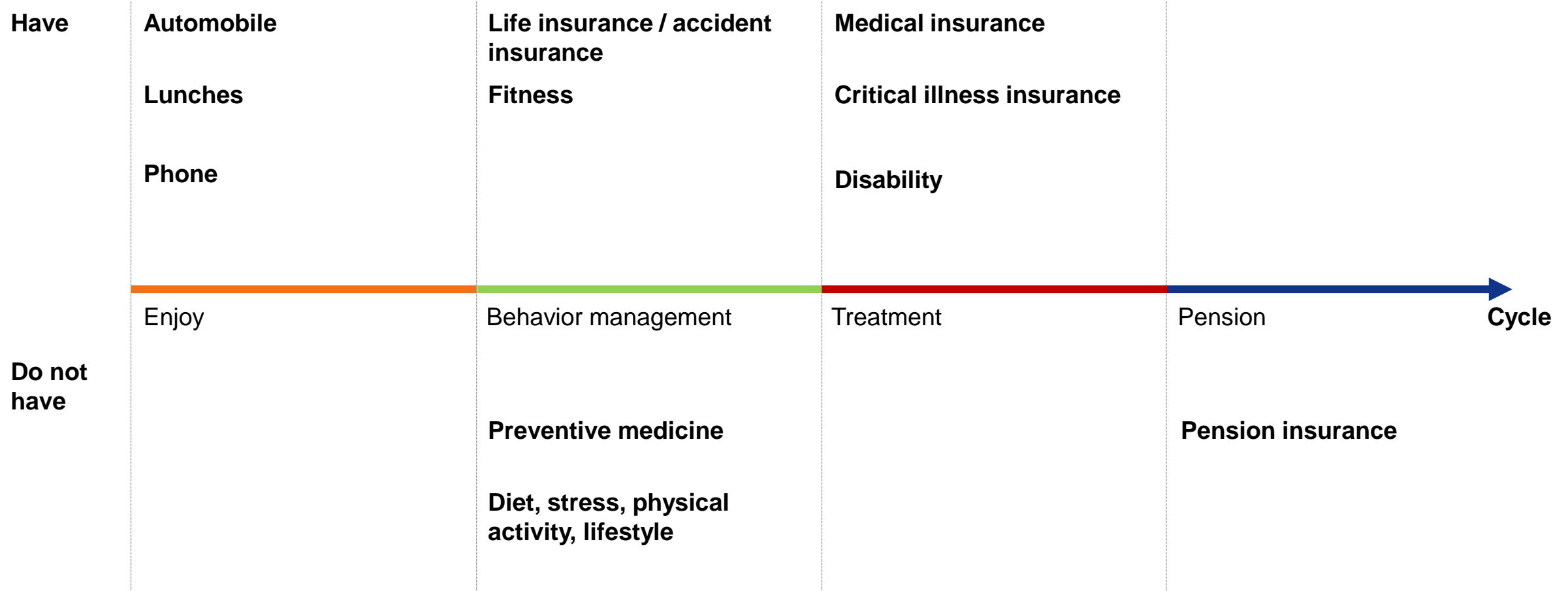


Behavioral Health from the perspective of an insurer

Allianz Russia
December 2017

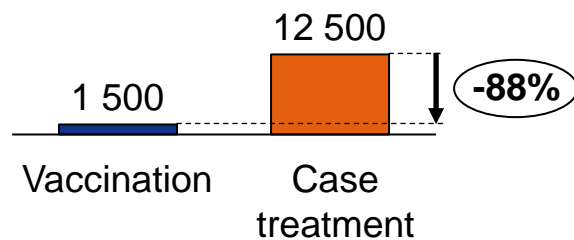
Main gap in current structure of benefits that can be solved is preventive **Allianz**



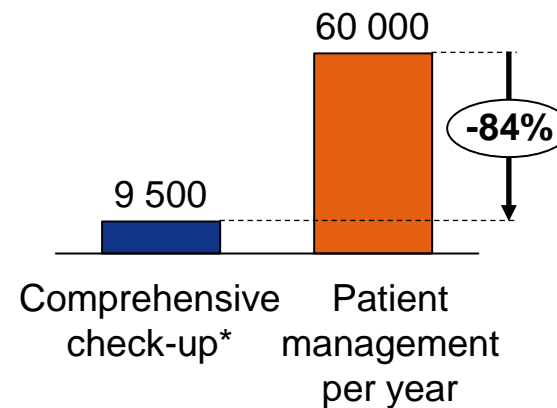
Often preventive medicine is much more effective

