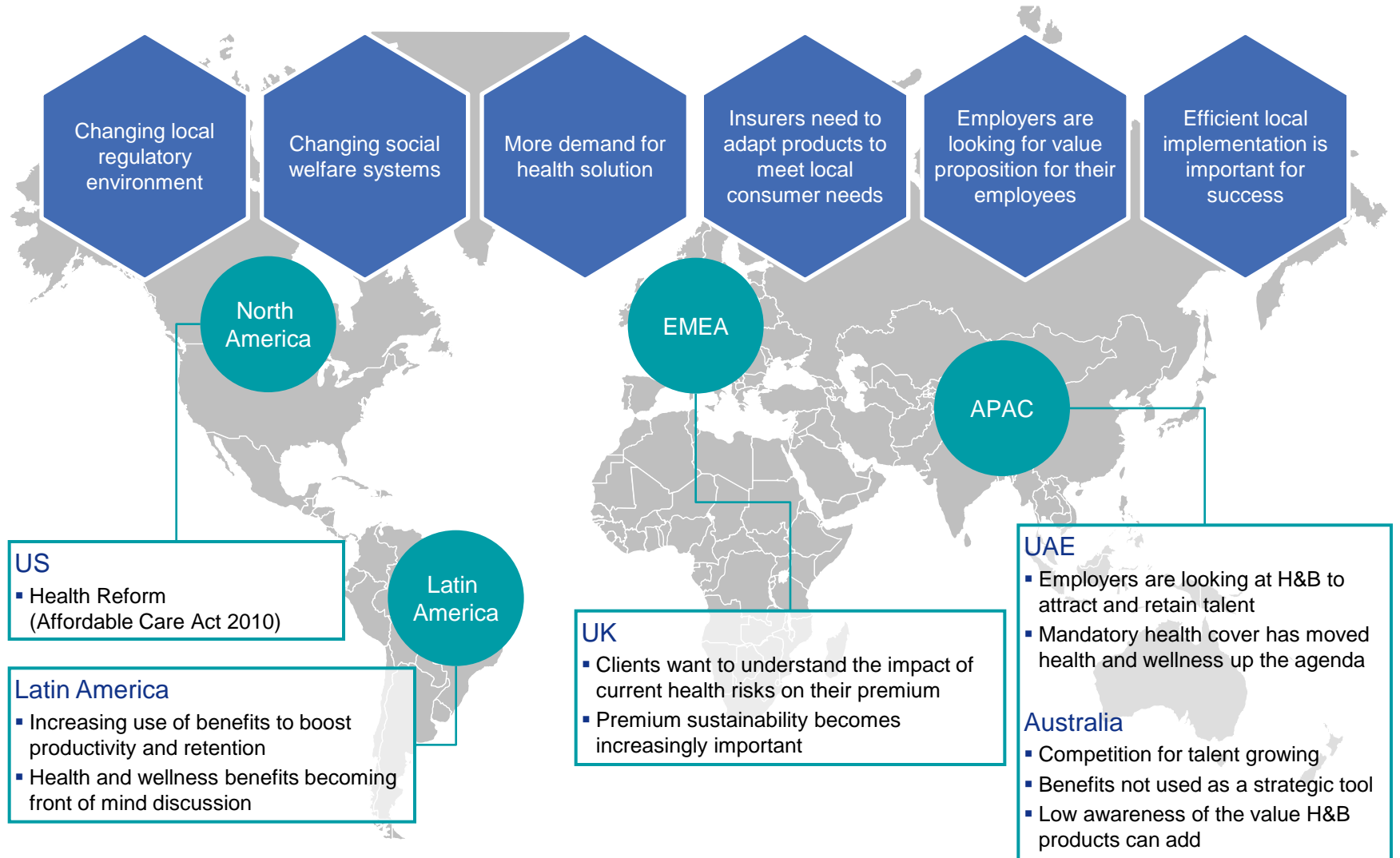


Preventive Care: Global Trends and Local Solutions

Aleksandr Shvedov



Global trend: Health Insurance to Risk Management



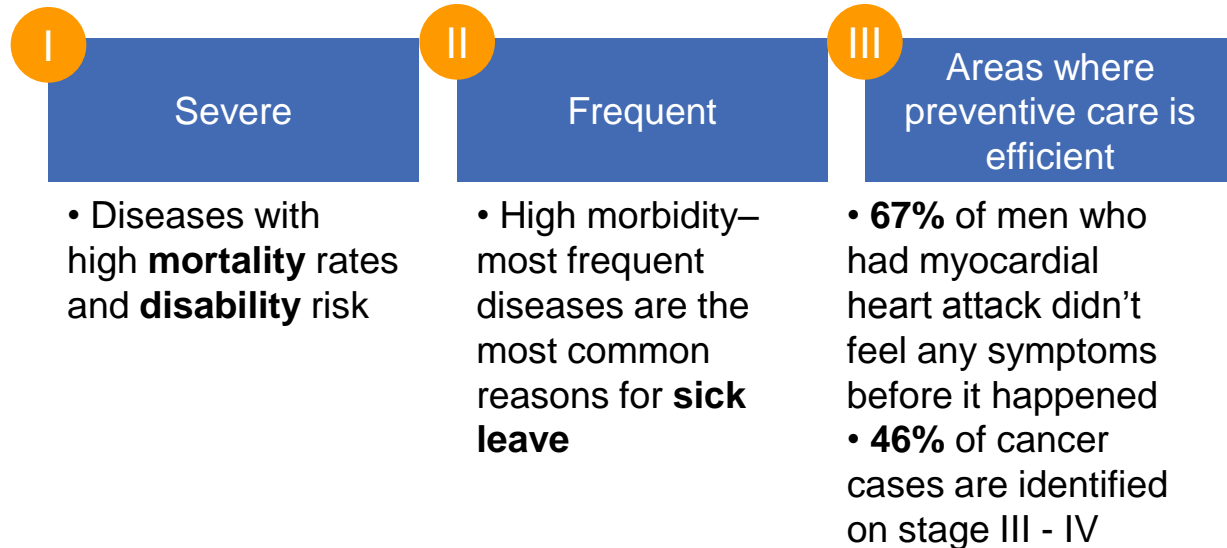
“Allianz Preventive Care” in Russia - Objectives and Focus

Preventive care consists of measures taken for disease prevention and risk reduction

★ Objectives

- ✓ identify risk factors
- ✓ promote healthy lifestyle
- ✓ lower morbidity and less sick leaves
- ✓ improve quality of life

