

2021

WELLNESS SURVEY RESULTS

PUBLIC REPORT

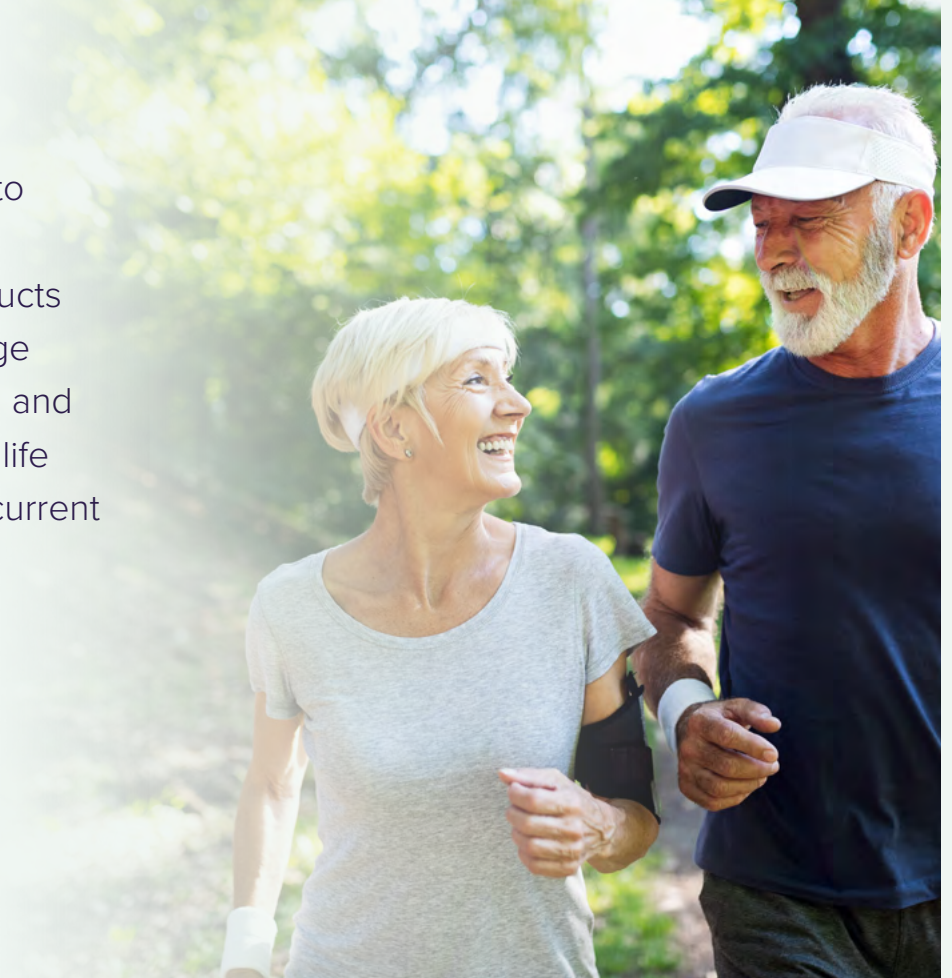
RG&A

RG&A



How is the insurance industry using, or planning to use wellness enabling digital tools, services, and products to support physical, mental, and financial wellness for the policyholders? How can these enabling tools and products help to motivate healthier lifestyles, prevent and manage chronic conditions, and increase policyholder retention and consumer engagement? RGA and RGAX surveyed 107 life and health insurers from around the world about their current plans, initiatives, challenges, and opportunities.

This report summarizes the survey findings.



ABOUT THE SURVEY

107 RESPONDENTS GLOBALLY

Breakdown of respondents of the online global survey conducted between July 2020 and January 2021 – a rolling implementation due to COVID-19.



