Allianz ⦀ | **Allianz Partners**

Providing peace of mind for over 1 million digital users

Navigating the future of Digital Health

Content

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> Our mission is to lead the way in advancing sustainable healthcare solutions by expanding access to top-tier care and serving as a true partner in health for our customers.

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1. Executive Summary

Healthcare is evolving, with digital solutions increasingly addressing the growing demand for accessible, reliable, and patient-centric services. Recognizing this shift, Allianz Partners developed Lumi, a comprehensive Digital Health Ecosystem designed to meet the needs of modern healthcare consumers.

Lumi was created in response to a clear trend: for many, the first step in addressing health concerns involves consulting online resources. By integrating digital and physical healthcare services, Lumi provides users with a streamlined and efficient health management platform.

Lumi offers a wide range of features, including symptom checking, virtual and in-person consultations with certified doctors, second medical opinions, and medication delivery. By seamlessly connecting users to the right services at the right time, Lumi empowers patients to take an active role in their health while ensuring they receive informed guidance and care.

Key features of Lumi include:

- **All-in-One Access:** A single platform that connects end users, digital health services, and medical providers, accessible as a stand-alone app or through integration with partner platforms.

- **Trusted Resources:** Delivering medically verified advice and services with an emphasis on quality and reliability.

- **Integrated Care Journeys:** Supporting users with interconnected services that guide them through each stage of their health journey.

- **Patient Empowerment:** Promoting engagement in personal health management, resulting in improved adherence to medical plans, better health outcomes, and enhanced satisfaction.

Preliminary results demonstrate Lumi's potential to transform healthcare delivery. Users report higher satisfaction rates, and measurable outcomes include reductions in outpatient visits and more efficient resource utilization. With these successes, Lumi is poised to become a cornerstone of Allianz Partners' global healthcare strategy.

The following sections delve deeper into Lumi's functionality, outcomes, and its role in shaping the future of sustainable healthcare solutions.

2. Shifts and emerging trends in global healthcare

2.1 Global Healthcare Landscape

In January 2023, Allianz Partners published the 'States of Mind Health Report'[1], highlighting the need of three mindset shifts in healthcare:

- **Refocusing on prevention rather than cure**

Acute crises in health systems are overshadowing long-term issues such as noncommunicable diseases (NCDs), the top cause of death and burden on healthcare. With many NCDs preventable through behavioral changes, prioritizing prevention and patient behavior change come as a mandate, especially as only 33% of over-65s recognize the risk of chronic diseases.

- **Empowering more individuals in health**

Patient empowerment is crucial for improving healthcare experiences, encouraging behavior change, and ensuring the sustainability of healthcare systems. Despite its importance, only 46% of individuals express a willingness to actively engage in managing their health. Achieving true empowerment requires more than raising awareness or providing information—it involves meeting individuals where they are and addressing the barriers that prevent active participation.

- **Unlocking the true potential of digital health**

Digital health services have seen a sharp rise, with a 26-point increase in teleconsultation usage among young families. While convenience attracts attention, we must also focus on their potential, such as wearable tech for real-time health data that enhances prevention. However, access barriers remain, particularly for disadvantaged groups. Future efforts should aim to maximize digital health benefits while addressing the digital divide.

Patient empowerment is key to improving outcomes.

2.2 Emerging Trends Driving Change

Complementing these mindset shifts, we noted emerging trends in global healthcare provision that backed the need for a digital approach to healthcare.

Increase in Non-Communicable Diseases (NCDs)

The rise in NCDs, like diabetes and heart disease, highlights the need for 24/7 accessible care beyond traditional settings.

With the WHO estimating that 80% of premature heart disease, diabetes, and strokes are preventable, digital health solutions (such as telemedicine and symptom checkers) can reduce risks, improve outcomes, and delay disease onset.

