



BUILDING A SUSTAINABLE HEALTH CARE SYSTEM FOR INTERNATIONAL ORGANISATIONS

Affordability, personalisation and partnerships are key

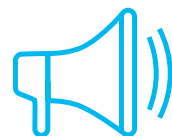


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FOREWORD

Cigna is deeply committed to improving the health, wellbeing and peace of mind of the people we serve. We have been providing health and wellness programmes and services to International Organisations around the world for more than 60 years. Each and every day, over 800 Cigna team members around the globe wake up to go above and beyond to deliver the best possible service to our clients and plan members. We serve our clients and plan members, be they at work or living in precarious circumstances, in hectic cities or in remote villages.

At Cigna, we understand the important missions that IGOs and NGOs have and we are privileged to be able to contribute to the vital work that they do. In order for staff members to be able to contribute to

their organisations' success, they must have access to quality health care and a wide range of services that help them stay healthy and productive.

Keeping health plans viable is now more challenging than ever due to increasing employee expectations and medical costs that continue to rise around the world. It is clear that we must work together to meet these challenges head on.

There is also a need for a sector-wide dialogue; as no single entity has all the answers to get us there. Cigna is committed to continuing to take part and play a convening role in prompting a constructive conversation on how we can best create a sustainable health care system.

To share knowledge and best practices, Cigna organises biennial seminars where

IGOs, NGOs and industry partners can come together to find solutions to current and shared challenges. To drive the conversation on sustainable health care, our latest International Organisations seminar focussed on Disrupting Health Care through Affordability and Personalisation. We would like to thank our expert speakers and panel members for their valuable insights, on which this paper is based.

In the long run, improving health and wellbeing are the only sustainable ways to reduce demand and keep the workforce healthy and productive. This is where Cigna sees an opportunity to be a true health partner for IGOs, NGOs and their staff members. Through working together in close partnership, we believe that we can help the sector move towards a sustainable health care system.

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INTRODUCTION

This white paper provides insights on the learnings and information shared at Cigna's most recent International Organisations seminar on Disrupting Health Care through Affordability and Personalisation, which took place in Madrid, Spain in June 2019.

The topic was chosen based on in-depth conversations with IGOs and NGOs. These conversations revealed the following challenges that keep their leaders awake at night when it comes to the future of their health care plans:

1. The ever increasing cost of care
2. The steep expansion of mental health issues
3. Shrinking budgets for employee benefits and health care

This shows there's a clear need for affordable health care.

During the seminar, expert speakers explored the opportunities to create a more personalised health care experience on the one hand, while ensuring that health plans remain financially sustainable on the other. If we want to create a sustainable health care system, we must focus on long-term affordable health care plans and the importance and effect of personalisation.

In this retrospective of the Cigna International Organisations seminar, you will read about the shifting health care landscape, possible solutions to the resulting challenges and a proposed way forward to sustainable health care.

A SUSTAINABLE HEALTH CARE SYSTEM IS AFFORDABLE AND PERSONALISED

Regardless of whether a nation's health care system leans to private care or public care, the challenge of health care affordability and accessibility is hugely important.

Health care is currently under increasing societal pressures such as technological innovation, access to care and a changing, more demanding, mind-set of customers. At the same time, medical costs continue to rise around the world, and at rates significantly higher than regular inflation.

This is driven by many factors, including the rise of chronic conditions and mental health issues, aging populations and overpricing by health care providers and pharmaceutical companies. In addition to rising costs and increasing demand, people now expect personalisation throughout all services, including health care.

The global environment is a challenging one for individuals trying to manage their health and the health of their families. It's even more so for International Organisations, who want to provide access to effective, affordable and relevant health care for these individuals.

International Organisations are dealing with pressures of their own, from budgets and funds to higher expectations of good governance and transparency. Keeping effective health plans viable is now more challenging than ever. To rise to these opportunities and challenges, there's a tremendous need for affordability and personalisation.

At first sight, combining affordability and personalisation might seem like a contradiction in itself. However, they are interlinked. Personalised solutions for effective and efficient care, without waste,

1. A SHIFTING LANDSCAPE

One thing is certain, the health care landscape is continuously evolving, and the past 20 years have brought substantial changes and challenges to the industry. The following trends are not only keeping leaders of International Organisations awake at night, they are also shaping the international health care landscape; significantly changing how health care is conceived, financed and delivered.

