



How can digital health improve our propositions for the mass market?

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Outline

How can digital health improve our propositions for the mass market?

1

**Inclusive
health
insurance**

Progress so far and main
bottlenecks

2

Digital health

Experience so far, couple of
promising approaches

3

Conclusion

Long-term approach to
build health ecosystem



1 | Health issues for mass consumers are much different than for affluent

Main pain-points for mass consumers

- **Sub-optimal health-seeking behaviors** (postponing care, self-medication, getting informal advice)
- **Quality tax** (misdiagnosis, bad referrals)
- **Undiagnosed chronic & mental health**
- **High out-of-pocket on meds and labs**
- **Under protected for catastrophic costs** (hospitalizations, specialty/ chronic care)

Trends in global health impacting LMICs

- **Shifting disease burden with NCDs**
- **Double whammy in SS Africa & S Asia** with NCDs, infectious diseases & maternal health issues
- **1bn+ people above poverty line yet with no access to UHC**, especially quality primary care
- **Shortage of 18m healthcare professionals** by 2030



1 | Insurers struggle to develop mid-range health insurance

simple, lower \$, low freq, less tangible

complex, higher \$, high freq, more tangible

annual premium

coverage

Hospital cash plan (HCP)

In-patient (IP) medical expenses

Mid-range, IP& out-patient (OP)

Comprehensive IP&OP

5,000 NGN (group)

Critical illness (two-stage pay-out)

10,000 NGN (retail)

20,000 NGN (retail)

45,000 NGN (retail)

60,000 NGN (retail)

80,000 NGN (group)

50,000 NGN lump sum for any hospitalization > 2 days (4x per year). No waiting period, limited exclusions. Any hospital.

OP – 75,000 NGN, IP – 100,000 NGN
9m waiting period on maternal, surgical, dental, check-ups, 20+ exclusions, 10k sub-limit for maternal, 3k for dental... only at provider panel

6,000,000 annual limit
Sub-limits: 250k for surgical, cancer, chronic; 15k for dental, only at provider panel

opportunity HCP/IP with OP through digital health

SERVICE DESCRIPTION	EASY CARE	ACCESSIBLE FROM		
Hospital Access	EC Tier 1		Routine Immunization (NPI) for 0 - 5yrs - Pneumococcal, DPT, Hepatitis B, Hib (Pentavalent), BCG, Measles, Oral Polio, Vitamin A supplementation	Covered Q1
Annual Limit	Outpatient: N15,000 In-patient: N150,000 Nigeria	Pro rated Benefits for Partial payment frequency	Accidents and Emergencies	
Region of Cover (Effective and Non-elective)			Evacuation (Home/Hospital to Hospital & Road Side to Hospital)	Covered Q1
Out-patient Services			Stabilization, Emergency drug and investigations	Covered Q1
General consultation	Covered	Q1	Maternal and Neonatal (M&N) Services	
Prescribed Medications	Covered	Q1	Treatment of ENT diseases and removal of foreign bodies	Covered
In-patient Services			ENT Surgeries	As a part of Overall limit on Surgical services
Admissions (including feeding)	General Ward (30Days)	Q1	Surgical Services	
Nursing care & Consumables	Covered	Q1	Minor, intermediate, Major Surgeries And Procedures	Up to a limit of N100,000 (after 6months on the Scheme)
Prescribed Medications	Covered	Q1	Anaesthesia, Surgical supplies/Consumables, administration of blood or blood products, etc	Q3
Diagnostic services			Dental Services	
Basic Radiological studies e.g Plain x-ray, Contrast X-ray & Ultrasonography (abdominal and Pelvic)	Covered	Q1	Primary Dental Care- Examination, Basic dental treatment, Simple amalgam or composite filling, scaling and polishing, Non-surgical extractions and Pain therapy/ relief	Up to a limit of N3,000
Laboratory Services- Histopathology, Hematological investigations, Microbiological investigations , Serology/ Clinical chemistry	Covered	Q1	Other medical services	
Physiotherapy services			PHYSIO-THERAPY Treatment at free specialist centers	Covered Q1
Physiotherapy Sessions (up to approved limits)	3Sessions	Q2	Outpatient Psychiatry care (8 weeks)	Covered Q1
Maternity and Gynaecological Services			MyAAA App	Covered Q1
Antenatal care			AAA Doctor call back	Covered Q1
Induction of labour & Normal delivery	Covered up to 10,000 limit (after 10months on the scheme)	After 10 months	Health Screening at Designated centres (For Principals only)	Physical examination, Blood Pressure, Urinalysis, Q4
Assisted delivery			On-site Health Checks - Health Talks/ Education forum or wellness fairs	Covered Q4
Emergency or Medically Indicated Elective Caesarean Section				
Pediatric services				
Primary Care including Treatment of childhood diseases like malaria, and other febrile illnesses, diarrheal diseases, Upper respiratory tract infection	Covered	Q1		

1,000 NGN = 1 EUR (this year NGN devaluated 100%);
Monthly household income: 200k (D class) -> 600k (C class)
Urban Lagos medical expenses: GP consultation 3-5k NGN, specialist 10-25k NGN, baby delivery 200-300k, chronic meds 2-10k per month



