

**EXPLORATORY STUDY ON APPROACHES OF RUNNING
WELLNESS PROGRAMS IN FOREIGN COUNTRIES AND IN
INDIA**

**Internship Training
at
Reliance General Insurance Co. Ltd. Hyderabad**

**By
Pranita G. Bhandakkar**

**Under the guidance of
Brig (Dr.) S. K. Puri**

**MBA Hospital & Health Management
2013–15**


**Institute of Health Management Research
Jaipur
2015**

Internship Training

At

Reliance General Insurance Co. Ltd, Hyderabad

**An exploratory study on approaches of running wellness
programs in Foreign Countries & in India**

By

Dr. Pranita G Bhandakkar

Under the guidance of

Professor S. K. Puri (Brigadier)

Post Graduate Diploma in Hospital and Health Management

Year 2013-2015



Institute of Health Management Research

Jaipur

TO WHOMSOEVER MAY CONCERN

This is to certify that **Dr. Pranita Bhandakkar** student of MBA Hospital and Health Management from IIHMR University, Jaipur has undergone internship training at Reliance General Insurance Co. Ltd, Hyderabad from **18th February 2015 to 8th May 2015**.

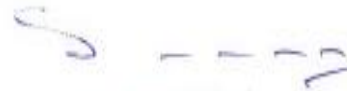
The Candidate has successfully carried out the study designated to him during internship training and his approach to the study has been sincere, scientific and analytical.

The Internship is in fulfillment of the course requirements.

I wish him all success in all his future endeavors.



Dean, Academics and Student Affairs
Col. (Dr.) Ashok Kaushik
IIHMR, Jaipur



Brigadier.S.K.Puri
VSM (Retd)
IIHMR, Jaipur



Reliance General Insurance Co. Ltd.
570, Rectifier House,
Naigaum Cross Road,
Wadala (W),
Mumbai - 400 031

Tel: +91 22 3047 9600
Fax: +91 22 3047 9650
www.reliancegeneral.co.in
A Reliance Capital Company

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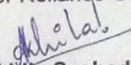
Certificate of Completion: On Job Training

This is to certify that **Dr. Pranita Bhandakkar** of **Indian Institute of Health Management & Research (IIHMR), Jaipur** has successfully completed her On Job Training with Reliance General Insurance Co. Ltd. She had undertaken a project on "**An explanatory study on Wellness Programs offered by three leading International Healthcare Service providers: Aetna, Cigna & Discovery vitality**" in the HCMT department as a part of her curriculum for MBA Hospital Management. The period of her involvement in the aforesaid project was from **18th Feb'15 to 8th May'15**.

We wish her all the best in her future endeavors.



For Reliance General Insurance Company Limited.


Akhila Seshadri
(Human Resources)

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation titled **"An exploratory study on approaches of running wellness programs in Foreign Countries & in India"** and submitted by **Dr. Pranita G Bhandakkar** Enrollment No **1477** under the supervision of **Professor S.K.Puri (Brigadier)** for award of MBA Hospital and Health Management/ MBA Pharmaceutical Management of the university carried out during the period from **18th Feb 2015 to 8th May 2015** embodies my original work and has not formed the basis for the award of any degree, diploma associate ship, fellowship, titles in this or any other Institute or other similar institution of higher learning.


Signature

PREFACE

Abstract

A comparative study on Wellness Programs in Foreign Countries and in India

Name of Author: Dr. Pranita G Bhandakkar

Roll no: 1477

Background:

Foreign Healthcare companies like Aetna, Cigna and Discovery Vitality have already successfully implemented their wellness initiatives in the global market and constantly providing innovative healthcare solution to its customers in order to stay competitive in the market, increase productivity.

However, India constitutes only 2 %of the global wellness market in terms of market share which evidently points at the under utilization of the potential and the wellness quotient that India treasures. Also, 50 % of the Indian wellness sector is fragmented & needs to be brought under the sphere of organized sector.

This study was conducted to explore the methods adopted by the leading international healthcare companies in the wellness industry: Aetna, Cigna & discovery Vitality and their strategy & approach of running the wellness programs, efforts to engage customers & how these concepts can be helpful for designing and promoting any wellness program initiatives in India.

This report also provides an overview of the Indian wellness industry, approach of running the wellness programs and the various challenges faced by user, provider and on media's end and provides recommendations for the same.

- The main objective of the study is to explore the methods adopted by the leading Healthcare companies: Aetna, Cigna & Discovery Vitality to run their wellness Programs initiatives and in India
- Other Objectives includes:
 - To study the various wellness programs offered by the leading international healthcare companies Aetna, Cigna & Discovery Vitality and in India.
 - To study the consumer engagement strategies implemented in foreign countries & in India

Data Collection Method:

Secondary, qualitative data of the companies Aetna, Cigna & Discovery and wellness industry in India was collected through newspaper articles, customer blogs, testimonials, company websites & videos

Results:

50% percent of Indian wellness market is unorganized hence there is scope to bring it under the sphere of organized sector. Consumer lifestyles along with growing influence of global trends are now changing the face of wellness and wellness is becoming a part of a consumer's everyday life. There is an increasing number of Indians willing to pay big bucks to feel good & improve health with a growing demand among entrepreneurs for the wellness services.

As a result an immense potential exists in the wellness sector.

This report reviews that to successfully engage people with Health and wellness products and messages, communicators need to know and understand their Healthcare needs & what is going to engage them in Healthy behaviors.

Also, companies need to Educate & Aware on Wellness programs and tools that will reach people where they intersect with technology and wellbeing in order to change behaviors and drive better habits.

Conclusion:

We find that wellness programs have become common workplace benefit. Well-executed programs can improve employee health meaningfully, and lead to significant reductions in the health care cost. To successfully engage people with Health and wellness products and messages, communicators need to know and understand their Healthcare needs & what is going to engage them in Healthy behaviors.

Keywords: Wellness Programs, Aetna, Cigna, Discovery Vitality, Indian Wellness Programs,

Acknowledgement

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Finally, and most importantly, I would like to thank God for allowing me to complete my project, my beloved parents, friends for their blessings and my special thanks goes to my dear friend Parag Mohite for his constant support, encouragement and wishes for the successful completion of this training.

Dr. Pranita Ganpatrao Bhandakkar

IHMR, Jaipur

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DISSERTATION

**An exploratory study on approaches of
running wellness programs in Foreign
Countries & in India**

1. Introduction

Wellness is the realization of our true potential to live a healthier, happier and more successful existence. It is a field of healthcare focused on improving everyday health and state of well being, rather than treating a disease or curing an illness. It is more than being free from illness; it is a dynamic process of change and growth.

