

# Discover the power of Guided Care

A new era of healthcare delivery, combining advances in connectivity with international best practices in patient care. All with a human touch.



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# The Opportunity

## The role of digital health in managing medical inflation

IN RECENT YEARS WE HAVE WITNESSED A FUNDAMENTAL CHANGE IN THE APPROACH TO HEALTHCARE DELIVERY WITH RAPID ADOPTION OF DIGITAL HEALTH SERVICES. A NECESSITY DURING THE PANDEMIC, TELEHEALTH HAS SINCE BECOME AN ESSENTIAL PART OF THE ECOSYSTEM WITH GLOBAL ADOPTION CONTINUING TO RISE AT AN UNPRECEDENTED RATE.<sup>1</sup>

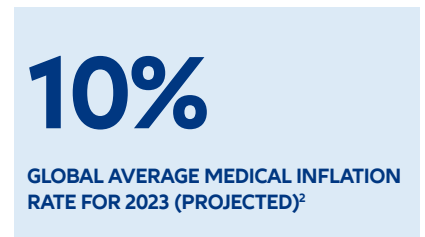
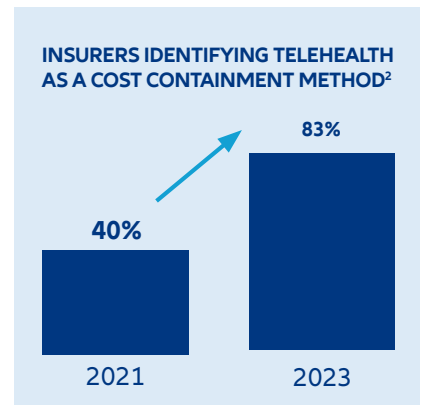
In a world where medical costs continue to increase without control<sup>2</sup>, telehealth has proven to be an effective way to manage these costs - particularly when deployed as an integral part of the patient journey, such as in a guided care program.

Sustainability is a hot topic in healthcare as medical inflation continues to outpace general inflation. Increased healthcare utilization coming out of the pandemic is contributing to the highest projected increase in global medical inflation in nearly 15 years. Rising from 8.2% in 2021 to a higher than anticipated 8.8% in 2022, the healthcare benefit cost trend for 2023 is projected to remain at a stubbornly high global average of 10%, according to Willis Tower Watson's 2023 Global Medical Trends Survey<sup>2</sup>. Through it all, Telehealth has emerged as one of the most popular cost containment methods, alongside network management and cost sharing, with a trend towards insurers embedding telehealth in their service offering.

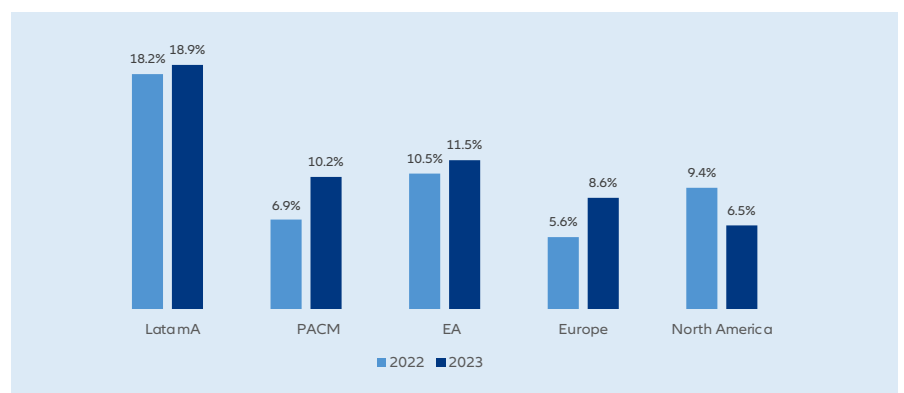
According to a 2023 Global Medical Trends Survey from Willis Towers Watson, Telehealth adoption has seen considerable growth in the Middle East and Africa where the percentage of insurers identifying Telehealth as the most prevalent change jumped from 40% in 2021 to 83% in 2023.

In the UAE, the overall Gross Written Premium (GWP) for listed insurers grew by 11%, there was a drastic decrease of 23% in Net Profit.<sup>3</sup>

Overall, continued strong uptake, and significant investment in this space are all contributing to the continued growth and adoption of telehealth.