2 | AXA EC's digital health portfolio 2020-22

Our digital health work 2020-22



Schemes

18



Countries

10



Customers
reached

3.5m



Customers
enrolled

2m



Number of
consultations

120k

...and key-takeaways

- ❑ While ongoing engagement on health can drive utilization of telemedicine services, **the behavior change required is substantial** and purely digital approach is not creating empathy and trust
- ❑ **Digital health can effectively improve quality of existing low-cost primary care networks**
- ❑ **Customer journey requiring new app download** is a no-go
- ❑ **Low-cost business models** are possible for schemes with insurance premium > €2 per month

2 | Chat-a-doc as digital entry door to primary care with Abi Global Health

Good utilisation with right engagement, using messenger apps, cost-efficient, medically-sound



Libreng Chat-a-Doctor mula sa AXA!

January 12, 2022 | 10:30 am

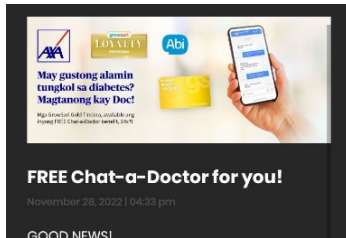
Halo mga Goodies! Gold Tiered!

Good news! Dapat na lang CERTIFIED Gold Tierers, may FREE Chat-a-Doctor medical consultation ka mula sa AXA!

Para ma-activate, i-click lang ang link sa latest text message galing sa AXA.

Hanggang June 30, 2023 lamang ang activation period. Masarap gamitin ang service na ito hanggang 6 months mula sa date na nataragap mo ang text message galing sa AXA.

Howaw na itong salampagpipala! Activate your FREE Chat-A-Doctor feature now!

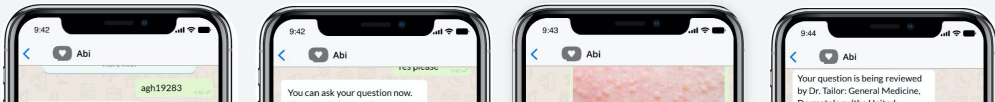


FREE Chat-a-Doctor for you!

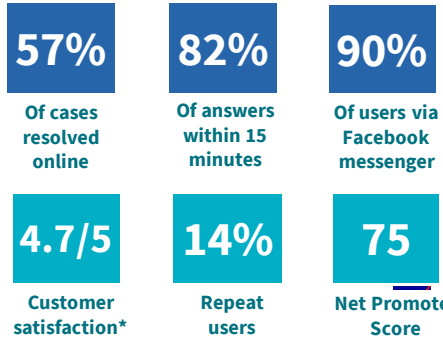
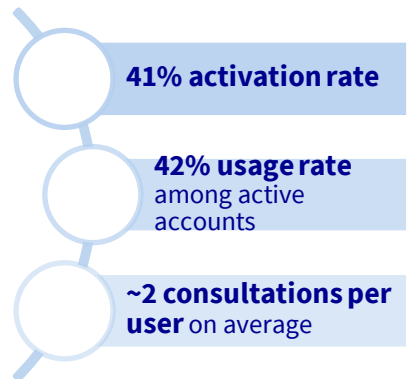
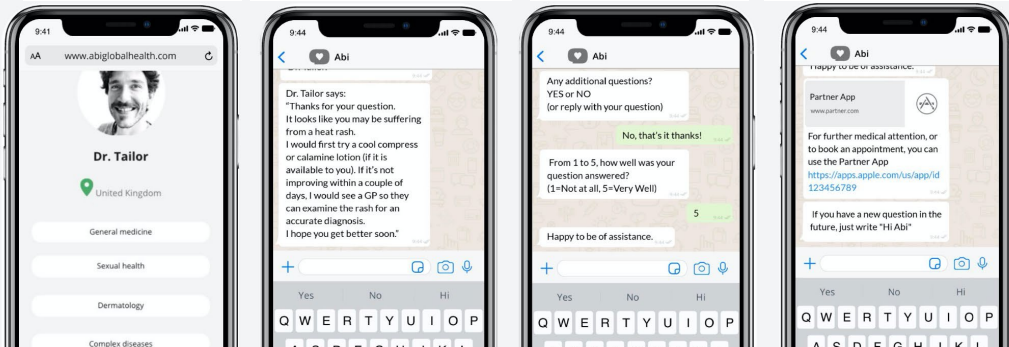
November 28, 2022 | 9:43 pm

GOOD NEWS!

1. Log-In
2. Ask your question
3. Share supporting evidence
4. Be matched to a real doctor



5. View Doctor Profile & Info
6. Receive response from the doctor
7. Review doctor response
8. Be referred to partner networks



2 | Digital therapeutics for chronic disease management with **naluri**

Good start of health engagement at worksite, higher cost, at least 3 years to see impact on claims



54%

registered

70%

Screened PH
(among registered)

34%

Screened MH
(among registered)

2%

Enrolled to MH
program (among registered)

1%

Enrolled to PH
program (among registered)



3 | **Conclusion** | the right care at the right time and the right cost

Creating health ecosystems for the mass customers so that the insurer is their first resort when they fall sick