APAC

39%



EMEA

16%



LATIN AMERICA

28%



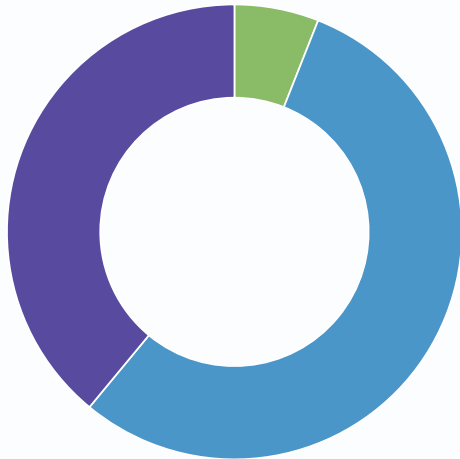
U.S. & CANADA

17%

WELLNESS SURVEY PARTICIPATION BY ROLES OR FUNCTIONS

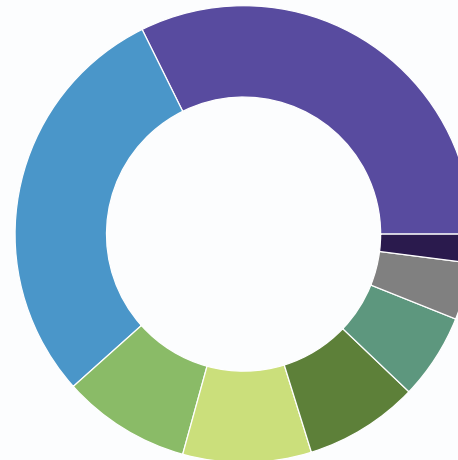
RESPONDENT TITLES

- 39% Executive Role
- 55% Director and Manager
- 6% Actuarial/Analyst



RESPONDENT FUNCTIONAL AREAS

- 32% Underwriting
- 29% Product Development
- 9% Actuarial
- 9% Group Product/Underwriting
- 8% Strategy
- 6% Reinsurance
- 4% Innovation
- 2% Medical



WHAT CAN YOU LEARN FROM THESE RESULTS?

107 RESPONDENTS GLOBALLY

- Wellness implementations are rising globally; 57% of survey respondents reported having a wellness offering or solutions
- Wellness is a top priority for more than 50% of respondents in three regions; and a top priority or moderate to top priority for 85% of respondents overall
- Wellness-enabling digital tools, programs, and services support a holistic view of wellness encompassing physical, mental and financial wellness.

FUTURE OPPORTUNITIES FOR WELLNESS GROWTH:

1. Chronic disease management
2. Mental health
3. Financial wellness

WELLNESS SOLUTIONS ALREADY IN USE:

- Managing claims expenses (reduce expenses)
- Enhancing brand loyalty (retain clients/attract new clients)
- Disease prevention (In-force management/ health management)
- Employee health and wellness (workplace wellness)
- Improving digital experience
- Capturing data from devices for risk assessments

Read on for examples and opportunities of how wellness can be used to find ways to improve health benefits and outcomes. RGA is happy to work with you and even connect you with other innovators to explore and develop new wellness solutions that transform lives.

85%

of respondents reported wellness as a **top or moderate priority**



WELLNESS SOLUTIONS IN USE

57%

of respondents currently offer wellness solutions globally

Global survey respondents are offering wellness products, wellness-enabling digital tools/services, as well as mental and financial wellness support as a value-added perk for policyholders. These wellness offerings are seen as enhancing their brand loyalty, motivating positive behaviors, and reducing claims.



KEY SURVEY FINDINGS

What wellness initiatives are currently used?

WELLNESS-RELATED PRODUCTS

71%

offer lifestyle products linked to an insurance product

[Click to view details](#)

WELLNESS ENABLING DIGITAL TOOLS & SERVICES

67%

have holistic wellness-enabling digital tools and services supporting physical, mental, and overall wellness initiatives

[Click to view details](#)

MENTAL HEALTH SUPPORT

54%

feature mental health support tools

[Click to view details](#)

FINANCIAL WELLNESS

23%

offer financial wellness or financial health planning

[Click to view details](#)

WELLNESS-RELATED PRODUCTS – 71%

At a global level, the majority of wellness related products were based on a rewards system. Wellness related products are often linked to an insurance product; e.g., life, health, critical illness, or disability benefits. The *Vitality program*, seen in all four regions, rewards policyholders for active lifestyles and positive behaviors by providing movie vouchers, prizes, and workplace health initiatives to boost employee health and productivity.

Upselling	Premium Reduction	Upfront discounts/ dynamic premium adjustments	Waiver of Premium
Adding a benefit rider based on medical check up results	Partial premium refund based on steps or activity	Gym access for seniors on supplemental health plans	Fitness club or gym discounts
Wellness visit/preventative tests reimbursements	Utilizing health age	Vitality	

Vitality is currently offered in all regions | Shaded boxes refer to multiple responses

WELLNESS ENABLERS – 67% (DIGITAL TOOLS AND PROGRAMS/SERVICES)

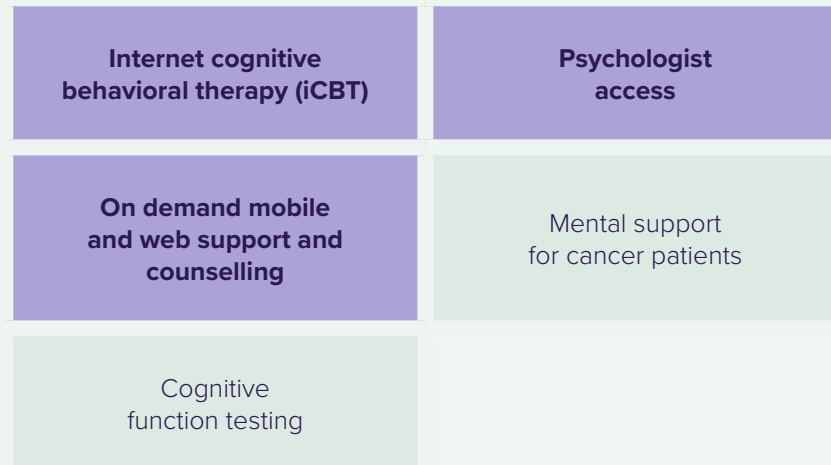
Wellness-enabling digital tools and services support a holistic view of wellness that encompasses physical, mental and overall wellness initiatives. Tools or services include supporting individual goals through programs (e.g., Vitality), apps, and digital health platforms to maintain a healthy lifestyle. These may also incorporate coaching/incentives to track activity or fitness, as well as nutrition. Wellness enablers such as virtual care or consultations/services are increasingly popular with the onset of COVID-19, and may include health screenings and preventative care. Some insurers offer assistance to support second opinion services, caregiver support tools, and aging in place initiatives. Employee Assistance Programs (EAPs) provided in the workplace are being utilized to improve wellness and boost productivity. Other tools to support wellness include genetic testing to predict, diagnose and treat or manage disease or chronic conditions.

