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Session 8: How can wellness and prevention programs improve payer performance?

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Wellness and ▶ prevention programs

How can wellness and prevention programs improve payer performance?

- ▶ Imagine the key to improving insurance payer performance by including more services in their plans.
- ▶ Let's explore how wellness initiatives could reshape the landscape of insurance



Introduction

In today's healthcare landscape, the focus has shifted from simply treating illnesses to proactively preventing them. One crucial aspect of this shift is the integration of wellness and prevention programs. These programs not only promote healthier lifestyles but also contribute significantly to improving key payer performance metrics such as cost containment, quality of care, and patient satisfaction.

Wellness Programs Defined

Wellness programs are comprehensive initiatives designed to promote and support healthier lifestyles among members. These programs often include components such as fitness challenges, health education workshops, smoking cessation programs, stress management sessions, and mental health support. By encouraging members to adopt healthier habits, wellness programs aim to prevent the development of chronic conditions, ultimately leading to reduced healthcare costs

Prevention Programs Defined

Prevention programs focus on identifying and mitigating health risks before they escalate into serious medical conditions. These initiatives encompass activities such as immunization campaigns, cancer screenings, regular check-ups, and early intervention strategies. By detecting health issues at an early stage, prevention programs not only save lives but also reduce the financial burden on payers by avoiding costly treatments and hospitalizations.

Payer Performance Overview

- ▶ Payer performance encompasses a range of indicators that showcase the effectiveness and efficiency of a healthcare system. These metrics include



Payer Performance Overview

CONTROLLING COSTS

DELIVERING HIGH-QUALITY CARE

ENSURING PATIENT SAFETY

REDUCING HOSPITAL READMISSIONS

ENHANCING MEMBER SATISFACTION.

Payer Performance Overview

Successfully achieving these goals not only benefits the payer organization but also positively impacts the overall health and well-being of the covered population.

Benefits of Wellness and Prevention Programs for Payers



Cost Savings: Extensive research shows that a dollar invested in wellness and prevention can yield substantial savings in healthcare costs down the line. Members who actively participate in these programs tend to have lower medical expenses and utilize healthcare services more efficiently.



Risk Reduction: Chronic diseases, such as diabetes and heart disease, account for a significant portion of healthcare spending. By encouraging healthier lifestyles and timely screenings, wellness and prevention programs mitigate the risk of such diseases, leading to substantial long-term cost reductions.



Improved Member Satisfaction: Members appreciate when their payer takes proactive steps to keep them healthy. Implementing wellness and prevention initiatives showcases a commitment to their well-being, leading to higher levels of satisfaction and loyalty.

Positive Impact on Healthcare Utilization

Reduced Hospitalizations: Wellness and prevention efforts focus on avoiding the development of acute conditions. This can lead to a decrease in hospital admissions and associated costs.

Decreased Emergency Room Visits: Preventive care reduces the likelihood of emergencies, leading to lower ER visits and subsequent expenses.

Outpatient Focus

With wellness and prevention programs, the emphasis shifts to outpatient care, which is generally more cost-effective than inpatient treatment. This realignment optimizes resource utilization and reduces costs.

Collaboration with Healthcare Providers



Preventive Services
Integration



Behavioral Health
Support



Provider
Endorsement



Holistic Patient
Care



Aligned Incentives

Collaboration with Healthcare Providers



Shared Data and
Insights



Coordinated Care



Patient
Engagement



Measuring
Outcomes



Population Health
Management

Collaboration with Healthcare Providers

Incorporating healthcare providers' expertise into wellness and prevention efforts creates a more comprehensive and effective approach to improving health outcomes, reducing costs, and enhancing overall payer performance

