



# Digital Engagement for Insurers

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# The future of Global Insurers

## Insurance is trending toward AI, Mobile and Digital Engagement



**More than 80%** of global insurers are investing or plan to invest in **artificial intelligence tools in the next 1-3 years**<sup>1</sup>

**Consumers report the biggest priority in health care is personalization of care**<sup>3</sup>



**Mobile accounts for more than 60%** of digital time in the majority of global markets<sup>2</sup>

<sup>1</sup> *World Insurance Report 2017*, Capgemini, 2017 accessed at <https://www.worldinsurancereport.com>)

<sup>2</sup> Comscore Mobile is our primary tool, Comscore 2018 accessed at <https://www.comscore.com/Products/Audience-Analytics/Mobile>)

<sup>3</sup> (<https://www2.deloitte.com/content/dam/Deloitte/global/Images/infographics/lifesciences-healthcare/gx-lshc-improving-patient-experience-hcoutlook-infographic.pdf>)



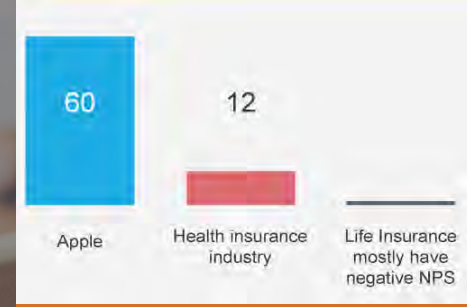
# Key objectives of insurers when working with Optum



Proposition generates significant brand differentiation



Marketing story (healthy live vs. death)



Improve NPS



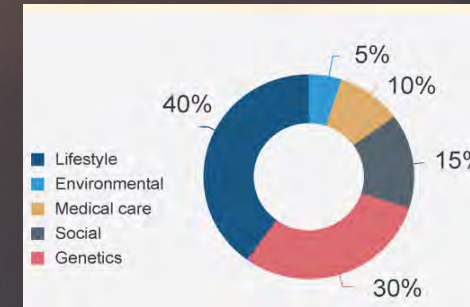
Sell more (in-force, new customers), upsell and cross sell



Positive selection bias (attract good risk)



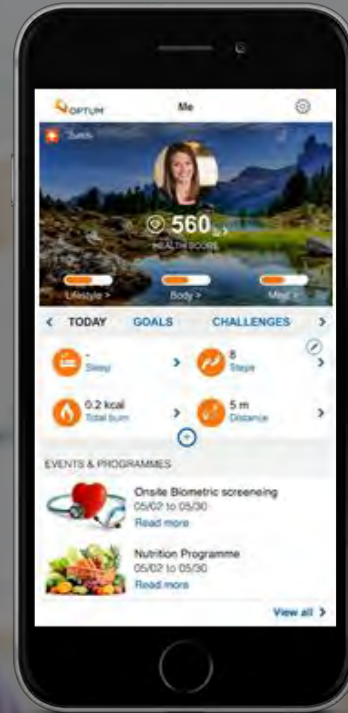
Reduction of lapse for in-force



Improve mortality & morbidity of in-force

# Optum offers Global Insurers a full digital solution

Including digital acquisition, engagement, and accelerated underwriting capabilities



