

Study on Consumer Expectations from a Wellness Program

**Internship Training
at
Jainam Wellness**

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TO WHOMSOEVER MAY CONCERN

This is to certify that **Dr.Pinky Sarkar** student of Post Graduate Diploma in Hospital and Health Management (PGDHM) from Institute of Health Management Research, Jaipur has undergone internship training at **Jainam Wellness, Mumbai** from **1st March 2014 to 15th May 2014**.

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

The Internship is in fulfillment of the course requirements.

I wish her all success in all future endeavors.



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This Certificate is awarded to **Dr. Pinky Sarkar** in recognition of having successfully completed her Internship in the department of Project Management, Operations and Marketing and has successfully completed her Project on CONSUMER EXPECTATIONS FROM A WELLNESS PROGRAM.

March 1st, 2014 to May 15th, 2014.

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She comes across as a committed, sincere and diligent person who has a strong drive and zeal for learning.

We wish her all the best for future endeavors.



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Pinky Sarkar
28/05/14
Signature

Abstract

With the change in Indian economy, we can see a big change in the lifestyle of people resulting in the emergence of a number of lifestyle and chronic diseases like diabetes, hypertension, CVD etc. With the increase in awareness, people are now aware of the fact that their new lifestyle is affecting their health which is their most important asset. This has opened up a flood gate of opportunities for the wellness industry which is expanding at a rapid pace since last couple of years with number of players. But in India it is still unorganized and faces a lot of challenges. In this competitive industry it is very important to understand consumer expectations before designing any program as Research by Calantone and Cooper shows that the number one reason for a new product to fail is the lack of attention paid to the real needs and wants of the marketplace. This study thus aims to understand consumer expectations from a wellness program. For the purpose of the study consumers were divided into three different segments i.e. children, working population and non- working population. Also current market offerings of the major players were reviewed. In-depth face to face and telephonic interview were conducted with key stakeholders in each segment

From the study it was found out that at present all most all the major players are concentrating on diagnostic checkups and the packages are differentiated based on tests being provided. Other than preventive health checkups there is also need for providing various health awareness sessions, counseling and other services like 24/7 health call centers. There is also the need for doing periodic home health checkup. Thus it is very important to understand that wellness is not limited to preventive health checkups but for the overall well being of a person it should cover all the 6 different aspects of wellness.

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Abbreviations

1. BUN- Blood Urea Nitrogen
2. CBC – Complete Blood Count
3. CVD – Cardio Vascular Disease
4. CT – Computed Tomography
5. DC – Differential Count
6. ECM –
7. ECG – Electrocardiogram
8. EMR – Electronic Medical Record
9. ENT – Ear Nose Throat
10. ESR – Erythrocyte Sedimentation Rate
11. GGTP – Gamma Glutamyl Transpeptidase
12. HbA1C – Glycated Haemoglobin
13. HBsAg – Hepatitis B Surface Antigen
14. HDL – High Density Lipoprotein
15. HsCRP – High Sensitivity C - reactive protein
16. LDL – Low Density Lipoprotein
17. MCHC – Mean Cell Haemoglobin Concentration
18. MCH – Mean Corpuscular Haemoglobin
19. MCV – Mean Corpuscular Volume
20. MAU – Microalbuminuria
21. PCV – Packed Cell Volume
22. PHR – Personal Health Records
23. PFT – Pulmonary Function test

- 24. PSA – Prostate Specific Antigen
- 25. Pwc – Price Water Coopers
- 26. RBC – Red Blood Corpuscles
- 27. Rh Factor – Rhesus Factor
- 28. SGOT – Serum Glutamic Oxaloacetic Transaminase
- 29. SGPT – Serum Glutamic Pyruvic Transaminase
- 30. TC – Total count
- 31. TMT – Tread Mill Test
- 32. TSH – Thyroid Stimulating Hormone
- 33. USG – Ultrasonography

1. INTRODUCTION

In a value chain, consumers play a very important role in driving the sales of a business. They are the ones who directly or indirectly affect the profit margin of the company. Any business should carefully understand the needs of the customer whether it is a latent or a basic need.

Statistics on the success rates of new products show that for every four new products that enter development, only one becomes a commercial success. Research by Calantone and Cooper shows that the number one reason for a new product to fail is the lack of attention paid to the real needs and wants of the marketplace. This clearly indicates that in today's consumer driven market, understanding the needs and expectations of the consumer is one of the most important factor for the success of any organization.