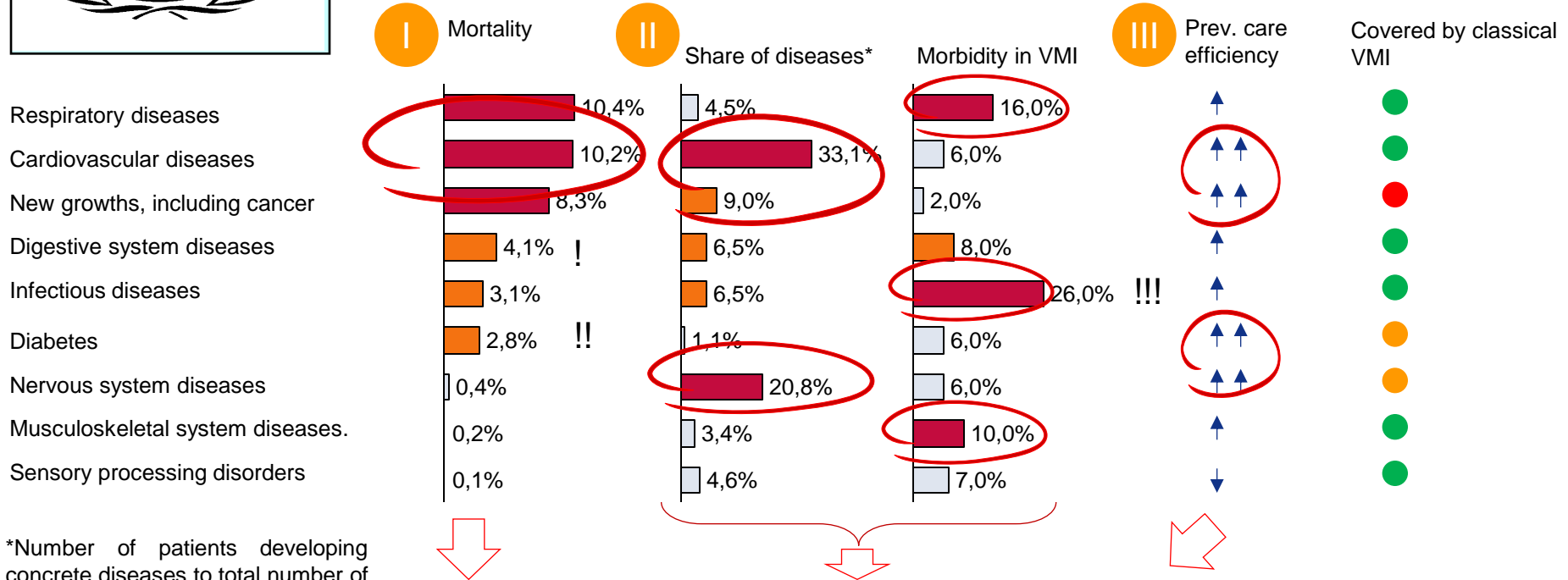
! Our focus



Disease profile and our priorities



According to WHO statistics and Allianz internal data



*Number of patients developing concrete diseases to total number of diseased.

Key areas of Allianz preventive care

- Cardiovascular diseases
- Respiratory diseases
- New growths, including cancer
- Diabetes
- Other conditions: stomach, urogenital diseases, osteochondrosis, stress.

! Stomach cancer and cirrhosis mortality
 !! Despite quite low statistics of Diabetes mortality, consequences can be very severe and lead to disability
 !!! Statistics takes into account urogenital diseases

What do we call preventive care

Types of preventive care

Areas and methods

At what level can be administered

Disease has not yet developed	Environment	State
	Vaccination	Clinic
	Lifestyle	General Practitioner
Every person		
Disease has developed	Early diagnostics	Surveying
		General Practitioner
	Follow up and drug therapy	Clinic

- Environmental and working conditions have a direct impact on one's health. Environmental changes can prevent many diseases

- Flu, Hep B and other vaccines contribute substantially to disease prevention

- Many serious health risk factors are lifestyle-related: eating and sleeping habits, exercising, smoking.

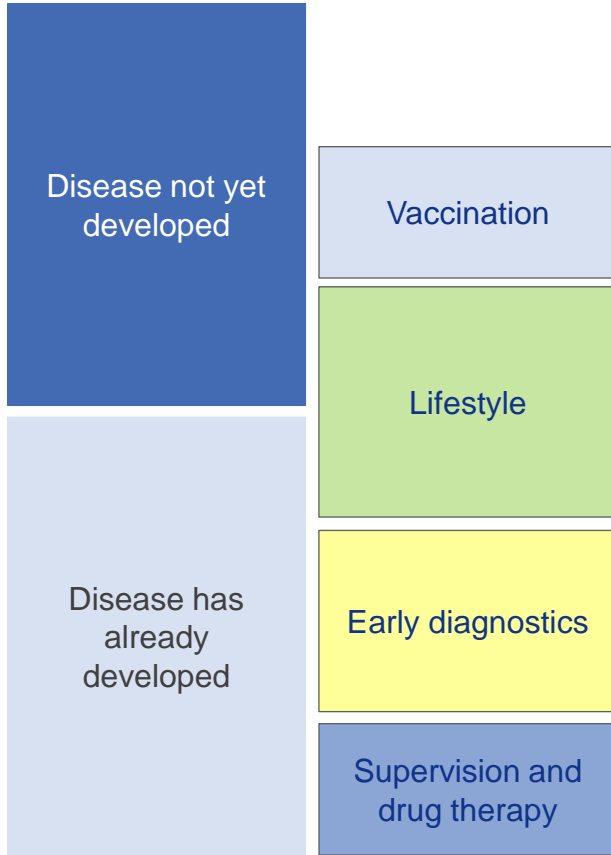
- Following simple rules may not only improve one's quality of life, but also prevent diseases