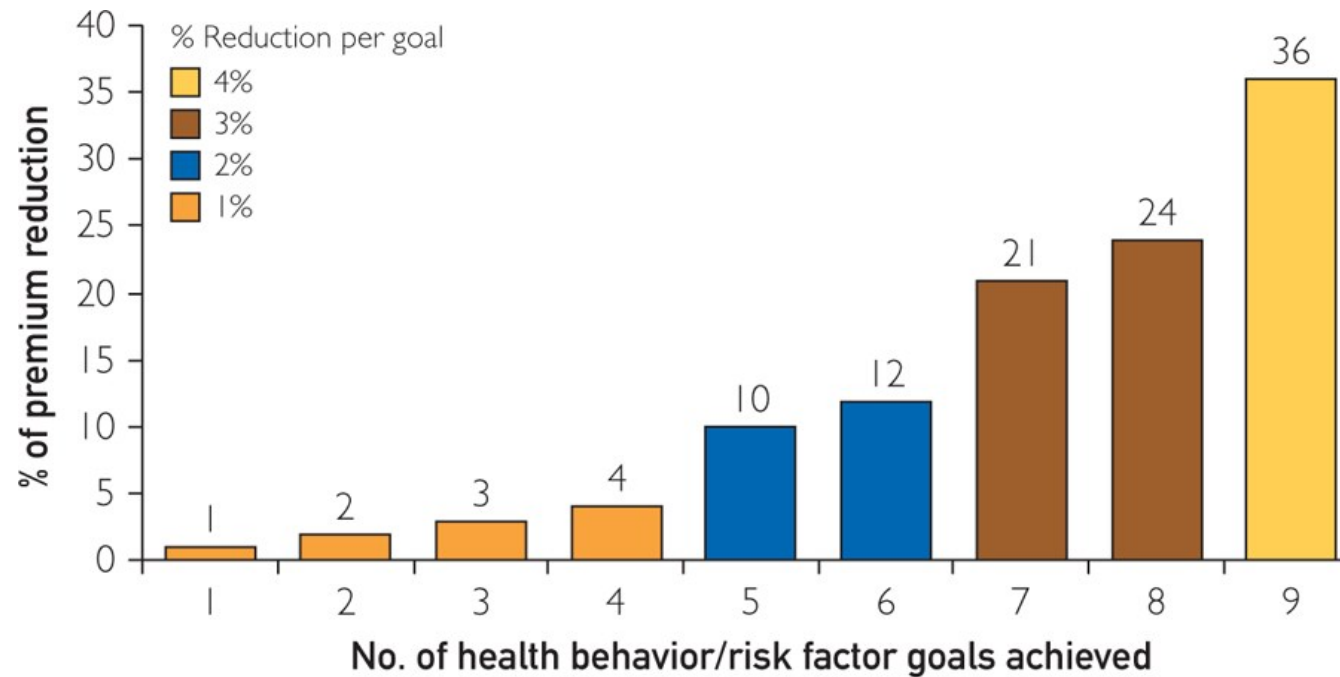
Case Studies and examples

Study objective: Promoting Health and Wellness in the Workplace: A Unique Opportunity to Establish Primary and Extended Secondary Cardiovascular Risk Reduction Programs

Conclusion :

Health and wellness, particularly from a CV standpoint, is becoming an ever-increasing concern on a global level. Key health metrics, particularly those associated with the risk of CVD and subsequent events, continue to demonstrate disconcerting trends. A well-designed and organized worksite health and wellness program creates an opportunity to affect a large portion of the population. Given the societal burden of CVD, rethinking worksite health and wellness to focus on modifiable CV risk factor reduction may be highly advantageous

Case Studies and examples



Examples of health insurance companies that have successfully incorporated wellness and prevention programs into their policies

UnitedHealth Group's "Optum Wellness" Program: UnitedHealth Group, one of the largest health insurers in the U.S., launched the "Optum Wellness" program. This initiative focuses on personalized wellness plans, health coaching, fitness challenges, and incentives for healthy behaviors. The program has shown positive outcomes in terms of improved member engagement, reduced healthcare costs, and better health outcomes.

Discovery Health's "Vitality" Program: Discovery Health, a South African insurer, introduced the "Vitality" program, which rewards policyholders for healthy behaviors like regular exercise, healthy eating, and health screenings. Members earn points that lead to discounts on premiums, gym memberships, and other health-related benefits. The program's success has been attributed to its ability to motivate and engage policyholders in taking proactive steps to improve their health.

AIA's "Vitality" Program in Asia: AIA, a leading insurer in Asia, offers a similar "Vitality" program that provides policyholders with incentives for healthy behaviors. In addition to premium discounts, members can earn rewards like discounts on travel and shopping. The program's success has led to improved customer retention and positive customer feedback.

Ping An's "Good Doctor" Platform: Ping An Insurance Group, a major Chinese insurer, launched the "Good Doctor" platform, which provides virtual healthcare services, health advice, and medical consultations. The platform encourages policyholders to seek early medical advice, reducing the likelihood of unnecessary hospital visits and improving overall health outcomes.

Examples of health insurance companies that have successfully incorporated wellness and prevention programs into their policies



Oscar Health's Focus on Telemedicine: Oscar Health, a tech-focused health insurer in the U.S., emphasizes telemedicine services as part of its offerings. By making virtual doctor visits easily accessible, Oscar Health encourages policyholders to seek timely medical advice and consultations, promoting preventive care and reducing healthcare costs.



Aviva's "Pulse" Program: Aviva, a global insurer, introduced the "Pulse" program in Singapore, which uses wearables and health tracking apps to monitor policyholders' health. The data collected helps individuals track their progress and offers personalized health recommendations. This approach enhances policyholder engagement in their health and encourages healthier lifestyles.



John Hancock's "Vitality" Program for Life Insurance: John Hancock, a life insurance provider in the U.S., incorporated the "Vitality" program into life insurance policies. Policyholders can earn rewards for healthy behaviors, including exercise and healthy eating. The program's success demonstrates the potential for wellness initiatives in various insurance domains.



These case studies and examples showcase how various health insurance companies have integrated wellness and prevention programs into their policies. The positive outcomes include improved customer engagement, reduced healthcare costs, and better health outcomes for policyholders. These real-world successes can serve as inspiration for other insurance companies looking to implement similar initiatives.