**Digital Acquisition**  
Accelerated Underwriting



**Customer for Life**  
Dynamic Pricing & Cross-sell



**Ongoing Engagement**  
Personal Health Goals



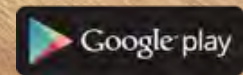
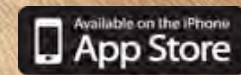
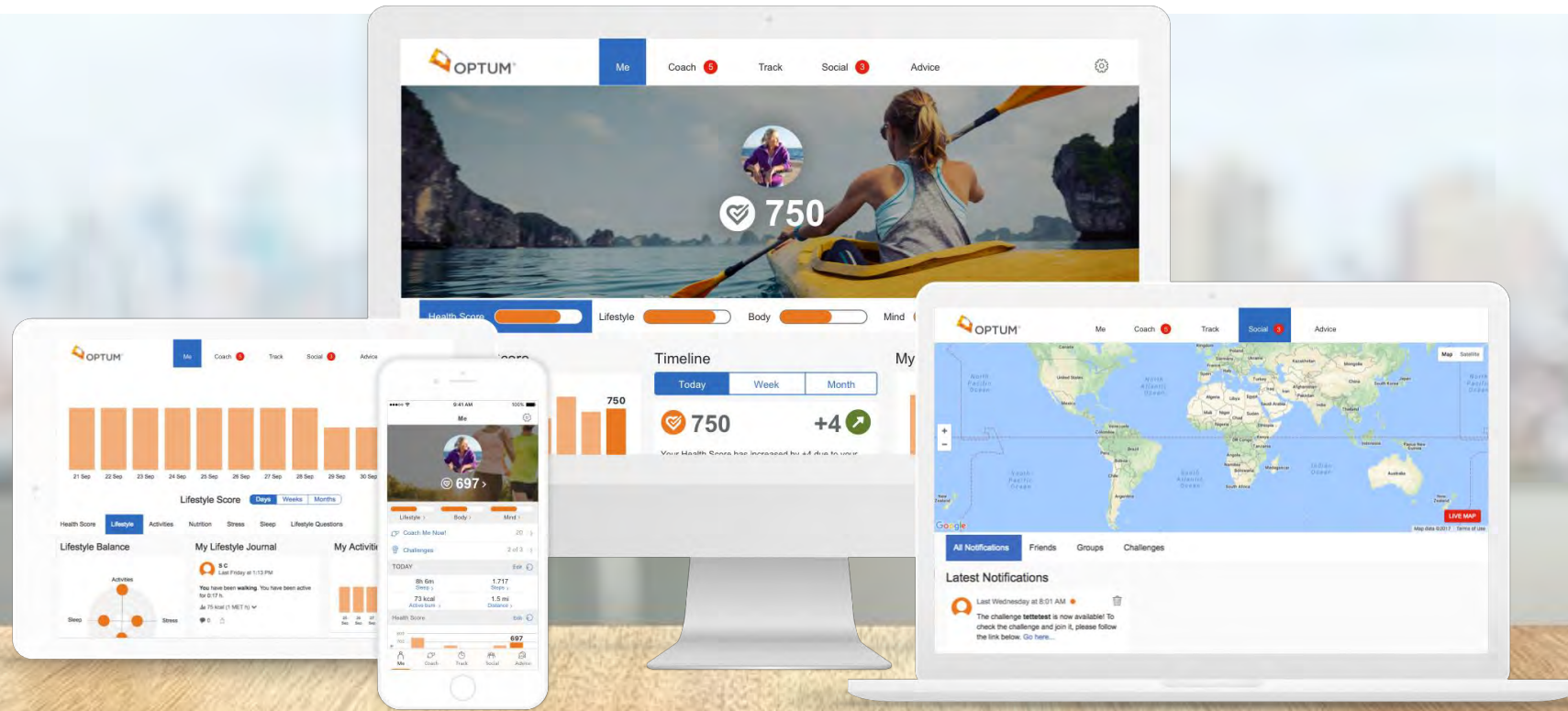
# Value of digital engagement modalities for insurers

Digital engagement tools can deliver cost-effective, personalized health education and resources that help users better manage chronic conditions, prevent avoidable disease and stay well

- Insurers embracing digital health engagement can...
  - Gain more insight into their populations
  - Make predictions about future health outcomes
  - Learn the types of interventions members respond to best
  - Provide the right content and services needed to achieve health goals