Maintaining an optimal level of wellness is absolutely crucial to live a higher quality life. Wellness matters. Wellness matters because everything we do and every emotion we feel relates to our well-being. In turn, our well-being directly affects our actions and emotions. It's an ongoing circle. Therefore, it is important for everyone to achieve optimal wellness in order to subdue stress, reduce the risk of illness and ensure positive interactions.

Over the last several decades, an epidemic of “lifestyle diseases” has developed in almost all countries of the world. Prevalence of chronic diseases like diabetes, heart diseases and chronic pulmonary conditions are increasing due to unhealthy life style behaviors such as inactivity, tobacco use, and frequent alcohol consumption.

These conditions have major contribution in the burden of diseases as they lead to decreased quality of life, premature death and disability and increased healthcare cost.

Nowadays, these diseases are found increasingly in the younger age group than older age group. This shift in the onset of diseases from older age group to younger age group has created additional economic burden on the countries since health has direct relation with a person's productivity.

These chronic conditions have an impact on individual's performance & more absenteeism at workplace.

Out of the concern about impact the chronic diseases have on employees health & wellbeing, Productivity and the healthcare costs employers are now emphasizing on promotion of Health & disease prevention commonly known as “Workplace Wellness Programs”

These workplace wellness programs are aimed either at primary prevention or secondary prevention.

Primary prevention targets employees with risk factors for chronic disease (lifestyle management) and secondary prevention aims at improving disease control in employees with manifest chronic conditions.

2. Review of literature

Wellness is an active process of becoming aware of and making choices toward a healthy and fulfilling life. "...a state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity. ⁽¹⁾

Wellness is the realization of our true potential to live a healthier, happier and more successful existence. It is more than being free from illness; it is a dynamic process of change and growth.

Wellness matters!!

Maintaining an optimal level of wellness is absolutely crucial to live a higher quality life. Wellness matters. Wellness matters because everything we do and every emotion we feel relates to our well-being. In turn, our well-being directly affects our actions and emotions. It's an ongoing circle. Therefore, it is important for everyone to achieve optimal wellness in order to subdue stress, reduce the risk of illness and ensure positive interactions. ⁽²⁾

Dimensions of Wellness

There are 5 dimensions of wellness :⁽³⁾

1. Lifestyle
2. Social
3. Mental
4. Physical
5. Spiritual

1. Mental Wellness:

The mental dimension of wellness includes developing a healthy personal philosophy, maintaining a learning aptitude and establishing a base of useful knowledge.

2. Physical Wellness:

The physical dimension of wellness includes our overall physical health, physical fitness and appearance. Starting with physical health, a wellness approach would not be to simply avoid sickness and disease, but to know that our health is always fleeting and our body's always under attack.

1. Spiritual Wellness:

The spiritual dimension of wellness includes becoming aware of our life's purpose, developing our innate gifts and using our talents in a positive way and getting in touch with our spirituality. Operating "on purpose" and using our talents can be spiritually lifting and tremendously positive as compared to merely getting by, pleasing others, or surviving.

2. Social Wellness:

The social dimension of wellness includes the careful creation and maintenance of healthy and positive relationships, our contribution and involvement in the community and our impact on our surroundings or environment at large.

3. Lifestyle Wellness:

The lifestyle dimension of wellness includes our work and workplace, our leisure time and our home environment. As most of us will spend more than half our lives at work, what we do at work matters immensely to our wellness.

Wellness can be divided into 5 segments :⁽⁴⁾

Segments	Products	Services
Beauty services& cosmetics products	Cosmetic products (skincare, hair care, color cosmetics and fragrances)	Salons and beauty centers Cosmetic treatments.
Fitness & cosmetics	Fitness equipments & slimming products	Fitness centers & slimming centers
Nutrition	Health & wellness foods, beverages, Dietary supplements	
Alternate therapy	Ayurveda, Homeopathy, Unani etc	Treatment centers for Ayurveda, homoeopathy, Unani, Naturopathy etc.
Rejuvenation		Spas

Chronic diseases a Public Health concern:

Chronic diseases such as Hypertension & depression has led to decline in overall health of employees in workplace, contributing to an increase in Health-related expenses for employers & employees and had led to absenteeism. Given the burden of lifestyle diseases and its battle with chronic diseases, it is imperative for the individuals to make Healthy lifestyle choices.

Over the last several decades, an epidemic of “lifestyle diseases” has been developing all over globe.(Pollard, 2008). The Centers for Disease Control and Prevention (CDC) identified four behaviors—Inactivity, poor nutrition, tobacco use, and frequent alcohol consumption—as primary causes of chronic disease in the United States, resulting in increasing prevalence of diabetes, heart disease, and chronic pulmonary conditions (Centers for Disease Control and

Prevention, 2010). These chronic conditions have become a major burden as they lead to decreased quality of life (Healthy People 2020, 2011) and premature death and disability (Centers for Disease Control and Prevention, 2010).

Another concern is the cost of treating chronic disease, estimated to account for over 75 percent of National health expenditures (Centers for Disease Control and Prevention, 2010) in USA. Furthermore, although chronic disease was once thought to be a problem of older age groups, the number of working-age adults with a chronic condition has grown by 25 percent in ten years (Hoffman and Schwartz, 2008). This shift toward earlier onset adds to the economic burden of chronic disease because of illness-related loss of productivity resulting from absence from work (absenteeism) and reduced performance while at work (presenteeism). Results from a PricewaterhouseCoopers survey found that indirect costs (e.g., days missed at work) were approximately four times higher for individuals with chronic disease than for those without (PricewaterhouseCoopers, 2010). Moreover, a report released by the Milken Institute estimated that the indirect cost of these illnesses was higher than the direct health care costs to treat chronic disease (DeVol et al., 2007).

Growing Interest in Wellness Programs among Employers:

To counter the trend of increasing health care costs, employers are adopting health promotion and Disease prevention strategies, often referred to as workplace wellness programs (111th Congress, 2010). Disease prevention programs aim either to prevent the onset of diseases (primary prevention) or to diagnose and treat disease at an early stage before complications occur (secondary prevention)

Many employers have realized the benefits of health promotion, and to curb the costs of rising health care they have begun offering and promoting wellness programs to their

employees. Ideally, the office should be a place that not only protects the safety and well-being of employees but also provides them opportunities for better long-term health.

Nowadays, these diseases are found increasingly in the younger age group than older age group. This shift in the onset of diseases from older age group to younger age group has created additional economic burden on the countries since health has direct relation with a person's productivity.

