

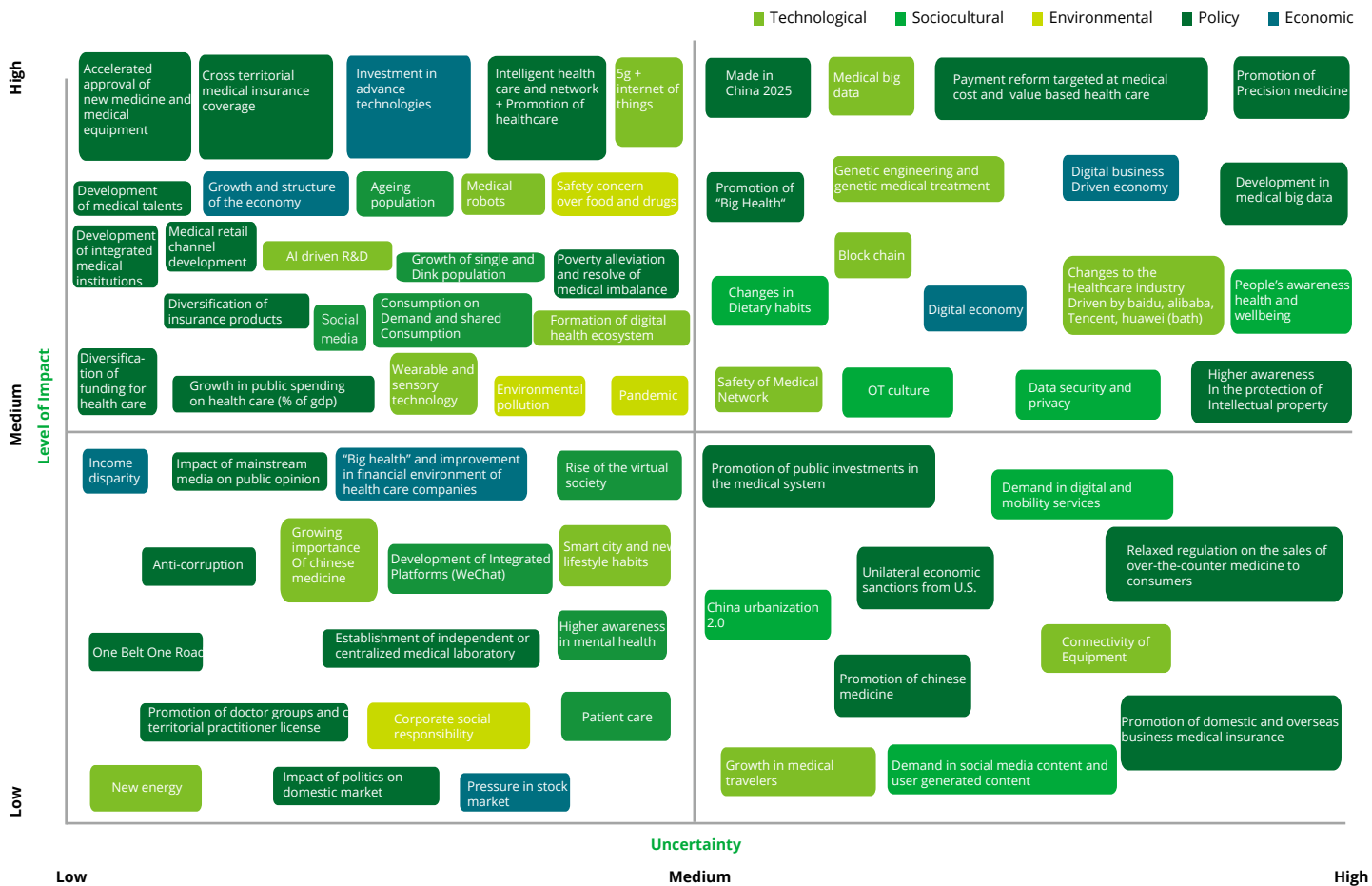
Digital health whitepaper

Consulting



Reshaping the health landscape

Driven by these national policies, the healthcare industry is undergoing accelerated innovation and is evolving to meet the growing and diverse healthcare needs of the Chinese people. In addition, China's unique social, cultural, economic, environmental, and technological characteristics have had a significant impact on the reshaping of the healthcare industry.



Source: Deloitte's subject matter expertise survey

Our predictions for the future of the healthcare industry

Combining Deloitte's industry knowledge and our understanding of the characteristics of China's healthcare industry, Deloitte has identified five trends that will have a significant impact on the future of China's healthcare industry: a comprehensive healthcare system, empowered consumers, the rise of an alternative funding model, smart healthcare and innovative product mix.

Trend 1: A comprehensive healthcare system

The ageing population, evolving living habits and the changing residential environment have contributed to the evolution of the today's disease atlas, and led to an increasing number of chronic patients in China year-on-year. According to the latest data, the number of patients with chronic diseases in China now exceeds 300 million, with nearly half under the age of 65. The management of chronic illness patients not only poses a challenge to medical resources, but also increases demand for disease prevention, rehabilitation and nursing.

Thus, the question on how to better utilize and allocate medical resources to serve and manage consumers' healthcare needs became one of the most important issues.