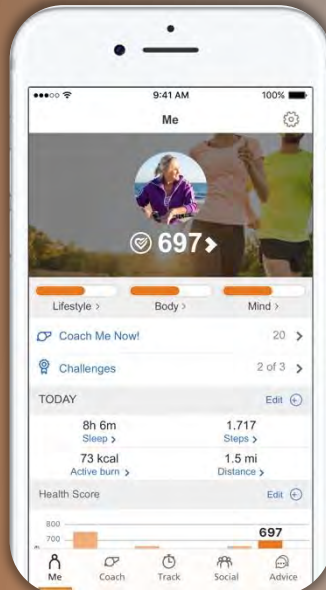
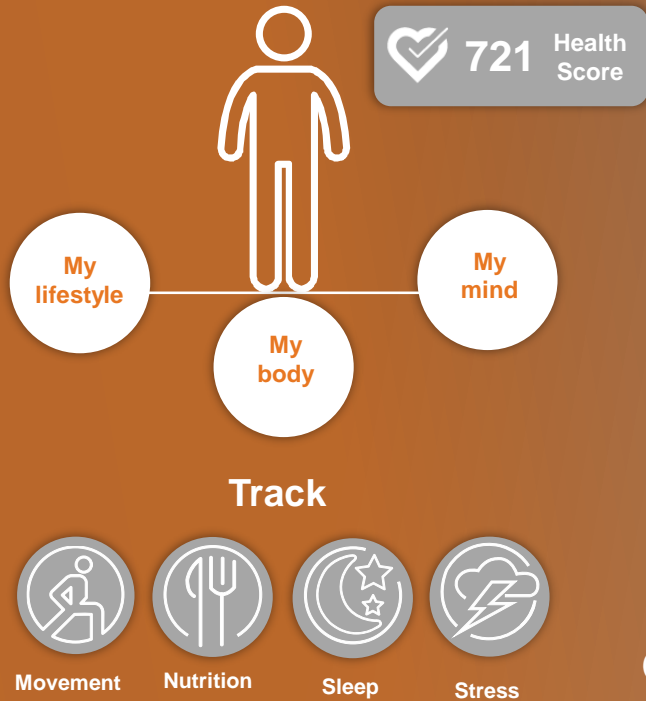
# Introducing My Wellbeing

## Optum digital health engagement platform





# The My Wellbeing Health Score

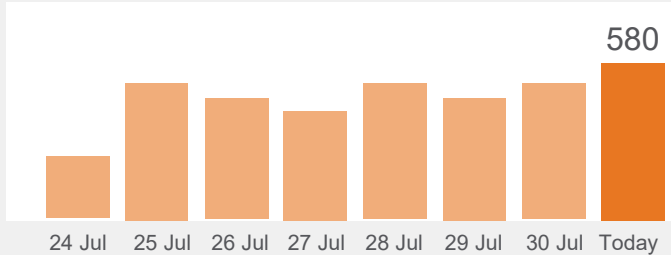


One aggregated measure based on up to 100 tracked data points.  
= 1 outcome & global common denominator.



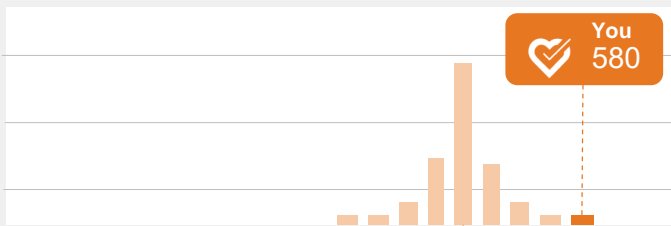
# The My Wellbeing Health Score changes in real time

## My Health Score



Expand Chart

## Health Score Comparison



- Low (HS: 1-479)
- Fair (HS: 480-549)
- Good (HS: 550-609)
- Very Good (HS: 610-679)
- Excellent (HS: 680-1000)

Your Health Score compared to all other My Well-being users

Expand Chart

## Timeline

Today | Week | Month

**580** +1 ↗

July 31, 2017

Your Health Score has increased by +1 due to your change in movement

**MOVEMENT** +1 HS

**579** +2 ↗

July 30, 2017

Your Health Score has increased by +2 due to your change in movement

**MOVEMENT** +2 HS

**575** -1 ↘

July 29, 2017

Your Health Score has increased by -1 due to your change in movement

## My Goals Edit Done Add

8/8  
Super Salad >

All My Goals 1 >

There are no new notifications

Update your Nutrition Coach >

## My Challenges Edit Done Add

Ranking  
36/141  
Outdoor walking


All My Challenges 1 >




# Ongoing engagement


Personalized content  
based on individual  
health triggers

Join a challenge, move more, reach your goal!


