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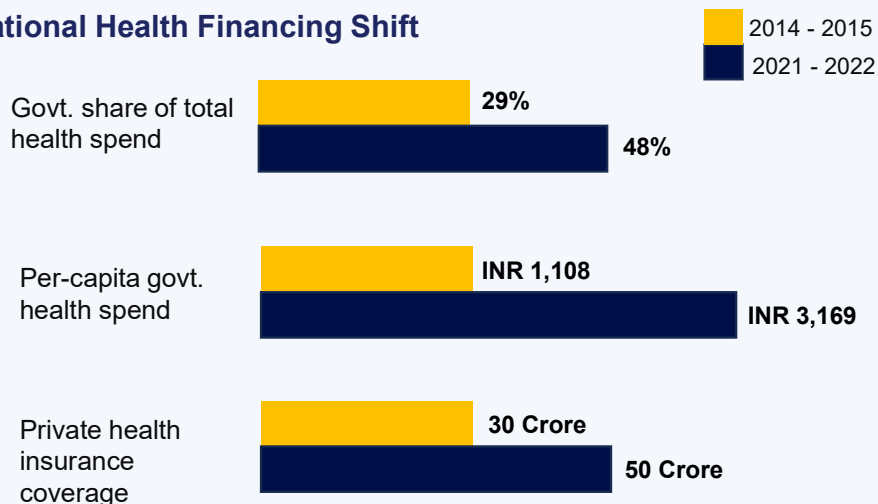
Beating the Odds: Redefining Risk

18 – 21 AUGUST 2026
MARINA BAY SANDS, SINGAPORE

The Macro Story: India's Financing Health

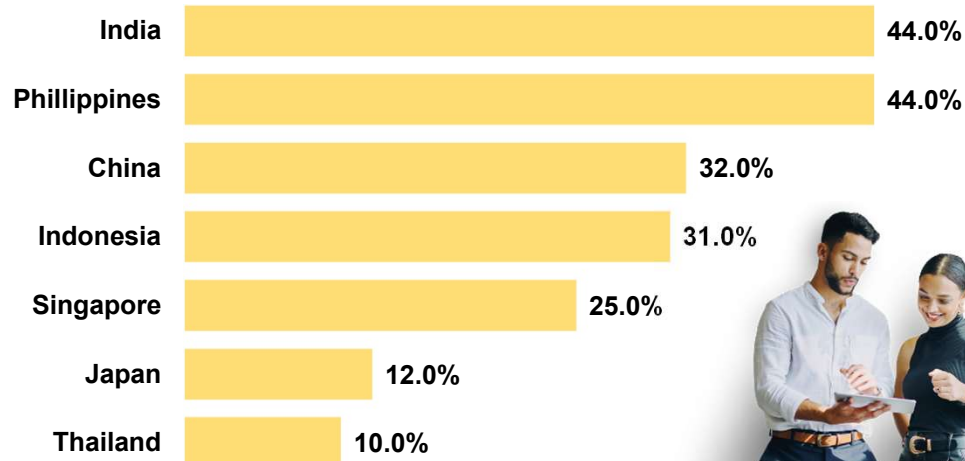
Public financing has climbed sharply since 2014-15 and India's out-of-pocket burden has fallen from 65% to 44%

National Health Financing Shift



Out-of-Pocket Spend vs. Asian Peers (2023)

Share of households paying out-of-pocket for healthcare



Ideal Patient Journey



Preventive Care



Early Consultation



Medical & Diagnostics



Secondary & Tertiary Treatment



Post Hospitalization Care

...however, currently only secondary & tertiary treatment is covered through inpatient hospitalization

Outpatient care insurance: India story

Healthcare Landscape

- Concept of family doctor, OTC medicines, routine diagnostics
- Conventional and alternate forms of treatments available
- Largest democracy in the world
- Absence of healthcare regulator



Insurance Landscape

- Higher prevalence of secondary and tertiary care treatment
- Medical policies primarily cover inpatient hospitalization
- COVID-19 pandemic led to primary healthcare gaining prominence