Our Guided Care[2] solution exemplifies the impact of a well-structured digital health journey and enhanced care access.
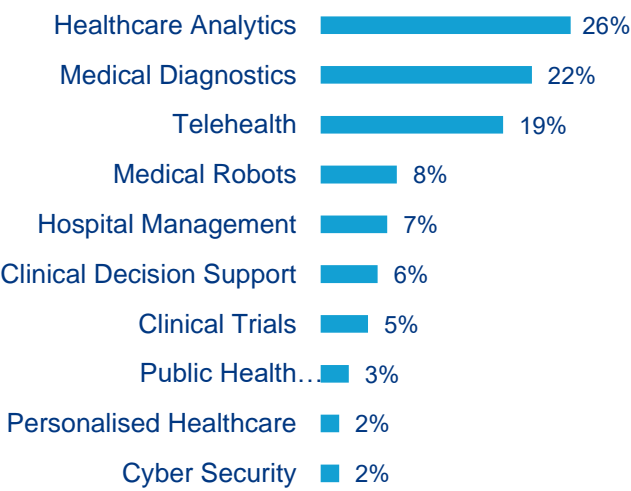
Consumer Expectations

Recent adoption of digital health technologies has shifted consumer expectations toward convenience and efficiency, boosting demand for **tailored services.**

These solutions empower users to track vital signs, monitor activity levels, and receive tailored interventions to prevent disease progression.

The more patients proactively participate in their own well-being, the better the outcomes, as studies highlight[4].

AI in Healthcare

The healthcare AI market is projected to reach $188 billion by 2030[3].

AI can support providers by improving healthcare access and management, as well as through early diagnosis and treatment, thus improving health outcomes.

An AI-enabled digital health ecosystem can provide tailored care and pave the way towards enabling the shift from care to preventive care.

Healthcare domains with significant AI adoption - 2023[5]

Domain	Adoption
Healthcare Analytics	26%
Medical Diagnostics	22%
Telehealth	19%
Medical Robots	8%
Hospital Management	7%
Clinical Decision Support	6%
Clinical Trials	5%
Public Health…	3%
Personalised Healthcare	2%
Cyber Security	2%

2.3 Evolving Health Ecosystems

Driven by market trends and consumer behavior, digital health ecosystems offer a vital solution through a comprehensive approach to healthcare delivery.

According to the Willis Towers Watson Global Medical Trends Report 2024, over half of insurers (58%) anticipate a higher, or significantly higher, medical costs over the next three years[6].

Combined with consumer expectations for tailored care, the need to create integrated journeys rather than standalone solutions becomes substantially increased.[7]

In addition, the World Health Organization's (WHO) 2030 Agenda for Sustainable Development[8] emphasizes the potential of digital technologies to close the digital divide and strengthen health systems.

With the above three mentioned arguments in mind, **digital health ecosystems surface as a much-needed solution,** paving the way to a 360-degree approach to healthcare delivery.

Digital health ecosystems integrate several networks of digital tools, technologies, and various stakeholders that work together to enhance healthcare delivery, improve patient outcomes, and advance public health.

These ecosystems can serve as orchestrators, connecting various stakeholders to enable a seamless and engaging healthcare experience. Alternatively, they can function as 'backbone platforms,' providing the essential infrastructure to facilitate connections with healthcare providers[9].

Our digital health solution aligns with the WHO vision by operating both as a health orchestrator and a 'backbone' platform, improving access to care on a global scale.

What differentiates our solution is its unparalleled global reach, supported by a robust network of over 4,000 validated medical providers, including hospitals, physicians, and pharmacies, ensuring access to top-tier care worldwide.

58%

of insurers anticipate higher medical costs over the next 3 years

Allianz Partners, Future-ready Digital Health Ecosystem

3. Digital Health Ecosystem Solution – Lumi

Lumi aims to simplify access to healthcare for users on a global scale and empower businesses to thrive in a highly dynamic and competitive economic landscape.

Lumi digital health ecosystem is a reimagined approach to healthcare delivery. By integrating physical and digital care, it enables users to manage their health journey, from prevention to diagnosis and prescription delivery, all in one place, from the comfort of their home or office.

In mapping the patient journey, we identified key gaps and opportunities where a digital health ecosystem can enhance the overall healthcare experience.