### Projected increase in Medical Costs 2022 vs 2023<sup>2</sup>



1. Bertalan Meskó (2022) COVID-19's Impact on Digital Health Adoption: The Growing Gap Between a Technological and a Cultural Transformation, <https://humanfactors.jmir.org/2022/3/e38926>  
 2. Willis Towers Watson (2022) 2023 Global Medical Trends Survey Report <https://www.wtwco.com/en-us/insights/2022/10/2023-global-medical-trends-survey-report>  
 3. Badri Consultancy (2022) A Glance at UAE Insurance Industry Performance of Listed Companies Year End, <https://badriconsultancy.com/performance-analysis-of-uae-insurance-companies-including-branches/>

# Shift in consumer expectations

Customers want a hybrid care model

OVER THE LAST FEW YEARS, TELEHEALTH HAS BEEN USED BY CUSTOMERS MORE THAN EVER. RESULTS FROM MULTIPLE STUDIES SHOW THAT THIS TREND WILL CONTINUE WITH BOTH PHYSICIANS AND CONSUMERS EXPECTED TO INCREASE THEIR DEPENDENCE ON TELEHEALTH IN THE FUTURE, WITH NEW USE-CASES BEING INTRODUCED ON A DAILY BASIS.

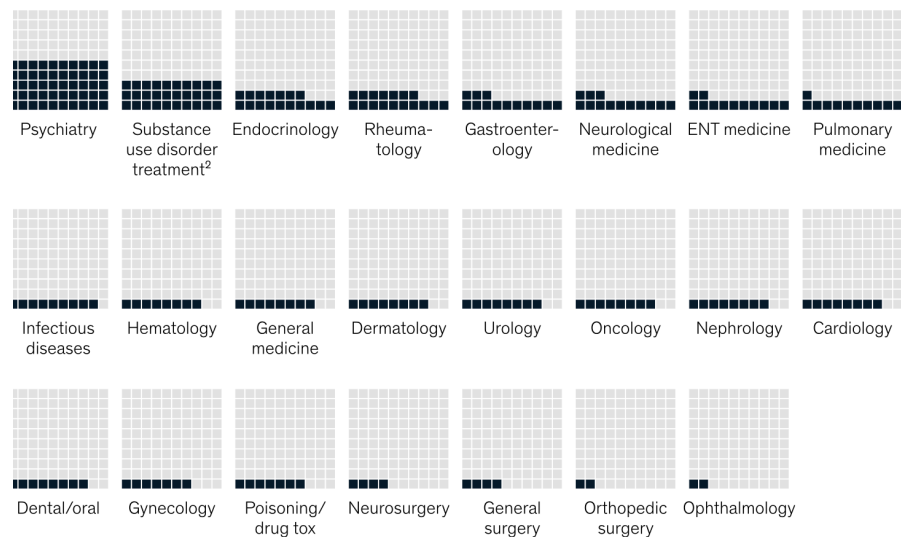
**Telehealth hasn't just grown in popularity it has become embedded across the full care journey.**

Consumer behaviors indicate a positive trend of increased Telehealth adoption across all regions for primary care visits.

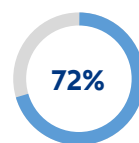
Remote specialist visits are likewise on the rise with the highest uptake observed in psychiatry with 50% of these consultations conducted via Telehealth in the US in 2021.<sup>1</sup>

Physicians and consumers both express a willingness to use telehealth for chronic care check-ins, post-surgery follow-ups, and more, signaling the beginning of a rapid transition to hybrid care.<sup>1</sup>

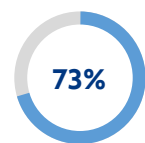
## Substantial variation exists in share of telehealth claims across specialities.<sup>1</sup>



Healthcare visits to be conducted virtually<sup>2</sup>



of people are open to or even prefer a fully coordinated healthcare system<sup>3</sup>



of insurers globally indicate that Telehealth is most likely to be covered as part of the premium<sup>4</sup>

HOW CAN WE LEVERAGE THIS TREND TO CREATE A VALUABLE IMPACT IN HEALTHCARE OUTCOMES AND SPENDING?