These chronic conditions has an impact on individual's performance & more absenteeism at workplace

Out of the concern about impact the chronic diseases have on employees health & wellbeing, Productivity and the healthcare costs employers are now emphasizing on promotion of Health & disease prevention commonly known as “Workplace Wellness Programs”

These workplace wellness programs are aimed either at primary prevention or secondary prevention.

Primary prevention addresses areas of modifiable risk behaviors such as sleep habits, stress related to work or work -life balancing issues, eating healthy diet, physical Fitness activities to prevent onset of a disease in an individual.

Secondary preventions are intended at managing the existing disease conditions like Diabetes, asthma, blood pressure and attempts for improving health and quality of life. For eg: promoting medication adherence, assistance for managing symptoms etc.

Wellness Programs Components:

The range of benefits offered under this label is broad. In this report, 3 types of activities are described:

1. screening activities to identify health risks (e.g., measurement of body weight)
2. preventive interventions to address manifest health risks (e.g., weight-reduction

counseling)

3. Health promotion activities to further healthy lifestyles (e.g., healthy food options in cafeterias).

In addition to this there are other types of benefits related to health and wellbeing like occupational health, Safety programs)

1. Screening Activities:

Employer-based wellness programs often include screening activities to identify health risks, most commonly the HRA and biometric screening. An HRA (or health risk questionnaire) is a self-administered questionnaire used to collect information about common modifiable risk factors about behaviors and characteristics, such as nutrition, physical activity, smoking, cholesterol levels, weight, and blood pressure. Biometric, or clinical, screening collects data on height, weight, resting heart rate, blood pressure, blood glucose levels (for diabetes), and blood lipid levels (e.g., cholesterol)

2. Preventive Interventions :

Wellness programs offer primary prevention interventions to reduce health risks, referred to as lifestyle management, and secondary prevention interventions to prevent disease exacerbation, referred to as disease management. Lifestyle or risk factor management programs are interventions designed to help workers make positive changes to their health-related behaviors. These interventions may be offered to all employees, such as through educational campaigns, or individually administered, such as by counseling. They promote health related behaviors, such as improved nutrition, more exercise, and smoking cessation. For instance, employees may be encouraged to increase physical activity with so-called step-counting programs that motivate employees to build more walking into their daily routines.

Similarly, employers may educate employees about the health risks of obesity and smoking and provide coaching interventions to address those risks.

Whereas lifestyle management programs aim to prevent chronic illness, disease management programs target employees living with chronic diseases, such as heart disease, diabetes, and asthma. Such disease management programs can be offered through an employer's health plan or by a separate program vendor and can be integrated with other program components. These programs are individually targeted and provide ongoing support for issues related to chronic illness, such as medication adherence. They are likely to require long-term engagement with the employee and coordination with the employee's regular physician.

3. Health Promotion Activities:

A variety of health promotion activities can be offered as part of an employer's wellness program. As outlined above, those benefits are meant to encourage healthy lifestyles and are usually available to all employees, irrespective of whether they have health risks or manifest disease.

- on-site vaccination services, such as for influenza
- fitness benefits, such as free or subsidized gym memberships and on-site gyms
- healthy food options, for example in cafeterias and vending machines
- nurse advice lines 24*7

In India, many of the enlightened organizations drive various programs to support Health and Well-being at workplace with solid reasoning as to what should be content of the program and the justification for the same while many other organizations just jump on the bandwagon without understanding the full benefits of such programs. Hence these organizations end up in offering some hotchpotch activities to their employees.

Until date, there is no universal definition or agreement on what wellness really is. For different persons, the meaning of wellness is different. Besides in corporate world, it is a much misunderstood and often abused term.

Very few organizations have structured preventive health programs. These are seen in mainly multinational corporations, large sized Indian private limited and public sector companies. This is because these organizations actually roll out these preventive health programs after thorough data analysis and have knowledge, resources and commitment to drive these programs irrespective of the cost.

The other set of organizations, which constitute the bulk of the organizations in India, who want to rollout "Wellness Programs" because they want to look good. It may be a checklist item if they are giving their entry for "Best Employer Award." These programs are seen as one time employee engagement activity rather than a strategic initiative. Quality measures around program content and deliverables are questionable. Then there are other set of organizations who would be tying up the Wellness programs with Corporate Social Responsibility (CSR) related activities. Now with the new amendment in the Company Act, CSR being mandatory, the profit making organizations have to spend on CSR and hence renewed interest in Wellness Programs.

Over the last decade, various providers have sprung up offering the so called "wellness programs." A substantial number of these providers have no medical or scientific background. These are in there purely because they have seen huge business opportunity in wellness industry, have their skills in marketing and sales and corporate contacts. Suddenly, India seems to be a big market for these wellness program providers especially in IT hubs such as Bangalore, Chennai, and Hyderabad. Some of the providers of "team-building" activities have rechristened themselves as wellness providers. Hence, any activity, which

attracts this younger crowd, can be easily accepted as wellness program. The activities would include a range of activities from say bollywood dancing, kickboxing, and yoga, pilates to giving free movie tickets or entry to bowling alley, which might be justified as stress busters.

If one sees the content of the wellness program, it is nothing but the traditional medical checkup or the one which was known as the "Executive Health check-up" in the olden days.

To add to this they would offer health talks.

Companies under study

To gain insights of the Wellness Programs offered by the International Companies and Indian companies, following companies were studied:

Foreign Companies	Indian Companies
Aetna	ApolloLife
Cigna	ICICI Lombard
Discovery Vitality	Reliance General Insurance CO.Ltd.

3.METHODOLGY

1. Research Question:

What are the methods and approaches adopted by the International Healthcare companies (Aetna,Cigna & Discovery Vitality) to successfully run their wellness programs?

2.Aim

To study & explore the various wellness programs & its consumer engagement activities of the leading companies in Healthcare: Aetna, Cigna & Discovery Vitality.

3. Objectives of the Study

- The main objective of the study is to explore the methods adopted by the leading Healthcare companies: Aetna, Cigna & Discovery Vitality to run their wellness Programs initiatives and in India
- Other Objectives includes:
 - To study the various wellness programs offered by the leading international healthcare companies Aetna, Cigna & Discovery Vitality and in India
 - To study the consumer engagement strategies implemented in foreign countries and in India

4. Study Design & Methodology

- **Type of study:** Descriptive, Comparative study
- **Location of study:** Reliance General Insurance Co. Ltd. Hyderabad
- **Data to be collected:** Secondary, qualitative data of the companies Aetna, Cigna & Discovery and wellness industry in India was collected through newspaper articles, customer blogs, testimonials, company websites & videos.
- **Study period:** 3 weeks

5. Limitation of the study

- Inaccessibility to the data of the wellness programs run by Aetna, Cigna & Discovery Vitality and those in India
- Inaccessibility to the information on personalized wellness program offered by the companies.
- The study cannot be analyzed statistically.
- Study cannot be generalized due to difference in the population's psychology, motivational factors, cultural & regional difference and demographics.

