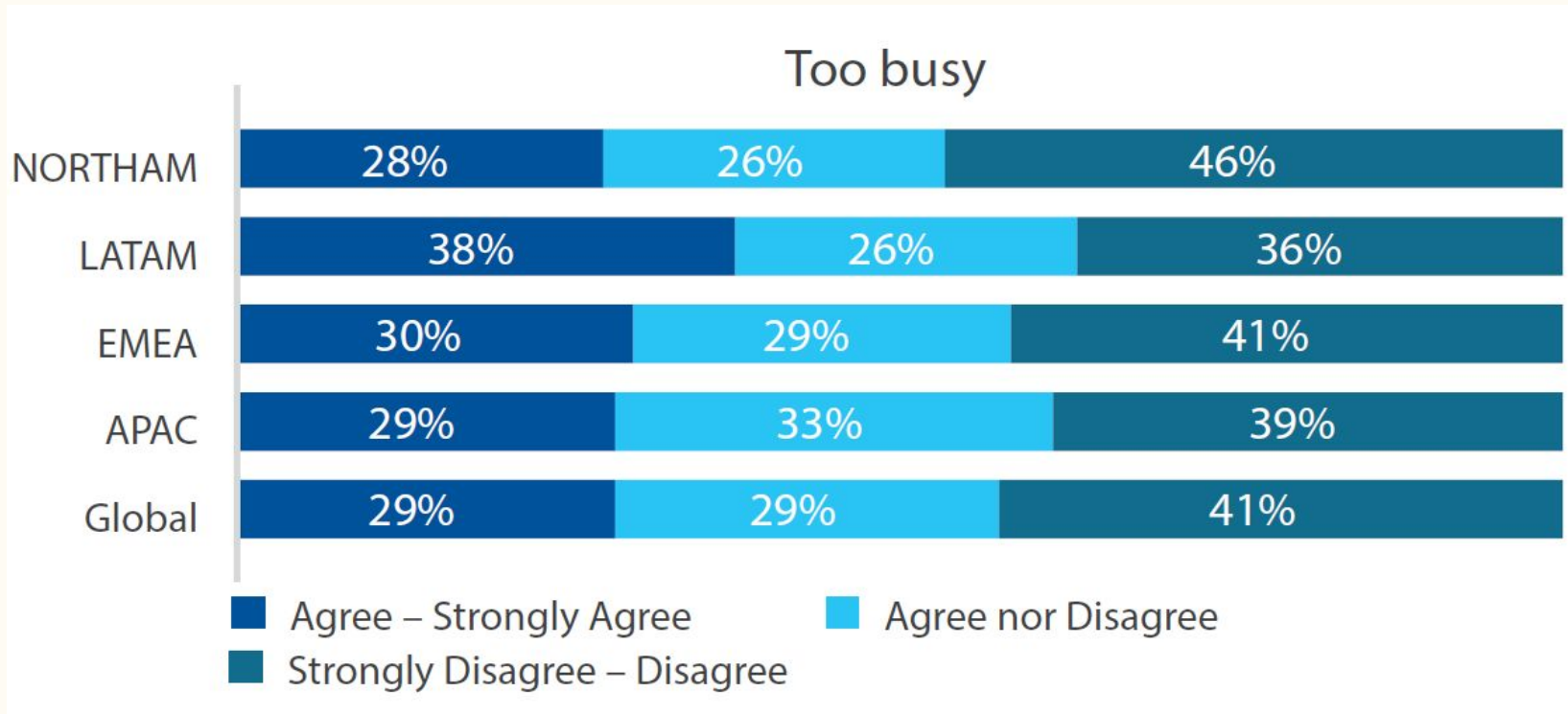
Source: 2017 Benefits Trends Survey, Asia Pacific.

Risk Of Premature Death



Source: Schroeder, S.A. We Can Do Better – Improving the Health of the American People. *N Eng J Med.* 357, 1222 (2007).

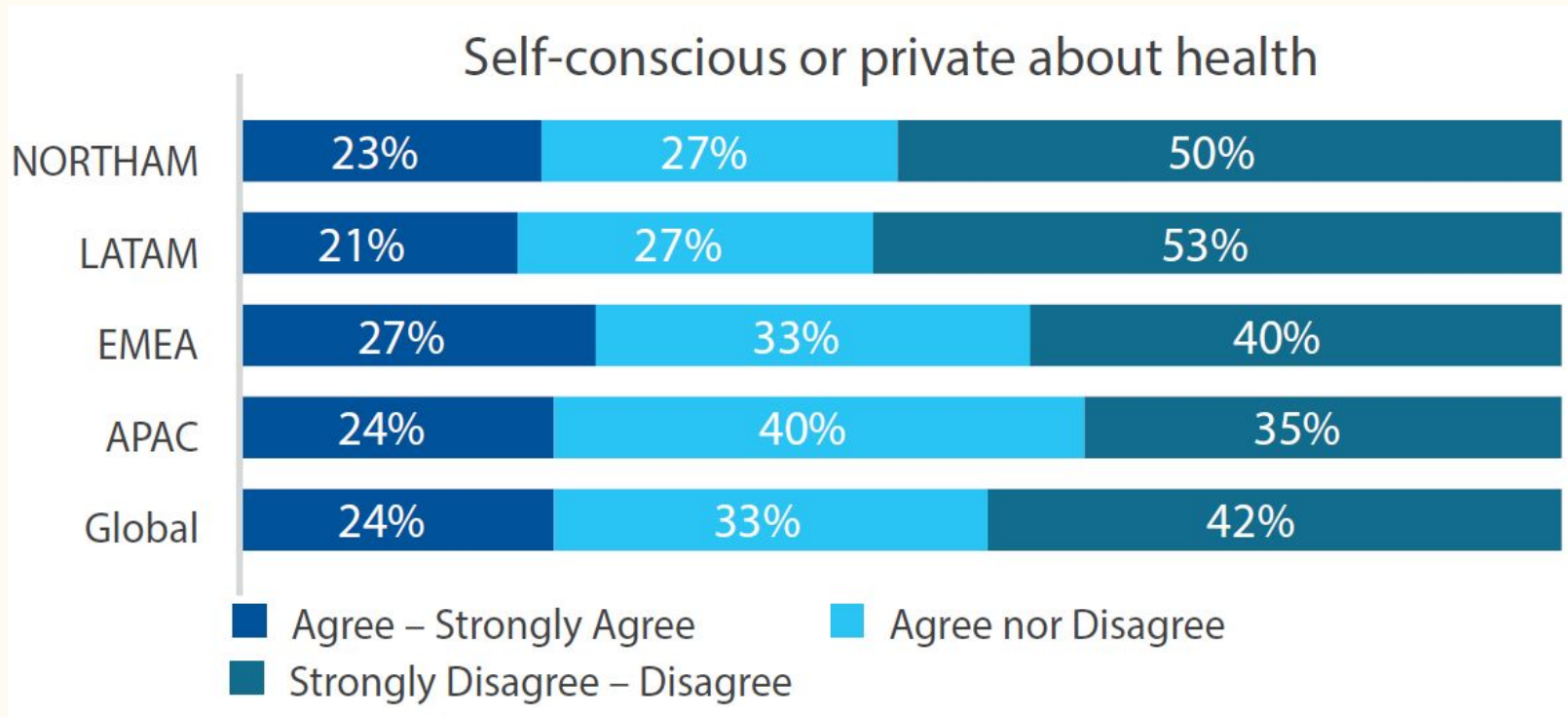
Living A Healthy Lifestyle : *not too busy....*



Source: Willis Towers Watson. *Global Benefits Attitude Survey*. (2015).