1. The ever increasing cost of care
2. Shrinking budgets
3. Rising individualism
4. Innovative technologies

In this section, we'll take a closer look at each of these trends and how they are affecting health care.

1.1 The ever increasing cost of care

Health care costs are rising due to aging populations and the growth of middle class, but also due to the rise of 'modern illnesses' such as chronic conditions and mental health issues.

Aging populations

David Morgan pointed out that more people are living longer. Across OECD countries, the old age dependency ratio

is expected to increase from four active persons per old age pensioner, to only two active persons per pensioner in 2050. As more of those 65+ individuals are living with complex chronic conditions such as diabetes and dementia, serious strain is being put on health systems around the world.

The vast expansion in the number of agencies and staff over the past thirty years, coupled with the global trend towards longer lives, has created a number of challenges. Most often retirees contribute less to health care funds than active staff, yet on average they represent a higher health care cost, putting extra pressure on the budget.

Growth of the middle class

Just like our increasing life expectancy, the growth of the middle class is in itself a positive trend. It means that more and more people are able to move up the socio-economic ladder. This is to a very large extent due to the work of many International Organisations.

More than half of the world's population is now considered middle or upper class. With more money to spend, millions of

additional people are now able to seek access to health care. In the absence of sufficient supply, this creates upward pressure on health care cost.

Moreover, David Morgan explained that as disposable income of the population increases, expectations to meet medical care needs grow as well.

The rise of chronic conditions

According to the World Health Organisation, almost half of the total chronic disease deaths are attributable to cardiovascular diseases. Obesity and diabetes also show worrying trends. This is not only because they already affect a large proportion of the population, but also because they start to appear earlier in life.

But the chronic disease problem is far from being limited to the developed regions of the world. Contrary to widely held beliefs, developing countries are increasingly suffering from high levels of public health problems related to chronic diseases. With all of the subsequent challenges in mind, it has been projected that by next year chronic diseases will account for almost three-quarters of all deaths worldwide.

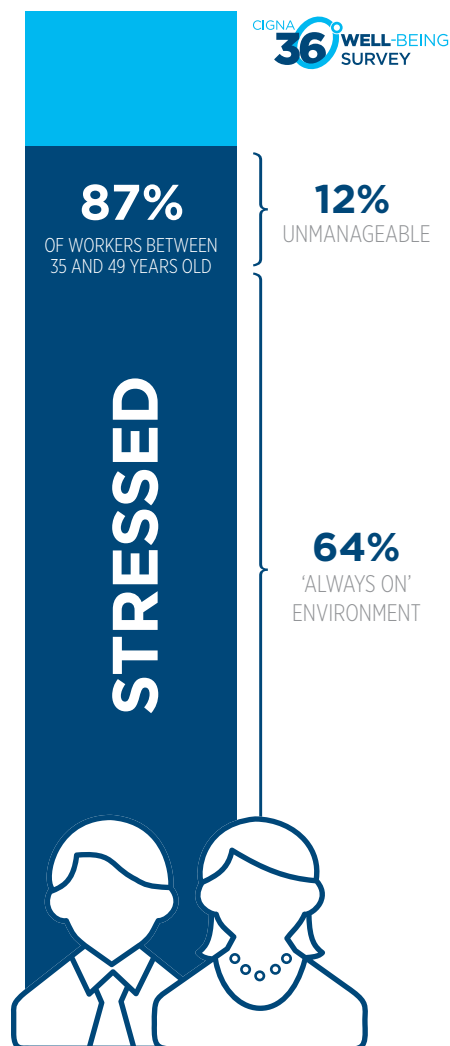
The rise of mental health issues

One in four people will be affected by mental or neurological disorders at some point in their lives. Around 450 million people currently suffer from such conditions, placing mental disorders among the leading causes of ill-health and disability worldwide.

Research also shows that having a mental health issue can have a direct impact on physical health. Mental disorders significantly increase the risk of getting ill from other diseases such as cardiovascular disease and diabetes. It goes without saying the reverse is also true, as many chronic conditions can cause stress and mental health issues.¹

Obviously this trend directly impacts employers – and Cigna has done extensive research to better understand this. Although people have an increasingly positive outlook towards their workplace wellness and recognise the value of work-life balance, stress remains the biggest workplace issue.