4. Wellness Programs & It's Activities in Foreign Countries

Wellness programs that are offered by Aetna, Cigna & Discovery mainly focus on four areas of modifiable health risk behaviors:

- Sleep Habits
- Stress Management
- Physical activity
- Eating Healthy

4.1 Aetna

Company Profile:

Founded in 1853 in Hartford, CT, Aetna is one of the nation's leading providers of health care, dental, pharmacy, group life and disability insurance, and employee benefits. Aetna is a U.S.-focused company, offering group medical insurance in all 50 states.

The Company's operations are conducted in three business segments:

- Health Care
- Group Insurance
- Large Case Pensions.

Aetna's Health Insurance and services includes:

- Medical, Pharmacy and dental plans
- life & disability plans,
- Medicaid services
- Behavioral Health programs.
- Medical Management.

Aetna offers more than 70 wellness programs.

Aetna continually develops new products and services that will have a positive impact. It offers a wide array of programs and services that help control rising employee benefits costs while striving to improve the quality of health care, such as case management; disease management and patient safety programs; and integrated medical, dental, pharmaceutical, behavioral health and disability information. Aetna provides members with access to convenient tools and easy-to-understand information that can help them make better-informed decisions about their health and protect their finances against health-related risks.

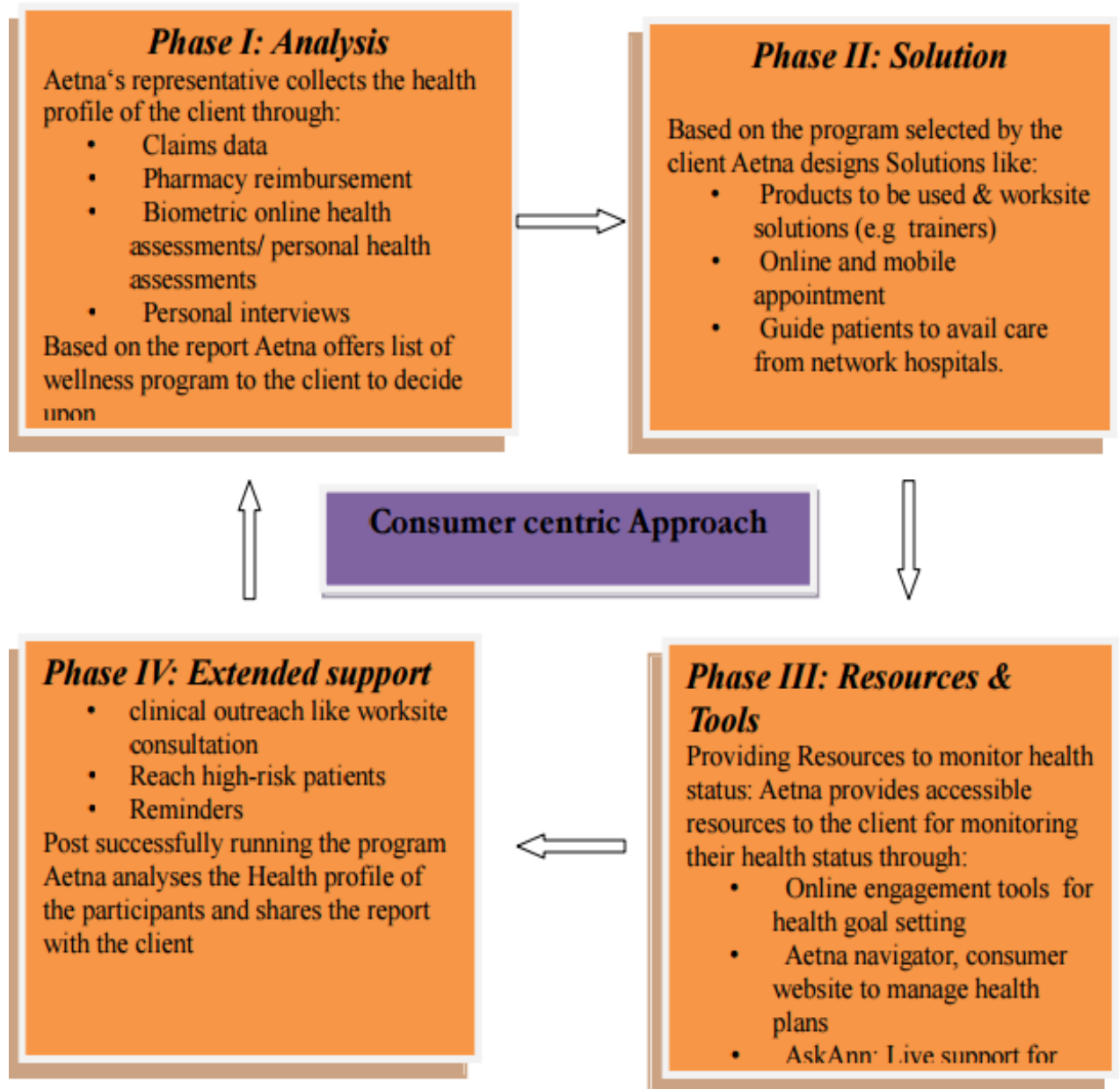
4.1.1. Aetna's Star Wellness Programs:

Program Name	Program Description in brief
Healthy lifestyle coaching	• Member is provided with a coach to make a positive change • Incentives for meeting certain milestones.
Mind-body stress reduction program	• Targeting work related stress & work life balance issues.
Health Connection Get active program	• Offers challenges to stay fit via social networking component.
Beginning right program	• Tips for healthy pregnancy and identifying high risk pregnant women to provide solutions.
Simple steps to healthier life	• Includes programs on nutrition, fitness, smoking, cessation etc.
Metabolic syndrome solution	• Helps member understand the risk of developing metabolic diseases & provide guidance to reduce them

Table 1: List of Wellness Programs Offered by Aetna

4.1.2. Aetna's Approach of running the wellness program:

Aetna Approaches the client for wellness programs and runs the same in below mentioned phase. This approach remains same for all the wellness programs carried out by Aetna.



Before running a program Aetna examines the program on pilot basis.

Figure 1: Aetna's approach of running any Wellness Program.