Note: Willis Towers Watson Global Benefit Attitudes Survey was completed by 29,629 individuals in 19 countries in summer, 2015.

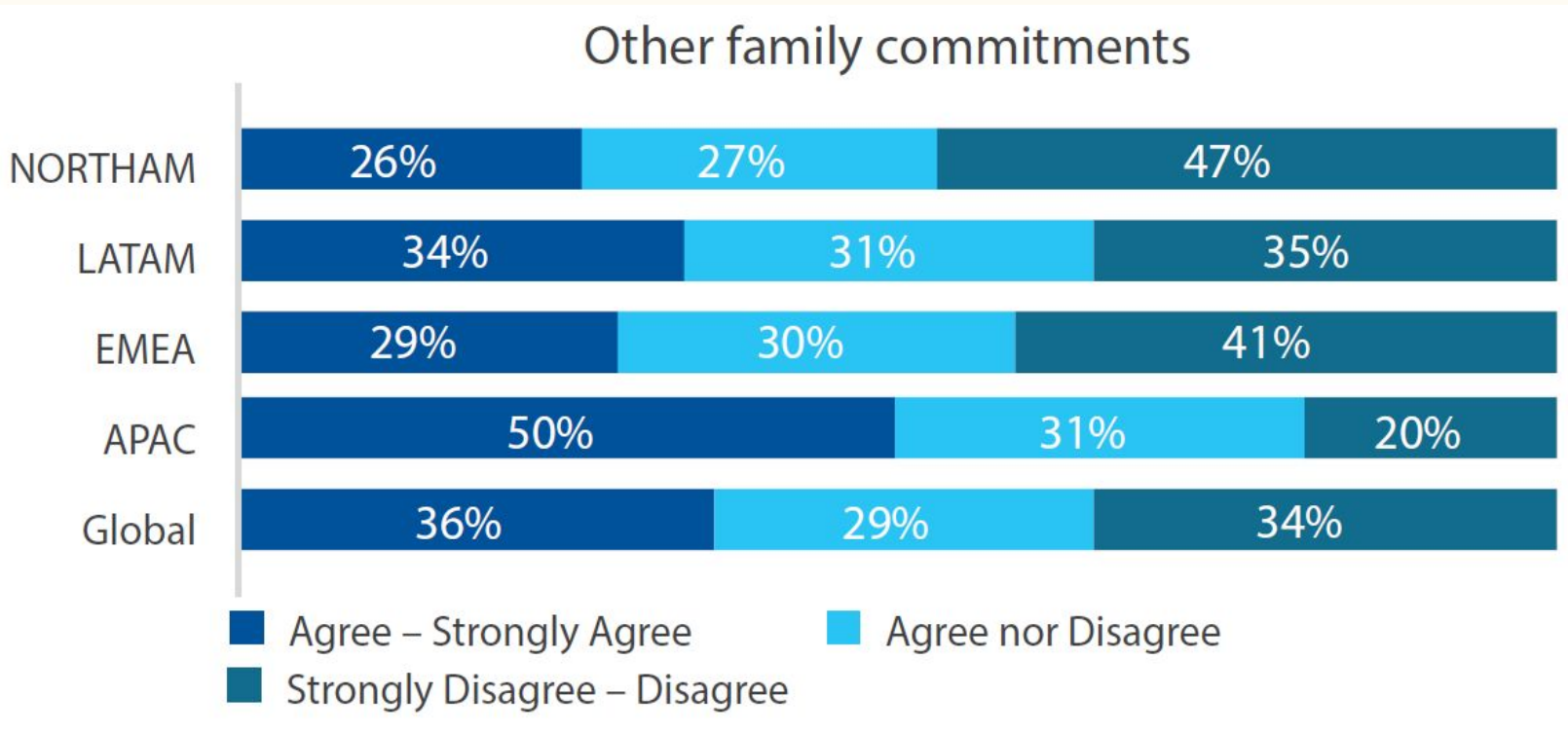
Living A Healthy Lifestyle : *privacy is relative concern*



Source: Willis Towers Watson. *Global Benefits Attitude Survey*. (2015).

Note: Willis Towers Watson Global Benefit Attitudes Survey was completed by 29,629 individuals in 19 countries in summer, 2015.

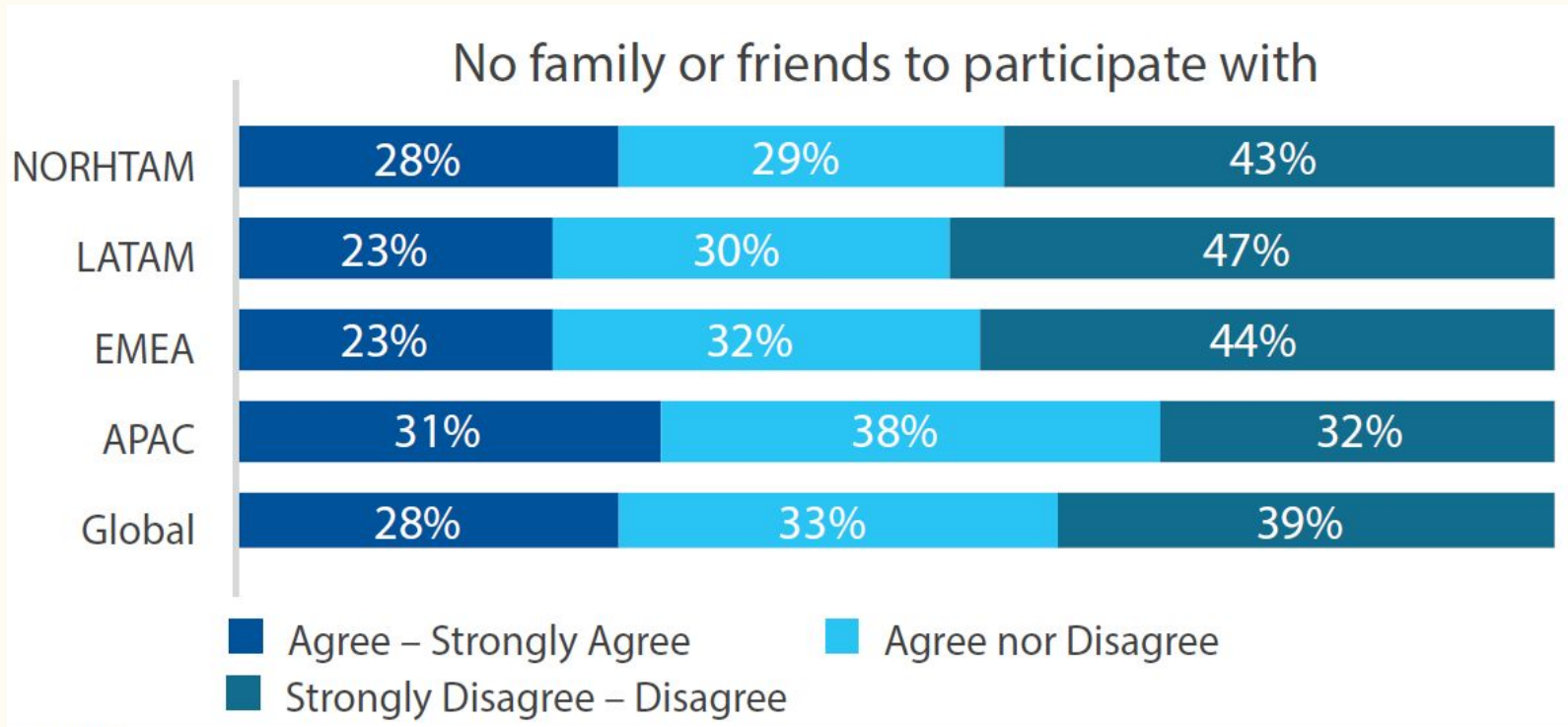
Living A Healthy Lifestyle : *but we have other commitments*



