

DIGITAL PATHWAYS FOCUS

PATHWAYS TO BETTER HEALTH

Digital pathways have the potential to create far healthier and more productive workforces, while helping contain costs. **Sam Barrett** investigates

From online health assessments to virtual GP and physiotherapy consultations, digital services are an increasingly popular way to access healthcare. By integrating these services to create digital pathways, insurers could boost their effectiveness and build healthier workforces.

Digital services have been available for several years but their popularity has rocketed over the last few. "The pandemic triggered a massive acceleration in the adoption of digital services," says Lee Fitzgerald, senior employee benefits consultant at NFP. "Everyone wanted to use them and all the insurers introduced additional services to meet demand."

Figures from an NHS report, Inclusive digital healthcare, show just how comfortable the public is with digital services now. NHS App registrations increased from two million in 2021 to 30 million in 2023 and around 10 million more people in the UK used NHS websites or digital applications in 2021 compared with 2020.

Digital power

And these services do more than meet consumer demand. Figures from Teladoc Health show they're a powerful health intervention in the workplace. It found that 72 per cent of employees avoided taking time off work because they use its services to access medical advice and information.

Services also deliver improved health outcomes. More than three quarters (78 per cent) of Teladoc's mental health service users shifted from medium to a low or non-clinical level of psychological distress after four sessions. Similarly, 82 per cent of users saw a reduction in pain following their first virtual physiotherapy session.

The effectiveness of these virtual services could also help to make medical insurance pricing more sustainable according to Fitzgerald. "Medical inflation has doubled over the last few years from 7-10 per cent to 15-20 per cent and we're seeing increases of as much as 60 per cent on some schemes," he says. "Greater

focus on prevention and early intervention, which could be supported through digital services, could help to keep this under control."

A further benefit of digital services is the amount of data they generate. Everything from an employee checking out prostate cancer symptoms to a surge in virtual physiotherapy sessions in a factory location is recorded and can be used to make workplace health campaigns more targeted.

Integration intensification

Impressive on their own, digital services can pack an even greater punch when they're integrated to create digital pathways. "Joining up these services can really make them sing," says Sarah Goodwin, head of strategy at Axa Health. "By linking a virtual GP appointment with online out-patient services, as an example, an employee gets a better experience and should be treated faster. This is of value to the employer too."

As well as shorter treatment journeys, integrating services can bring preventative strategies alive. Completing an online health risk assessment can leave an employee perplexed about what the results mean and how they can change: providing them with relevant information, further questions and tests where needed can help them take the next steps.

Linking services together will drive efficiencies but adding in employee information can boost engagement by making it much more personal. "It's all about matchmaking," says Dr Suba M, medical director at Aviva. "Understanding an employee's motivations, lifestyle and preferences can make digital services more powerful. The retail sector is brilliant at this. They have a huge amount of data on us and use it to deliver personalised services that drive sales."

Engagement exercise

Engagement is the holy grail when it comes to making digital services more effective.



The more an employee uses these services, the more data is generated and the more personalised they become.

Psychology plays a big part in driving usage according to Dr M. "Insurers need to consider what motivates people and the messaging they use," she says. "The number of people happy to donate their organs increased significantly when donation switched from opt-in to opt-out."

Nudges can work. As an example, Sharon Shier, head of product development at WPA, points to virtual physiotherapy sessions. "Where an employee is given exercises to do after their online



consultation, the app will check in every day to see how they're feeling," she explains. "This interaction feels very personal and encourages the employee to do their exercises much more than with a face-to-face session."

Gamification can also drive engagement. Scores, targets and competitions can motivate an employee to start a new health and wellbeing programme. Shier points to the NHS's Couch to 5K running plan as an example. "This gives people a goal but breaks it down into smaller, achievable steps. Doing this makes it easier to drive long lasting behaviour change."