Results from our recent 360° Global Wellbeing Survey revealed that 87% of workers between 35 and 49 years old say they are stressed, with 12% considering their stress unmanageable and 64% claiming to be in an 'always on' environment. As a



¹ World Health Organisation





result, stress management has become the number one group insurance benefit demanded by employees, over traditional basics such as dental and eye care benefits.

1.2 Shrinking budgets for employee benefits and health care

Geo-political changes

The geo-political climate has changed dramatically over the past years. A strong push towards more protectionism and an increased focus on the self-interest of countries has not been beneficial for organisations whose sole purpose is to enable inter-governmental collaboration – with the aim of helping others. Under budget pressure themselves, certain governments are actively looking to scale down their contributions to international collaboration, and this puts increasing pressure on the budgets of many IGOs.

Focus on cost efficiency and transparency

As a result of this budget pressure, member states are expecting IGOs to focus on cost efficiency. Based on our own experience, many of your Procurement colleagues are now asking questions about value for money. Cigna applauds this trend, as we feel confident that our services generate an attractive return

on your investment. Through improved reporting, we want to provide the transparency needed to justify ongoing investments in health benefits.

1.3 Rising individualism

Today, individual staff members are expecting very different things than 10 years ago. We're convinced these changes will further accelerate, and customers will become the driver of significant health care disruption – which will directly impact employers.

More empowered customers

We need to think of how employees interact with other companies and service providers, i.e. Uber, Apple, Airbnb and Amazon. These companies are very successful because they have placed the individual consumer at the heart of their business model.

Today, consumers have easy access to real-time information, can use digital platforms to buy and use services, and are being supported in the decisions that they make. This is done in a highly personalised manner, which means customers come away feeling more empowered. Why would their expectation of dealing with health care be any different?

Inclusivity

Customers might be looking for more personalised services, but at the same time organisations have an increasing ask for inclusivity. We notice a shift towards more local hires and shorter term assignments. At the same time, we see local staff demanding the same benefits and global cover as international staff. This has a big impact on organisations' health care budget.

The push towards inclusivity is also true at an organisational level. Country or regional offices demand to be consulted in any major decision making around employee benefits in general – and health care plans in particular. It can be quite a challenge to reconcile the concerns and priorities of the various offices, who often operate under very different circumstances.

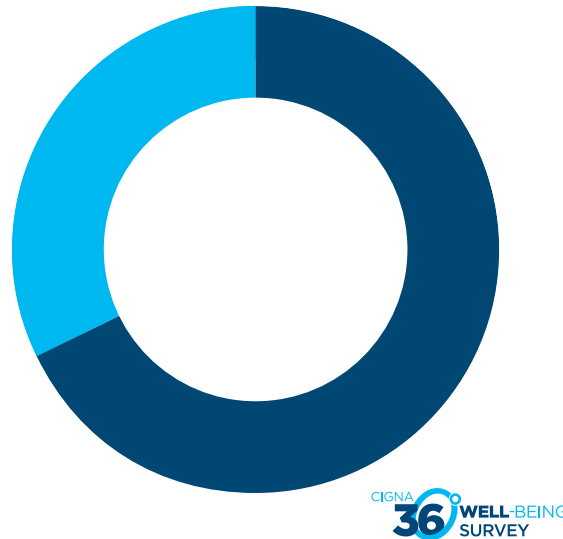
Employer of choice

Employees not only have increasing expectations of their health services provider, they also have high expectations when it comes to their employer. In the war for talent, many International Organisations feel the pressure of making sure they continue to be an employer of choice.

Results from our recent 360° Global Wellbeing Survey show that 68% of

68%

OF WORKERS LOOK AT THE
AVAILABILITY OF WORKPLACE
WELLBEING PROGRAMS



workers look at the availability of workplace wellbeing programs when choosing between two employers. The figure is even higher for millennials (73%).

1.4 The impact of innovative technologies

In itself, innovation is a very positive trend. However, new technologies and treatments are often experimental treatments and very expensive. We see the same on the pharmaceutical side, where innovative drugs lead to rising costs. In combination with the growth of the middle class, innovation has an

accelerating impact on the increased cost of health care.

Information at our fingertips

Today, more than ever, customers have many digital methods to self-manage their health, with a vast amount of information at their fingertips when it comes to symptoms and treatments.

However, they struggle to assess the quality of the information they receive. We must help customers navigate the often very complex health care ecosystem, and ensure that people receive the right care, at the right time, and in the right place.