Source: Willis Towers Watson. *Global Benefits Attitude Survey*. (2015).

Note: Willis Towers Watson Global Benefit Attitudes Survey was completed by 29,629 individuals in 19 countries in summer, 2015.

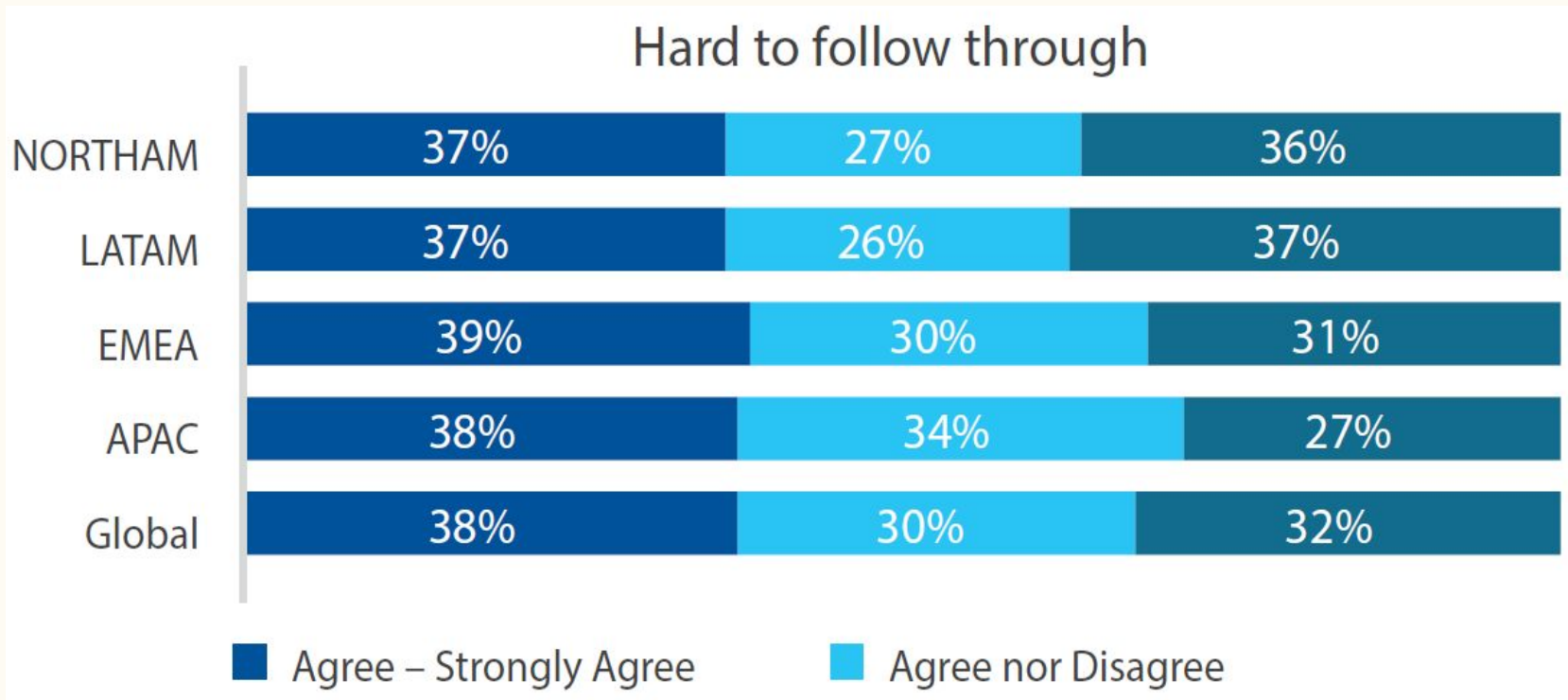
Living A Healthy Lifestyle : *no health buddies though*



Source: Willis Towers Watson. *Global Benefits Attitude Survey*. (2015).

Note: Willis Towers Watson Global Benefit Attitudes Survey was completed by 29,629 individuals in 19 countries in summer, 2015.