Digital challenges

The benefits are clear but there are several obstacles to creating effective digital pathways. For Goodwin, there is a need to change the way the clinicians behind these services work. She explains: "The tools are there and integrating them is straightforward but because each clinician feels they have to act in a certain way, an employee can find themselves answering the same health questions again and again. It's improving but we need to make sure they have the confidence to say the data they receive is robust."

Integrating digital services may help to make them more personalised and engaging

but, while the temptation may be to provide employees with all the relevant support and information, this could backfire. "It's important not to overload employees," Karl Bennett, wellbeing director at Perkbox Vivup, explains: "Any support needs to be delivered in small manageable chunks to enable people to make lifestyle changes. Too much information can be overwhelming."

Shock of the new

Data confidentiality is another potential stumbling block. Although employees are increasingly looking to their employers for healthcare, many still balk at the thought of disclosing certain lifestyle details. Bennett says organisations need to do more to persuade employees that they don't see their data. "Employers need to be open about what they do receive – anonymised data reports where nobody can be identified – to create more trust."

Organisations also need to consider that access to these services isn't a given. The same NHS report that shows a huge uptick in usage, also points to a growing number of people who don't have access to digital services.

Around 7 per cent of households do not have home internet access and around one million have cancelled their broadband package in the last 12 months due to rising costs. While access may be higher across the employed cohort, Ed Watling, head of health and wellbeing at Mattioli Woods, says it is still important to consider individuals' preferences. "Digital is really popular but insurers need to make sure they give people the access they want to their services," he adds.

Future direction

There may be some obstacles to overcome but the potential for digital pathways to revolutionise workplace health is huge.

AI will make it easier to personalise delivery as well as shortening employee pathways with rapid diagnostic tools such as mole checkers.

Additional data streams will also be added to enrich the employee experience. These could include smartwatch information or details from genetic testing to help people take steps to prevent diseases to which they're predisposed.

And this brave new world isn't far off. "Wes Streeting, Labour's new health minister, is already talking about giving people smart watches to help them monitor their health," says Watling. "It can feel a bit Big Brother but once people see a value from sharing their health information, the potential is massive." ■

DIGITAL PATHWAYS FOCUS

THE EMPLOYEE AT THE CENTRE OF THE PROGRAMME

There's increased demand for employee-centric health and wellbeing programmes that target the diverse needs of a modern workforces says **Sam Barrett**

Supporting employee health and wellbeing is a must for today's workplaces. By ensuring it's employee-centric and meets the needs of a diverse workforce, organisations will reap significant benefits too.

These benefits can be significant. "Investment in wellbeing is a must to retain a productive workforce that is engaged and invested in the business," says Emma Capper, UK wellbeing leader at Howden Employee Benefits. "A structured wellbeing programme is no longer a nice to have: it's a must have."

Healthy workplace

Figures from Vitality's Britain's Healthiest Workplace 2023 show just how much of a drain poor employee health and wellbeing can be on a business. It found that through absence and presenteeism, employees lost 20 per cent of working hours. This represents an average of 49.7 productive days per employee per year.

Where there's an underlying health and wellbeing issue, these figures shoot up. For example, those at risk of depression, fatigue and burnout lose 151 per cent, 141 per cent and 120 per cent more productive days respectively, compared to those who do not report these health issues. "Poor health at work is responsible for a £138bn loss to the UK economy each year," says Lara Fascione, retention and adviser operations director at Vitality. "Employees are increasingly looking to their employer for health and wellbeing support too. Nearly half (46 per cent) of dissatisfied employees believe their employer could play a more active role in their health and wellbeing, compared to just 26 per cent of satisfied employees."

As well as boosting productivity, looking after employee health and wellbeing can also increase engagement and support recruitment and retention.

"Just knowing their employer cares about their health and wellbeing can drive loyalty," says Debra Clark, head of wellbeing at Towergate Employee Benefits.

