Digital Health for Emerging Customers

Lessons learnt 2020 from the COVID-19 response and beyond

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Agenda

A. Overview: digital health for low-income people in emerging markets

B. Case studies Egypt, Thailand, Indonesia

C. Lessons learnt so far
Emerging Customers and their health
They often forego check-ups and treatments leading to very bad and tragic health outcomes

1. They are hit by both infectious diseases, which they know, and a rising tide of non-communicable diseases

2. They know only basic facts what it means to live healthy and aspire to know more

3. Self-medication is a first call often with traditional medicine or paracetamol

4. They will often go to chemist or pharmacy to get advice or buy drugs directly

5. Tests are perceived as doubling the price so they try to avoid them

6. Poorer & rural segments will use public health care while others access private care more often

7. Outpatient care is sought at overcrowded public hospitals, often in emergency services, regular check-ups are rare

8. They have hard time to fund healthcare, i.e. deprioritize small health expenses and can’t find a lump sum to deal with catastrophic expenses
Lydia’s case

- At age 27, Lydiah, a young woman in Kenya, was experiencing a lingering illness. She went to the hospital at least four times during that year, and each time she was told she had malaria. On each visit, she would be given a new medicine.

- After showing no improvement, she started going to private clinics – but that didn’t help either.

- As a last resort, she turned to traditional medicine, but her condition continued to worsen. Then, just before Lydiah died, she was diagnosed with very late-stage tuberculosis.

- By that point, her family had spent a fortune on various treatments – yet tuberculosis care is free in Kenya.

- “Low-income people are subject to a substantial quality tax, with treatment costs escalating as individuals seek care from multiple providers to resolve even common illnesses.”

Source: Julie Zollmann “Living on Little”
AXA EC mass health proposition as digital window to healthcare

Building blocks to offer affordable, standardized quality healthcare in a convenient way

- Targeted health tips and prevention advice by social media, app, sms
- Phone/chat consultations with doctors/nurses
- Medical record and family doctor
- Insurance: Hospital cash, Critical illness, Maternity
- Fast track appointments with doctors
- Labs at your doorsteps
- Pharmacy prescriptions at preferred price

“I make informed decisions about my health and that of my family”

“I need advice from a trusted expert 24/7”

“I need to affordable access to quality healthcare”

“Network of specialists & providers”

“Financial protection”

“Navigating everyday health”

“Access to remote care”

“Health & wellbeing engagement”
AXA EC’s digital health portfolio in 2020

- Schemes: 15
- Countries: 9
- Customers reached: 1.8m
- Customers enrolled: 0.32m
- Number of consultations: 76,000
## Comparing three cases

### Creating value for €0.3 per user per month

<table>
<thead>
<tr>
<th>Access</th>
<th>Sign Up</th>
<th>Unique Usage</th>
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<tbody>
<tr>
<td>50,275</td>
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<td>18,954</td>
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<thead>
<tr>
<th>Case 1 (ALODOKTER)</th>
<th>Case 2 (AIS)</th>
<th>Case 3 (Microfinance)</th>
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<tbody>
<tr>
<td>Cross-selling insurance &amp; chat-a-doc to telemedicine provider’s customer base</td>
<td>Access to free insurance telco members to Covid clinic on the app</td>
<td>Unlimited tele-consultations for insured borrowers and their families; with welcome calls and health engagement</td>
</tr>
<tr>
<td>Partner: health portal/telemedicine</td>
<td>Partner: mobile network operator</td>
<td>Partner: microfinance institution</td>
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Lessons learnt so far

- Ongoing engagement on health is key to drive utilization
- Not all the telemedicine providers can drive utilization for mass consumers
- Customer journey with just an app results in very high drop-off
- Low-cost business models are possible for insurance premium > €2 per month
- Cross-selling insurance to telemedicine customers is possible
- Chronic care management is next