Firstly, improve the hierarchical medical system, and realize the two-way referral mechanism between primary medical institutions and comprehensive/ Tier 1 to 3 hospitals, so as to reduce excessive medical treatment and unreasonable utilization of medical resources.

Secondly, strengthen "disease prevention and control", and establish a comprehensive disease prevention and control mechanism involving "specialized public health institutions, general and specialized hospitals, and grassroots medical and health institutions" in order to better address consumers' health concerns. In particular the capacity should be enhanced for grassroots medical and health institutions to detect and control major diseases.

Thirdly, it is necessary to accelerate decentralization and promote independent medical laboratories (imaging, tissue biopsy, etc.) to meet the demand for specialized medical testing.

Finally, it is necessary to speed up the development of medical services to cover the patient's entire life cycle and establish consumer health records to enable the provision of customized medical care services.

In promoting integrated healthcare management, an effort should also be made to improve the professionalism of primary healthcare institutions and doctors so that they can better build trust with their patients and effectively change their healthcare habits.

Empowering primary healthcare institutions and doctors through medical partnerships, remote diagnosis, and advanced treatment technology will be critical for more effective implementation of the government's top level design.

Trend 2: Empowered consumers

Consumers are paying more and more attention to their health as their living standards and education improve. Compared to past generations, who typically sought medical advice only when they were sick, a growing number of people are advocating for early prevention of diseases through a self-disciplined and healthier lifestyle. The impact of lifestyle habits (diet, rest, exercise, etc.) on health has been widely recognized. Consumers are growing awareness of food and drug safety, nutrition, and paying more attention to sleep quality monitoring and exercise planning.

At the same time, as the awareness of "early prevention, early detection and early treatment" grows, the demand for risk assessment and early intervention for infectious diseases, genetic diseases, cancer and other diseases is increasing. The growing diversity of services related to health management and disease prevention can empower consumers to effectively manage their own health by equipping them with the knowledge and ability to control their health conditions. As society continues to modernize, various types of stress and mental health problems are escalating among different groups of people, developing into a salient social issue demanding increased attention. Consumers, especially those in the mid- to high-end segment, are not only pursuing physical health, but are also concerned about psychological issues such as depression, anxiety and loneliness. After the outbreak of the Covid-19 earlier this year, many insurance companies launched consulting services to provide online stress-alleviation services to employees, customers and epidemic fighters. Not only did these initiatives provide an alternative to ease the stress during the epidemic, but also had greater significance for the education and popularization of mental health management.

Trend 3: Rise of alternative funding model

Driven by a growth in patient population and medical inflation, medical and health expenditure continues to increase and has become a burden that cannot be ignored. In order to solve the problem of healthcare funding, it is necessary to embark on reform in medical financing and medical fee control. Businesses and the government must work together to gradually reduce the gap between the demand and supply through a combination of government initiated top-level design and the professional knowledge offered by the insurance sector.

First of all, the government should take the lead in exploring the implementation of policies such as "Elimination of price difference in drugs" and "Quantity-based procurement", as well as "Diagnosis-related group (DRG) payment" and "Outcome-based payment" to achieve the cost controls.

Secondly, a clear supporting role for commercial health insurance should be established, incentivizing businesses to promote the rapid and orderly development of commercial health services in order to meet consumers' diverse health insurance needs beyond the basic medical insurance plans.

Finally, in addition to social health insurance and commercial health insurance, there should be further encouragement to develop innovative payment methods to meet the demands of different consumer groups, such as peer-to-peer assistance schemes, crowdfunding, and public assistance.

Trend 4: Smart healthcare

The problem of medical and health data silos caused by technology limitations, data security and personal privacy protection is an important factor restricting the development of the medical and health industry.

In recent years, the rapid development of technology has accelerated the use of wearable devices, artificial intelligence, robotics, 5G and blockchain in the field of healthcare, which has not only brought about emerging treatment models, but also accelerated the collection and integration of health data—including genetic, diagnostic, behavioral, and health service consumption data.

Today, wearable devices that track and monitor data such as exercise, sleep and heart rate have become widely accepted and many consumers wear them habitually.

Many medical technology companies also integrate biosensors and software into devices to generate, collect and analyze data. At the same time advanced cognitive technology can analyze big data to provide consumers with personalized health status analysis.

Combined with artificial intelligence, customers can now enjoy real-time health status detection and micro-intervention for early identification, prevention and intervention.

In the future healthcare ecosystem, consumers' healthcare data will be the most important digital asset, and a key cornerstone for healthcare model innovation, healthcare service enhancement, and digital healthcare product development.



Trend 5: Innovative product mix

Healthcare breakthroughs and innovations drive the development of China's healthcare industry.

In terms of patient services, improvements can be achieved through the establishment of cooperative solutions between public and private institutions, better allocation and utilization of medical resources through alliances between top medical institutions and primary care providers and coordination of patient referrals.

In terms of medical supply, the rise of traditional Chinese medicine and translational medicine, as well as emerging clinical and translational medicine centers composed of hospitals, universities and research institutions, will promote developments in histology technology, stem cells, regenerative medicine, and new vaccines. At the same time, insurers, pharmaceutical companies, physician groups, and technology companies are all actively exploring innovative product portfolios.