The Lumi ecosystem was developed in direct response to customer demand. Recognizing that many people turn to online search engines as their first source for health-related queries, we saw a need for easy access to reliable and trustworthy health information and advice.

The reliability of information found online is often questionable. Lumi addresses this by connecting end users to verified health guidance and advice, simplifying access to healthcare on a global scale.

Lumi is designed to provide a seamless, guided, and interconnected healthcare journey. By bringing together various digital health services in one place, it ensures that end users experience smooth transitions through each stage of care.

Our goal is to have **Lumi** as a **Trusted First Stop** for **Reliable Health Answers**

The end goal is to guide the user every step of the way, making sure they receive the right care at the right time, without disruption.

Whether it's moving from a virtual consultation to an in-person visit, accessing wellness programs, or arranging medication delivery, every step is interlinked and coordinated. This eliminates the typical fragmentation often found in healthcare, allowing users to receive consistent and reliable care without any breaks or disruptions.

By harmonizing physical and digital care, Lumi makes healthcare not only accessible but also seamlessly integrated into daily life.

With Lumi, the focus shifts to the user's wellness, ensuring every aspect of care is coordinated and connected. Lumi encourages active engagement in personal health management, leading to better adherence to medical plans, improved health outcomes, and higher satisfaction.

By putting people in control, Lumi fosters a proactive approach to health and wellness, empowering individuals to take charge of their health journey.

From a corporate perspective, Lumi enhances employee engagement, improves client portfolio performance, and contributes to sustainable business growth. Its modular design also makes it easy to integrate into existing platforms.
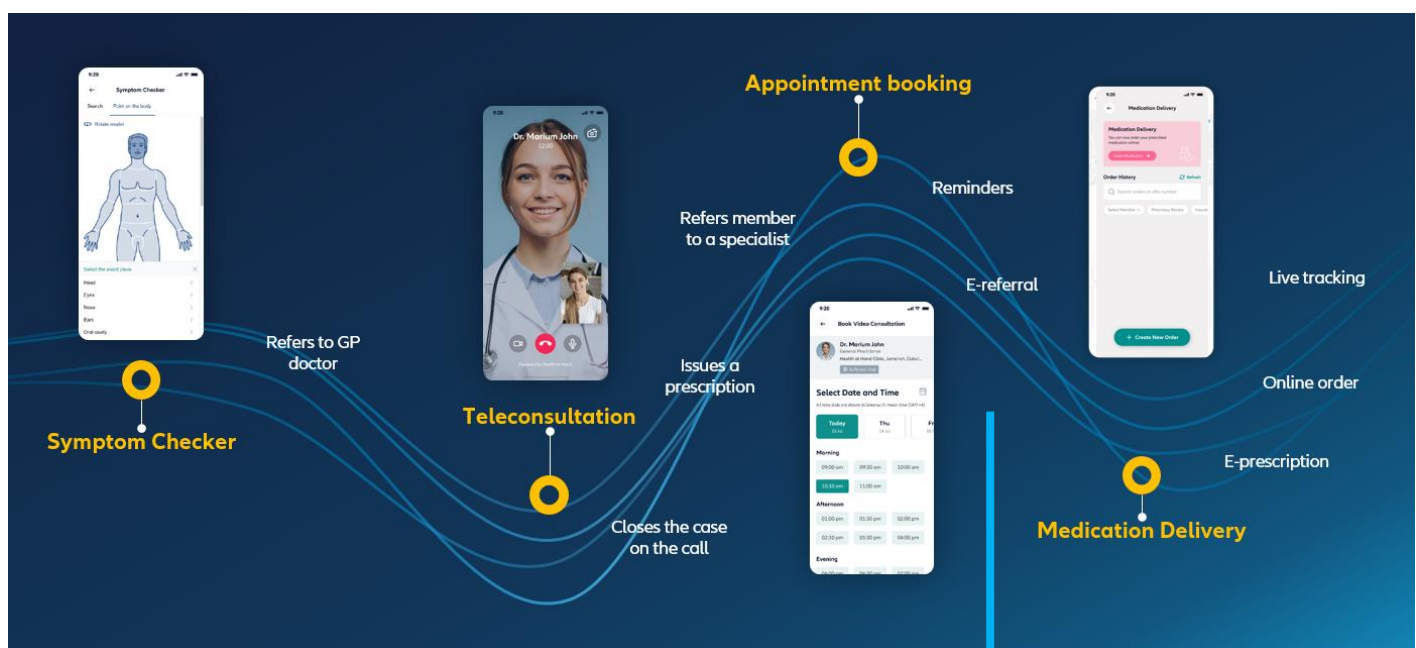
Continuous steering for an uninterrupted healthcare journey