With the change in Indian economy, we can see a big change in the lifestyle of people resulting in the emergence of a number of lifestyle and chronic diseases like diabetes, hypertension, CVD etc. With the increase in awareness, people are now aware of the fact that their new lifestyle is affecting their health which is their most important asset. They now are also aware of the long term side effects of allopathy. This has opened up a flood gate of opportunities for the wellness industry.

Wellness industry in India has just started and it has a long way to go. It is mostly unorganized and faces a lot of challenges. Some of them include poor infrastructure and untrained staff, local competition and the consumer who is still not fully aware. Despite of these challenges the industry is growing at a tremendous rate and holds numerous opportunities.

Wellness is different from sickness in the sense that wellness is for people who are already well and who want to stay that way. Wellness is not an easy concept to define.

The definition of wellness, as used by the **National Wellness Institute** is

“Wellness is an active process through which people become aware of, and make choices toward, a more successful existence.”

The **American Heritage Medical Dictionary** terms ‘Wellness’ as

‘A condition of good physical, mental and emotional health, especially when maintained by an appropriate diet, exercise and other lifestyle modifications.’

Wellness is a relatively new concept that expands our idea of health. Although we use the words **health** and **wellness** interchangeably, there are two important differences between them:

- Health—or some aspects of it—can be determined or influenced by factors beyond our control, such as our genes, age, and family history. For example, consider a man with a strong family history of prostate cancer. These factors place this man at a higher-than average risk for developing prostate cancer himself.
- Wellness is determined largely by the decisions we make about how to live. That same man can reduce his risk of cancer by eating sensibly, exercising, and having regular screening tests. Even if he develops the disease, he may still rise above its effects to live a rich, meaningful life. This means choosing not only to care for himself physically but also to maintain a positive outlook, keep up his relationships with others, challenge himself intellectually, and nurture other aspects of his life.

Enhanced wellness, therefore, involves making conscious decisions to control risk factors that contribute to disease or injury. Age and family history are risk factors you

cannot control. Behaviors such as not smoking, exercising, and eating a healthy diet are well within our control.

Terms

Health The overall condition of body or mind and the presence or absence of illness or injury.

Wellness Optimal health and vitality, encompassing the six dimensions of well-being.

Risk factor A condition that increases one's chances of disease or injury.

Thus wellness is not limited to physical or mental health but rather it includes various other dimensions for the overall well being of a person.

1.1. Dimensions of Wellness

Experts have defined six dimensions of wellness:

- Physical
- Emotional
- Intellectual
- Interpersonal
- Spiritual
- Environmental

But many experts believe Occupational Wellness and Financial Wellness to be additional important dimensions of wellness.



Figure 1: Dimensions of Wellness

Each dimension of wellness affects the others. Further, the process of achieving wellness is constant and dynamic, involving change and growth. Ignoring any dimension of wellness can have harmful effects on life.

The following sections briefly introduce the dimensions of wellness. Table 1.1 lists some of the specific qualities and behaviors associated with each dimension.

Table 1.1 Examples of Qualities & Behaviors Associated with Dimensions of Wellness

PHYSICAL	EMOTIONAL	INTELLECTUAL	INTERPERSONAL	SPIRITUAL	ENVIRONMENTAL
• Eating well • Exercising • Avoiding harmful habits • Practicing safer sex • Recognizing symptoms of disease • Getting regular checkups • Avoiding injuries	• Optimism • Trust • Self-esteem • Self-acceptance • Self-confidence • Ability to understand and accept one's feelings • Ability to share feelings with others	• Openness to new ideas • Capacity to question • Ability to think critically • Motivation to master new skills • Sense of humor • Creativity • Curiosity • Lifelong learning	• Communication skills • Capacity for intimacy • Ability to establish and maintain satisfying relationship • Ability to cultivate support system of friends and family.	• Capacity for love • Compassion • Forgiveness • Altruism • Joy • Fulfillment • Caring for others • Sense of meaning and purpose • Sense of belonging to something greater than oneself	• Having abundant, clean natural resources • Maintaining sustainable development • Recycling whenever possible • Reducing pollution and Waste