Driven by these five trends, different industry players in the healthcare ecosystem will leverage their professional strengths and work together to explore new business models to bring consumers better healthcare services and a better healthcare experience.

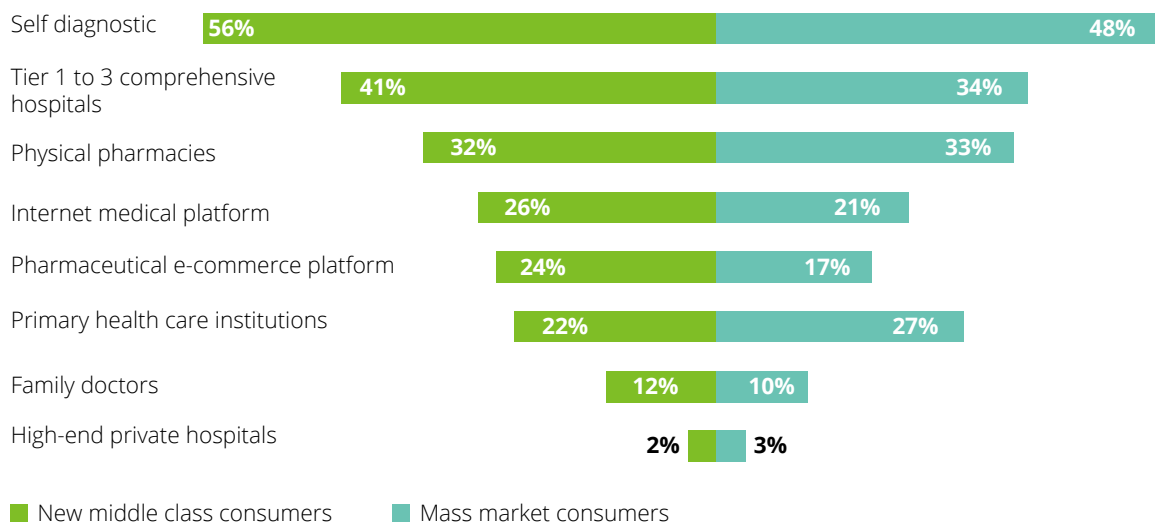
The public general hospitals are still the first choice for offline treatment, while Chinese consumers are gradually accepting online self-check solutions and family doctors

The survey found that Chinese consumer, especially the upper middle class, have a strong need for self-checks when experiencing minor ailments (e.g. mild abdominal pain, migraines). Respondents expressed their hopes for a credible and reliable online channel for self-checks and self-medication which reduces the need to travel to the doctor in person. When it comes to offline medical treatment, customers still tend to choose public general hospitals for medical treatment due to their credibility. However, with the continued growth in popularity of online specialist consultation, many consumers have noted that they have experienced such services and have obtained disease diagnoses and medication advice from experts in top-tier hospitals.

Digital medical services such as online consultation are aimed at fulfilling the needs of consumers seeking convenient medical treatment. However, due to a lack of knowledge about the patient's health conditions, past medical historical records, drug allergies, etc., these single-point digital medical services cannot provide consumers with an adequate online service experience.

The online family doctor, a one-on-one general practitioner contracted by the consumer, has a comprehensive understanding of the consumer's health status and provides efficient online consultation, diagnosis, and medication services. The dedicated, consistent nature of the family doctor helps to fill the gap in trust sometimes lacking from the online consultation experience, making it a good choice for consumers, especially the upper middle class—consumers who seek efficiency but unwilling to sacrifice on quality.

Figure 1: Consumers' medical preferences when mildly symptomatic

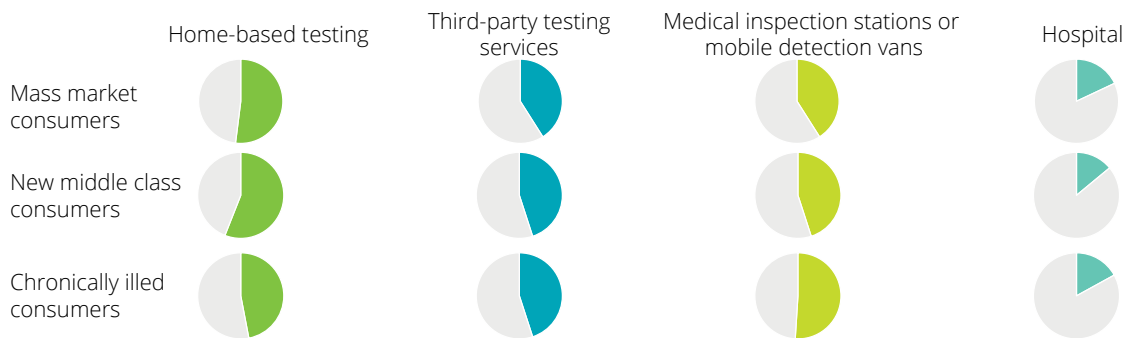


The upper middle class has a relatively high acceptance ratio for digital healthcare services compared with other groups

It is worth mentioning that the upper middle class is more receptive to digital healthcare services compared to both the high-end and mass market consumers. In addition to digital healthcare services such as online consultation, mass market consumers noted that they are willing to experiment digital testing solutions such as home medical testing devices (e.g., glucose meters, home electrocardiography (ECG) machines, etc.) when the technology is mature.