4.1.3. Aetna's differentiating strategy:

Aetna has a consumer directed healthcare model and its main pillars are:

- **Clinical expertise:** Aetna has a team of professional doctors, physicians graduated from Harvard medical school.
- **Personalized healthcare solution:** Aetna offers customized & personalized health solution based on the needs of the individual.
- **Connectivity through technology:** Aetna keeps constant touch with its customers via various mobile applications helping & guiding them through any emergency situation
- **Holistic risk reduction:** Aetna offers variety of programs that encompass the full spectrum of member health – from preventive care to promoting healthier lifestyles to disease and absence management.
- **Innovation:** Aetna has partnered with many different companies to bring about a new approach to the way healthcare is offered.

Eg: DocFind- that allows you to locate doctors and other health care providers such as dentists, optometrists, hospitals and pharmacies.

6.1.4. Aetna's digital health solution:

- **Care Pass:** Care-management services designed to enhance care coordination and patients' health
- **Itriage:** Consumer tool to research treatments, find providers and make appointments
- **Active Health:** Clinical decision support to identify gaps in care and best practices.
- **Medicity:** Patient health information exchange technology
- **Inexx:** Apps to help physicians connect their own data and information
- **Aetna Navigator:** One stop member site to manage plans and health needs.

4.2 Cigna

Company profile:

CIGNA Corporation is the product of a merger between the Insurance Company of North America (INA) and Connecticut General Corporation (CG) in 1982, hence the name CIGNA (combination of the initials of these two companies)

Cigna is a global provider of health insurance for employers in 29 different countries

Cigna (NYSE: CI) is dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York.

These products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, and other related products including group disability, life, and accident coverage.

Cigna has approximately 80 million customer relationships throughout the world.

Cigna runs 2 types of wellness program:

- **Participatory:** Based only on participation and not on meeting specific health standards

For eg: health club discounts or rewards for completing a health assessment.

- **Health-Contingent Wellness Programs:** require individuals to meet a health standard

2 types:

1. Activity-Only programs:

Eg. Individual is rewarded for completing a program such as a walking, diet or exercise program.

2. Outcome-Based programs.

Eg. Individuals is required to achieve a health outcome such as a specific blood pressure or BMI level.

4.2.1. Star wellness Programs of Cigna

Program Name	Program description in brief
Wellness Screening	• Health check up to measure blood pressure, blood sugar, cholesterol, triglycerides, (BMI) etc
Wellness Assessment	• Provides Wellness Profile, • Advice for health improvement • Identifies potential health issues.
Health Coaching, Condition Management, Treatment Decision Support, Maternity Support	• Setting up Health Goals with help of Health Coaches • Managing a health condition
Managing School	• Educate Parents of school going children on • Managing fears & challenges related to health. • Provide safety tips & other solutions
Employee Assistance & Work-Life Program	• Assistance with adoption services adult & elder professional care management • Parenting resources and information • Financial and legal counseling • Free, confidential, 24/7 assistance & counseling.

Table 2: List of Wellness Programs Offered by Cigna

4.2.2. Cigna's Approach of running the wellness program

Cigna Approaches the client for wellness programs and runs the same in below mentioned phase. This approach remains same for all the wellness programs carried out by Cigna.

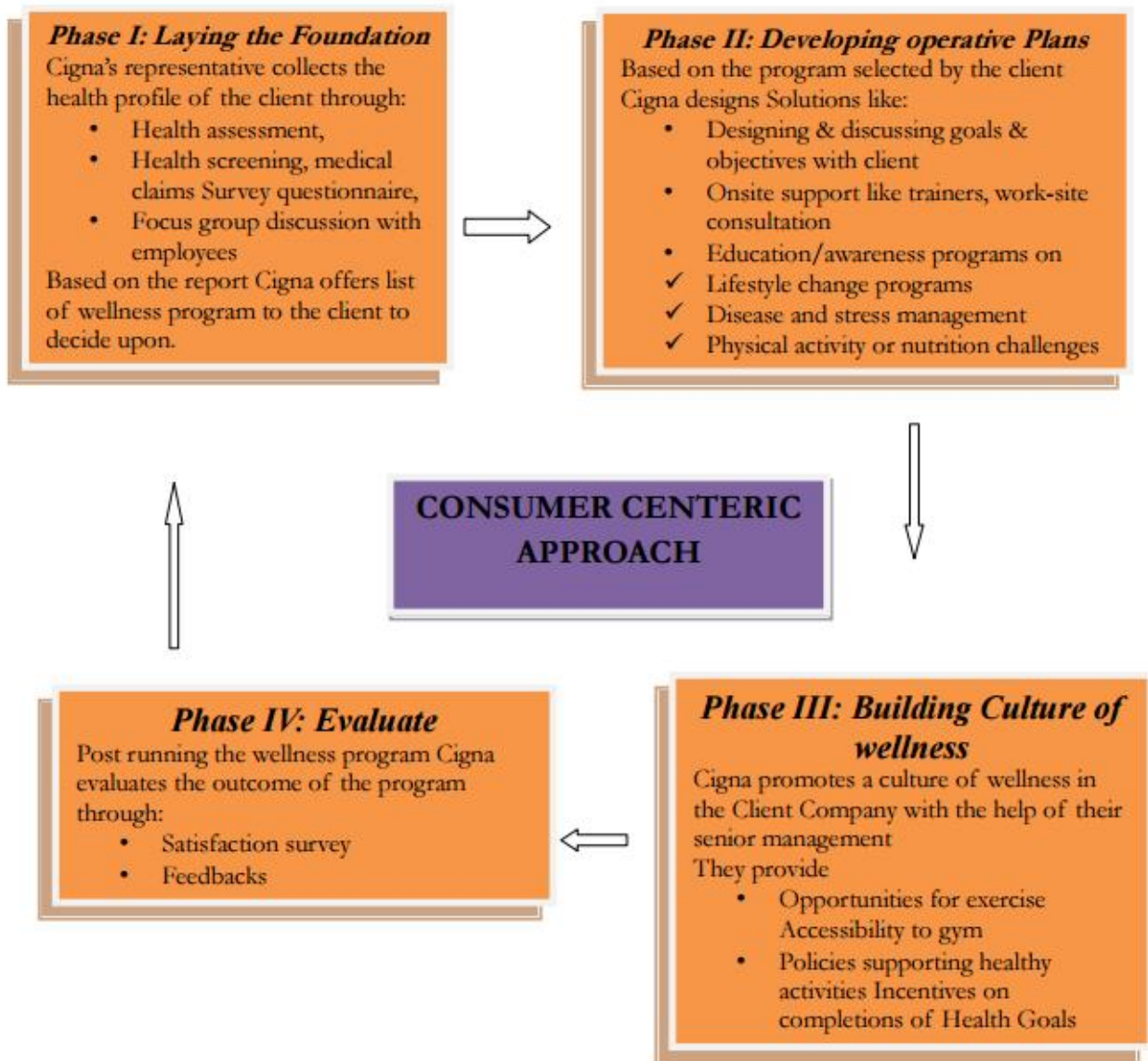


Figure 2 : Cigna's Approach of Running a Wellness Program

4.3 Discover Vitality

Company Profile

Discovery vitality is a South African company whose products and services are designed to make people healthier and to enhance and protect their lives. Discovery Limited operates in South Africa, the United Kingdom, China, Singapore, Australia, and the United States. It serves large, medium, and small sized employers; and individual clients.