Nutrition programs	Chronic and preventative screening	Health advice	Vitality
Activity tracking	Health assessments/ screenings	Disease management	Employee assistance programs (EAP)
Cancer screening	Recovery program (after critical illness)	Second opinion medical service	Brain health
Dementia cognitive home visit	Falls preventions		

Shaded boxes refer to multiple responses

MENTAL HEALTH SUPPORT – 54%

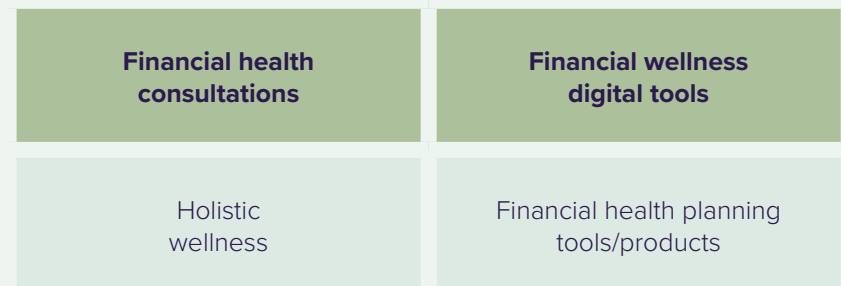
Mental health support has been very important to insurers' wellness offerings. These include access to mental wellness platforms, iCBT therapy to treat depression, and enhanced access to support systems, professionals, and virtual care.



Shaded boxes refer to multiple responses

FINANCIAL WELLNESS – 23%

Financial wellness or financial health planning support includes access to and support from financial tools, planners, or programs (e.g., online calculators to help with retirement planning, debt consolidation, healthy spending behaviors, etc).



Shaded boxes refer to multiple responses

REGIONAL VIEWS OF WELLNESS INITIATIVES

APAC

APAC RESPONDENTS REPORT:

- 76% | Wellness-related products
- 62% | Wellness-enabling tools and apps
- 52% | Mental health support

Financial wellness programs were not reported for the region.



21 Respondents

EMEA

EMEA'S FOCUS IS ON:

- 91% | Wellness-enabling tools and apps
- 64% | Wellness products
- 55% | Mental health support
- 45% | Financial wellness



11 Respondents

LATIN AMERICA

JUST OVER HALF OF THE LATIN AMERICA RESPONDENTS REPORT HAVING WELLNESS OFFERINGS.

- 53% | Wellness products or related wellness-enabling tools/services
- 41% | Mental health support
- 24% | Financial wellness



17 Respondents

U.S. & CANADA

THE WELLNESS ENVIRONMENT IN THE U.S. AND CANADA IS MATURING AND ROBUST.

- 92% | Wellness-related products
- 75% | Digital tools and services
- 75% | Mental health support
- 42% | Financial wellness



12 Respondents

WHAT PROBLEM IS BEING SOLVED BY WELLNESS SOLUTIONS?

25% **HEALTH IMPACT**
Disease prevention/ quality of life

20% **EXPLORING/DESIGN
THINKING SPRINTS**
Genetics-based wellness

13% **BRAND LOYALTY**
Retaining clients

The majority of the respondents agree that wellness programs must deliver positive health impacts to consumers as well as a positive ROI for insurers. Respondents concur that a convenient digital experience is more likely to help prevent health issues in at-risk policyholders while maintaining the health of already healthy policyholders.

Health impact is the main objective for respondents in **APAC, North America** and **Latin America**. In **EMEA**, brand loyalty (retaining clients) is the key driver for a wellness solution. Customer loyalty is achieved through improved health outcomes of their policyholders, and strong wellness offerings by insurers result in more business for this market.

The driver for APAC is to explore – i.e., look at the impact of genetics-based wellness programs and gym membership discounts on health, and the effectiveness of health devices in both promoting wellness and in risk assessment.

WELLNESS-RELATED PRODUCTS OFFERED BY REGION

APAC

- Discounts based on optimum lifestyle, physical activity, medical check up results, and health age

EMEA

- Premium discounts

LATIN AMERICA

- Discounts based on physical activity, rewards
- Health plans offered by profile (male, female, age, habits, etc.)