- McKinsey (2021) *Telehealth: A quarter-trillion-dollar post-covid-19 reality?*, <https://www.mckinsey.com/industries/healthcare/our-insights/telehealth-a-quarter-trillion-dollar-post-covid-19-reality>
- Accenture (2020) *Digital Health Technology Vision 2020*, <https://www.accenture.com/us-en/insights/health/accenture-digital-health-technology-vision-2020>
- Roland Berger (2022) *Future of health 4 | The patients of tomorrow*, <https://www.rolandberger.com/en/Insights/Publications/Future-of-health-4-The-patients-of-tomorrow.html>
- Willis Towers Watson (2022) *2023 Global Medical Trends Survey Report*, <https://www.wtwco.com/en-us/insights/2022/10/2023-global-medical-trends-survey-report>

# Meet our Guided Care service

Smart, convenient, and personalized medical attention

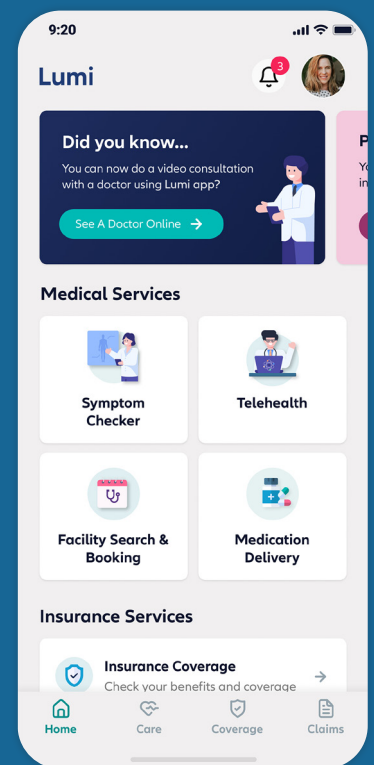
INTRODUCING GUIDED CARE,  
WHERE A TELEHEALTH PHYSICIAN  
ACTS AS THE FIRST POINT OF  
CONTACT IN A MEMBER'S  
OUTPATIENT HEALTHCARE JOURNEY.

From the comfort of their home, a member can speak to a primary care physician to have their health concern assessed, discuss treatment plans, have lab tests done, receive prescriptions and get a referral to see a specialist or a primary care physician for an in-person consultation.

A highly qualified team of doctors and nurses is on hand to manage the patient's health, ensuring optimal treatment and outcomes. The solution ensures that members have access to care when they need it and drives down healthcare costs without sacrificing quality of care.

**The Guided Care program can also encompass tailored solutions that further drive member satisfaction and cost savings, such as:**

- Chronic Condition Management with medication refills
- Specialist referrals
- Consultations over the phone or video call with no co-pay
- Prescriptions for medication and /or labs
- Medication delivery<sup>1</sup>
- Home lab collections<sup>1</sup>
- 24x7 access to medical reports in one place
- Sick leave certificate at the click of a button<sup>1</sup>
- Consultations in their preferred language<sup>1</sup>
- Access to virtual care when travelling



Teleconsultations serve as the necessary first point of contact for the patient, with the majority of non-emergency cases being successfully closed on the call. To avoid unnecessary inconvenience to patients, the program has built in exceptions for cases that would not be suitable for telehealth, e.g., life-threatening emergencies, pregnancy, oncology, post-discharge management, optical and dental. Children under the age of 18 have the option to use the services for convenience or may also proceed directly to a facility in-person if necessary.

<sup>1</sup> Availability of service may vary based on location.

# An All-in-one solution

So what does a typical member journey look like?



Let's imagine you have a customer called Lisa, who feels unwell on a Saturday morning. Fortunately for Lisa, she has unlimited access to our Guided Care service.



Lisa logs into our app where her eligibility is verified in real time or calls our patient care center.



Lisa books an appointment for a teleconsultation.



Lisa is able to explain her situation to a doctor via video consultation, and receives a doctor report within minutes of the consultation ending.