New technologies

David Morgan also spoke about the impact of technology on health care. New technologies have been a dominant force in health and medicine, contributing to longer and healthier lives for many people. Some technologies – insulin, for example, or new ways of treatment for heart attacks and stroke – have been (and are) remarkably valuable. Applying AI/ machine learning to analyse scans, x-rays, genomic make-up, personal health data and community health trends can lead to faster diagnosis. E-consultations with specialists are especially beneficial for remote communities and across borders.

“Technology is a key driver of health expenditure, and brings opportunities in terms of efficiency gains and early detection of illness, as well as huge financial challenges.”

— David Morgan

Technology undoubtedly brings opportunities and is also a key driver of health expenditure. Policy makers need to find ways to reconcile access to innovative treatments with affordability, while maintaining enough incentives for innovation.

Personalisation through technology

The insurance industry is looking to using personal data to help in producing personalised coverage packages that can reduce costs in the long-term.

Personalised medicine, digital innovations, and revolutionary technologies such as 3D bio-printing all present opportunities, but also a complex set of technical, ethical, and financial challenges. New treatments are highly cost-effective, even at high prices, but if the conditions they treat are common, financial sustainability becomes a concern.

Moreover, use of personal health data creates massive opportunities for health system improvement, research and disease surveillance, but requires the right governance frameworks to realise these benefits while managing risks.

A SHIFTING LANDSCAPE: KEY TAKEAWAYS

- Health care costs are rising due to aging populations, the growth of middle class, the rise of chronic conditions and mental health issues.
- IGO budgets are shrinking due to increasing protectionism and emerging economies who do not believe in multilateral organisations. Because of this, IGOs must focus on cost-efficiency.
- People have increasing expectations for health services. They expect the same level of personalisation as they do from other services such as Uber and Amazon. People also have high expectations for their employers when it comes to workplace wellbeing.
- Innovations bring opportunities as well as financial challenges.

2. SOLUTIONS FOR SUSTAINABLE HEALTH CARE

The previous chapter showed how the shifting health care landscape brings challenges as well as opportunities. In this chapter, we'll look at possible solutions to respond to these challenges and take advantage of the opportunities.

During Cigna's 2019 International Organisations seminar, speakers discussed the following solutions:

1. Cost management
2. Fighting chronic disease with lifestyle medicine
3. Embracing technology for affordable and personalised care

2.1 Cost management

Cost management and affordability of care are universal challenges. Cost management is essential for affordable, personalised and sustainable health care.

Managing health care costs

As, in most countries, health spending continues to grow faster than GDP, policymakers need to plan for countering this increase in costs. David Morgan explored four ways to manage health care costs. First, reallocate more public spending to

health care. However, that will prove very difficult and not realistic as already more than 18% of government spending in OECD countries is allocated to health. Secondly, taxes or social contributions may need to be increased. This measure has not been very popular with politicians so far.

Thirdly, shift some of the burden to private finance. More non-core medical services could be outsourced to the private sector. Whether by increased cost sharing and higher out-of-pocket amounts for the patients or by patients buying voluntary private health insurance to cope with gaps in public cover. Yet this may lead to more inequalities in society.

Last but certainly not least, policymakers could focus on tackling wasteful health spending. It's estimated that 20% of health spending is at best ineffective and at worst, wasteful. Adverse events occur in one in 10 hospitalisations, adding approximately 15% to hospital costs. One in three babies are delivered by C-section, where only 15% can be medically justified. Up to 50% of antimicrobial prescriptions

are unnecessary; 12-56% of emergency departments' visits are inappropriate. The share of generic drugs is still very low in many countries and can be increased. Administrative expenditure related to medical services often is high, and loss to fraud and error may even average up to 6% of total payments for health services. These figures show there is clearly room for improvement in the delivery and financing of care, which is crucial for keeping health spending under control.

“20% of health spending is at best ineffective and at worst, wasteful.”

— David Morgan

Value-based care

One key factor impacting rising health care costs in the US is the predominantly fee-for-service reimbursement, where providers are paid for each service they provide. It's a flawed system in which the supply creates the demand, creating incentives that drive up cost. Further, there's no transparency to consumers on actual costs. This creates an inability to compare prices and shields them from caring about escalating costs. Not only is this model financially unsustainable, it leads to fragmented customer experience and inappropriate care use.