U.S. & CANADA

- Gym access for seniors on Medicare Supplement policies
- Health plans offering benefits to promote mental health as part of wellness
- Reimbursement for wellness visits and preventive tests annually
- Coverage for all types and levels of wellness activities

GROUP PLAN WELLNESS SUPPORT:

- Lifeworks is a solution that includes employee and family assistance plans, absence management, pension and benefits administration and retirement planning
- Lumino Health provides virtual care and socially distanced medical advice in partnership with Best Life Rewarded to offer myWellness Rewards using personalized plans targeting mental, physical, and financial wellness
- Vitality Group Benefits rewards members for living a healthy life
- Healthcare Online (product) features virtual primary care available 24/7 to plan members for advice, prescriptions, labs, imaging, referrals to specialists, or other healthcare providers
- Financial Wellness Assessment (product) creates a personalized action plan to address their financial concerns

Vitality: Life products linked to Vitality (wellness) programs are offered in all regions

WELLNESS-ENABLING DIGITAL TOOLS AND SERVICES IN USE BY REGION

APAC

- Digital health programs/wellness platforms; apps for monitoring activity; tools, programs, and coaching to provide incentives for improved physical and mental health; and to support total wellness
- Virtual health tools
- Vitality
- Wellness apps – to promote overall health, exercise, better sleep, and nutrition
- Cognitive functioning tests (checking eye movement using smartphone) and dementia prevention or brain training apps (e.g., Brain Health Check Up)
- Home check-in visit service for dementia insurance policyholders
- Customer health risk assessments to manage diseases through Lifestyle Management Programs
- Recovery service after cancer or critical illness



EMEA

- Health care platform/digital wellness platform/Vitality program (holistic view of wellness)
- Access to TPA services (e.g., wellness recommendations phone line or app)
- Health, nutrition, and psychology programs
- Wellness (vital) checks and preventive screenings for early cancer and other chronic conditions

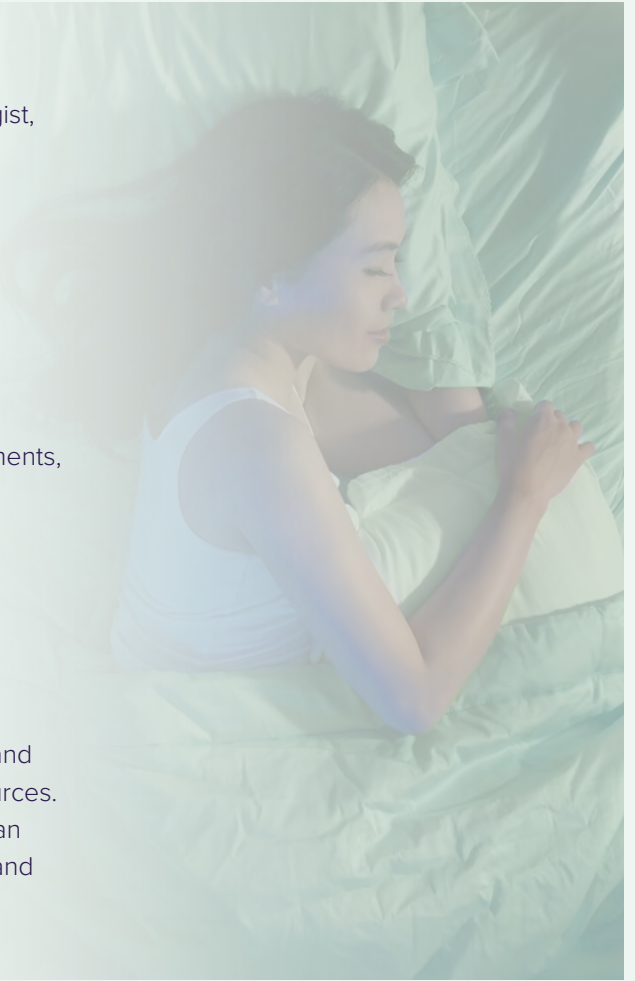


LATIN AMERICA

- Preventive services included in policies (e.g., referrals to general practitioner, psychologist, gynecologist, and pediatrician), preventive patient monitoring programs
- Preventive medicine newsletters and health insurance information
- Health monitoring (e.g. weight, blood pressure, and diet) through apps and programs
- Screening programs for employers and health caregivers
- Discounts for gym memberships
- Vitality

U.S. & CANADA

- Wellness portals/platform (app and online services) including wellness challenges, health risk assessments, and self-directed wellness programs.
- Access MyHealth digital health platform links members to approved digital therapy providers
- Lumino Health Connect – connections to health care provider or resources
- Lumino Health Virtual Care – access to ‘walk-in’ service to connect to medical professionals
- Wellness Portal
- Vitality – fitness related apps or programs; financial support tools; caregiver support tools; nutrition resources; and mental health programs and resources
- Employee and Family Assistance Program (group plan) provides support and resources to members and their families including professional counselling services, self-development services, and online resources.
- The Health Service Navigator is a tool to help members navigate the health care system, e.g., physician finders, specialists, or facilities, researching illnesses and treatments, checking procedure wait times and consults with medical support staff (via online, on-call or e-Links tool)