- Early disease diagnostics allows to cure or prevent more severe medical conditions

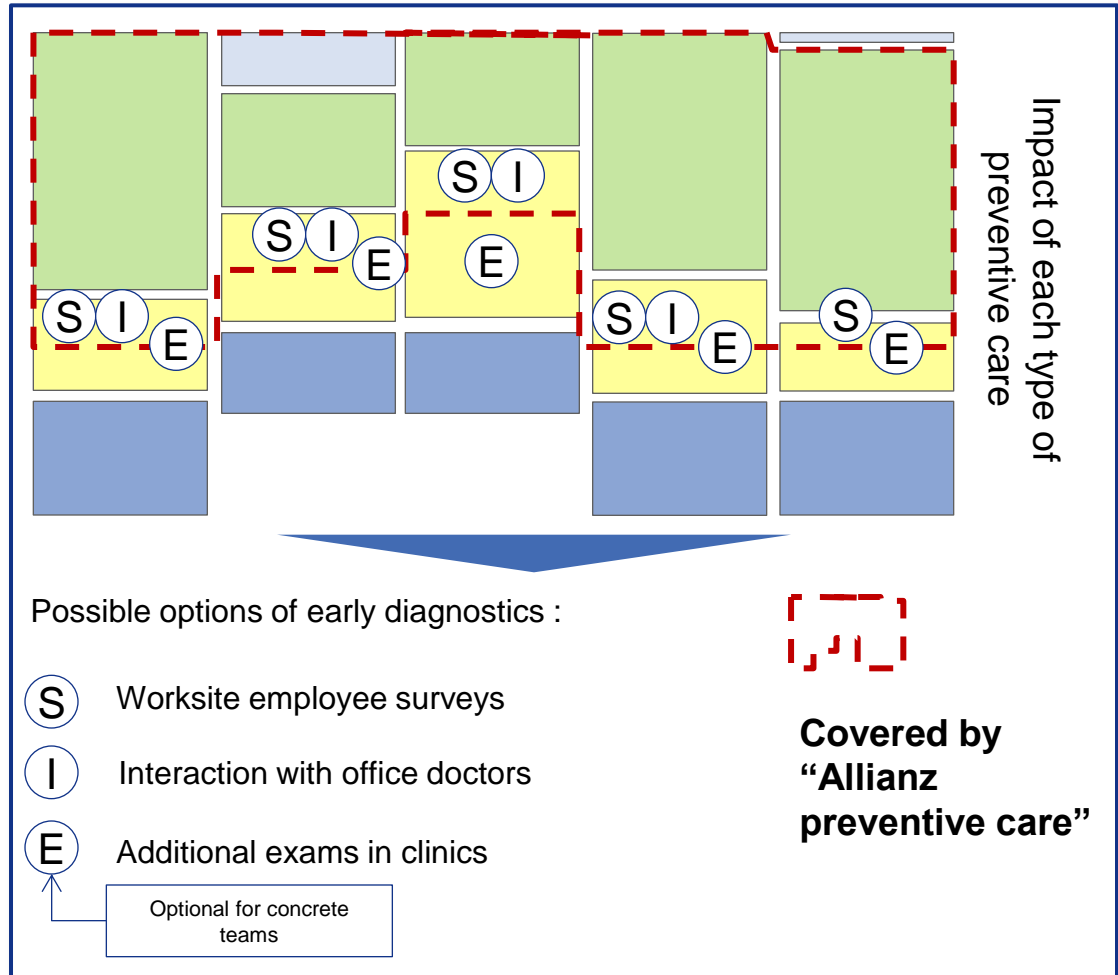
- Some medical conditions require regular follow up and/or drug therapy to alleviate symptoms

Preventive care scope

Types of preventive care



Cardiovascular diseases
Respiratory diseases
New growths, including cancer
Diabetes
Other conditions



Environment

Out of scope due to inability to change

How it works (example of preventive care calendar)