- Lisa receives a prescription and has the medication delivered to her
- Her doctor orders lab tests and the lab visits her at home to collect the samples
- During the consultation, the doctor understands that Lisa also has a chronic condition and is overdue for her follow up
- Doctor issues an e-referral to see a specialist and the patient care team books an in person appointment for Lisa



# A case study

## The impact of Guided Care on policy, performance and satisfaction

A COMPARATIVE ANALYSIS DONE ON A UAE BASED POLICY, AFTER THE INTRODUCTION OF GUIDED CARE, PROVED A **16% REDUCTION IN AVERAGE OUTPATIENT BURNING COST**.

### Method

We analyzed the cost benefit on a UAE-based policy, with approximately 1000 lives, over a two-year period from 2021 to 2022. The only difference in the benefits between the two years was the addition of Guided Care in the policy in 2022.

The service was provided by UAE based telehealth provider, Health at Hand, under strict practice guidelines whereby doctors would not be incentivized to prescribe medicines or lab tests, and only generic prescribing would be permitted in most cases.

### Impact

The observed reduction in burning cost is also supported by an **11%** decrease in outpatient claims frequency across all services - validating the effectiveness of the telehealth triage model for non-emergency outpatient cases.

When patients were triaged and subsequently referred to the outpatient network by the Health at Hand physicians, we observed a 17% reduction in the overall expenditure on OP consultations.

The practice guidelines adopted by the Health at Hand had a direct and measurable impact on the overall performance with:

- **4%** reduction in number of outpatient consultation claims with a **13%** reduction in total spend. The average claim cost was 9% lower (includes outpatient claims only)
- **19%** reduction in number of claims related to pathology and laboratory services
- **15%** reduction in both, average claim cost and frequency, for radiology claims
- Prescribing behavior and generic substitution resulting in average claim value of the telehealth partner pharmacy being **57%** lower than average other in-network pharmacy claim value

**6.5%**  
REDUCTION IN  
PHARMACY  
AVERAGE  
CLAIMS COST

**19%**  
REDUCTION IN  
PATHOLOGY AND  
LAB CLAIMS

**15%**  
REDUCTION IN  
RADIOLOGY AVERAGE  
CLAIM COST AND  
FREQUENCY

**16%**

REDUCTION IN  
OUTPATIENT BURNING  
COST FROM 2021-2022 AS  
A DIRECT RESULT OF  
GUIDED CARE

### Conclusion

This case study demonstrates the effectiveness of a Guided Care approach that was implemented for this group. However, the observed benefits can be significantly magnified when combined with other health management services such as chronic disease management, wellness & prevention, nurse triage, and patient empowerment through education.

The service offers convenient and timely access to outpatient care, while helping to drive down outpatient costs.

**4.8**



Member satisfaction with the Guided Care service provider, Health at Hand, has consistently remained high with 40,000+ members rating the teleconsultation experience at 4.8/5