MENTAL HEALTH SUPPORT OFFERED BY REGION

APAC

- 11 companies offer mental health support in APAC region

EMEA

- 6 companies in EMEA offer support for mental health
- Video support
- Health Assured (counselling/on-demand support)
- Psychological support

LATIN AMERICA

- 7 companies in Latin America offer support for mental health
- Psychology programs
- Access to psychologists

U.S. & CANADA

- 9 companies offer support
- Promoting mental health as part of overall wellness

- Vitality offers many wellness tools through the Health Management Services to group benefit plan sponsors including mental health programs and resources.
- Lumino Health Virtual Care plan members can access a virtual “walk-in” service and connect with medical professionals via mobile and tablet apps, and a website
- Internet-based Cognitive Therapy (iCBT) for treatment of depression and other psychiatric conditions



FINANCIAL HEALTH PLANNING SUPPORT BY REGION

APAC

- No APAC respondents reported offering financial health planning

EMEA

- 5 companies in EMEA offer financial health planning
- Vitality programs
- Health Assured tools to provide support for finances and debt, etc.

LATIN AMERICA

- 4 companies in Latin America offer support for financial health
- Financial health consultations

U.S. & CANADA

- 4 companies offer financial health planning
- Financial Wellness product and tools through Vitality
- Financial tools offered through the Lumino platform
- Financial planning tools offered via EAPs



HAS YOUR COMPANY REPRIORITIZED ANY OF THE FOLLOWING WELLNESS-RELATED INITIATIVES AS A RESULT OF THE COVID-19 PANDEMIC?

34% Virtual medical care

28% **Apps/Technology**
for mental/overall well-being of individuals/families in a virtual environment

24% **Wellness tools/technology**
for data capture for underwriting

14% Virtual caregiver support

- Insurers access health and wellness portals of applicants (with consent) | 34%
- Apps to assess overall wellbeing based on behavioral science | 23%
- Apps that capture biometric data | 23%
- Cognitive wellness apps | 20%

26 COMPANIES REPRIORITIZED OR LAUNCHED INITIATIVES DUE TO COVID-19

In regard to wellness, how has selling and underwriting changed?

VIRTUAL CARE

EMEA

- Virtual support for financial and physical health to avoid doctor visits
- Medical chat capabilities

U.S. & CANADA

- Promotion of mental health wellness through various online programs, initiatives and apps
- Development of systems, apps and tools
- Accelerated launch of virtual care

LATIN AMERICA

- Virtual medical consultations, telephone and virtual monitoring of cases
- Home visits for high-risk chronic patients or the elderly
- Virtual consultation is a focus for early detection and providing access to relevant information on processes in case of problems

PROCESS SIMPLIFICATION

APAC

- Automated underwriting, rewards, and after claim service
- Contactless collection of data using smartphone camera such as body measurement (biometric data) for contactless medical examination and interview

EMEA

- Virtual underwriting and medical app form questions

LATIN AMERICA

- e-underwriting
- Online policy quotation and issuance
- Online sale of products with simplified underwriting and digital tools
- Online claims payments

LIFESTYLE MANAGEMENT

APAC

- Free online gym memberships temporarily for policyholders

EMEA

- Focusing on a proactive approach to the patient
- Tools for physical health

PRODUCT DEVELOPMENT

APAC

- Offer products to provide protection and health benefit against COVID 19

PILOTS, POCS OR FULL-SCALE PRODUCTION OF WELLNESS SOLUTIONS

WELLNESS-ENABLING INITIATIVES RESPONSES



Participating
in Pilots

34



Proof
of Concept

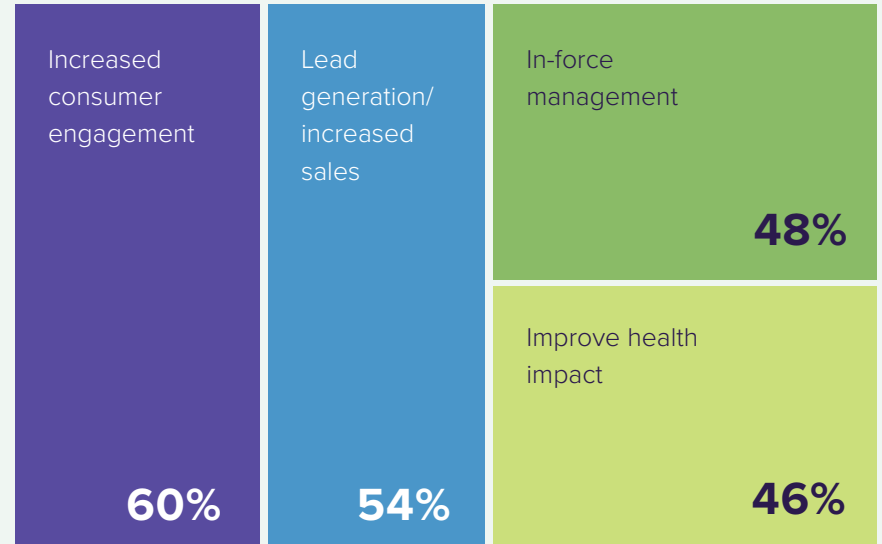
21



Full Scale
Production

41

WHAT KPIS ARE USED TO MEASURE SUCCESS OF YOUR WELLNESS INITIATIVES?