Living A Healthy Lifestyle : *and it is hard to persevere*

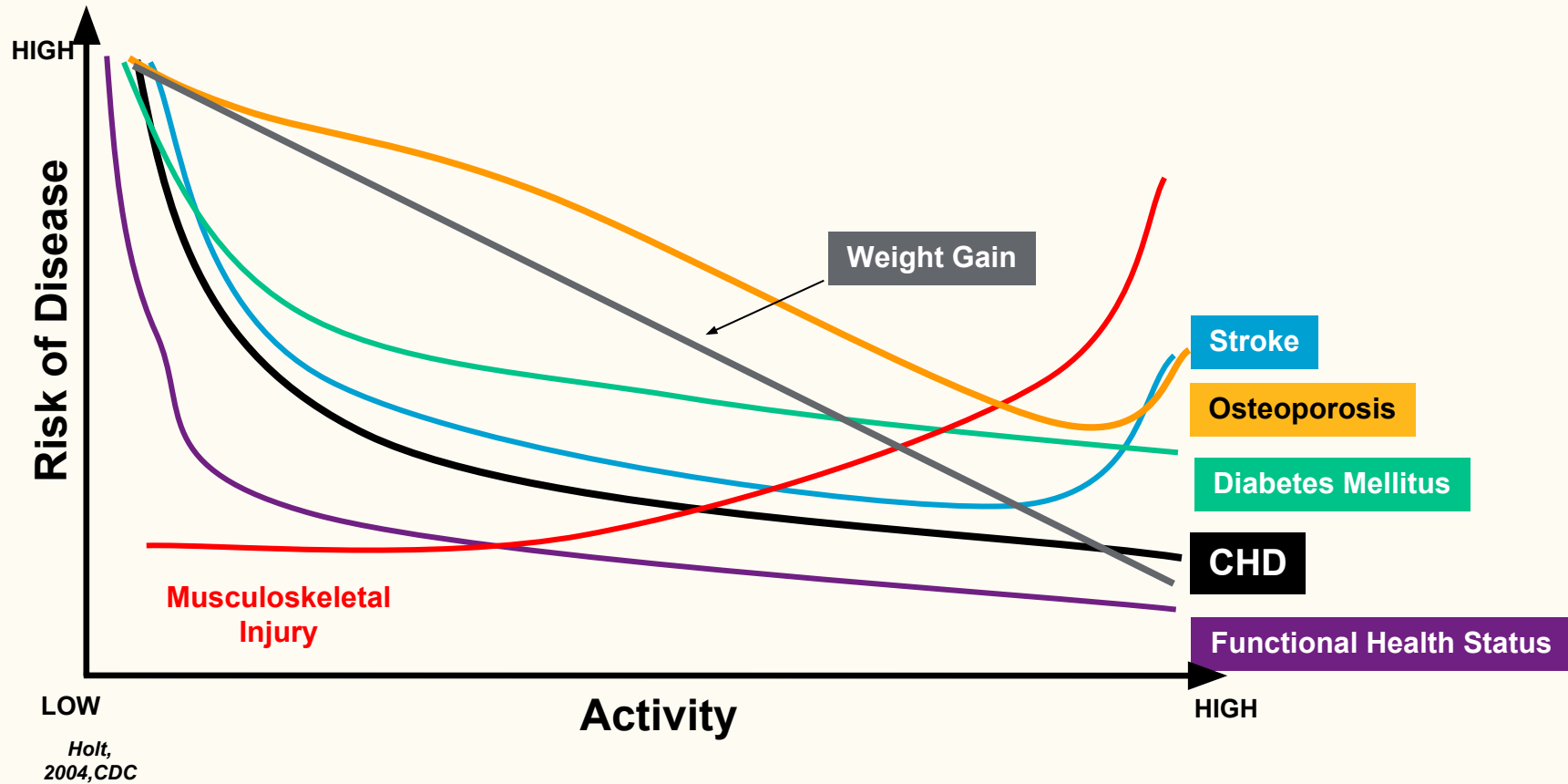


Source: Willis Towers Watson. *Global Benefits Attitude Survey*. (2015).

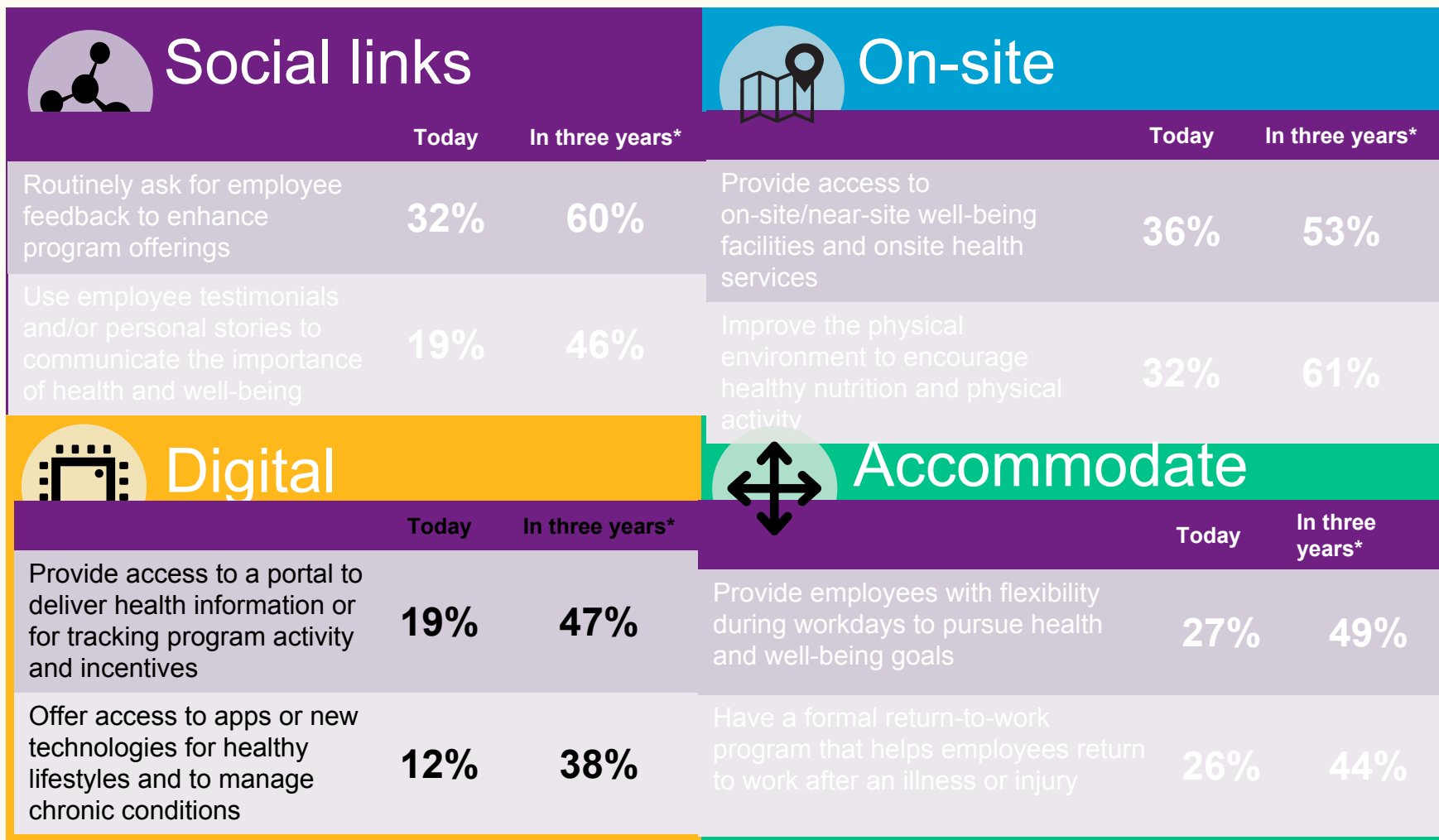
Note: Willis Towers Watson Global Benefit Attitudes Survey was completed by 29,629 individuals in 19 countries in summer, 2015.