# About our telehealth solution

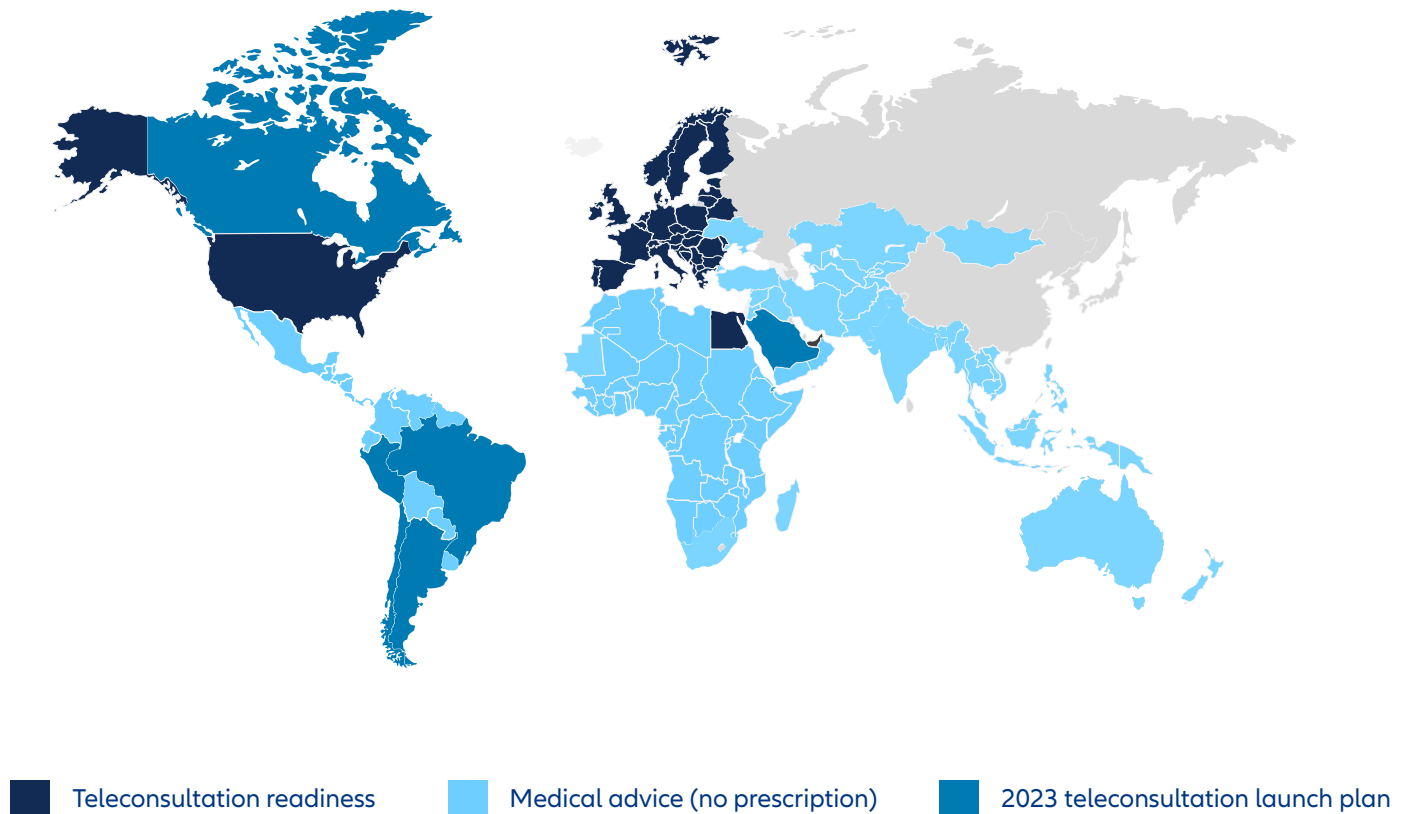
## Service availability in >50 countries

Our telehealth solution can be offered to your members as an optional service to add convenience and enhance your value proposition, or it can be used as a mandatory step in the member journey as demonstrated in this case study.

While a mandatory guided care use case delivers greater savings, the provision of telehealth as a convenience service has also proven to be an effective cost containment method, showing savings in the range of 60-70% per Episode of Care<sup>1</sup> for high end network categories.

Through collaborative partnerships with local providers we are expanding the solution globally, thus ensuring we can reach members wherever they are while complying with local health regulatory laws. As of today, our convenience service is active in over 50 countries as Teleconsultation or Teleadvice.

The Guided Care solution was successfully launched in the UAE in the first phase. With growing interest in telehealth as a cost management tool, the same model can be adapted in other countries with minimal effort.



<sup>1</sup> Nextcare Claims Analysis 2023



# Don't just take our word for it...

Here's what our customers say:



"The service is outstanding, I have encountered the same doctors during all my interactions, I hope we have choice of specialists. The option to deliver the meds at the doorstep was awesome."

"Very useful and saves a lot of time."

"This is a cool feature on the app, removing headache of visiting a hospital and opting for a pharmacy. Here you get consultation online with an experienced doctor with drugs delivered to your doorstep. This feature in the is a blessing."

"I had a great experience. I used to get the referral number immediately after the telephonic conversation through email or text message in mobile phone. However, they take a few minutes to check our identity which is very good. Very professional staff, extremely helpful and knowledgeable. Doctors listen to your opinions and make an expert diagnosis."

"It is so easy to download the app, login and speak to a doctor. They can reassure you with whatever is happening and enable you to treat yourself at home so you don't have to go to the doctor, and they will even deliver your drugs to your door."