Upper middle class consumers noted that they are willing to use both home-based testing and third party testing services in the future (thyroid, metabolic, etc.). Meanwhile, the chronic illness consumer group expressed higher demand for testing expertise and prefers to receive testing at nearby medical testing stations or mobile detection vans.

Figure 2: Alternatives to hospital screening that consumers are willing to use



Online medicine purchase, insurance direct billing and online prescription medicine consultation are the main needs of consumers in digital medication services

In recent years, there has been a certain degree of development of digital medication services, the usage of which is relatively high according to research data. Most consumers have used online channels to conveniently purchase over-the-counter (OTC) medicines, as well as e-prescriptions for common medication. Some consumers have even searched for and purchased special and rare medicines online based on their specific needs.

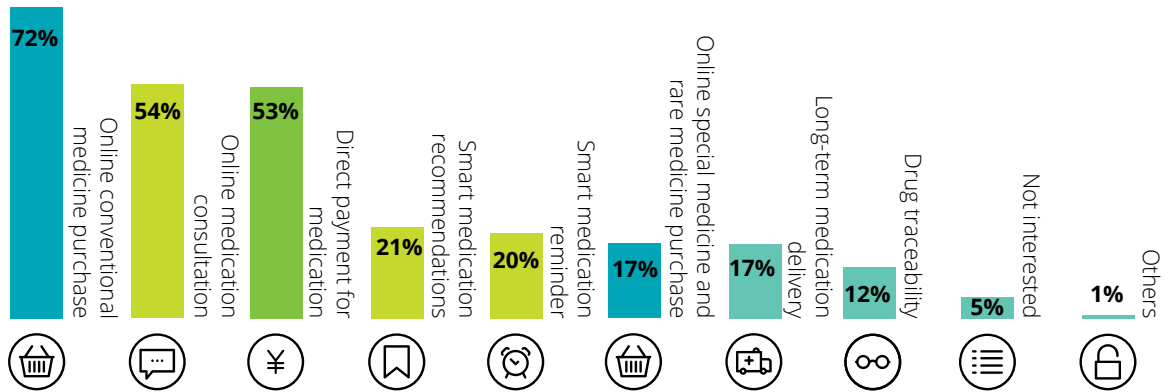
Having developed a habit of purchasing prescription online, more than half of all the surveyed consumers indicated that they wish to make direct payment leveraging their health insurance or commercial insurance plan as well. Therefore, digital medication solutions that integrate coverage for prescriptions purchased online will be more favored by consumers in the future.

In addition to purchasing medication, consumers surveyed have shown willingness to use online

medication counseling services to monitor and obtain guidance on dosage to ensure that the right type and amount of medication is administered.

As technology matures, smart medication management services based on "e-prescribing" will be able to provide consumers with more convenient and secure services. The outbreak of the Covid-19 epidemic has further deepened consumers' acceptance of online medication consultation and online medication purchase services, and such medical consumption habits will continue in the post-epidemic era.

Figure 3: Consumer preference for digital medication services



The coverage of inpatient digital services cannot resolve the main pain points of consumers

Beyond medical treatment and pharmaceutical services, the most common pain points identified by consumers during hospitalization are "cumbersome admission and discharge procedures", "insufficient hospital beds" and "mental and physical strain placed on family members". For upper middle class consumers who place emphasis on service and quality, the "shortage of professional care givers" and "poor inpatient environment" are two additional major demands.

Therefore, combining digital technology and integrating online and offline inpatient service solutions cannot only meet the rigid customer needs in terms of bed inquiries and appointments, pre-admission information inquiries and hospital admissions, but also better meet the intimate needs of consumers during their hospitalization, providing companionship, dietary arrangements and psychological care.

At present, such an integrated service solution is not available on the market, but insurance companies have launched "hospitalization payment + service" products, allowing customers to enjoy better hospitalization resources and better hospitalization service support.

Figure 4: Consumer hospitalization needs and pain points

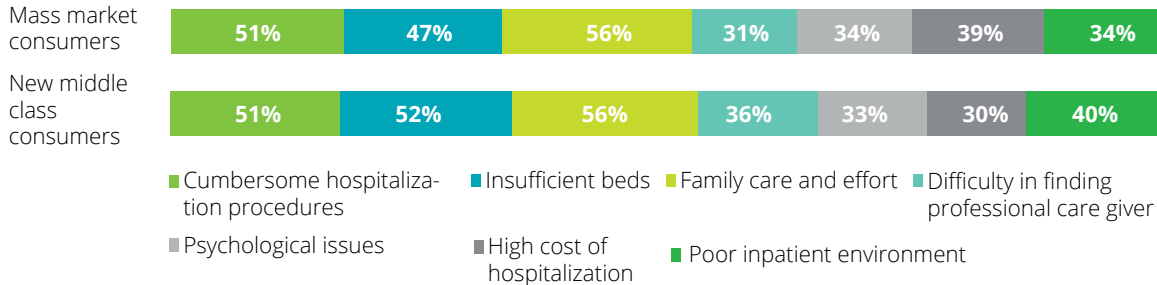
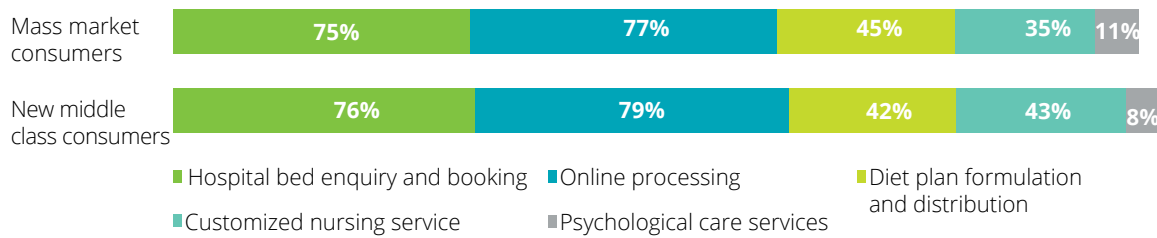


