"With more companies emphasizing the integration of technology in healthcare, the ecosystem is rapidly evolving."

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Dr. Dawn Soo, Cigna's Head of Strategy for Health and Wellness, recently spoke to Priyanka Bajpai from BioSpectrum Asia to discuss on common concerns around well-being and digital health solutions.

Singapore- Cigna, a global health insurance service company, launched a 2017 360º Well-Being Survey and an additional survey on Globally Mobile Individuals. Dr. Dawn Soo, Cigna's Head of Strategy for Health and Wellness, recently spoke to *Priyanka Bajpai* from BioSpectrum Asia to discuss on common concerns around well-being and digital health solutions.

1. **What are the misconceptions around health and wellness?**

One of the most common misconceptions about health and wellness is that people tend to think it only involves physical health. There are many different aspects of wellness that one needs to consider. Among other things, social, family, financial and workplace wellness all contribute significantly to our overall well-being.

At Cigna, we conduct an annual 360º Well-Being Survey that monitors and tracks the annual evolution of key emotional and psychological well-being indicators based on five weighted pillars - physical, financial, work health, family health and social health. If we fall behind in one of these areas, it can easily affect our overall well-being.

2. **What are the most common concerns from people in their 30's and 40's about their health? What about those in their 50s?**

We are increasingly seeing people in their 30s and 40s being affected by stress associated with modern day struggles and hectic lifestyles. These struggles include balancing long working hours and heavy workloads with family and social time. People in this age group may also find it difficult to schedule time in their day for adequate exercise and healthy diets.

It is common to see people in their 50s suffering a different set of issues associated with their physical and mental health, such as the increased risk in chronic diseases. These illnesses can affect their mobility and quality of life, which takes a toll

on their mental health as well. In addition, those in their 50s and above would naturally experience a decline in their cognitive function, which can worsen as they age.

3. **How has digital health evolved?**

The advent of digital health has had a significant impact in helping to solve major healthcare challenges. Many companies have been adopting approaches where technology helps bolster and amplify traditional care, rather than abandon it. They are moving towards technologies that improve accessibility and convenience at a cheaper cost – this includes online medical consultations and health tracking apps, to name a few.

The 2017 Cigna 360° Well-Being Survey also identified that digital health is on the rise and has evolved to the point where people are starting to embrace it.

Seventy-eight percent of respondents believe that digital technology in healthcare has the potential to bring good health to more people. Forty percent of respondents from Singapore are already using a health application or gadget, and 20% who don't own one plan to do so. Forty percent of respondents revealed that they are willing to share their health data with a third party for medical research, although they also had concerns with data security.

4. **Where is tech being used to support a better care delivery model?**

Digital health technologies and artificial intelligence have helped to deliver safer, more efficient and cost-effective care and enable a more seamless integration of services. Apart from that, it improves patients' abilities to self-manage their health and wellness, better connects them with healthcare providers and supports medication adherence.

Such technologies are currently adopted across the healthcare industry, from healthcare companies, to digital startups, to hospitals. For example, Cigna's launch of BioBall, an interactive game for health screenings, helps players learn their blood pressure and body mass index (BMI). BioBall works by sensing a player's pulse which influences the ball's movement, and uses responsive lighting to determine the player's heartbeat.

5. **With so many digital health solutions circulating in the market now, what strategies will be most successful? Which solutions have caught your attention?**

Firstly, it is important that we understand the everyday needs and requirements of our customers - whether it's finding a doctor in the middle of the night for a sick child or getting their prescription refilled when they're traveling.

When selecting the right digital solutions, we need to consider how they can help enhance or transform the way our services are delivered and the impact they will have on our customers. Telehealth for example, is a digital health solution we're excited about, not only because it improves access to care but also due to its potential to reduce healthcare costs in the long run. We're working with MyDoc, a startup headquartered in Singapore to pilot this service to a select group of our customers in Singapore.

6. **How do established healthcare organizations fit into the innovation mix?**

Many healthcare organisations are evolving with the environment by finding new innovative ways to improve their current services and products. This can include developing more effective drugs or making their medical device more user-friendly and accessible to patients in need.

Innovation can also be driven by partnerships between large healthcare companies and promising startups to develop robust strategies to improve health and wellness. In line with this, Cigna has established partnerships with Singaporean digital health startups to help promote well-being in the workplace. For example, our partnership with MyDoc, a startup specializing in integrating all aspects of healthcare into one, easy-to-use platform, can help implement digital screenings that enables us to better understand peoples' healthcare needs.

7. **How is the Singapore government playing a role in health innovation?**

This year, the Singapore government announced its commitment to grow our country's research and innovation capabilities. The Ministry of Health is planning to make key shifts in the healthcare system to focus more on patient needs. In line with moving towards value-based care, the government will be offering more R&D grants to support healthcare research projects with potential translational outcomes.

Healthcare companies are also riding on the wave of health innovation to create better patient outcomes and address the

growing demand for value-based care. At Cigna, we are pushing ahead rapidly with our digital ecosystems to enhance our product and service offerings. Unlike many insurance companies, we are not an agency business – we are a direct business. Considering this, digital technology is helping us provide consistent global processes and optimise sales and operations by trimming redundant and manual processes, while speeding up turnaround times and reducing error rates.

We process claims faster by using technology to move data through analysis and approval and trigger payment. We have new portals that let customers file and check the status of their claims in real time. In line with this ever-changing landscape, Cigna has established partnerships with several digital health startups including MyDoc to help promote well-being in the workplace.

8. **What advice do you give students who are interested in pursuing digital health?**

With more companies emphasizing the integration of technology in healthcare, the ecosystem is rapidly evolving. This creates many opportunities for students to pursue digital health in both startup environments as well as traditional health companies.

Those interested in pursuing digital health need attributes that enable them to survive in such a highly-evolving environment. This includes being bold enough to take risks, constantly curious, a natural collaborator, an expert on the healthcare landscape and having a creative mind.

Startup environments are one of the best ways to learn those skills and build leadership capabilities quickly. In those kinds of jobs where the risk of adversities are high, one must be equipped with a self-starter attitude coupled with the tenacity and drive to succeed. These qualities are paramount in the world of digital health, as the industry continues to steer innovation, uncover new dimensions of technologies and ultimately improve healthcare outcomes.