- a) **Physical Wellness** Physical wellness includes not just body's overall condition and the absence of disease but also fitness level and ability to care for self. To achieve optimum physical wellness, we need to make choices that will help us avoid illnesses and injuries. The decisions we make now, and the habits we develop over our lifetime, will largely determine the length and quality of our life.
- b) **Emotional Wellness** Emotional wellness reflects our ability to understand and deal with our feelings. Emotional wellness involves attending to your own thoughts and feelings, monitoring your reactions, and identifying obstacles to emotional stability. Achieving this type of wellness means finding solutions to emotional problems, with professional help if necessary.
- c) **Intellectual Wellness** Those who enjoy intellectual (or mental) wellness constantly challenge their minds. An active mind is essential to wellness because it detects problems, finds solutions, and directs behavior. People who enjoy intellectual wellness never stop learning; they continue trying to learn new things throughout their lifetime. They seek out and relish new experiences and challenges.
- d) **Interpersonal/ Social Wellness** Interpersonal (or social) wellness is defined by our ability to develop and maintain satisfying and supportive relationships. Such relationships are essential to physical and emotional health. Social wellness requires participating in and contributing to your community, country, and world.
- e) **Spiritual Wellness** To enjoy spiritual wellness is to possess a set of guiding beliefs, principles, or values that give meaning and purpose to our life, especially in difficult times. The spiritually well person focuses on the positive aspects of life and finds spirituality to be an antidote for negative feelings such as cynicism, anger,

and pessimism. Organized religions help many people develop spiritual health. Religion, however, is not the only source or form of spiritual wellness. Many people find meaning and purpose in their lives on their own—through nature, art, meditation, or good works—or with their loved ones.

- f) **Environmental Wellness** Environmental wellness is defined by the livability of our surroundings. Personal health depends on the health of the planet—from the safety of the food supply to the degree of violence in society. Our physical environment either supports your wellness or diminishes it. To improve our environmental wellness, we can learn about and protect our self against hazards in the surroundings and work to make the world a cleaner and safer place.
- g) **Other Aspects of Wellness** Many experts consider occupational wellness and financial wellness to be additional important dimensions of wellness. **Occupational wellness** refers to the level of happiness and fulfillment you gain through your work. An occupationally well person truly likes his or her work, feels a connection with others in the workplace, and has opportunities to learn and be challenged. Other aspects of occupational wellness include enjoyable work, job satisfaction, and recognition from managers and colleagues. **Financial wellness** refers to our ability to live within our means and manage money in a way that gives peace of mind. It includes balancing the income.

This clearly indicates that a good wellness program should incorporate all the dimensions of wellness and not just be limited to physical health. Wellness industry in India is at its nascent stage but it has tremendous potential of growth and thus this study was undertaken to understand the consumers real needs and wants from a wellness program.

1.2. Research Questions

1. What are the various consumer segments for a Wellness Program?
2. Who are the current existing market players in Wellness industry?
3. What are consumer's expectations from a Wellness Program?

1.3. Aim of the study

This study aims to understand the consumer expectations from various Wellness Programs.

1.4. Objectives

1. To identify consumer segments for a Wellness Program.
2. To identify the major existing players in market in Wellness Industry.
3. To learn the current wellness plans/ offerings available in Market.
4. To learn and understand consumer need and expectation of each segment from a Wellness Program.

2. LITERATURE REVIEW

Wellness is a concept of the Western World, which in India has evolved rapidly from its nascent unstructured beginning in the early 1990s.

Large number of studies on Wellness Industry has been and is being conducted as Wellness Industry has tremendous growth potential. FICCI's 5th Annual Wellness Conference in 2013 was based on “Imperatives of Growth- The Wellness Industry” clearly indicating that the Wellness Market in India has a growth rate of 18-20%.

“Winds of Change (The Wellness Consumer)” by pwc (2012) shows the four broad categories of Wellness consumers - “Passives”, “Beginners”, “Actives” and “Believers” -depending on factors such as intent and extent of spend on wellness

services and products, exposure to wellness concepts and importance given to wellness in their daily lifestyle. It also shows the gradual shift of Wellness market from Metros to Tier 2 and Tier 3 cities.

Accenture survey on “The Changing Future of Consumer Health” (March 2014) also show that digitally enabled, health conscious consumers are demanding more from the health and wellness industry—which will grow the consumer health market by more than \$200 billion over the next five years.

Euromonitor International carries out Market Research for Health and Wellness Industry for various countries across the Globe.