This is why Cigna set out to collaborate and align incentives with our network of physicians in the US to change health care. The Cigna Collaborative Care programme introduced a new contracting strategy that reimburses based on value instead of volume. Under a value-based care model, providers are reimbursed based on the quality and the total cost of care they give their patients. Just as in any other industry, the goal is to make the provider accountable for outcomes rather than simply paying them for the volume of services billed.

Cigna is increasingly focussing on how to guide customers to higher-performing providers who consistently deliver great

outcomes at affordable costs. However, we also need to preserve consumer choice and support their ownership of their own care decisions. This is the balance we need to strike between affordability and personalisation.

2.2 Fighting chronic diseases with lifestyle medicine

Today, chronic diseases represent the major share of the burden of diseases all over the world. They are responsible for more than 75% of all deaths.

At the core of the problem is the fact that an unhealthy lifestyle causes chronic inflammation in our body's cells. This inflammation leads to the onset of chronic disease, such as obesity, diabetes, cardiovascular disease and some forms of cancer. Cellular damage may also be caused by badly managed or unmanaged chronic stress.

Dr Stefania Ubaldi stressed the importance of a healthy lifestyle in the fight against chronic disease. The key to prevention lies in an anti-inflammatory lifestyle, where one tries to avoid or reduce the unhealthy lifestyle factors as much as possible. To that end, all types of prevention are helpful.

Our living environment has dramatically changed over the last 60 years, and so has

“Today chronic diseases represent the major share of the burden of diseases all over the world. They are responsible for more than 75% of all deaths.”

— Dr Stefania Ubaldi

- 1. PRIMARY PREVENTION:**
AVOIDING THE DEVELOPMENT OF DISEASE
- 2. SECONDARY PREVENTION:**
PREVENTING DISEASE FROM GETTING WORSE
- 3. TERTIARY PREVENTION:**
REDUCING THE SYMPTOMS OF A DISEASE ALREADY CONTRACTED

“The key to prevention lies in an anti-inflammatory lifestyle.”

– Dr Stefania Ubaldi

our lifestyle. Unfortunately, the changes have not been a positive for our health. Dr Ubaldi referenced the ‘EPIC’ study by the WHO. EPIC, the European Prospective Investigation into Cancer and Nutrition, was a study with more than 500,000 participants in 10 European countries that collected detailed information on diet, lifestyle characteristics and medical history.

It showed that adhering to four healthy lifestyle factors (not smoking, exercising 3.5 hours per week, a healthy diet and having a normal body mass index) results in a 78% reduction of the risk of developing chronic disease, which is no less than spectacular. However, people need to be aware of it, understand it and act accordingly by adopting healthy lifestyle behaviours in the fields of

nutrition, physical activity, psychological stress and the environment.

Dr Ubaldi believes this is where Lifestyle Medicine can provide a useful and effective approach. Lifestyle Medicine is a branch of evidence-based medicine in which comprehensive lifestyle changes (including nutrition, physical activity, stress management, social support and environmental exposures) are used to prevent, treat and reverse the progression of chronic diseases by addressing their underlying causes.

Lifestyle medicine interventions include health risk assessment screenings, health behaviour change counselling and clinical application of lifestyle modifications. To date, there is no unique ‘lifestyle clinical model’, but some initial programmes have started with excellent preliminary results.

Cigna agrees that lifestyle medicine is an important part of avoiding chronic disease and offers a wide range of health and wellbeing services, the majority of which are bundled in the Cigna Wellbeing app. This app allows users to record and track key biometrics and establish a benchmark from which their heart rate, blood pressure and other health indicators are measured and monitored.

Users can also complete a Wellbeing Assessment to receive a personalised report and health score. This report identifies areas such as stress levels, sleep patterns and nutrition where they might need to rethink their behaviour.

If users suffer from chronic conditions, such as diabetes or cardiovascular disease, the Cigna Wellbeing app ensures they receive clinical support and the encouragement to become more proactive in managing their care.

Cigna’s latest wellbeing campaign aims to help people manage stress, an important trigger for many chronic diseases. The See Stress Differently campaign demonstrates how chronic stress can have long term health impacts on body and mind.

The campaign is supported by an online stress care platform that offers stress visualisations, techniques for reducing stress and a doctor-approved, four step PLAN to help people deal with stress. The platform’s goal is to encourage employers and individuals to take stress seriously and to inspire people to take control.