Figure 5: Consumer preferences for inpatient services



Health guidance and data tracking services are the most commonly used services under digital health management

Addressing the pain points that consumers encounter when seeking medical treatment is only eliminating symptoms of the problem. In order to address the root cause, there is a need to invest in good health management and disease prevention which target to make people healthier.

In recent years, the concept of healthy living has been widely gaining acceptance in China, especially among the middle and high-end groups. Strengthening self-discipline and regulating eating habits and regular exercise have become a trend.

In order to better overcome their inertia and promote the formation of habits, consumers are eager to seek guidance and utilize tracking services. As such, acceptance of digital products and solutions has grown higher proportionally in this area. Among the digital solutions for health management, fitness and exercise coaching products and services are the most widely used, with more than 60% of respondents reporting that they have used such solutions. This is partly due to the promotion of national fitness concepts, such as the "City Marathon", and partly due to the increase in the number of companies offering online sports products that aim to enhance customer stickiness.

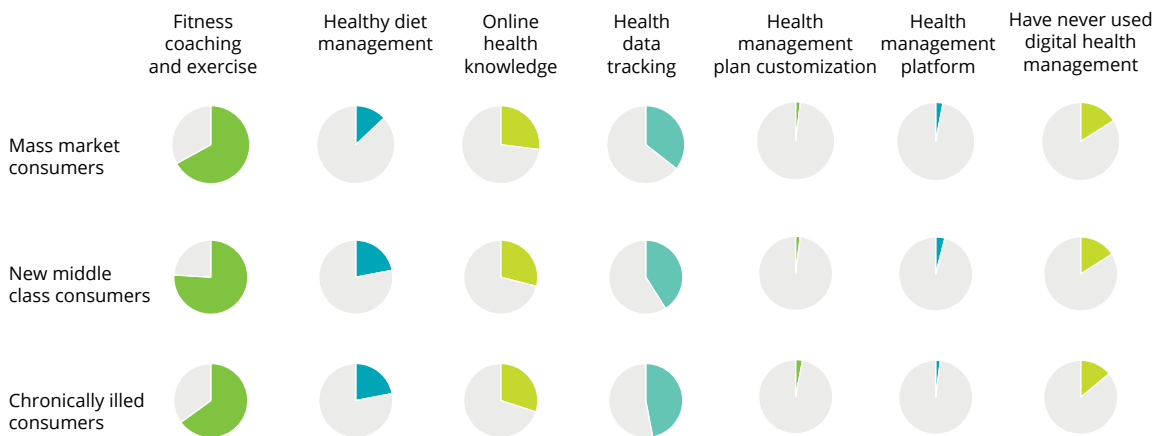
Secondly, adoption rate for health data tracking product (steps, weight, etc.), among consumers are also relatively high. This rate is even higher among middle- and high-end consumers compared to mass market consumers.

This is partly due to higher spending levels in these groups and partly because the middle- and high-end population are more concerned about health.

Similarly, the usage of diet management digital products is not high among mass market consumers. This is due to the fact that the customer experience of diet management related digital products are inferior to aforementioned categories. However, consumers with chronic diseases shown significantly more interests in diet management digital products.

Lastly, the adoption rate of customized health management solutions launched by enterprises (mainly family doctors and online consultation services) is low among consumers. Insurers' early attempts in this area are mainly focused on high-net-worth consumers, and there is still room for development among the upper middle class consumers.

Figure 6: Digital health management products or services used by consumers



Search engines are still the main channel for disease education for the majority of people, while the upper middle class prefers platforms provided by professional organizations

