



SUSTAINABLE HEALTHCARE

DAWN SOO, HEALTH, INTERNATIONAL MARKETS

Together, all the way.®



SOME KEY POINTS

- Cost of insurance and feasibility of coverage is driven by **cost** and **quality of the entire healthcare system**.
- Many insurers work with **intermediaries** e.g. brokers and agents to sell their products, esp. group health insurance.
- Healthcare is undergoing a transformation, and the **industry is playing catch up**.
- Most insurers evaluate a healthcare provider by their **breadth of network** and **cost of individual services**; only **transactional** relationships with providers.



INDUSTRY CHALLENGES

- We are focused on **short term costs** and not **long term needs** of the individual.
- Stakeholders in the value chain have **transactional relationships** and **misaligned interests**.
- **Novel, expensive healthcare technologies** are increasingly demanded by consumers.
- Legacy enterprise systems cannot handle the types and volumes of data generated today; our **data sit in silos**.



THE PATH FORWARD

HEALTH ANALYTICS

- Provider Outcomes Reporting
- Episode Analytics

COLLABORATIVE PARTNERSHIPS

- Shared Learning
- Risk-sharing Models

LIFELONG RELATIONSHIPS

- Chronic Disease Cover
- Health Management Solutions



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