Empowering Individuals to Take Charge of their Health Journey

Allianz Partners, Future-ready Digital Health Ecosystem

3.1 One-tap bundle of digital health services

Prevention to after care, Lumi has is a trusted health companion, making sure the end users receive care when and how they need.

Symptom Checker

Class 1 medical device, AI supported, assessing symptoms in **less than 2 minutes,** thus **reducing unneeded doctor visits**.

Medication Delivery

Push-and-pull service based on electronic or physical prescriptions ensures fast medication delivery right to the user's doorstep.

Dr. Chat

Using AI to understand symptoms and connect end users to the right doctor. **Average response time is just 1 minute** and is available **in 20+ languages** across **37+ countries**.

Facility Search & Booking

Quickly search for and find nearby medical providers within the user's network in **under 1 minute**, enabling easy **appointment bookings**.

Teleconsultation

Global solution covering 110+ countries, enabling members to connect with a certified doctor for **quick, trustworthy consultations**.

Second Medical Opinion

A re-evaluation of prior diagnoses, medical history, and treatment plans by world-renowned specialists, providing reassurance and enabling informed decisions about the treatment plan.

3.2 Tailored Solutions

Lumi's modular design allows for deployment as an end-to-end solution or seamless integration of its components into existing platforms via APIs, widgets, and bots. This flexibility enables faster and broader market entry.
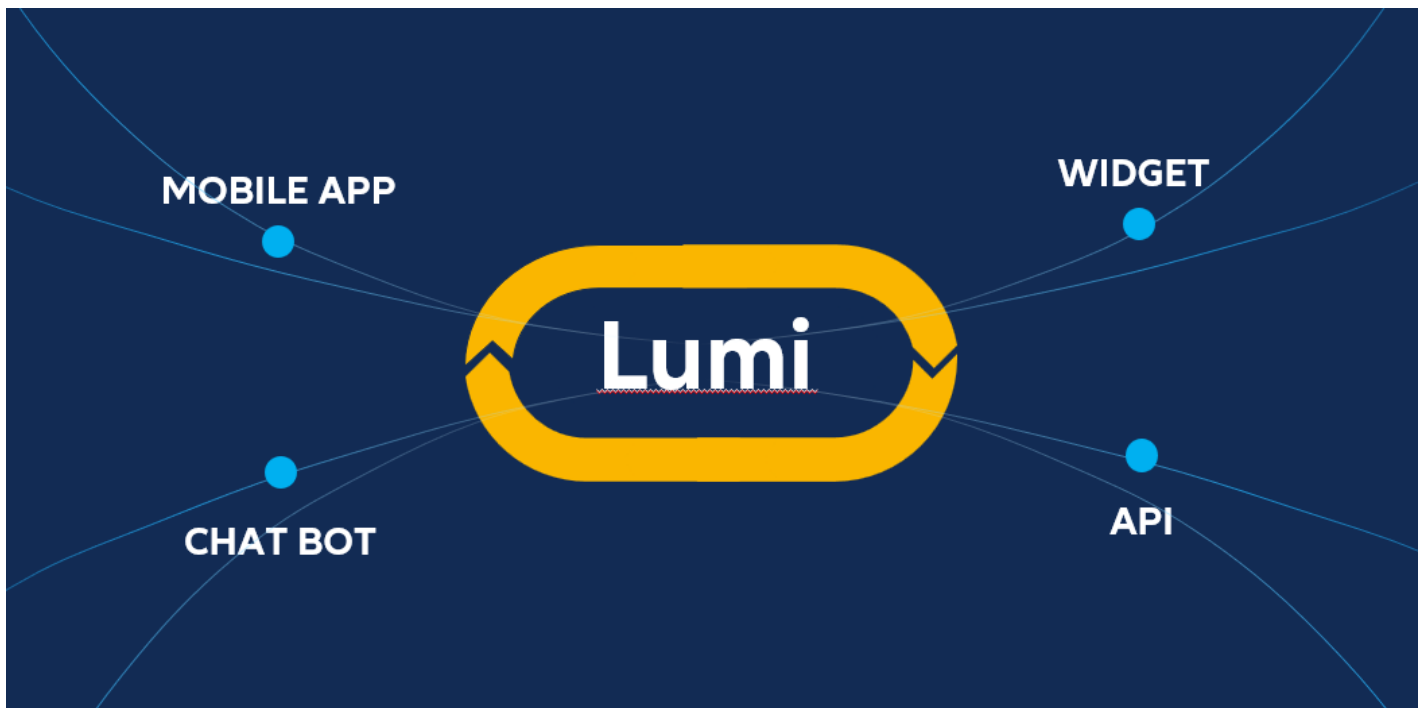
Mobile app