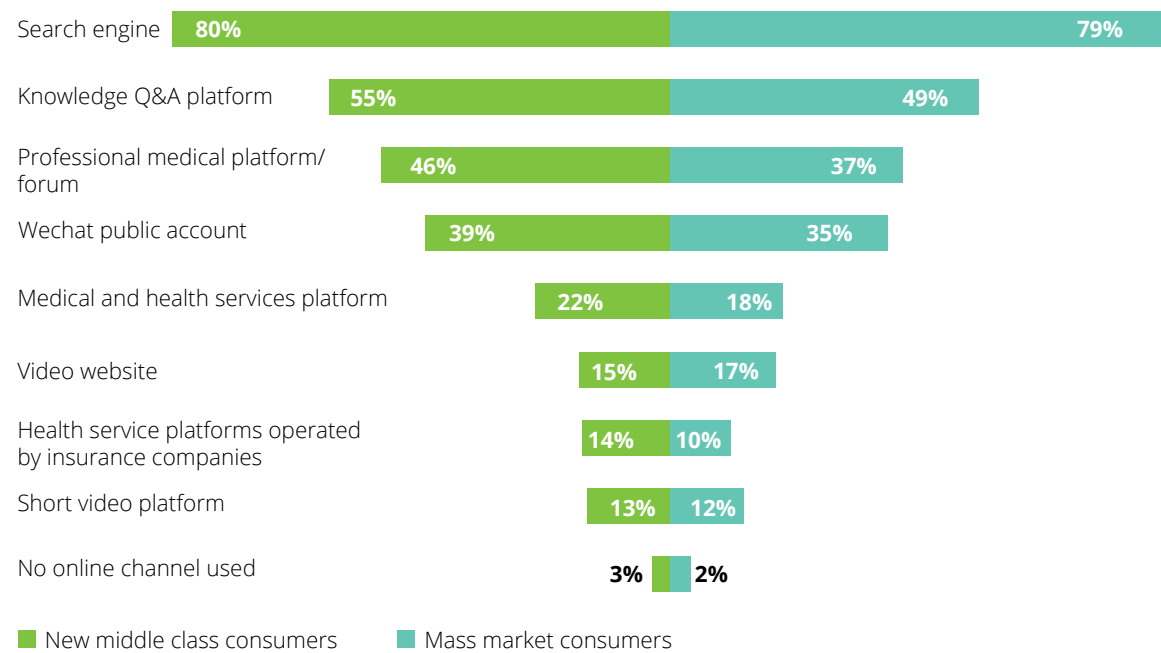
As a result of industrialization and urbanization, diseases such as the "three highs"—high cholesterol, high blood pressure, high blood sugar—and cardiovascular diseases have become highly prevalent, increasing common among the younger population. This has led to a significant increase in consumer demand for information related to disease, and best practices on prevention and early intervention.

Trying to better understand disease, many consumers have opted for research using internet channels. Among surveyed customers, only 3% of respondents indicated that they have not used internet channels to learn about diseases.

Despite the frequent number of negative news on search engines in recent years, nearly 80% of the respondents still said they would use this channel to learn about diseases, as there are no better alternative that offers the same level of convenience and reliability.

Among the other online channels, the most popular ones are UGC (user generated content) and WeChat, which have high credibility. Upper middle class consumers are more likely to choose more professional platforms to learn about diseases, and they are more likely to choose leading internet medical and health management platforms, professional medical platforms/ forums, and health service platforms operated by insurance companies.

Figure 7: Digital disease-related knowledge channels used by consumers



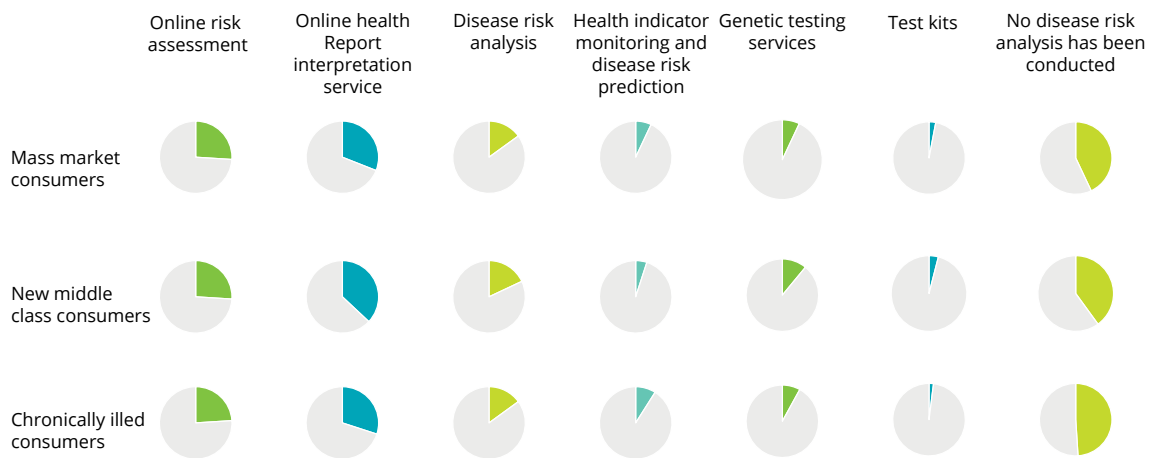
People with chronic diseases and upper middle class groups pay more attention to digitalized disease risk analysis, early warning and prevention services

In terms of disease prevention, people with chronic diseases attach higher importance to disease risk analysis and early warning. They are more interested in genetic testing services, as well as wearable devices that offer services related to physiological tests and disease risk prediction.

By comparison, low-risk groups pay less attention to these services, with nearly half of the respondents indicating that they have not used any products or services for disease risk analysis and early warning.