Current Approach To Solutions

Impact Of Physical Activity On Lifestyle Diseases



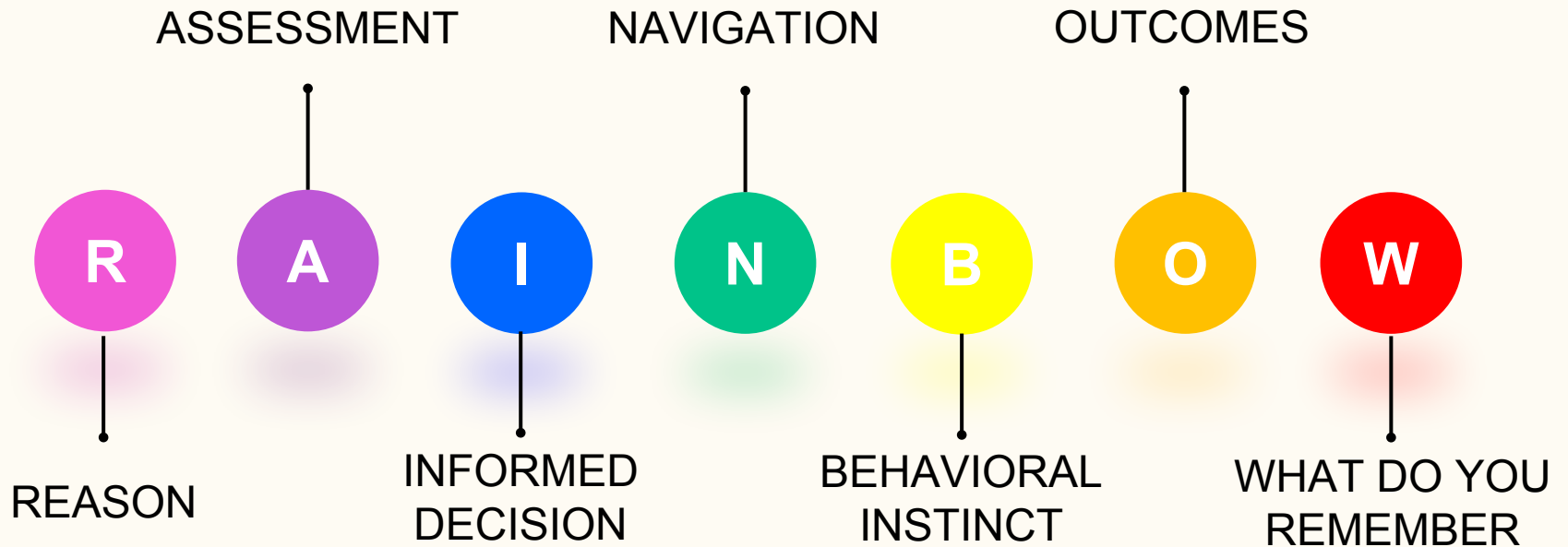
Enhancing Employee Experience In Wellness Programs



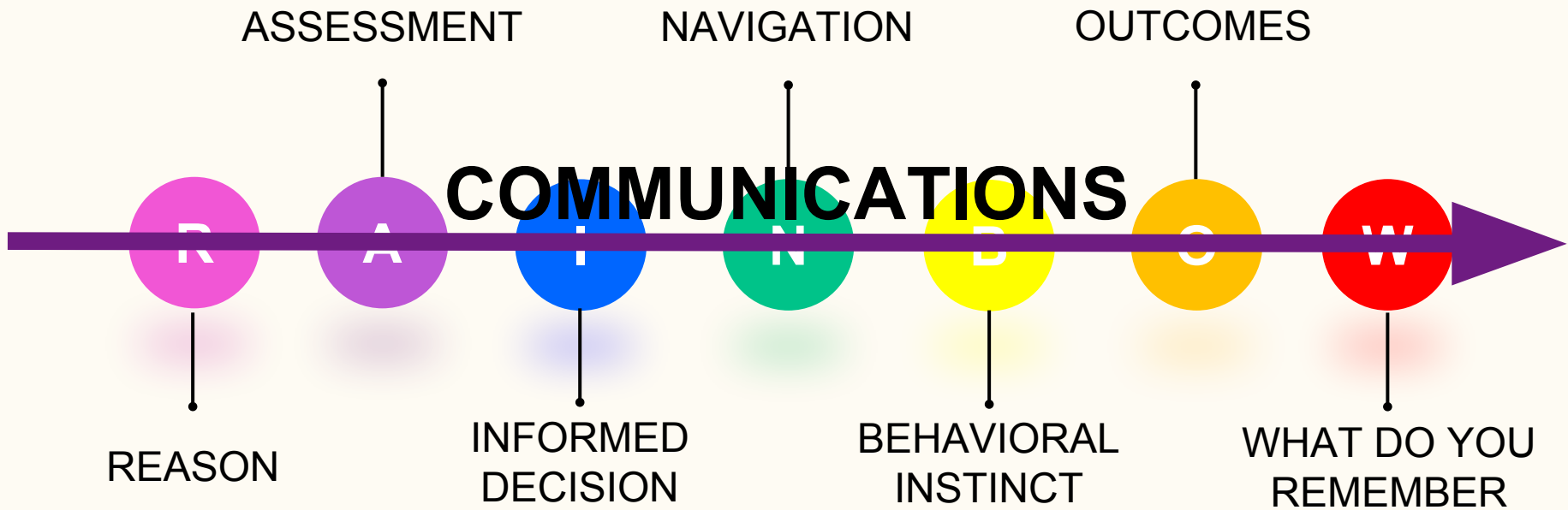
Note: * Including 'In place in 2017', 'Planned for 2018' and 'Considering for 2019'.
 Source: 2017 Benefits Trends Survey, Asia Pacific.