Intelligent one-stop health app with instant access to coverage, benefits, claims submission, provider search and digital health services.

Widget

Quick embedding in partner's existing apps or platforms, for seamless data exchange and instant enhancement of partner's services.

Chat Bot

Meet users in their preferred chat platform, with no assets required and low integration, enabling faster client servicing.
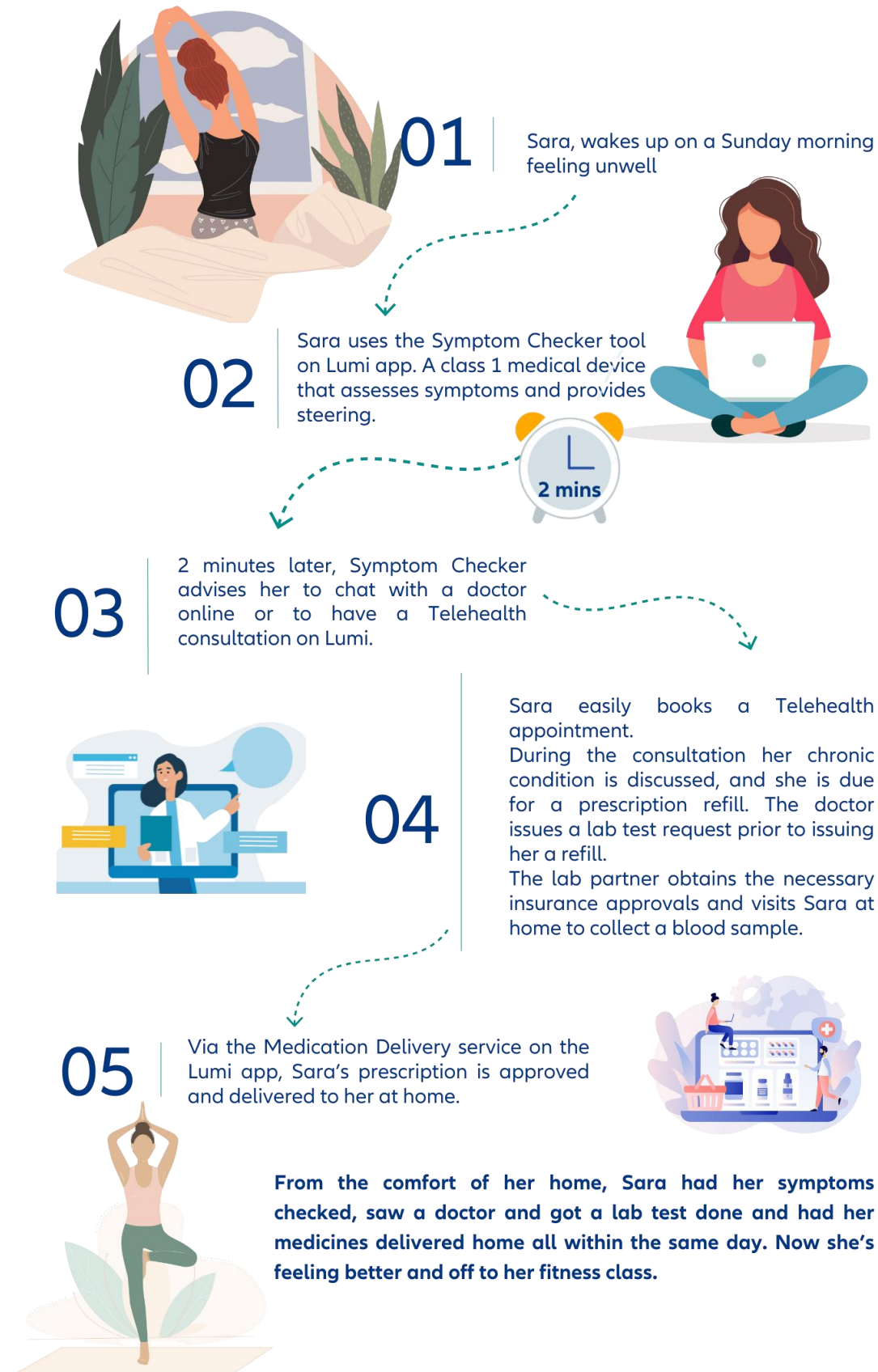
API