Average cost, rubles, Moscow, mid-level clinics

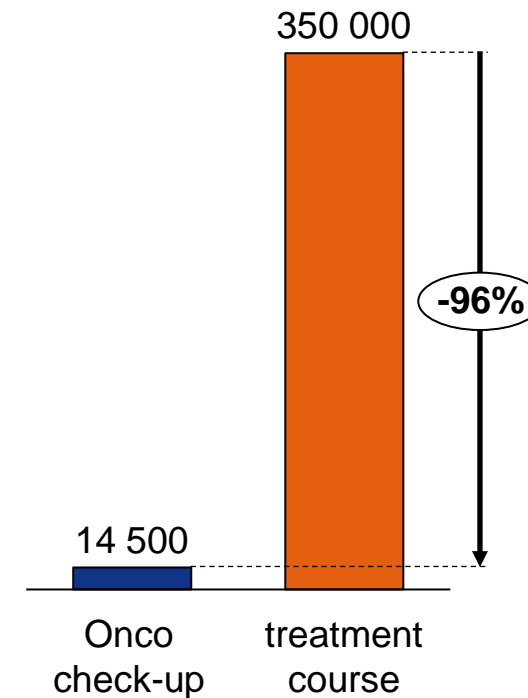
Flu



Type 2 diabetes



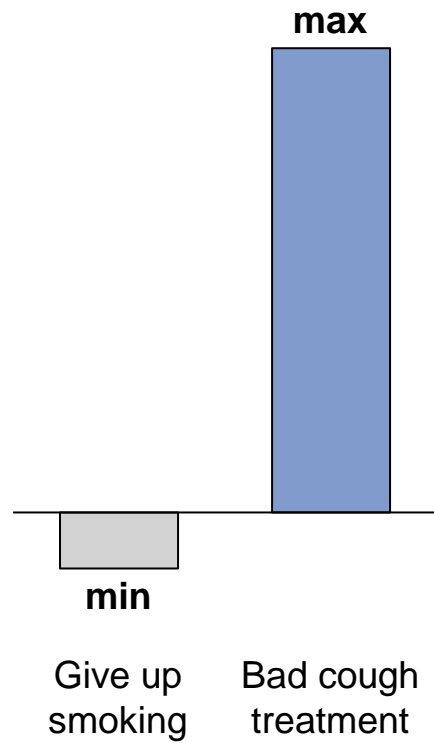
Oncology



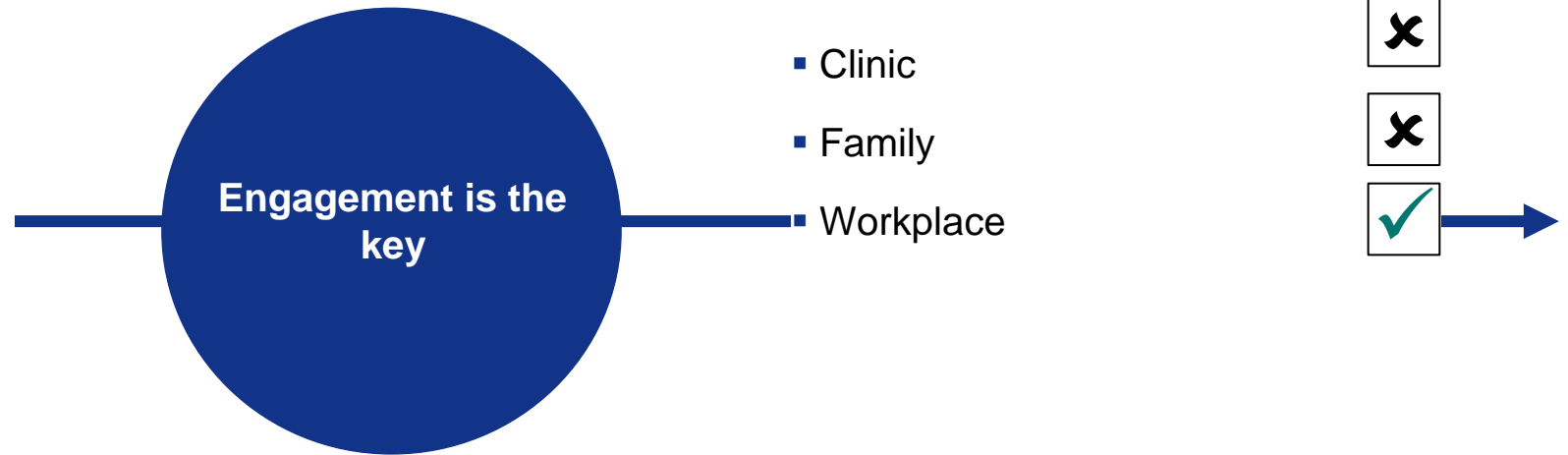
*Cost in framework of Allianz Occupational Health including 50% co-payment