Holistic logistics

A holistic approach to employee health and wellbeing can supercharge these benefits. Clark says she recommends that any health and wellbeing programme covers the four pillars of health – emotional, financial, physical and social. "This enables employees to bring their authentic self to work as they will feel seen and able to talk about their own health struggles," she says.

Alongside covering every health issue, a holistic approach also recognises that all areas of health are interconnected. As an example, a knee injury could make it difficult for an employee to continue going to the gym or meeting up with friends for a kickabout at the weekend. Left untreated, this can affect their mental and social wellbeing and potentially lead to a downward spiral with comfort eating, weight gain and even chronic conditions such as diabetes and hypertension.

It also works in reverse, as Sarah Goodwin, head of strategy at Axa Health, explains: "Simple lifestyle changes can make a difference to all areas of an employee's health. Just moving more will boost physical and mental wellbeing."

This type of holistic approach means an organisation may want to consider extending health benefits to families. "If a loved one is ill or struggling it can really affect an employee's health and wellbeing," says Clark. "We've seen more employers extending cover to families but also insurers adding in family helplines."

Life lessons

A holistic approach should also consider different lifestages to reflect the increasingly diverse workforce. Today's workforces can span from teenagers dealing with emotional turmoil through to parents starting and raising families and older employees dealing with issues such as menopause, caring responsibilities, and physical health problems.

Vitality's report highlights just how



much health needs can vary with age. It found that the under 30s have higher levels of burnout (17 per cent), depression (14.6 per cent) and fatigue (55.6 per cent) than other age groups. Fascione adds: "Younger employees do experience more mental health issues while musculoskeletal problems are much more common among older employees. A well thought-through programme will reflect all the different lifestages that employees could experience."

As an example, she points to the inclusion of Peppy's menopause service in Vitality's medical insurance. Providing this support in the workplace shows employees going through menopause that they are



valued, which is particularly important when a report by the Fawcett Society and Channel 4 found that one in 10 women leave work due to symptoms.

Tailor-made

An effective health and wellbeing programme will cover every element of health but it's also essential that it matches the specific needs of the organisation's workforce. To achieve this, Capper recommends engaging with employees. "Employee listening is a must to understand what they want," she says. "Businesses should then balance this against their data, looking at what support

employees engage with, what they have good feedback on and what resonates."

A variety of options are available to tap into employee thinking. As well as surveys and forums to gauge preferences, employee resource groups can be a valuable sounding board. The way this data is used will also shape the success of the strategy. Clark recommends taking a 'you said, we did' approach. "Once an employer has the data, it should feed it back to employees as it implements different initiatives. This is a great way to promote new services but also demonstrates the organisation listens and values its employees," she explains.

Less is more

There are some potential pitfalls to avoid too. Although it can be tempting to add more and more services to meet every employee's needs, Goodwin says that less is more when it comes to health and wellbeing services.

"It can be overwhelming for employees and difficult to promote if an employer uses lots of services," she explains. "It also makes it difficult to determine which services really work, whether you're an employer or an insurer. Fewer services can meet the needs of a diverse workforce but allow you to really understand and invest in them."

Having a more streamlined range of services can also make it easier to integrate them so that employees receive more holistic support. For example, a virtual physiotherapy service could refer an employee to the EAP or mental health services if they say their bad back has made them feel isolated as they're unable to socialise with friends and colleagues.

Shout about it

Building a health and wellbeing programme that meets the needs of the workforce is great but its success or failure is dependent on communications.

"To make it work, an organisation needs to tell employees it's there, again and again and again. The communications campaign should be like a constant drumbeat," says Goodwin.

Insurers can help with this, linking messaging to awareness events or relevant news or celebrity stories. Variety is also important. "People digest information in different ways," says Clark.

"Employers need to use a range of media, from emails and webinars to face-to-face presentations to reach as many employees as possible but also think about different ways to engage employees. Case studies can be effective, especially where hybrid working has reduced the likelihood of word-of-mouth recommendations."