Robust API offers deeper integration and customization with seamless data exchange, advanced analytics, and enhanced service delivery.

3.3 Step-by-step user healthcare journey

What does a user's journey through a digital health ecosystem entail?

01 Sara, wakes up on a Sunday morning feeling unwell

02 Sara uses the Symptom Checker tool on Lumi app. A class 1 medical device that assesses symptoms and provides steering.

2 mins

03 2 minutes later, Symptom Checker advises her to chat with a doctor online or to have a Telehealth consultation on Lumi.

04 Sara easily books a Telehealth appointment.
During the consultation her chronic condition is discussed, and she is due for a prescription refill. The doctor issues a lab test request prior to issuing her a refill.
The lab partner obtains the necessary insurance approvals and visits Sara at home to collect a blood sample.

05 Via the Medication Delivery service on the Lumi app, Sara's prescription is approved and delivered to her at home.

From the comfort of her home, Sara had her symptoms checked, saw a doctor and got a lab test done and had her medicines delivered home all within the same day. Now she's feeling better and off to her fitness class.

3.4 Added value
for stakeholders

With its comprehensive features, Lumi ensures maximum flexibility in accessing digital health services for various stakeholders: insurers, brokers, medical providers, insured members and corporate clients.

INSURERS & BROKERS

Streamlined processes and enhanced client matching

- Utilizing analytics to better understand client needs and align them with the most suitable health benefit plans and add-ons.

- Delivering solutions that enhance the performance of client portfolios while maintaining cost efficiency.

- Automating numerous administrative tasks to minimize paperwork and streamline operations.

INSURED MEMBERS

Personalized health management

- Digital health tools provide personalized guidance and recommendations for optimal next steps in care.

- Enables caregivers to effectively monitor and support members' health needs.

- Simplifies healthcare access, saving time and effort while ensuring timely and necessary care delivery.

CORPORATE CLIENTS

Healthier workforce and cost reduction

- Provide employees with digital health tools, wellness programs, and health monitoring to enhance their well-being.

- Boost health outcomes, reduce absenteeism, and increase retention and employee satisfaction.

- Lower healthcare costs through preventive care and early intervention in the healthcare journey.

4. Impact of the Ecosystem

The initial rollout phase has received an overwhelmingly positive response, with over one million users to date and a notable reduction in in-person medical consultations among customers utilizing the Lumi digital health ecosystem.