2.3 Embracing technology for affordable and personalised care

Through technological innovation, it's now possible to personalise health plans, communication and access to what works best for each individual.

Michael Schelper explained how innovation and technology are rapidly changing our lives. In a world where one is surrounded by all kinds of devices and sensors (including the massive amount of data they produce), we need to advance health care from the analogue to the digital age. The internet of eyes & ears (think about Amazon's Alexa) is all around us, and artificial intelligence is on the rise. Health care professionals need to serve the different needs of the old generation and the new generation, with the latter demanding digital services. There still is a lot of innovation needed in the health care sector.

“We need a cultural and mind-set shift to embrace technology as an enabler for true partnership.”

— Michael Schelper

Mr Schelper believes we need to re-think how we provide and use medical care and health insurance. We need to start a cultural and mind-set shift with health care professionals to embrace technology as an enabler in order to advance towards a true partnership with future patients.

Do we still need hospitals, for instance? Or do we only need them for highly specialised care? As we now have sensors that can constantly monitor our bodily functions.

When we need care, which provider will we choose when the same treatment that costs 10,000 USD in the UK would only cost 100 USD in Cambodia – assuming quality of care would be the same? Mr Schelper explained a phenomenon called ‘reverse innovation’ where developing countries are much quicker to innovate

“The only thing that is certain is that there will be uncertainty.”

— Michael Schelper

than the developed countries. Some examples are drones used for the connection between hospitals in Ruanda, portable ECG-machines in India, and telemedicine kiosks in Kenya.

The only thing that is certain is that there will be uncertainty. Many jobs in the ‘old economy’ will disappear by automation and robotisation, and will be replaced by other jobs in the ‘new economy’. As there is a shortage of nurses, physicians and other care providers, technology can help to mitigate this problem.

Moreover, robots can't replace all tasks. Everything that is of a ‘relational’ or ‘creative’ nature will still require human input. However, everything that is purely process-related or administrative, can and will be automated.

Mr Schelper introduced the term of the e-patient. The e-patient is embracing a hyper-connected world and consequently is more knowledgeable. The e-patient is demanding hyper-personalised care, and wants to share experiences with others having the same medical condition.

The e-patient is gaining more control over his or her own data, a process known as 'democratisation of care'. The e-patient embraces the use of technology and continuously educates him/herself (and will ask Dr Google for advice, no matter what a physician says).

Therefore, we need to enable our medical facilities, staff and services to become more futureproof in order to serve this generation of patients in an effective and personalised manner. Trust between all stakeholders is essential. Only then we will be able to craft new services that serve the real needs of the e-patient in an all-encompassing way.

Improve chronic pain care and end the opioid epidemic with Virtual Reality

One in five adults suffers from chronic pain and many of them have been struggling with chronic pain for years. Louis Zantema explained how pain works. Pain is related to a sense of danger, and it is our brain that decides whether something is dangerous and then activates a feeling of pain, regardless of the fact whether there

is any tissue damage or not. Despite international guidelines on chronic pain prescribing the importance of education and pain management techniques as first choice interventions, less than 10% of patients actually receives such treatment. Therapy for chronic pain relief is clearly failing.

Mr Zantema stressed the importance of a science-based view on pain, creating space for scalable innovations that focus on the cognitive and emotional components of chronic pain. Virtual Reality (VR) training is an example of an innovation that can provide affordable and personalised solutions for pain relief. Moreover, the combination of virtual reality and game elements makes patients enthusiastic about getting started with

their own treatment. The patient can do the VR training at their home and is empowered to decide when he or she wants to use it. A health professional can track the progress made by the patient, including his/her pain score.

VR-pain relief training results in a change in perspective on pain. Once a patient understands how pain works in the body, he or she is more able to control and manage it. Consequently, the efficiency of the treatment increases.

Reducept, a VR pain relief training, has been developed in collaboration with health care professionals and patients, in accordance with the International Association for the Study of Pain Guidelines for Pain Management.

“Despite international guidelines on chronic pain, less than 10% of patients actually receive education and pain management techniques as first choice interventions.”

— Louis Zantema

Smart technology for mental health care

Depression is the third leading cause of illness and disability worldwide. In the EU alone, every year, 164 million people are affected by it. Evidence-based, cost-effective digital programmes can provide an affordable and personalised answer to the rapid advance of mental illness. Katherina Martin Abello highlighted how digital solutions could help improve emotional, behavioural and mental health.