Personalizing Wellness

Building Consumer Experience



Building Consumer Experience



Personalization Hotspots

*Strength of
purpose*



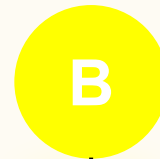
REASON

*Choice &
control*



INFORMED
DECISION

Relevance



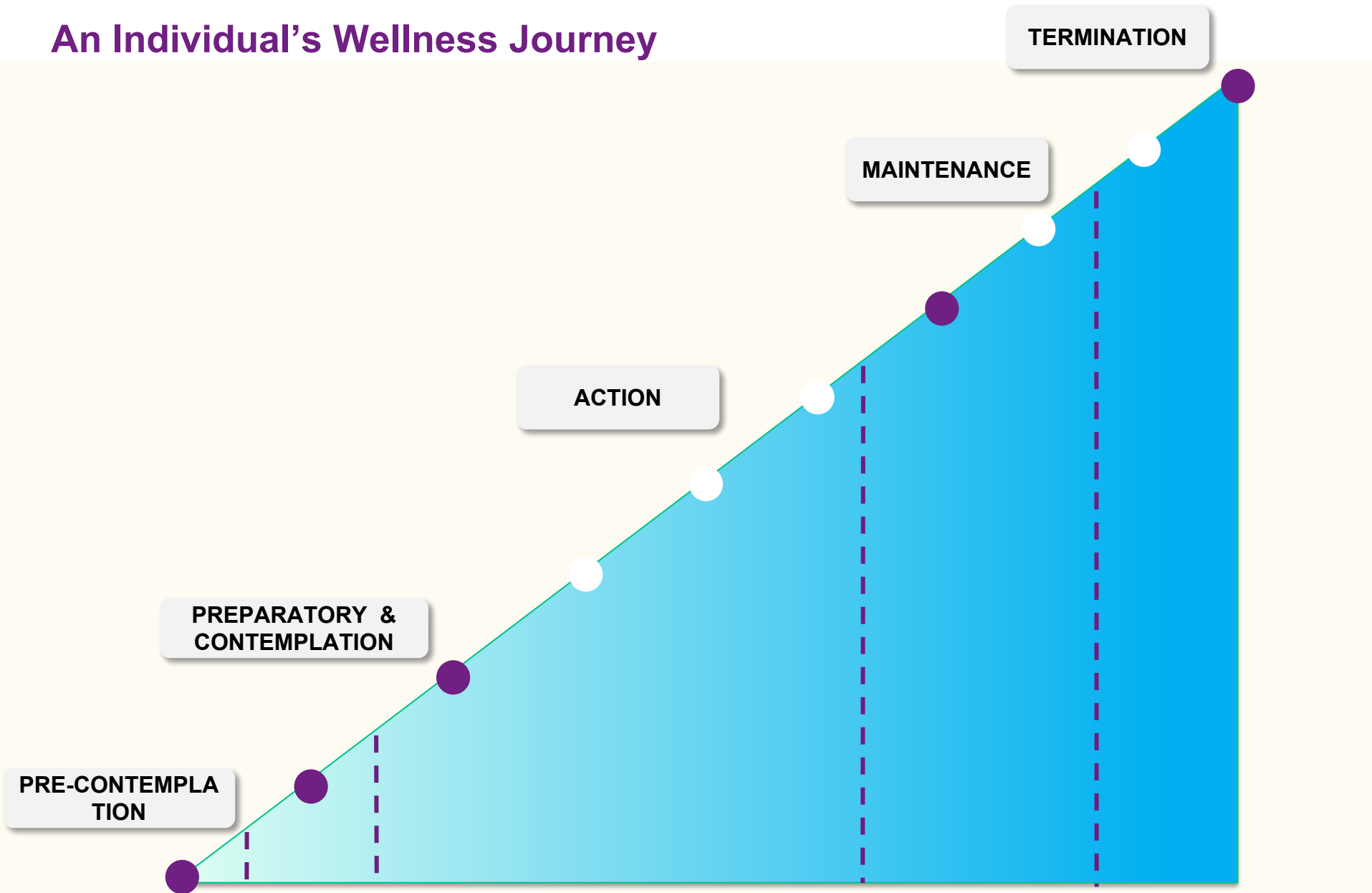
BEHAVIORAL
INSTINCT

Value

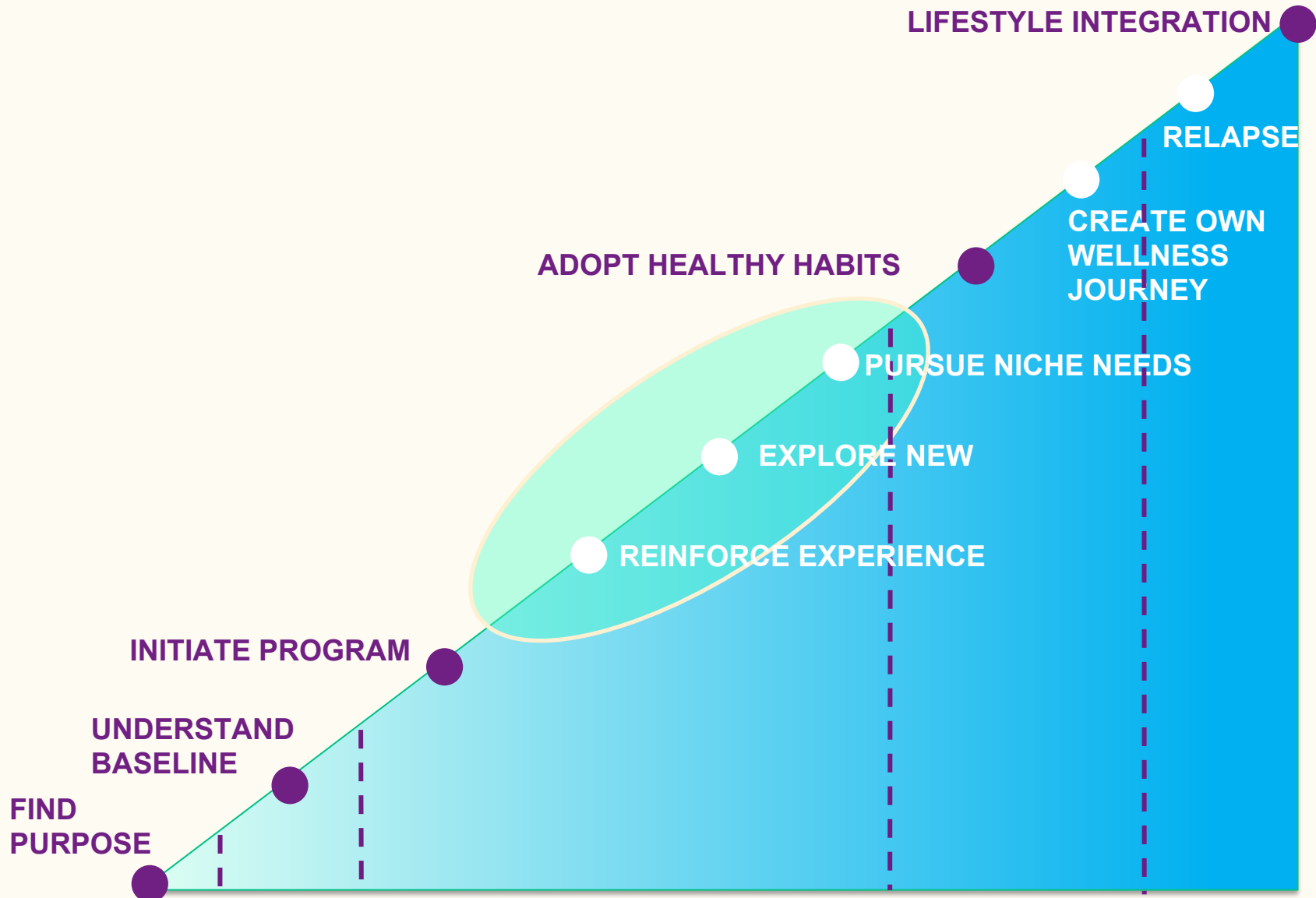


WHAT DO YOU
REMEMBER

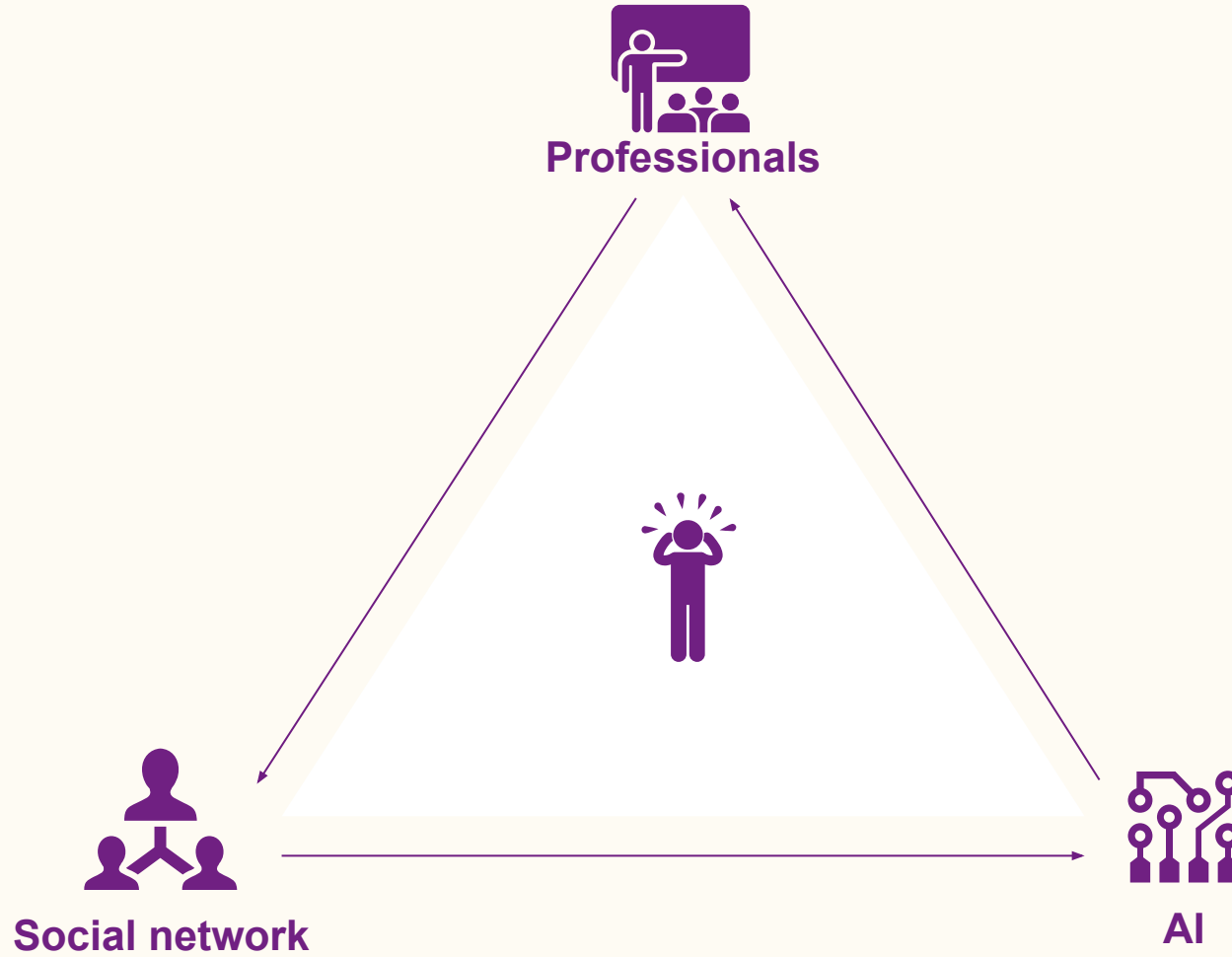
An Individual's Wellness Journey