Digital Landscape

- Leverage benefits of Unified Payment Interface
- Low-cost telecom services with negligible transaction charges
- Digital adoption by ~1B internet users by 2026



Healthcare Ecosystem

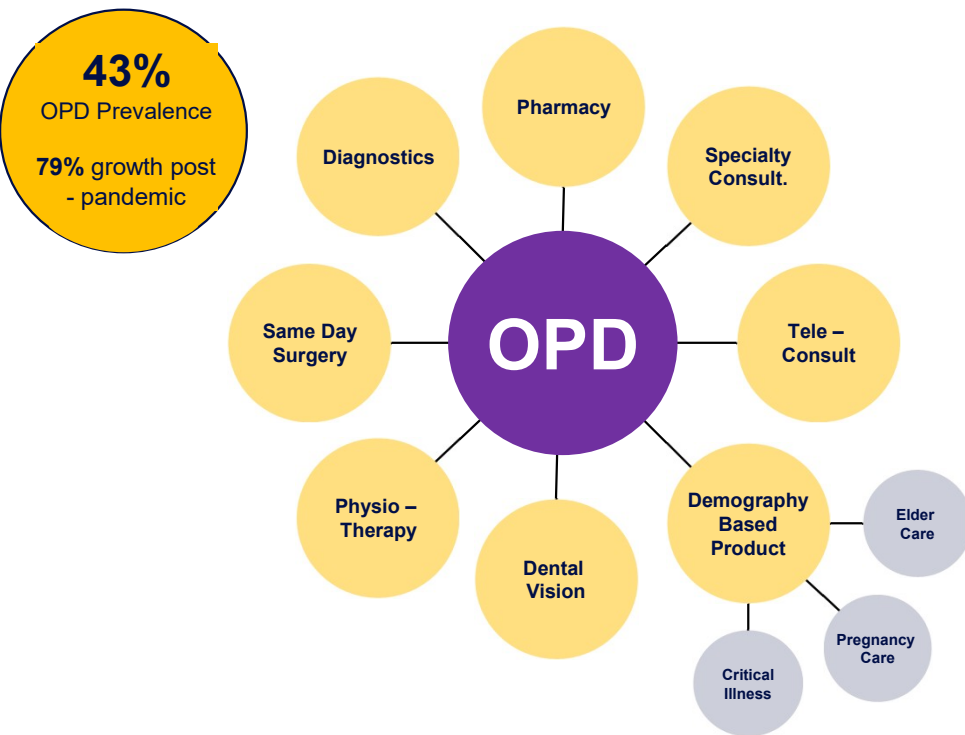
- Insurtech funding fueling innovation and expanding access
- Leveraging primary healthcare network
- Risk mitigation through insurance
- Financial protection and sustainability of program



Aligning with Viksit Bharat 2047 Vision for a healthier, more prosperous India

Corporate Health Benefits Were Fragmented — OPD Became the Unifying Layer

Before structured OPD insurance, employee health spend was scattered across disconnected line items. OPD consolidates them into one governed, optimized program.



83% Employees

have delayed seeking care in the past two years — **financial cost (37%)**, **self-treatment belief (32%)** and **quality concerns (31%)** are the top reasons.

Source MMB Health on Demand Report 2025

Today

Employees queue for **physical, walk-in access** — long waits, inconsistent quality, low visibility for employers.

Tomorrow

Tele-consultation, cashless networks and digital claims — access that improves and transforms delivery over time.

A well-structured, comprehensive, sustainable OPD Plan will bring cost savings in Group Medical Plan in the long-run



Deep Engagement, Not Just Enrollment

The more telling signal isn't how many organizations buy OPD cover — it's how deeply employees use it, and how confidently insurers can adjudicate it cashless.