 **OPTUM** My Wellbeing Client Login




Congratulations, your BMI is down another point! Keep up the good work – you only need to reduce 3 more points to hit your BMI goal and receive your reward. If you would like to eat more vegetables to hit your goal faster, I can help. Please follow this link to receive coaching:  
[Go here](#)



Join a challenge, move more, reach your goal!

 **OPTUM** My Wellbeing Client Login



11 January

**Perfect!**

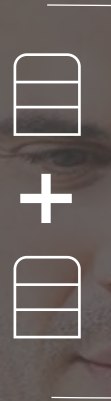
dacadoo 08:53 11 January  
Treat yourself with extra sleep tonight. Last night you only got 5:00 hours.

dacadoo 08:53 11 January  
Your weekly sleep analysis. You recorded your sleep for 3 days last week with an average of 6:00 hours per day. This is lower than the ideal range per day for your age, which is between 7-9 hours.

Nutrition 09:12 11 January

# Introduce health engagement

Health Risk Scores from the My Wellbeing Risk Engine



Data from major providers:

- MIB, LexisNexis, Milliman, ExamOne
- Motor vehicle records,
- Zip Code
- Prescription history

Underwriting engine



Underwriting decision



Offer premium & contract



Introduce engagement



Questions

Health Score

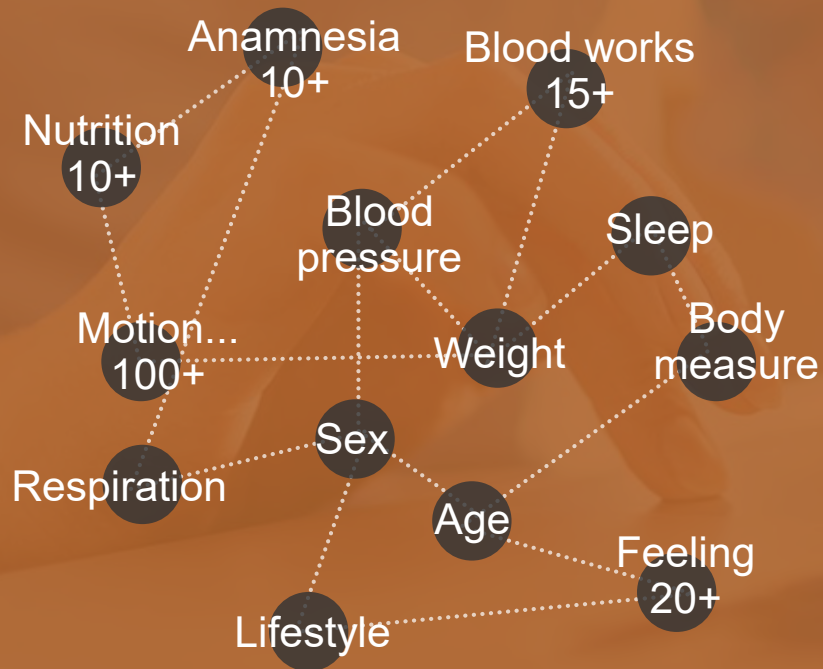
Consent

Premium

Contract

# Imputation models

IMPUTATION MODELS DERIVE MISSING DATA POINTS FROM THE GIVEN DATA POINTS.



## Insurance applications

- Insurance underwriting based on partial, self-reported data, such as Internet-based offerings without a visit to a trusted physician.
- Consistency and plausibility checks on self-reported data.



# Offer premium and health engagement

## Your Premium:

Based on your **Health Score of 588**, your premium for \$500,000 Term Policy is: **\$750 /year.**

## Manage your Health Score:

Join one of the following programs to improve your Health Score and realize substantial benefits: e.g. more coverage, reduced premiums.