Apart from the immense suffering of patients, the economic cost of depression is rising to levels society can hardly bear (an estimated 77 billion EUR of lost productivity per year in the EU alone). Despite this deep mental health crisis, more than 40% of countries have no mental health policy, 30% no mental health programme, and 25% no mental health legislation.

There is also an acute shortage of mental health professionals and a serious stigma attached to mental disorders. Hence the need for innovative ways to cope with this tremendous challenge. Digital programmes and smart technology can offer an affordable and personalised solution.

Smart technology is both effective and engaging for the user and offers unmatched experiences. Experiences

are gained through ‘learning by doing’, in a just-in-time manner, and have to be tailored to each individual’s needs. Experiences trigger emotions and rewire the brain. Hence their power to mitigate and remediate behavioural and mental health problems. Virtual and augmented reality experiences can teach users how to reach a state of mindfulness and develop mental resilience.

However, people need certainty before engaging in any kind of (digital) treatment. Luckily, official agencies have now started assessing digital programs. For example, the American Food and Drug Administration recently approved the first prescription app for substance abuse.

There is also a need for whole health programmes, combining physical and mental health. In addition, solutions and apps must be customer-centric, affordable and accessible to everyone.

The challenge is how to mainstream affordable and personalised technologies. Augmented Precision Health uses Artificial Intelligence and machine-learning to understand ‘augmented’ environments and transactions between individuals, and how to use that knowledge to create experience-based, personalised interventions for mental health.

“Despite the mental health crisis, more than 40% of countries have no mental health policy, 30% no mental health programme, and 25% no mental health legislation.”

– Katherina Martin Abello

“Digital programmes and smart technology can offer an affordable and personalised solution to the mental health crisis.”

– Katherina Martin Abello

Using technology to improve access to care

Patients want to be empowered to take more responsibility for their own health and care with self-management tools and shared decision-making. At the same time, they're more than ever looking for a personalised experience aligned with modern-day living and expectations.

Providers, on the other hand, are looking for ways to minimise disruption to patients' lives by reducing the number of steps in the patient journey. They want better use of available technology to accelerate efficiency when delivering care.

Cigna has recently launched the t.care app in a pilot programme. The app provides estimations of out-of-pocket shares per treatment and per health care provider. Once a provider is chosen, care tickets are generated in the app, confirming the treatment is covered by the plan.

By linking a payment method to their account, possible patient shares will be automatically recuperated from the member after the care has been given. This means providers will receive 100% guaranteed payments for the care given.

Are people willing to embrace technology in health services?

With the advancements in technology and the rapid digitisation of many services, virtual health may be a first option in the future for those seeking more affordable and accessible health care services. It provides the opportunity to consult a doctor, get a diagnosis, access different clinics and get medication, all from the comforts of home using a computer or mobile device.

In our recent 360° Wellbeing Survey, we asked participants around the world about their views on virtual health services. With health care costs increasing and a greater burden on health care systems, we found that virtual medicine is becoming a more valid option, be it video or telephone consultations, or remote monitoring. 59% of respondents expressed a willingness to consult a doctor, obtain a diagnosis and access different clinics through their mobile devices or computers. However, only one in five respondents see it as beneficial, perhaps due to a lack of familiarisation and understanding of how it works.



WHY WOULD PEOPLE WANT TO USE VIRTUAL HEALTH CARE?

NO WAITING OR TRAVELLING TIME

24/7 ACCESS

EASIER FOR PEOPLE WITH CHRONIC DISEASES

ACCESS TO A WIDER RANGE OF MEDICAL HELP

LESS EXPOSURE TO GERMS

CIGNA
360 WELL-BEING
SURVEY

SOLUTIONS FOR SUSTAINABLE HEALTH CARE: KEY TAKEAWAYS

- **Cost management is essential to a sustainable health care system.**
 - Improving the delivery and financing of care is crucial for keeping health spending under control.
 - A value-based reimbursement model can lead to quality health outcomes at affordable costs.
- **Chronic diseases represent the major share of the burden of diseases all over the world.**
 - The key to fighting chronic diseases is promoting lifestyle changes for healthy behaviour.
- **New technologies can enable affordable and personalised care.**
 - Health care professionals need to embrace technology while serving the different needs of both the old generation of patients and new e-patients.
 - Innovations and smart technologies can improve access to care, mental health care and pain management.
 - People are willing to embrace digitalisation, but they still need to be convinced of the benefits.