WHAT DATA ARE YOU CAPTURING FOR YOUR WELLNESS PROGRAM?

BIOMETRIC DATA

PHYSICAL ACTIVITY

WEIGHT

BLOOD PRESSURE

HEART RATE

SLEEP

OTHER DATA SOURCES

BEHAVIOR / ACTIVITY

Garmin, Apple, wearables, etc

EATING HABITS

MyFitnessPal, etc.

BIOMEDICAL

Electronic health records

BIOMARKERS / BLOOD

Lab results



STRATEGIES TO INCREASE CUSTOMER ENGAGEMENT ON WELLNESS PLATFORMS

PERSONALIZATION - 60%

REWARDS - 54%

PREDICTIVE TECHNOLOGY - 48%

GAMIFICATION - 46%



WELLNESS ENABLING DIGITAL TOOLS – SOFTWARE AND APPS

CONTENT LIBRARY FOCUSED ON POSITIVE HEALTHY BEHAVIORS - **57%**

FITNESS-RELATED APPS - **43%**

HEALTH APPS THAT ADDRESS CHRONIC DISEASE - **38%**

ONLINE SKILLS TRAINING TO REDUCE STRESS - **33%**



MARKET FOCUS FOR CLIENTS WITH WELLNESS PRODUCTS OR PROGRAMS

Target Segments for Current Offerings or Planned Strategies

47%

Demographics

certain age groups, gender, marital status, income, education, and employment.

45%

Health status

products targeting different healthy lives as well as chronic diseases including diabetes, etc.

42%

Behavioral and attitudinal factors

everyone regardless of demographics or health status and persuading them to achieve a better health outcome or status (e.g., more fitness or healthier lifestyle).



PRODUCTS: WELLNESS BENEFITS OR PRODUCTS WITH A LINK TO LIFE INSURANCE



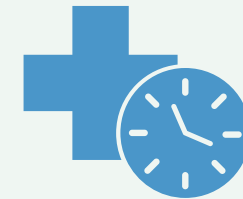
INDIVIDUAL

Life | **61%**
Health | **56%**
Critical Illness | **33%**
Disability Insurance | **31%**



GROUP PRODUCTS

Health | **31%**
Life | **28%**
Critical Illness | **14%**
Disability Insurance | **11%**



LONG-TERM CARE

Long-Term Care | **8%**

PREDICTIVE HEALTH SCORES

23%

of Global respondents are currently using a predictive health score

To estimate users' health risk via predictive modelling algorithms

APAC

14%



EMEA

50%



LATIN AMERICA

6%



U.S. & CANADA

42%



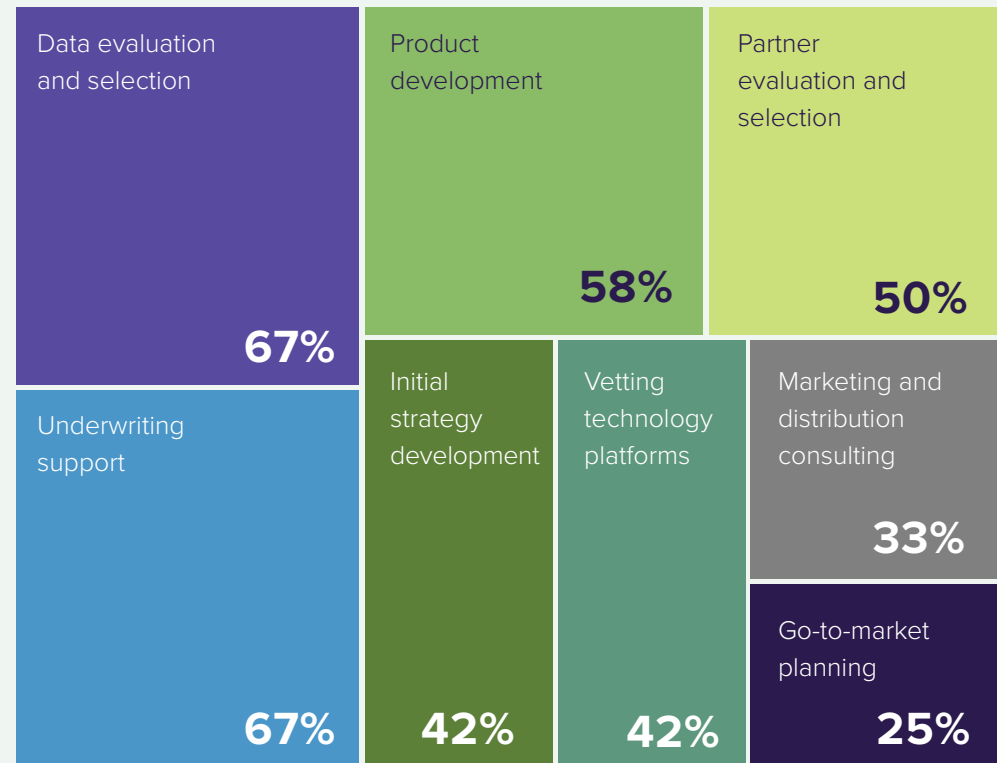
65% reported health scores as important or very important for wellness