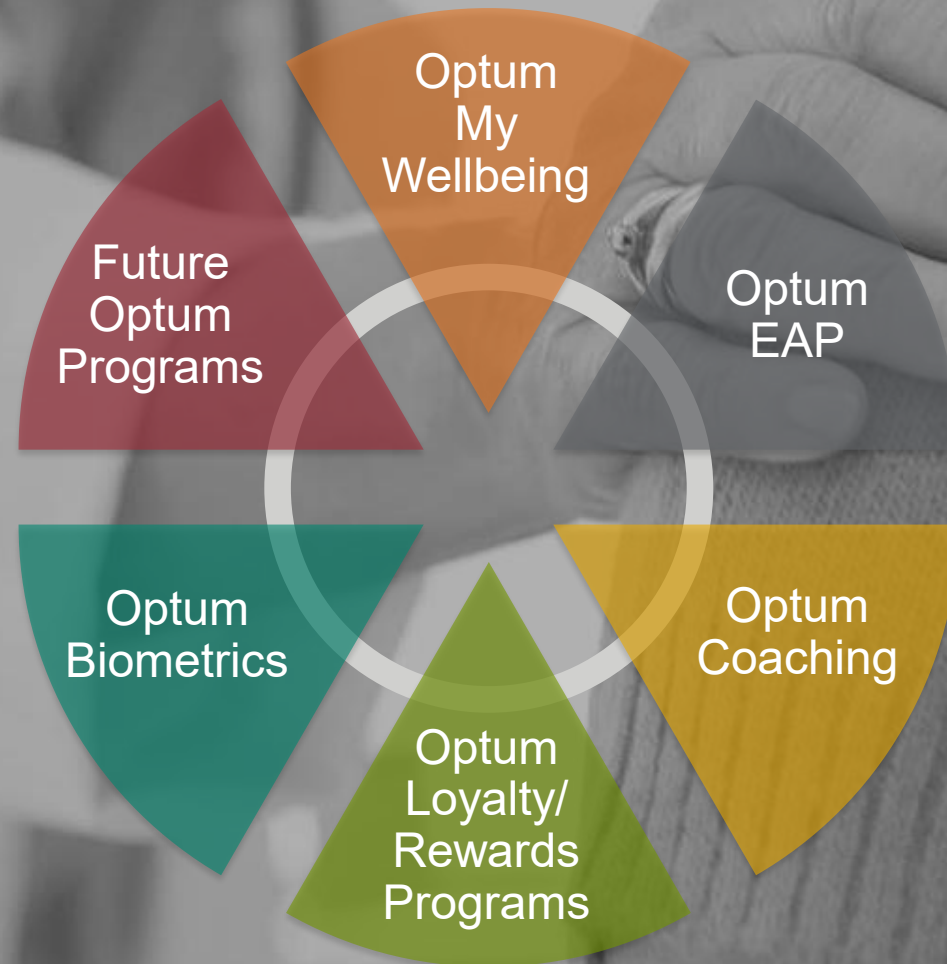
# Insurers can use personalized data to upsell members

## Cross-sell:

- Whole life
- Annuities
- Retirement planning
- Other family members



# Opportunities to deliver an integrated solution





# An integrated approach drives mutual benefits

**10%**  
INCREASE

in overall activity level for participants who have engaged with My Wellbeing<sup>1</sup>

**90%**  
INTEREST

participants who complete a challenge and want to join another team or individual challenge<sup>1</sup>

Real-time feedback personalised to each individual's proven results

## EMPLOYEES



### HEALTH:

- Inspire engagement in mind, body and lifestyle
- Behaviour change that drives lasting resiliency

## EMPLOYERS



### UTILISATION:

- Reduce employee health risk
- Improve employee productivity
- Increase engagement
- Increase employee satisfaction

1. Research conducted by AKD Research + Consulting Group GmbH on the active users of a dacadoo population of 67,000 users

# Our mission

## UNITEDHEALTH GROUP

Ranked 6<sup>th</sup> of the Fortune 500

\$201.2B FY17 revenue



A diversified enterprise with complementary but distinct business platforms



### OUR MISSION

Helping people live healthier lives and helping make the health system work better for everyone

### OUR VALUES

Integrity

Compassion

Relationships

Innovation

Performance



As of Q1 2018.

# Transformation begins with relationships

## PROVIDERS



4/5

U.S.  
hospitals

## EMPLOYERS



4/5

of  
Fortune 100

## HEALTH PLANS



~300

health  
plans

## LIFE SCIENCES



90+

organizations around  
the globe

## GOVERNMENTS



50

States, DC and many federal  
entities

## CONSUMERS



124 million  
empowered individuals



# Powering modern health care

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