The reduction in in-person medical consultations through the use of Lumi services has resulted in significant efficiencies for all stakeholders: end users, partners, and medical providers.

Telehealth
90%
of cases resolved virtually, with 60% of users reusing the service, indication genuine preference

Facility Search
900k
Provider searches in 12 - months period

Symptom Checker
44%
of users followed the triage advice provided, indicating service trustworthiness

Doctor Chat
70%
of service users opted out of in-person visits, saving time and reducing costs

1mn+

users to date and growing

5. Success stories

5.1 Client Experience

"

''Integrating so many digital health services in one space while keeping it modular at the same time is brilliant. Lumi services have certainly supported us to remain a **key player** in the market and increased overall client satisfaction.''

Wissam Khalife
Chief Health Insurance Officer
Orient Insurance PJSC

"Lumi has taken care of the quality of the journey of our valued clients. It has simply granted them a trustworthy access to their insurance platform. We are also seeing its impact on the reimbursement process.".

Dr. Omnia Reda.
General Manager , Medical Claims
Department.
Royal Insurance. Egypt

''Integrating the Lumi app into our offerings has driven significant gains in both business performance and client satisfaction. Lumi's seamless digital health tools empower our members to manage their health with ease, enhancing the effectiveness of our policy portfolio. The positive feedback from members highlights the app's convenience and reliability, reinforcing our reputation for innovation and customer-centric care. Lumi has not only optimized our operations but also strengthened our market position, making it a key partner in our growth and a cornerstone of our success."

Chiheb KHALDI
Direction Assurances de Personnes Risques Divers et Transport
Imm. COMAR, Tunisia

TRUE
Partner
in
Health

5.2 End user testimonials

"

"The app has a nice integrated way of talking to a doctor without having to look for what or where. No need to drive anywhere. Got my lab test done at home because the doctor at the phone gave the referral" - **MK**

"I used the Symptom Checker tool and it's very easy to navigate. Just answer few questions on health history and symptoms. Got quick and clear guidance. " – **AA**

"You can check your policy details, covered network clinics and hospitals. Impressive." – **WA**

"I tried Dr. Chat before going to see my doctor. Typed in my symptoms and got connected quickly with a doctor. She gave clear idea on possible conditions, and advised me to visit my doctor. It was reassuring to know I was on the good path. " – **D1210**

TRUE Health
Companion

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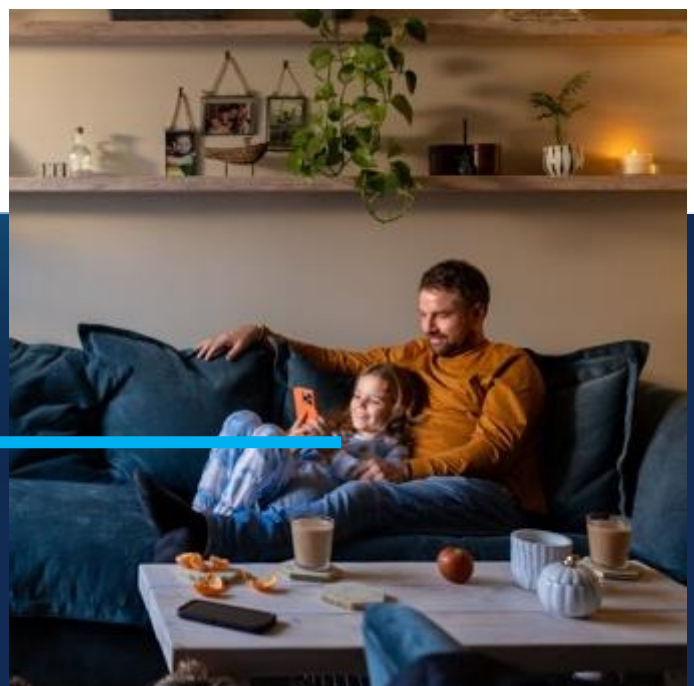
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