Predictive health scores are being used for underwriting, to manage and prevent chronic diseases

Future use of predictive health scores for those not currently using them: 70% have future plans for using health scores in the next 18 months

AREAS FOR REINSURERS TO PROVIDE WELLNESS SUPPORT

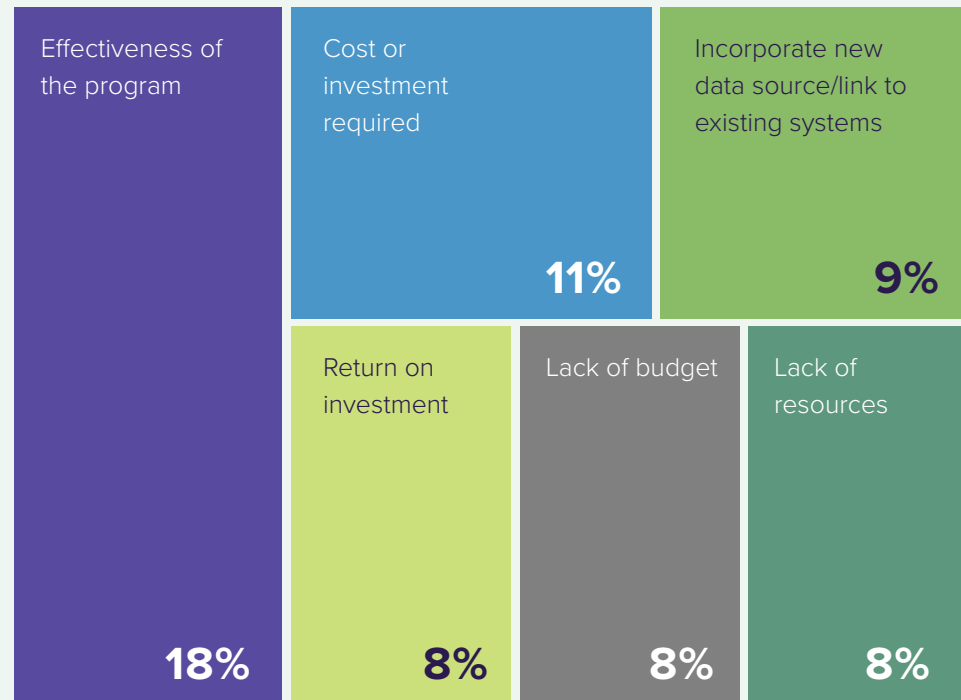
Respondents were most interested in leveraging the traditional areas of reinsurance expertise: data evaluation, underwriting support, and product development.



CHALLENGES FOR WELLNESS STRATEGY

Program effectiveness, investment or cost of the program and ROIs are the biggest impediments for wellness initiatives

- Success of programs are contingent upon how well insurers can engage their policyholders
- Potentially focus on new data sources and linkage to systems to support underwriting



PROBLEM AREAS SOLVED BY WELLNESS SOLUTIONS

	Brand Loyalty	Chronic Disease Management	Underwriting	Data Analytics	Product Development	Health Impact	Thought Leadership	Consumer Engagement	Lead Generation	Exploring (Design Thinking Sprints)	Claim Reduction
APAC	●	●●	●●●	●●	●●●	●●●		●	●●	●●● ●●●	
EMEA	●●●	●			●					●	●
LATIN AMERICA	●	●			●	●●●●●	●	●	●	●●●	
U.S. & CANADA	●			●●		●●●	●●				●●

● = company

REGIONAL BREAKDOWN | ... PROBLEMS BEING SOLVED

APAC | Explore design thinking sprints - 24%

- Regulatory environment poses challenges
- Genetic testing solely aimed at disease prevention and management may hold potential in the future