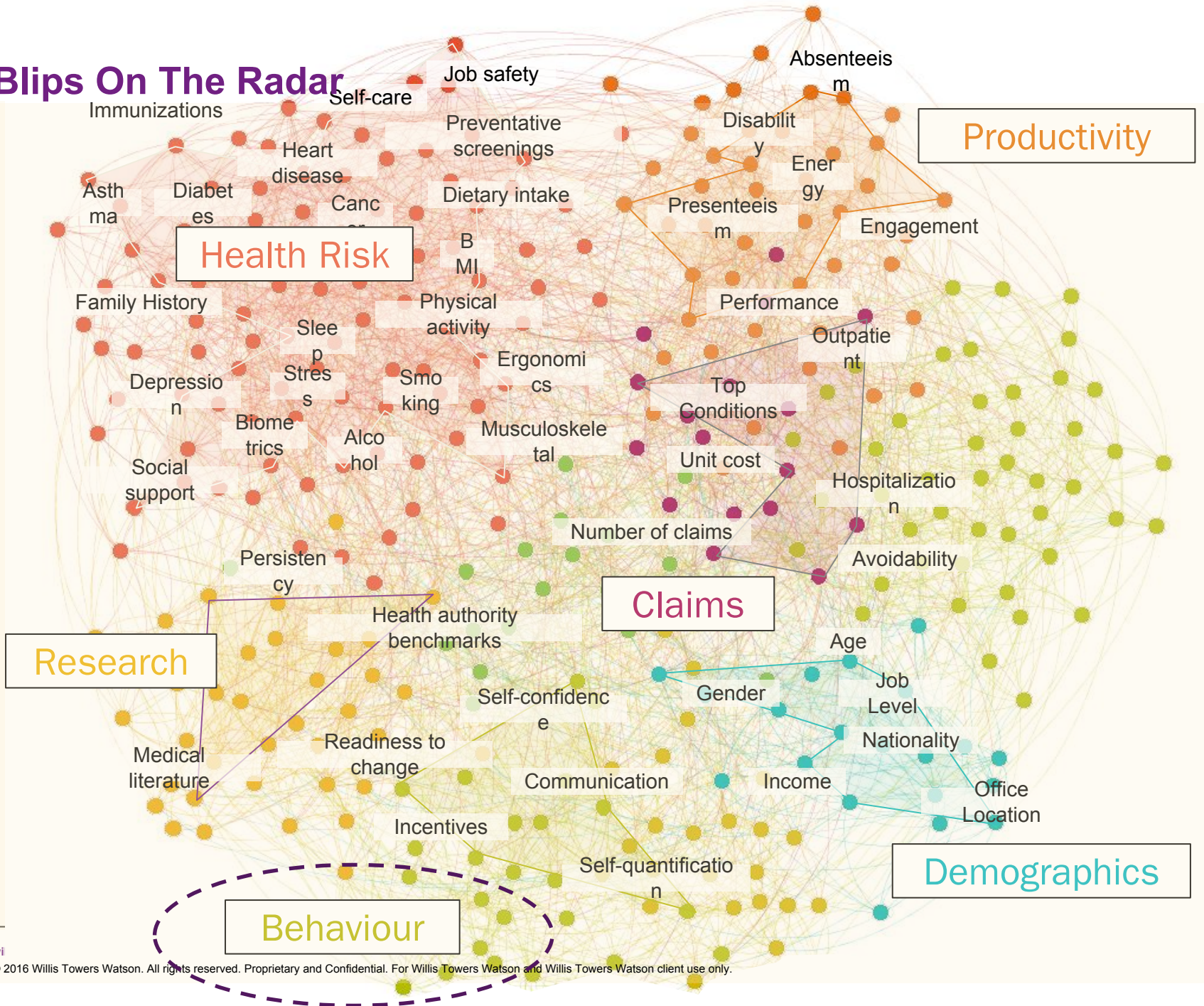
An Individual's Wellness Journey



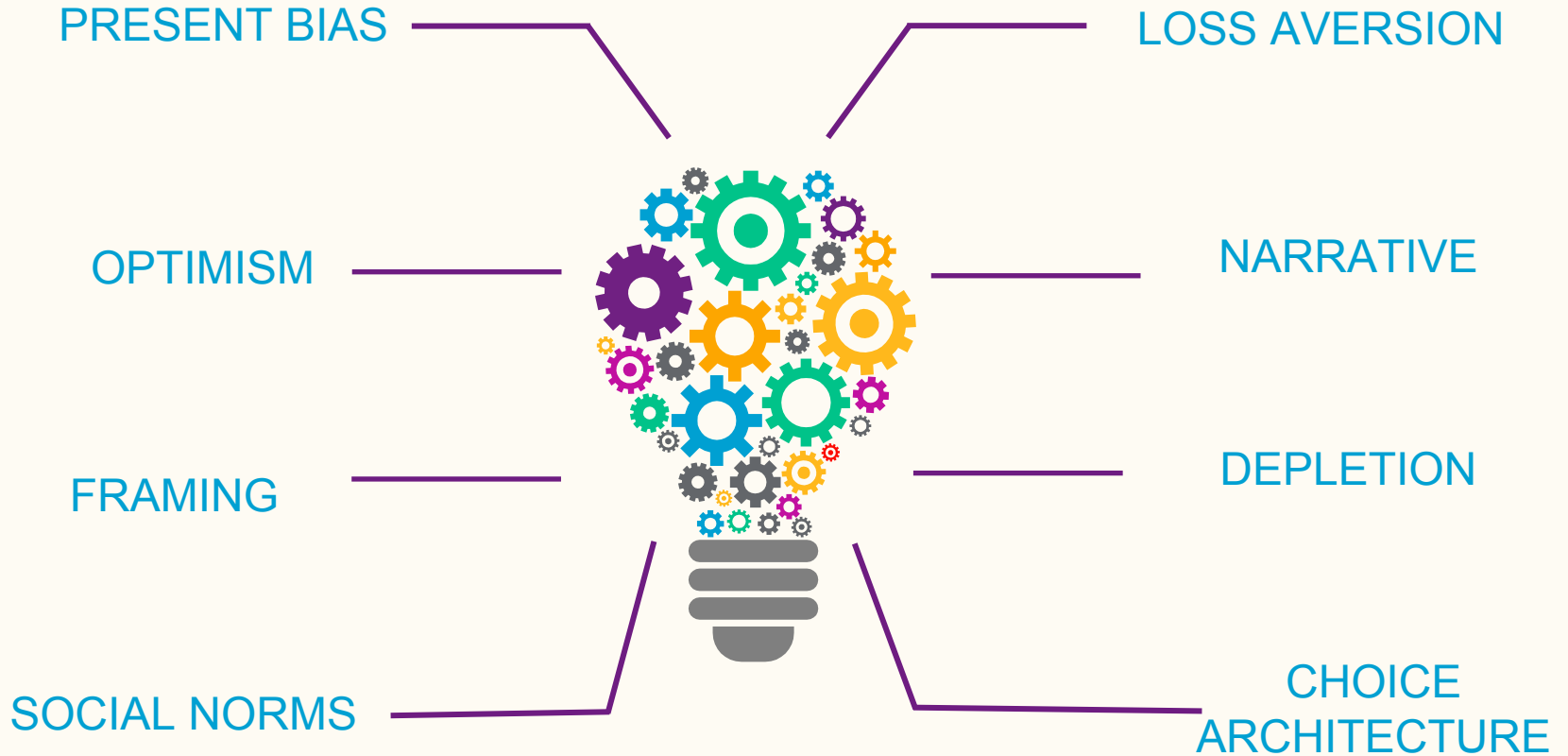
Health Decision Influencers



Blips On The Radar



Behavioral Science Precepts



Applying Behavioral Science : Insurers

BE Precept

Actions for Program Design

**Choice architecture
Framing**



- HRA, biometric screening
- Health coaching, telemedicine, MSO through various options

Loss Aversion



- Reduce premiums for specific behaviors and goal achievements