But there is a problem: motivation on patient's side

Patients motivation



Channels of engagement



To solve this problem we developed Allianz Occupational Health

3 blocks of services

Health Needs Attention

While the cost of health care keeps rising due to aging of the population, more expensive treatment techniques, etc., preventive care gains importance — it helps avoid illness or detect it at an early stage, which contributes to treatment success and reduces costs. And this is exactly what our new approach is based on:

- Key to success of prevention is in building awareness so that the person becomes involved and follows healthy lifestyle recommendations
- Office environment works best to reach out to a wider audience and build awareness
- That is why Occupational Health is so important

Targeted solution

The diagram illustrates a three-stage process: **Building awareness** (represented by a purple circle with a document icon), **Risk control** (represented by a green circle with a person icon), and **Treatment** (represented by an orange circle with a person icon). A dashed line connects these stages, leading to a final state where **Everything is OK!** (represented by a blue circle with a person icon). The word **PREVENTION** is written above the first two stages, and **TREATMENT** is written below the last two stages.

3 levels of filling

Choose your Level

	BRONZE	SILVER	GOLD
BUILDING AWARENESS			
Health News Feeds			
Seasonal news	•	•	•
Physical activity / Healthy diet	•	•	•
Prevention	•	•	•
Claims Value Added Reporting	•	•	•
Automatically generated reports	•	•	•
Diagnosis statistics	•	•	•
Health Risk Assessment (HRA)	•	•	•
Online survey and personal results	•	•	•
Summary report for the Employer	•	•	•
PREVENTION			
Health Days			
2 topics, once a year	•		
4 topics, twice a year	•	•	•
RuVaccination			
Off-site	•	•	•
Onsite	•	•	•
Check-up			
Comprehensive health check		%	%
Focused off-site		%	%
Focused onsite		%	%
• 2 checkups once a year		•	•
• 2 checkups twice a year		•	•
Statutory health screening (as per Order №302)*			
Onsite GP			
2 hours once a week	•	•	•
2 hours three times a week	•	•	•
Full time	•	•	•
Medical Coordinator	•	•	•
Telemedicine	•	•	•
Second opinion	•	•	•
Stop Smoking Program	•	•	•
GP consultation	•	•	•
Lecture on negative health effects of smoking	•	•	•
Medication support	•	•	•
Employee Assistance Program (EAP)	•	•	•
Hotline	•	•	•
Psychology consultation	•	•	•
TREATMENT			

Cost per employee per year (for companies with headcount of 1000 people) EUR 290 EUR 890 EUR 4,790

* Copay – the insured member pays 50%
* Provided at extra cost

Clear customer journey

PREVENTION

Check-Up

Modern pace of life demands that we stay in shape. Therefore it is important to know your own weaknesses and understand what to do if your health begins to sink. This is what check-ups are aimed to help you with.

Advantages

- Check-up helps identifying risk areas and take preventive actions to avoid illness.
- Check-up has direct impact on the employer's expenses on sick leave payments.
- Check-up allows undergoing medical examination in 1-2 days and get a detailed picture of your health status, learn how to maintain a healthy lifestyle to stay in the saddle, be a high performer, spend more time with your kids, go in for sports and not to limit your desires.

For whom?

- People with no obvious health problems
- People who have a sedentary lifestyle (office personnel, in the first place)
- People living in ecologically unfavourable areas (water and air pollution, high radiation level, etc.)
- People who have risky occupations
- People who have chronic diseases and genetic disorders
- Those who want to avoid or detect diseases with no symptoms at an early stage.

Check-up helped identify risk factors for noncommunicable diseases, including:

The pie chart shows the following distribution of risk factors: Improper diet (24.3%), Lack of physical activity (16.7%), Smoking (17.3%), Overweight (19.6%), and Drinking (19.6%).

How it works?

The process flow is: Register on allianz.co-pay.ru/ -> Register and press the button Get check-up -> Choose city, type of check-up and clinic -> Pay in any convenient way -> Wait for a call from Allianz Call Centre.

http://www.allianz.ru/video/Occupational_Health.php