The company was formerly known as Discovery Holdings Limited and changed its name to Discovery Limited in December 2012. Discovery Limited was founded in 1992 and is headquartered in Sandton, South Africa.

Discovery Holding's is an incentive-based wellness program, customer base: approximately 2 million consumers worldwide. Discovery Limited provides insurance products, financial services, and wellness products. The company conducts its operations through Health South Africa, Life South Africa, Invest South Africa, Vitality South Africa, Health United Kingdom, Life United Kingdom, New business development, and All Other segments. It offers health insurance products, including the Executive Plan for the high-end market and the KeyCare Series for the low-income market, which cover hospitalization and chronic medicine.

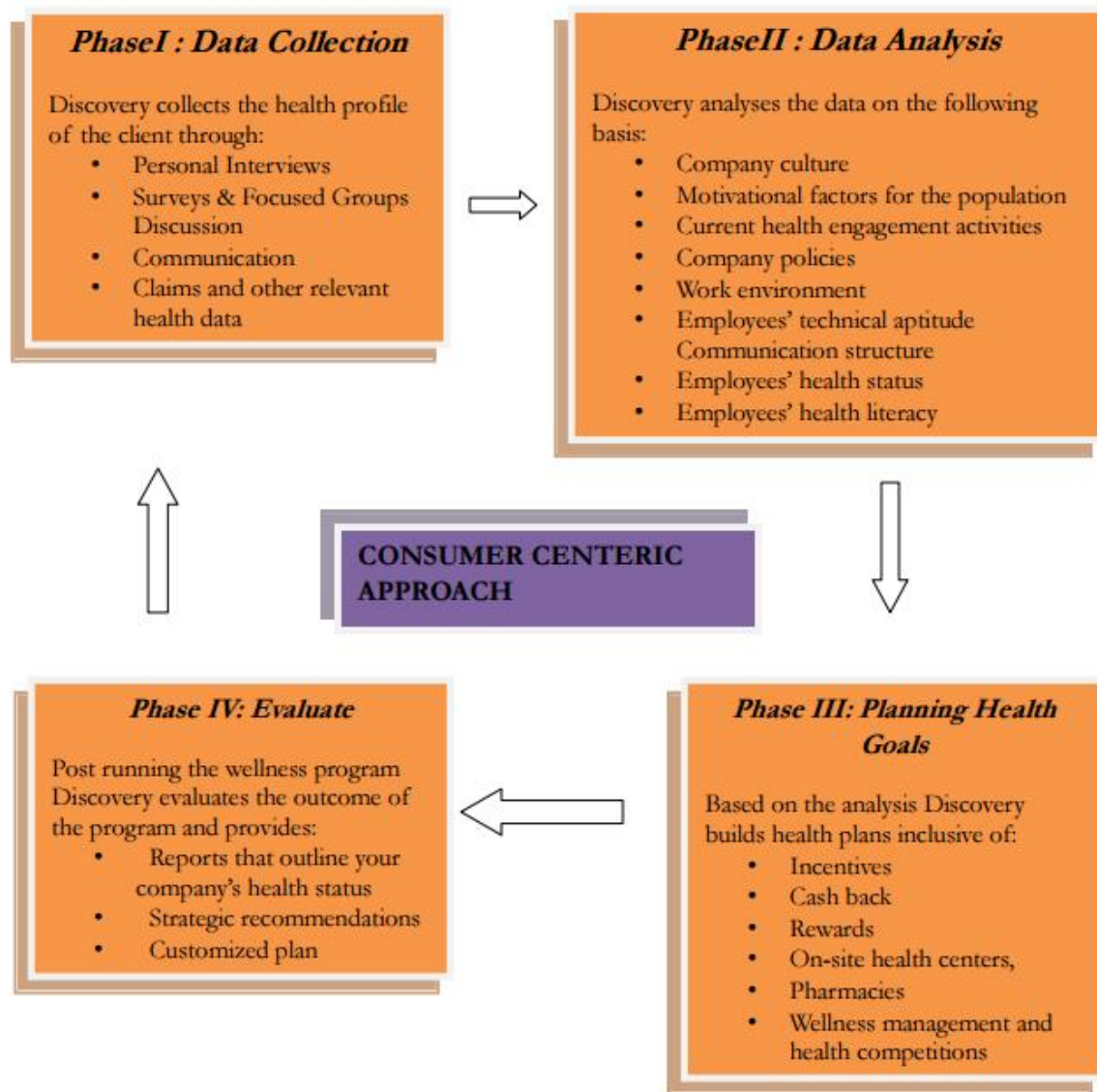
4.3.1. Star Wellness Programs offered by Discovery

Program Name	Program description in brief
Online Health Assessment	Provides overall status of the health i.e. physical, mental, nutritional
Vitality Health Check at accredited Pharmacy	Screening tests, blood pressure, glucose assessment etc.
Health Screening	Health Screening for high risk factors like mammogram, PAP smear and more
Discovery Baby	Tips & antenatal kit for healthy pregnancy
Get Healthy/ Live well program	Assessing overall fitness, nutritional levels
Vitality youth (2-18 yrs)	Overall Health review of Kids including Dental check-up.

Table 3 : List of Wellness Program Offered by Discovery Vitality

4.3.2. *Discovery's Approach of running the wellness program:*

Discovery Approaches the client for wellness programs and runs the same in below mentioned phase. This approach remains same for all the wellness programs carried out by Discovery.