- Higher reimbursement for using network facilities

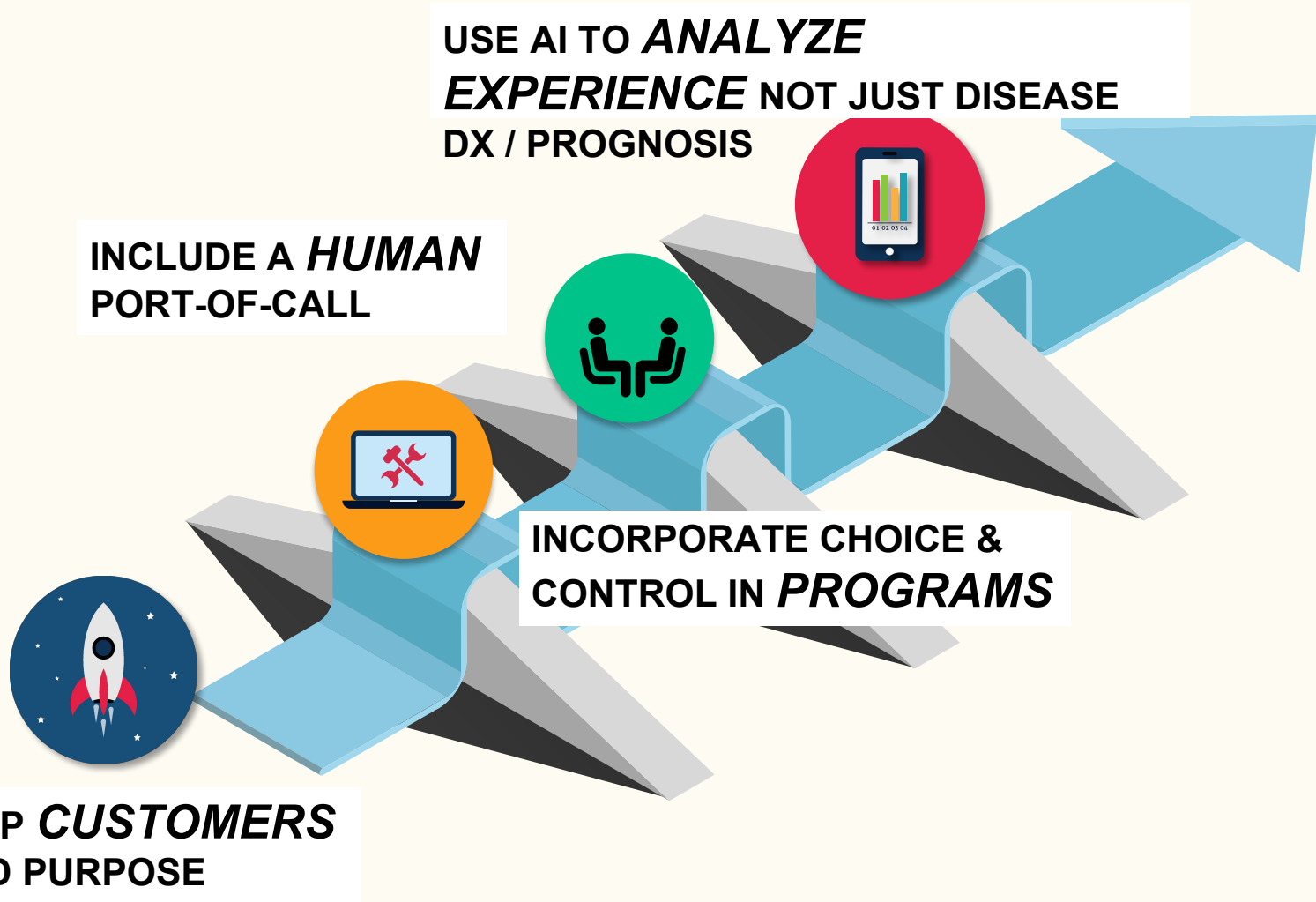
Optimism Bias



- Implement rewards to encourage healthy behavior
- Provide wearables

Bringing It Together

Facilitating Wellness Personalization



Hurdles To Overcome



**CONSUMER BEHAVIOUR
ACROSS *CARE SPECTRUM***

DATA *AGGREGATION*

**ACCESS TO CONSUMER
*ECOSYSTEM***

An Example

<https://www.youtube.com/watch?v=s2Fwp6STkm8>

Thank you!