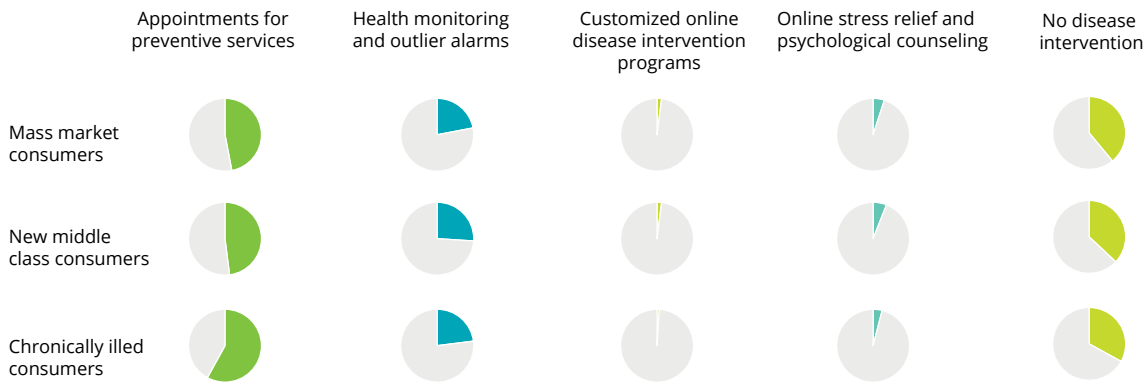
Only a small number of customers reported that they have used online health report interpretation service and online health and disease risk assessment services. In comparison, the upper middle class consumers are relatively more aware of disease prevention, with higher usage of genetic testing services.

Figure 8: Consumer preference for products or services for disease risk analysis and early warning



Similar to disease prevention, there is a greater emphasis on disease intervention among the chronic disease carrier population, and they have a higher usage of customized online disease intervention programs. In contrast, the general public are not currently paying enough attention, with 40% of overall respondents reporting no experience using any disease intervention services. Some consumers have reported usage of health monitoring wearable devices, and this percentage is higher among upper middle class consumers.

Figure 9: Consumer preference for digital disease intervention services



It can be seen from the results of the survey that the sick or high-risk population has better awareness in disease prevention and intervention, and a higher usage of the corresponding services. At the same time, they have a rigid demand for insurance coverage. However, due to the risk of adverse selection and uncontrolled risk, the insurance coverage needs of this population have not been consistently met in the past.

Currently, insurance coverage for non-standard and disease-carrying populations is still under development. Although according to AXA Tianping, the risk can be controlled through process of "risk screening, disease prevention, disease management and cost control", to ensure affordability in medical expense for customers with pre-existing conditions. There remain challenges in distribution and customers adopting habits of a healthy lifestyle and living by recommendations offered by insurance companies.

In the short term, more attention will be paid to customers with serious illnesses, as this group of patients are more likely to comply with treatment and disease management practice. At the same time, other feasible options will be explored in the short term.

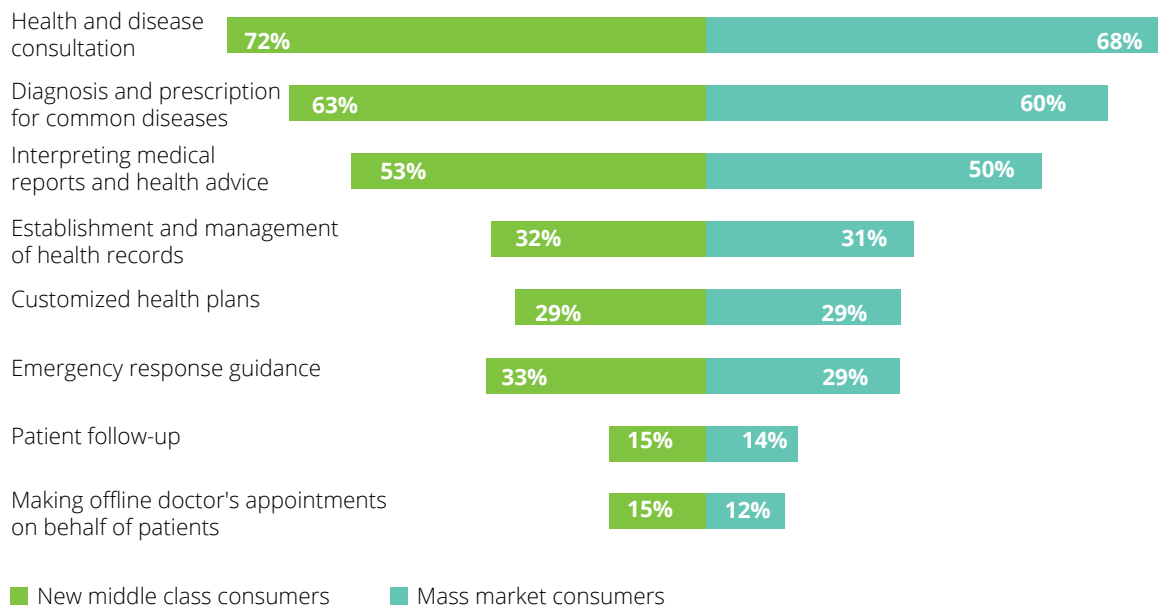
In the medium-to-long term, this problem can be addressed mainly from the following two approaches. Firstly, by using wearable devices to understand the real conditions of the patients' disease status and their lifestyle. Secondly, by using big data analysis to assess customer behavior (in accordance with laws and regulations), and applying behavioral factors such as customers' habits to the insurance pricing and claims process. Insurance companies should strengthen their capacity to collect and utilize big data and explore cooperation with data owners (such as internet companies).