Workforce Engagement

61%

unique employees avail one or more OPD benefits, 2 years ago **20% only**

Mental wellness consultations

6% of all doctor consults — a meaningful share for a historically-stigmatized category

Usage pattern by category

81% of doctor consults and **73%** of diagnostics are for acute conditions, vs. **57%** for pharmacy — pharmacy usage extends well beyond acute episodes

Cashless Advantage

2x

cashless network more than doubled over the last two years

Cashless utilization

41% overall — peaking at 44% in clinics and 87% in diagnostic labs

Governance

A robust, transparent governance framework with 16+ digital claim adjudicators underpins this scale — cashless growth hasn't come at the cost of control.

Product Customization

1 in 2

organizations consider product customization a prerequisite for OPD insurance

Where customization is concentrated

Mental Health **61%**

Women's Health **56%**

DEI **54%**

Modular plans, wellness incentives and a data-driven design approach are becoming the norm rather than the exception.



The Proof: OPD Investment Pays for Itself

The impact of investment in OPD



~13%

Lower average claim cost / severity



~9%

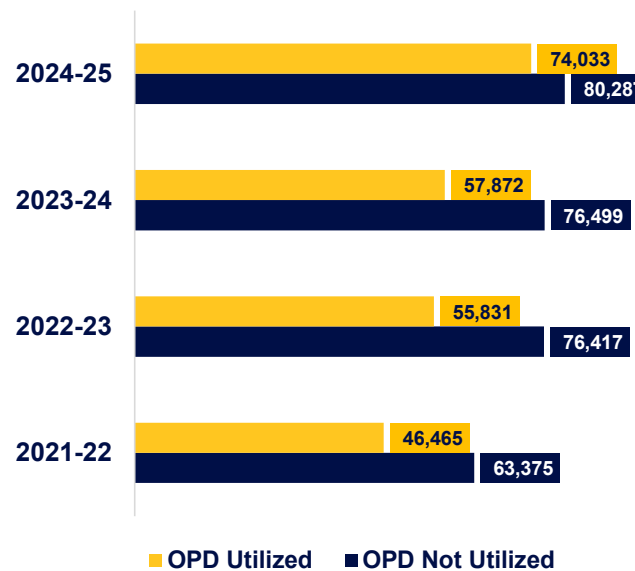
Reduction in IPD cost from OPD investment



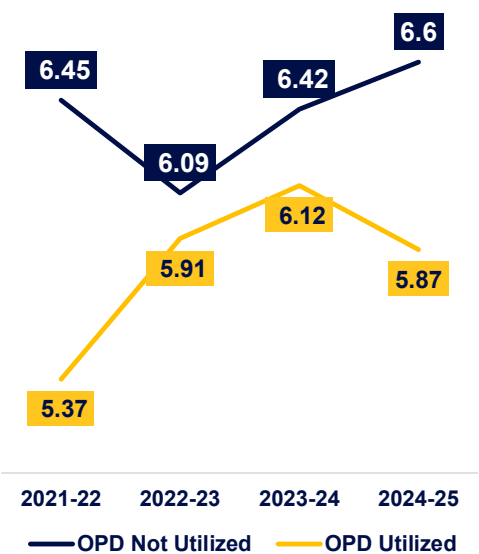
~7%

Improved productivity from fewer hospitalization days

Average Cost Per Claims (INR)



Average Length of Stay (Days)



1 in **4**

companies are focused on redesigning work with **wellbeing as an outcome.**



Predict

Find who's at risk, early

Harnessing data analytics and emerging technologies to identify health risks before symptoms appear.

Assess **Health Outcome**

Reduce IPD admissions by 10%-12%



Prevent

Stop worsening before it needs a bed

Implementing regular checks, vaccines and targeted interventions to slow disease progression.

Check **IPD-OPD Synergy**

Payback / RoI within 12-18 months



Personalize

Match care to the person, not the policy

Delivering care tailored to individual employee risk profiles, preferences, genetic makeup and care needs.