This communication exercise is likely to get easier too. Jeff Fox, strategic consulting lead at Lockton, expects artificial intelligence to transform not only the way organisations promote health and wellbeing but also how employees interact with the services.

"Rather than delivering generic information, which the employee often has to go out and find, artificial intelligence will customise everything they receive. It'll deliver a much more employee-centric service, giving them the right information and support at the right time." ■



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OPINION

DIGITAL INNOVATION:
RIGHT CARE, FIRST TIME

» Paul Moulton corporate & SME distribution director, AXA Health



There's no doubt the market is evolving and how people access healthcare is changing. With the NHS experiencing greater demand and wait times continuing to increase, our members need our help and support in accessing the right care at the right time. Digital technology plays a pivotal role in this, and innovation can help transform patients' healthcare journeys. At AXA Health, we're embracing this innovation through care pathways for a broad range of healthcare needs.

Great tech-expectations

Member expectations are higher than ever when it comes to providing digital services and support online, 24/7. Digital solutions can play an increasingly important role in delivering great, fast access to healthcare.

So, how does this look from a service point of view? Here are some examples:

AXA Doctor at Hand

A 24/7 online appointment service, available wherever and whenever members need it. Book appointments with GPs or advanced clinical practitioners at the touch of a button. Book online or using the app for advice, prescriptions¹, and specialist referrals.

Mental health support for children and young people

We're able to offer an initial clinical consultation, to gain an understanding of their needs and help them to get the right kind of support or treatment. For children and young people who need therapy, we're getting them to their first appointment within just 4 days.²

Our provider, Onebright, has a network of over 2,500 experienced clinicians, including psychiatrists and CBT (cognitive behavioural therapy) practitioners and psychotherapists.

Online outpatient services

With our online outpatient services, provided by HBSUK, we can give our members access to the right specialist quickly.

Members who use the service wait only days to hear back from a specialist, instead of potentially waiting weeks for a face-to-face appointment. This means much less time spent feeling uncertain about their health. It ensures they get the tailored care they deserve.

Muscles, bones and joints service

- Members can self-refer 24/7, without the need for a GP referral.
- Book their own appointments with the right practitioner at the right time.
- 96% satisfaction score with 9/10 members likely to recommend the service to friends or family.³

Digestive health service

- Members can get digestive health worries checked out quickly online by a specialist and won't need to wait long to get the answers they need. A specialist consultant will aim to review a member's online assessment within three working days.
- 94% satisfaction score.⁴

Dermatology service

- We responded to the national shortage of dermatologists by developing our own dermatology service pilot in 2022. We're cutting wait times to hear back from a dermatologist from weeks to just days, with dermatologists aiming to get back to members within three days of their online assessment.

Expanding online outpatient services

- We've analysed claims data to understand which new services would drive the most impact for our members and will be expanding

our online outpatient services into neurology, urology and cardiology by the end of this year.

In-app wellbeing programmes

With the AXA Health app, employees can enjoy easy access to expert support, as well as trusted ways to build healthy habits that last.

Our in-app programmes have been created to improve their understanding of what impacts and influences their mental and physical wellbeing, helping them take action in small and effective ways.

Where digital leads, data follows

Data insights help shape customer experience and add value. For employers, it offers the opportunity to understand the priorities of their people, helping steer their health and wellbeing strategy. For example, using data we can identify groups with specific needs and take action to improve wellbeing, for example a team who reports higher stress, or an age group that has higher cardiac risk.

As we all know, there's no one-size-fits-all solution when it comes to prioritising health and accessing the right care quickly. It's important for organisations to understand what's important to them and their workforce. Whether that be health concerns by demographics, health risks, risk at work, etc.

We work with brokers to support their clients in building a health and wellbeing programme that's informed by data to better suit their needs. We offer a blended healthcare offering that follows a speedy and effective approach to the right care, first time: digital when you can be, physical when you have to be. ■