Examples of wellness and prevention offers at Al Salam Hospital

50% OFF Breast Cancer Early Screening Program

- Mammogram Screening
- Breast Ultrasound Screening
- Cervical Smear

- This offer is valid from 1st till 31st October 2022, (Sunday to Thursday).
 - At Al Salam Diagnostic Imaging Center - B1
 - Prebooking is required for the examination - 1830003.
 - This offer cannot be combined with any other offers or agreements with insurance companies.

THINK PINK

[alsalamhospit](https://www.alsalamhospit.com)
[alsalamhospit](https://www.alsalamhospit.com)
 18 3000 3
www.sih-kw.com

On the occasion of New Hijri Year
 Al Salam Al Assima Hospital provides a full checkup Offer

MALE CHECKUP

- Internal medicine checkup
- Chest X-Ray
- ECG
- CBC
- Blood Sugar level
- Kidney function test
- Liver function test
- Cholesterol - T.G
- Urine analysis
- Thyroid function test
- Prostate cancer screening
- Vitamin D test

FEMALE CHECKUP

- Internal medicine check-up
- Chest X-Ray
- ECG
- CBC
- Blood Sugar Level
- Kidney function test
- Liver function test
- Cholesterol - T.G
- Urine analysis
- Thyroid function test
- Pap smear
- Dexa scan
- Vitamin D test

9 am - 4 pm (except Friday) | Fasting for 8 to 12 hours is required | Prebooking is required for the examination. To book an appointment 18 3000 3

Offer valid from 16 - 22 July 2023

باقعة الفحص للأطفال Pediatric Check up Package

مستشفى السلام الأحمدى يقدم لكم عرض الفحص الطبي
 Al Salam Al Ahmadi Hospital offers you a Medical Examination Offer

CHECKUP

- Pediatric Checkup
- CBC
- RBS
- Creatinine
- BUN (Blood Urea Nitrogen)
- Urine Routine & Microscopy

فحوصات

- فحص سريري
- فحص الدم الكامل
- سكر الدم العشوائي
- الكرياتينين (من مخوقات وظائف الكلى)
- اليوريا (من مخوقات وظائف الكلى)
- فحص البول

9 am - 4 pm (except Friday) | Prebooking is required for the examination. To book an appointment 18 3000 3

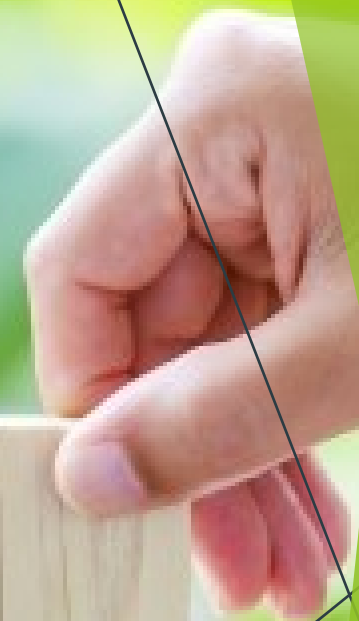
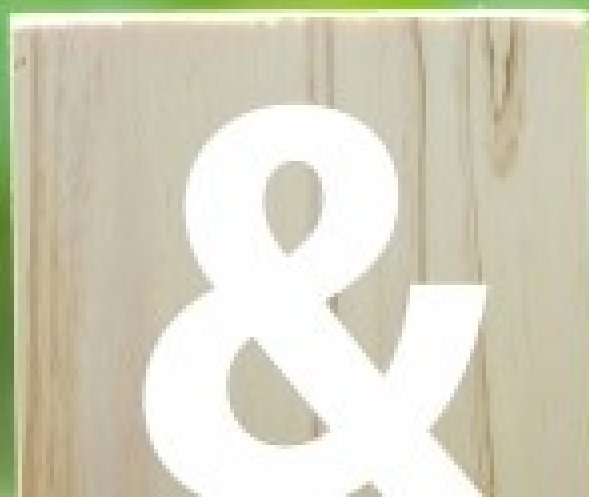
عرض خاص للأسنان Dental Special Offer

استشارة طبيب مع الأشعة، تبيض منزلي، تنظيف وتلميع
 Consultation with X-Ray, Night Whitening Kit, Cleaning & Scaling

Prebooking is required for the examination. To book an appointment 18 3000 3

Conclusions

Incorporating wellness and prevention programs into health insurance policies is a strategic move that benefits both insurers and policyholders. Real-world case studies illustrate the positive impact of such initiatives. From UnitedHealth Group's personalized wellness plans to Discovery Health's rewards for healthy behaviors, insurers have witnessed improved customer engagement, reduced healthcare costs, and better health outcomes. These success stories highlight the potential for health insurance companies to foster long-term sustainability, enhance customer loyalty, and contribute to a healthier society through proactive health management. By embracing wellness and prevention, insurers can pave the way for a more holistic and beneficial approach to healthcare coverage."





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