Integrate **Flexible Wellness Wallet**

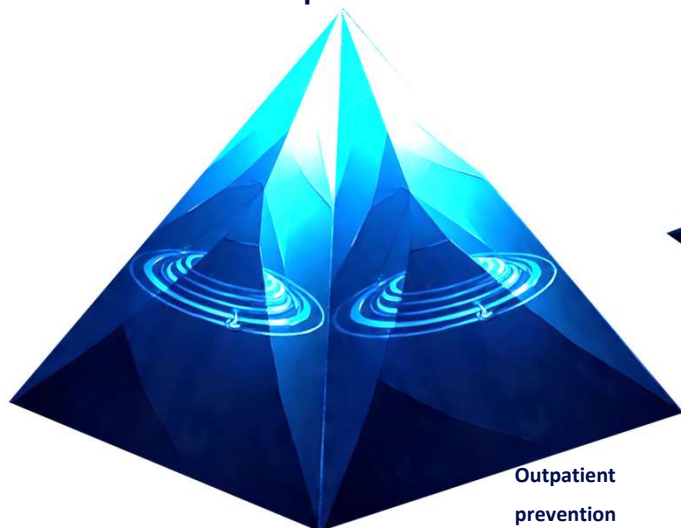
Employee NPS +4 to +6 pts after 12 months

OPD Insurance is designed to operationalize the 3Ps, enabling proactive, personalized, and preventive care.



Future of healthcare: from inpatient first to OPD first

Acute inpatient costs

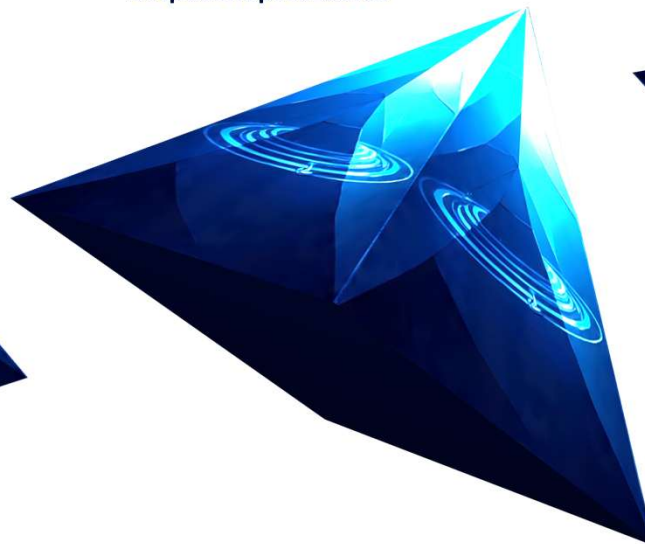


Past (<2020)

Inpatient heavy

Outpatient
prevention

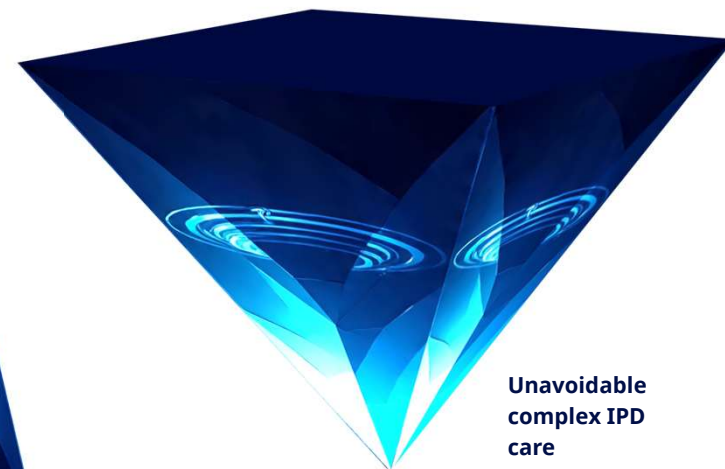
Tele-consult, diagnostics,
outpatient procedures



Present (2025)

Fragmented growth

Prevention, Early Diagnostics,
Care Navigation



Future (2030)

Inverted OPD-first

Unavoidable
complex IPD
care