01.06.2015

- program stage timeline
- Stages possible at any time

Stage	Site	Price
1. Lectures on 5 selected topics	office	<input checked="" type="checkbox"/>
2. Q&A sessions with lecturers	office	<input checked="" type="checkbox"/>
3. Health Days in clinics:	clinic	≈ RUR 400,000
-unlimited number of medical appointments	clinic	<input checked="" type="checkbox"/>
-basic check-ups and manipulations	clinic	<input checked="" type="checkbox"/>
-laboratory tests	clinic	<input checked="" type="checkbox"/>
- ultrasound, Rg	clinic	<input checked="" type="checkbox"/>
4. Personal screenings	clinic	<input checked="" type="checkbox"/>
5. Therapy	clinic	<input checked="" type="checkbox"/>

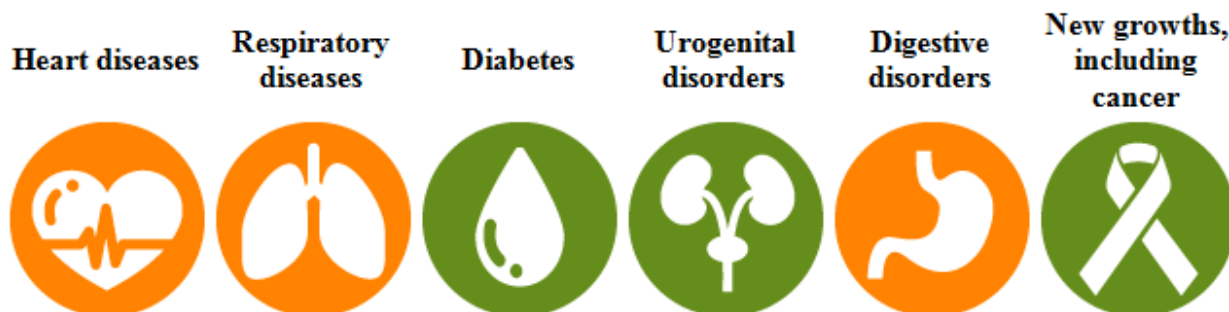
Covered by VMI

- covered by program
- not covered by program

Results of online survey – clear “road map” for preventive care measures



Risk of development of medical conditions below:



* Color corresponds to the risk

Interpretation



Low risk of developing the disease. Contact your doctor if you feel unwell.



Potential risk identified. We recommend consulting a doctor.



Potentially high risk identified. We recommend consulting a doctor as soon as possible.

Typical health problems and lecture topics:

II

Office work

- Diseases of 21st century: office work, fast-food, low physical activity and sedentary lifestyle
- Stresses, anxiety, computers, irregular eating schedule, coffee and cigarettes

Pains

- Neck and back pains, headache
- Causes, mechanism of occurrence, prevention
- How to keep your spine health at work

Vision disorders

- Computer syndrome
- Symptoms, diagnostics and prevention

Sedentary lifestyle

- Rectal and pelvic blood circulation disorders - hemorrhoids symptoms and prevention

A Health Day at clinic is about:

III

- Encouraging employees to pay more attention to their health
- Timely prevention of diseases most common in office environment
- Possibility to get consultations from leading medical specialists

Medical procedures as part of Health Day:

- onco-screening
- dermoscopy of skin growths
- consultation by cardiologist
- blood sugar check
- eye pressure test

Program launch with **3** large corporate clients



Signed for a program (insured) **17000**



Completed online survey **1600***



The most important areas for prevention according to survey results:

Urogenital disorders



New growth, including cancer



Diabetes



*on this moment

Healthy lifestyle mobile app

Get healthier, take intelligent nutrition recommendations, do exercises, get rewards and share your success with friends, colleagues

1

Know



- Health Management: regular health risk assessment, reminders
- Pedometer
- Exercise & nutrition tracking
- Connection with other health apps/devices

2

Improve



- Targeted content: exercise, smoking, sleeping
- Nutritional guidance
- Automated challenges
- Personal health coach

3

Enjoy



- Points system
- Rewards: payback, partner gifts or health discounts
- Support groups / community

+

- Allianz Coverage & Benefits Info
- Clinic Search

- Schedule visits in-app
- Reimbursement & risk event payout
- Storage of medical records/results