The Strategy of Discover is based on three factors: Incentives, Rewards & Cash backs

Figure 3: Discovery's Approach of Running a Wellness Program

4.3.4. Unique Features behind Discovery's wellness model

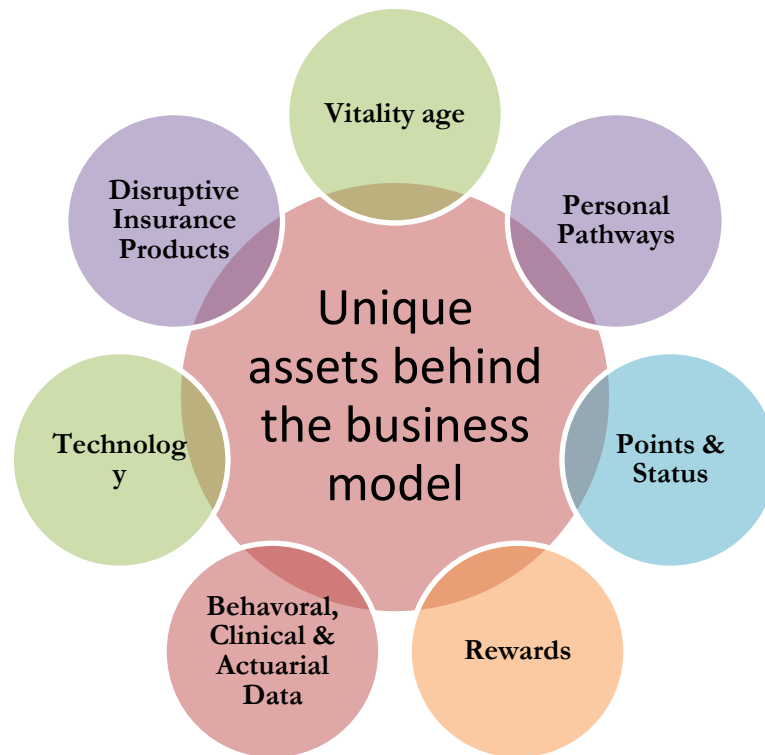


Figure 4 : Unique features of Discovery's Business Model

1. Vitality Age:

Vitality Age is an online assessment (questionnaire) that measures many aspects of wellness, including exercise, nutrition and stress. It is a quick and easy way to find out how healthy you really are. This screening questionnaire helps identify lifestyle factors that may put you at risk of developing health problems.

2. Personal Pathways:

Discovery provides Tailored, non discriminatory programs that encompasses entire wellness spectrum and offers personalized wellness solutions.

3. Points and Status

An actuarially and clinically verified measure to stratify clients based on their engagement in the Vitality Program.

4. Rewards:

Local and Global networks of incentive partners including travel, entertainment, retail and fuel

5. Behavioral, Clinical and Actuarial Data set:

Discovery has 17 million Life years of data on coordination between incentives and behavior change and Risk.

6. Technology:

Discover has a cutting edge technology that offers Seamless, Verified and computation of Wellness data, Navigation of wellness pathways and collection of rewards.

7. Disruptive Insurance Products:

Discover offers Products that has better value for clients and deliver risk savings and higher profitability for insurance.

Discovery's Wellness programs include a tailored combination of:

- Online assessment
- Face to face health consultations: Biokineticist, Dietician
- Weight, nutrition & fitness tracker
- Tools, calculators & expert advice: social support, personalized communication support, Health Id
- Support tools: healthy food, Gym, outdoor activities, sports club, meal plans, weight loss club, recipes, articles & blogs

5. Summary of Foreign Wellness Industry

Just as Technology has become a part of our everyday life, it has also sneaked into managing Health & Doctors. Consumers are using technology extensively in their lives to be Health-Informed and Health Engagement.

The benefits of Health & Wellness plans offered by a Health Insurance companies are supported by number of Mobile Applications & other tools that help them set consumer their Health Goals & track their well-being status.

Social Networking Component is widely used to engage consumer in Healthy Activities. Facebook, LinkedIn, Twitter and Pinterest are all places for community members to share their Health information.

Eg: In the workplace, co-workers use networks to drive Healthy behavior.

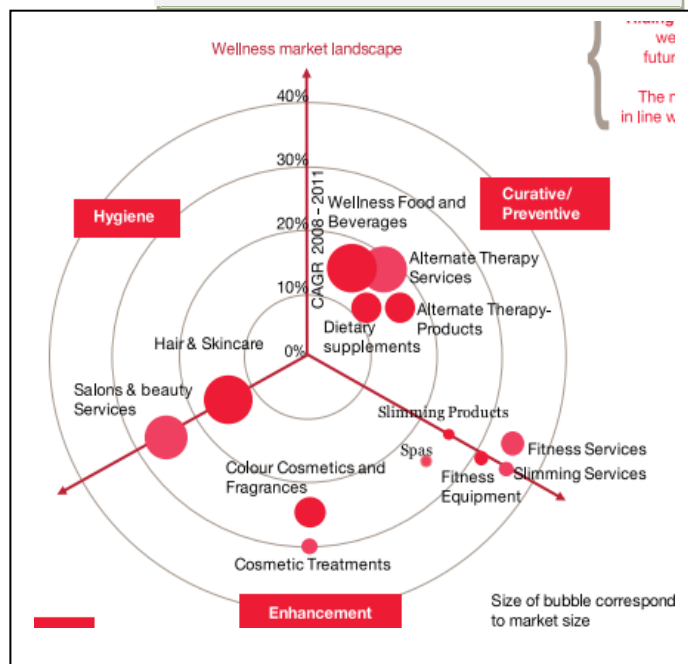
Gamification, is becoming popular recently that helps in engaging consumer through inter-personal gaming with little fun to Health & Wellness.

6. Wellness Industry in India

In India, wellness is a concept which has been in vogue since ancient times. Traditional medicinal and health practices like Ayurveda and yoga have propounded the concept of mental and bodily wellness. Most of the ancient wellness concepts have largely focused on the basic needs of an individual within the need hierarchy, namely a focus on health, nutrition and relaxation. With the progress of time, wellness as a concept has taken up a multi-dimensional definition, encompassing the individual's desire for social acceptance, exclusivity and collective welfare. Chiefly influenced by changes in society and in the lifestyles of individuals, this change has also been accelerated by extraneous factors like globalization and a greater awareness of the need for wellness among individuals.

India represents only 2 percent of the global wellness industry and 50% of it is unorganized.