The major demands related to digital family doctor services include health consultation, common disease diagnosis and physical examination report interpretation, etc.

With the support of a variety of health management and disease prevention and control services, most Chinese consumers have taken on the role of frontline medical triaging, seeking solutions on their own. Meanwhile in other countries, this role is usually played by family doctors, who are licensed general practitioners. In recent years, family doctors (available to people through “community clinics”) have also been developing in China, taking on the role of guardians of family health and providing medical care in the community.

At the same time, some enterprises have also launched online family doctor services, aiming to provide better value-added services to their customers. Reviewing services offered by existing family doctor, the services that are typically used by consumers are health and disease consultation, common disease diagnosis and prescription, and physical examination report interpretation and health advice. Consumers expect family doctors to provide a broader range of services in addition to disease diagnosis and treatment, covering health management, disease prevention and service in the rehabilitation stages, such as the creation and management of health records, customization of health plans, emergency response guidance management, and regular follow-up visits for rehabilitation or chronic diseases. This demand is more evident among the upper middle class and high-net-worth individuals compared to the mass market consumers. This shows that consumers are looking for family doctor services as an integrated family health service that covers the entire end-to-end healthcare journey.

Figure 10: Consumers' expectations of services provided by family doctors



At present, some insurance companies have launched family doctor as a core part of their healthcare service platforms. Firstly, insurers not only can help customers pay for medical expenses, but also can provide customers with a series of disease management services to improve customer experience and control the payout.

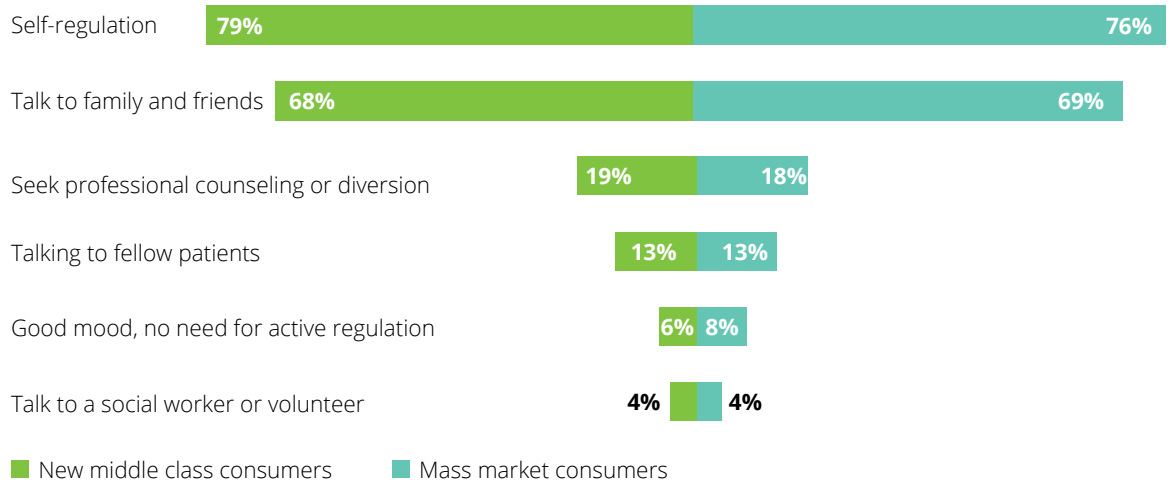
Secondly, insurers can provide customers with health management, disease prevention and intervention services through the family doctor service before they suffer from diseases — thereby helping customers live healthier lives and reduce illnesses while simultaneously helping to control claims cost. In line with the shift from payer to partner, AXA recently launched the "Emma by AXA" platform (安盛健康在线) in China, providing its insurance customers with range of health services, including unlimited access to video consultation with dedicated family doctor.



Mental health has recently garnered wider recognition in society, however self-regulation and talking to family and friends are still the major approaches for addressing emotional health challenges

In order to achieve the goal of "Healthy China 2030", mental health and physical health are viewed as equally important. In the past, people's understanding of mental health was biased or even prejudiced, and they chose to ignore mental health problems. This negligence has resulted in many mental illnesses not being diagnosed and treated, leading to number of tragic cases. This year, the importance of mental health to one's overall health is being increasingly recognized. Services such as stress relief counseling and psychological counselling are gradually being accepted by consumers. The use of such professional counseling services is relatively higher among middle and high-end consumers. The role of psychological intervention in the treatment of diseases has also been recognized by consumers. Although the survey shows that most consumers still continues to rely on self-regulation, or family and friends, 20% of the respondents have reported usage of professional psychological counseling services.

Figure 11: The way patients regulate their emotions



On the whole, it seems that various digital solutions have emerged in the market to meet the various demands and pain points of consumers in their healthcare journey and help them enhance their healthcare experience. However, product and service quality still needs to be tested by the market and consumers over time. To realize product and service innovation through digitalization, “customer-first” is vital in the endeavor to better serve customers.

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