3. THE PATH FORWARD

After examining the insights from Cigna's 2019 International Organisations seminar, we believe the pillars of a sustainable health care system are:

1. Affordability
2. Personalisation
3. Technological innovations
4. Partnerships

In this final chapter, we'll further explain these four pillars.

Affordability

Prevention is key to affordability, individuals must become more aware of their health and the need to stay healthy. Employers also play a crucial role as individuals expect help in bringing balance between work, life and health. So it is seen as an employer's responsibility to empower and equip their staff members with everything they need to perform, both in their private life as at work.

In addition to prevention, we must be mindful of managing costs and tackling wasteful health spending. As we heard in the seminar's panel discussion, smart plan design is essential to keeping plans



affordable. It can range from promoting generic medicine to offering easy access to mental health support and improving payment methods.

Everyone must be able to access the right care, at the right price. This is only possible with an affordable health care system.

Personalisation

Personalisation and affordability go hand in hand. Although one could conclude that the trend to individualism will have an adverse effect on affordability, personalisation can be an enabler of affordability.

Personalisation is about developing seamless and intuitive whole person health experiences. By empowering people with information and digital tools, we can deepen the partnership with customers and move from providing 'sick care' to 'well care'.

Data will be critical, for the individual to be able to take informed decisions on their own health - but also for you, as an IGO, to also take informed decisions, but then on the health of your whole population. For example, what should your plan design look like, should you focus on stress or on diabetes, and in which regions? Health

data will help us understand how to make the healthy healthier and how to help the sick become better.

Technological innovations

Technology will enable personalisation and allow us to create a health eco-system - where customers can have all their personalised tools at their fingertips. It is imperative that these tools are simple and convenient. We must help customers identify health related risks and understand their mental health status by bringing technology right to their fingertips.

We must also keep in mind that we are talking about a person's most valuable asset, his or her health. While developing and using technology, the human element remains vital. In every element of health care, from plan design to process automating to data capturing, empathy is, and will remain, invaluable.

The power of successful partnerships

Partnership is probably one of the most overused business terms. At Cigna, building and managing partnerships isn't just a term, it's part of our DNA.

We believe we can disrupt the health care system if we join forces with all the stakeholders of the ecosystem. We want

to partner with clients, providers and brokers to develop sustainable whole health solutions. We also want to partner with customers, health care professionals and suppliers to provide a seamless and intuitive whole health experience.

All health care stakeholders must especially work together regarding the use of data. Electronic health records, for example, would make it easy to share information between the different players. As such, they have the potential to tremendously increase efficiency in health care. Also, capturing qualitative elements of care would make it a lot easier to spend money in the right way and avoid waste. It is clear that, at the same time, personal privacy issues should be taken seriously and safeguards need to be put in place.

In conclusion, strong partnerships will allow us to provide more personalised and affordable care. This will bring better health outcomes, improve satisfaction and increase health engagement.

ABOUT CIGNA INTERNATIONAL ORGANISATIONS & AFRICA

Cigna is a global health service company dedicated to helping people improve their health, wellbeing and peace of mind.

Cigna International Organisations & Africa has over 60 years of experience in designing, implementing and managing international group health insurance and employee benefits programmes for international and locally recruited staff from Intergovernmental organisations (IGO), Nongovernmental organisations (NGO) and corporations in Africa.

Over the years, we have acquired an in-depth understanding of the daily challenges faced by international organisations and their staff members.

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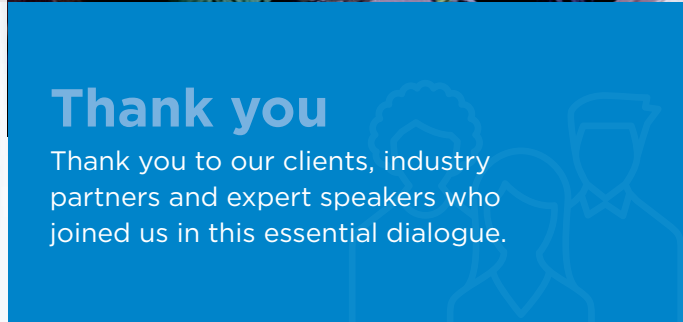
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Building a sustainable health care system for International Organisations