Indian Wellness market is divided into 3 segments



Percent distribution of wellness products & services

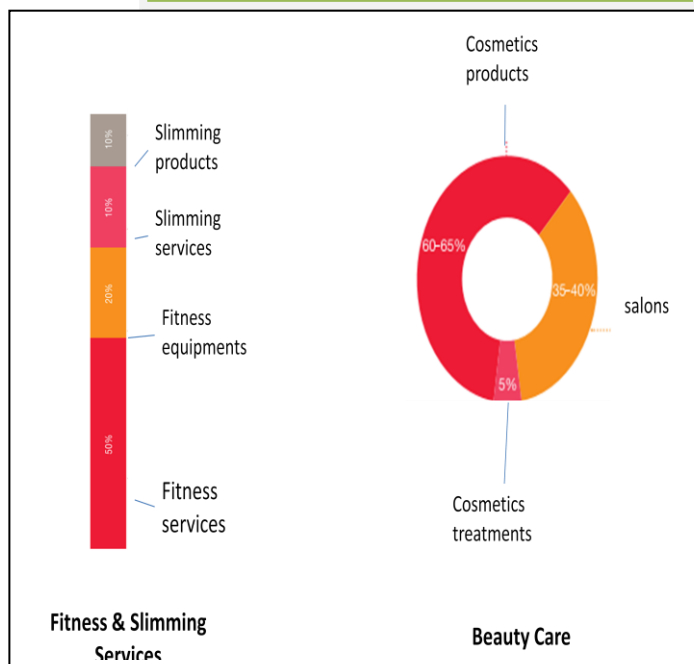


Figure 5 Segments of Indian Wellness Market and its percent distribution of products and services.

(Source: PwC research and analysis, Company annual reports, Trade databases, Primary research)

6.1 Approach of Running Wellness Program in India:

- **Conducting Health Camps**
- **Offering free health check-ups**
- **Educating customers through:**
 - Health Articles
 - Flyers on Health
 - Educational videos on Health
- **Social media and online presence to generate consumer awareness**
 - Health beat by Reliance General Insurance
 - Health channels like NDTV Goodtimes
 - TLC India (Discovery Networks) focuses on lifestyle programs
 - Online portal of The Times of India
 - “B Positive” is a Health lifestyle magazine published by Apollo Life

7. Summary of Indian Wellness Industry:

50% of Indian wellness market is unorganized hence there is scope to bring it under the sphere of organized sector. Consumer lifestyles along with growing influence of global trends are now changing the face of wellness and wellness is becoming a part of a consumer's everyday life. There is an increasing number of Indians willing to pay big bucks to feel good & improve health with a growing demand among entrepreneurs for the wellness services.

There is a scope for expansion of Wellness sector in tier -2 & tier-3 cities due increasing awareness and rising income.

As a result an immense potential exists in the wellness sector.

8. Comparison between Foreign & Indian wellness Industry

Foreign wellness Industry	Indian wellness industry
The Patient Protection and Affordable Care Act that supports & rewards for participating in wellness programs.	No such act present
Exclusive use of technology like Gamification, various mobiles, apps & tools	Exclusive use of technology like Gamification, various mobiles, apps & tools Innovative technology not yet applied in wellness sector
Proactive approach	No proactive approach
Holistic approach: Understanding physical health as well as financial well being.	No holistic approach, only physical health is considered important
Personalized & tailored products according to individual health needs.	No personalized offerings according to health need of an individual
Rewards for staying fit & Healthy	No programs offerings rewards for staying healthy.
Dedicated wellness coach	Lack of skilled, trained & dedicated wellness coach
Proper tracking & monitoring of the health & fitness records of an individual	No proper tracking & monitoring system
User friendly websites tools	Websites not so user friendly
Already established digital health data	A relatively new frontier

Table 4 : Comparison between Foreign and Indian wellness industry

9. Observations on Challenges faced by Indian wellness industry

Major challenges:

- Fragmented/unorganized sector
- Lack of skilled & trained personnel
- Talent crunch

Challenges can be categorized into 3 types:

Challenges faced by user	Challenges faced by provider	Challenges faced by media
• Unresponsive staff and poor ambience • Over promise and under delivery by service providers leading to unmet expectations of the client • Substandard facilities	• Price sensitivity of the Indian customers, • limited knowledge of wellness service offerings • Significant Investment costs and long payback periods • a Non standardized approach for offerings due to regional differences expectations	• Creating wellness specific content for media can be a major challenge due to a paucity of experts • Difficulty in attracting a large base of players in the wellness

Table 5 Challenges faced by the Indian wellness Providers

10. Key Factors for Success of a Wellness Programs

1. Develop effective communication strategy:

Employ strategies to communicate wellness program information to employees, ranging from face-to-face interaction to mass dissemination to ensure that employees know which programs and services are available to them and that they understand how to access them.

This can be done via:

a) Broad communication Outreach:

Use of multiple communication channels like,

- Use of posters or
- bulletin boards
- Company website

This can be effectively used to deliver information about programs or reminders about the importance of healthy behaviors.

b) Clear Communication About Goals of Wellness Interventions:

Program success requires that organizational leaders deliver clear messages about the importance and goals of the wellness programs.

2. Ensure That All Employees Have an Opportunity to Engage:

Even well-developed programs will not achieve optimal results without the active engagement of employees.

Employee engagement can be done via:

A) Program Accessibility:

Making wellness activities convenient and easily accessible for all employees are strategies that employers use to raise the level of employee engagement. Access to the wellness programs can be done by offering individualized health coaching that participants can schedule in their own offices or at nearby locations as well as massage services and meditation classes, managing the work out during working hours etc.

B) Alignment of Wellness Activities with Employee Preference:

Effective wellness programs require that managers implement programs that address the preferences of employees.

3. Engage Leadership to Cultivate a Culture of Wellness:

Leaders must view wellness as an organizational priority and invest in building a culture of wellness to achieve optimal results.

There should be:

- a) Strong support from the senior management.*
- b) Volunteers or direct supervisor to guide the employees when needed.*

4. Continuous Evaluation and Improvement:

There should be continuous quality improvement in the approach of running any wellness program.

This can be done via:

- A) Wellness needs assessment.*
- b) Improving Feedback processes*
- c) Program evaluation*

11. Recommendations:

- Government should be more supportive for initiation of wellness programs across India so as to reduce the burden of chronic diseases.
- Improve consumer awareness regarding the importance of wellness and accreditation.
- build new or enhanced capabilities in areas of:
 - consumer insights,
 - customer relationship management,
 - behavioral economics,
 - Social marketing.
- Increase the number of NABH accreditation for wellness centers
- Ensure implementation of regulatory norms.
- Coordinated approach of leadership, culture, people & processes.
- Periodic reviews/feedback and adjustment to improve efficiency and effectiveness of the program

12. Conclusion

We find that wellness programs have become common workplace benefit. Well-executed programs can improve employee health meaningfully, and lead to significant reductions in the health care cost. As employee engagement in wellness programs remains limited, employers are commonly using incentives to increase the participation in screening activities and programs and occasionally to achieving health-related standards.

Although participation incentives appear to be effective, intended and unintended effects of incentives for health-related standards need to be studied further.

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