An article on Wellness in September 2009 edition of Express Healthcare describes how corporates are tapping the fledgling preventive healthcare market with innovative strategies.

Study by Rand Corporation on Workplace Wellness Program indicates the Impact of Wellness Program and how it is useful for both Employer and Employees.

A study by Leonard L. Berry, Ann M. Mirabito, and William B. Baun (2010) on “What’s the Hard Return on Employee Wellness Program?” have identified Lower Healthcare Cost, Increased Productivity and Higher Employee moral as the fruits of a workplace wellness.

Ashley Lynne Person study on “Barriers to participation on Worksite Wellness Program” (2010) has identified insufficient incentives, inconvenient locations, and time limitations as major barriers to employee participation on a worksite wellness program.

3. RESEARCH METHODOLOGY

3.1 Research design

Type of Research: Descriptive Research, Qualitative research.

Location of study: Mumbai

Sampling Method: Convenient sampling was used

Sample size:

Family wellness Program: 12 respondents were interviewed

Corporate/ Worksite Wellness Program: 11 respondents were interviewed

School Wellness Program: 5 respondents were interviewed

3.2 Data collection method

Sources

Primary data was collected by in depth face to face and telephonic interview with key stakeholders. Each Interview lasted for a period of 30 minutes to 45 minutes.

It included respondents from the following segments:

- a) Families
- b) Corporate
- c) Schools.

Secondary data was reviewed from various Wellness organizations and Health and wellness benefit administration companies existing in the market.

Data Collection Tool

Three different interview schedules were used having questions to understand the consumer needs and expectations from a wellness program in each segment.

Data Analysis

Interviews were transcribed and entered in Word Document & then analyzed.

Ethical Considerations

The respondents consent was taken before interviews. The nature and purpose of the study was well explained and communicated to them. The respondent was permitted to withdraw at any point of time during interview according to his/her wish. The confidentiality and privacy of the information will be maintained and this data will be solely used for dissertation purpose. The study was conducted in consideration with informed consent, data security, privacy and confidentiality.

4. RESULTS

Three main themes were identified based on the Research Question & Objectives of the Study

Theme1: Major Consumer Segments for Wellness Programs.

Theme 2: Existing Players in the Wellness sector & their offerings.

Theme 3: Consumers Expectations from Wellness Programs in each of the segments.

4.1 Theme1: Consumer Segments for Wellness Programs

Identifying the target market is the foremost requirements for any business because only a percentage of the general population will buy or use our services, so the more accurately we can focus on them, the less our efforts will be wasted.

After identification of target market the next step is segmenting consumers/customers into groups according to their needs. It has number of advantages and can help us to:

- identify most and least profitable consumers
- focus our marketing on the consumers who will most likely buy our products or services
- avoid non profitable markets.
- build loyal relationships with consumers by developing and offering them the products and services they want
- get ahead of the competition in specific parts of the market
- improve products & services to meet customer needs

Because individual customers have differing needs, it will be easier to give them what they want if divide them into groups sharing similar needs, and treat each group differently. We can then:

- **customize** our products and services for each segment
- **aim** our marketing at each particular group, saving time and money
- **focus** on most profitable consumer segment

The target market for wellness industry in India is Middle class and Elite class population and in order to cover all the individuals in this group we can further divide them into three segments

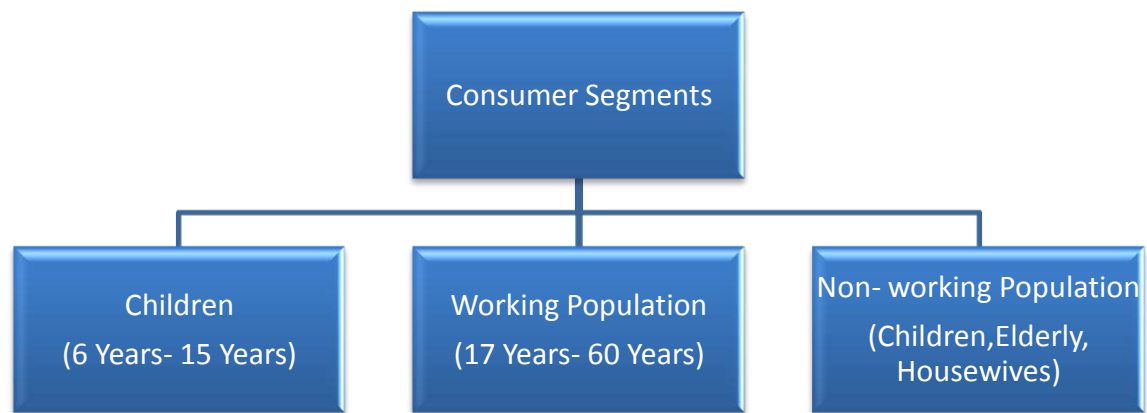


Figure 2: Consumers segments for wellness programs

These three consumer segments can be catered by three different wellness programs namely