EMEA | Brand loyalty - 40%

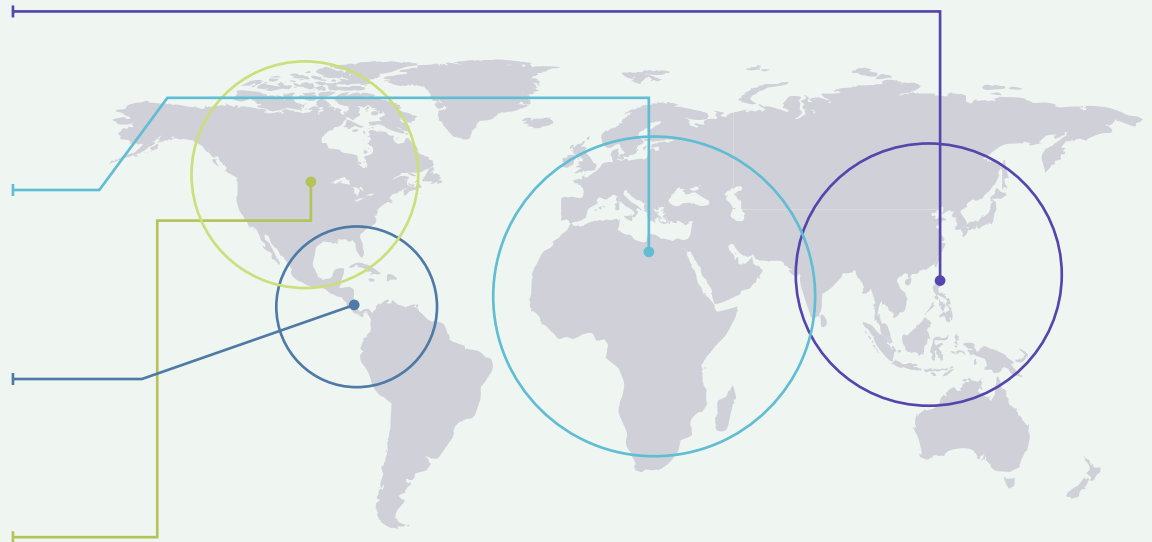
- Client retention
- Customer loyalty, improve health outcomes
- Strong wellness offering to gain new business

Latin America | Health impact - 50%

- Preventive health solutions
- Digital experience of health services

U.S. & Canada | Health impact - 33%

- Prevention oriented programs to improve quality of life
- Employee health and wellness



OPPORTUNITIES FOR WELLNESS

While poor physical and mental health contributes to an increase in mortality and morbidity factors, the pandemic has heightened disease risk factors. A lack of adherence to health follow up and wellness overall affects both policyholders (inforce) and applicants looking for insurance.

There are opportunities for insurers interested in, or able, to explore physical or mental well-being solutions and financial wellness. In areas where expertise or resources are lacking, an insurer may consider partnering with RGA/RGAX or a third party to optimize program design to enhance consumer engagement, brand loyalty, chronic disease management, underwriting, data analytics, product development, lead generation, and claims reduction.

Respondents believe that promoting a culture of well-being enhances brand loyalty. While high quality, effective wellness programs can bring sustainable health benefits, the future is in utilizing voluntary and anonymized data analytics to benefit consumers in the future underwriting process. COVID-19 has shown that it is possible to capture data in a remote, contactless manner, demonstrating the potential for wellness platforms to leverage data analytics.



GLOBAL WELLNESS GROWTH AREAS

Survey respondents see future wellness growth in the areas of chronic disease management, mental, and financial health.



38% CHRONIC DISEASE
MANAGEMENT



35% MENTAL
HEALTH



27% FINANCIAL
WELLNESS

WELLNESS



How can we create opportunities and utilize wellness in consumer engagement and other consumer interactions to motivate a healthier lifestyle?



How can we help people live longer and healthier, with a focus on how we gather and analyze wellness data for the future of underwriting?



WELLNESS GROWTH AREAS

Mortality and morbidity risk factors have been increasing due to poor physical and mental health. These factors have been heightened due to the pandemic and haphazard adherence to health and wellness practices.

This creates a problem for inforce business and those looking for insurance, and supports a need for wellness programs and products, particularly in the areas of chronic disease, mental health, and financial health.

Wellness programs and products come in all shapes and sizes – how do you choose what’s right for your customer base?

Chronic disease management is showing promise as a future growth area according to our respondents. While wellness programs offer lifestyle management to lower health risks for healthy individuals, disease management targets individuals with a chronic disease to help them control and stabilize their condition.

A [RAND study](#) examined seven years of data from a Fortune 100 employer’s lifestyle management program that revealed that the employer’s disease management program delivered 87% cost savings, despite only servicing 13%, a minority of the participants. The program reduced hospitalizations and increased savings per participant, per month.

Chronic disease management delivers short-term benefits in managing or avoiding complications of disease, while lifestyle management programs provide longer-term benefits by reducing or preventing chronic disease; not every smoker today will be diagnosed with lung cancer tomorrow, and it takes time for obesity to lead to diabetes. Programs that help caregivers with the burden of care – such as providing reminders to take medications, schedule care appointments, or lab tests – can also reduce complications leading to premature death or disability claims, and reduce health care costs.

EXPLORE OPPORTUNITIES WITH RGA



Explore wellness solutions to motivate policyholders towards a healthier lifestyle through consumer engagement, brand loyalty and for inforce management offerings



Test and validate concepts using design thinking sprints and pilots



- Leverage RGA's data-driven research and expertise that is available
- Access our subject matter expertise



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