1. School Wellness Programs- for school going children
2. Corporate/ Worksite Wellness Programs – for working population
3. Family Wellness Programs – for Non- working population

Reasons for selecting these three Programs as major target market:

4.1.1 School Wellness Programs

According to the 2011 census around 31% of the population is below 15 years of age and according to the census around 96.5% of all children aged between 6-14 years are enrolled in schools, thus it becomes imperative to focus on a wellness program with the target audience being school going children since concept of being healthy and having healthy habits starts from an early age. The research would mainly focus on the needs of the schools in urban areas.

4.1.2 Corporate/ Worksite Wellness Programs

According to 2011 census the total size of working population in India is 521 million, indicating a very huge market for corporate wellness programs.

Over the last two decades, an epidemic of “lifestyle diseases” has developed in India. Unhealthy lifestyles, such as inactivity, poor nutrition, tobacco use, and frequent alcohol consumption, are driving up the prevalence of chronic disease, such as diabetes, heart disease, and chronic pulmonary conditions. Because of tremendous work pressure and also pressure to complete day to day targets, we can also see that majority of employees are having stress related problems. These chronic conditions have become a major burden, as they lead to decreased quality of life, premature death and disability, and increased health care cost.

Furthermore, although chronic disease was once thought to be a problem of older age groups, there is a shift toward its onset on the working age that adds to the economic burden, because of illness-related loss of productivity due to absence from work (**absenteeism**) and reduced performance while at work (**presenteeism**), which is a loss for both the employee as well employer.

Out of concern about the impact of chronic disease on employee health and well-being, the cost of health care coverage, and competitiveness, employers are adopting health promotion and disease prevention strategies, commonly referred to as **workplace wellness programs**.

4.1.3 Family Wellness Programs

In today’s busy life people hardly have any time to focus on their health. To keep pace with the growing economy, now a days both the partners are working and they are not having sufficient time for the children and elderly members of the family.

Family wellness program will cater to all health needs of family especially the children and elderly members. With the change in lifestyle among Indian population and adoption of western life style we can see that the obesity rates, smoking rates, diabetes rates and stress levels are increasing rapidly. Although people are aware of the ill effects of modern lifestyle they are still not willing enough to do much about it. But this mentality is changing now, although slowly. There are various factors involved in this wellness revolution:

- With the tremendous increase in healthcare cost people are now focusing on prevention of sickness and disease. They are seeking out natural alternative ways to stay away from sickness and disease.
- There is a growing mistrust in the general population towards pharmaceuticals. The side effects of allopathic medicines are often serious. Medicines are being designed to be taken for life and people are becoming aware of the dangers of this to their health.
- People are living longer now. And they want to do it in a healthy way. They are willing to invest in wellness more than ever now. They want to feel good, stay well and have health and vitality.

And health and wellness industry is giving them all these answers.

4.2 Theme 2: Existing Players in Market in the Wellness sector & their offerings

The wellness industry in India is growing at a rapid pace and is poised to touch Rs 1,00,000 crore (Rs 1 trillion) by 2015, with a compounded annual growth rate of 15-17%, from about Rs 70,000 crore in 2012. It is believed that with the active involvement of the government and private participants, the wellness industry in India

can create visible impact on a global scale. The overall wellness market in India is estimated at INR 490 billion and wellness services alone comprise 40% of this market. As a result of these adjacent industries such as retail, healthcare, hospitality, among others, are assimilating wellness as part of their value proposition, opening up huge opportunities going forward and also this has brought in number of different players who are providing wellness programs.

4.2.1 The Key Players

There are three types of organization/players who are providing wellness services.

a) Hospital chains providing preventive health care services.

Now a day's almost all the big private hospitals are having a separate Wellness Department. Some of the hospitals providing wellness programs in India are

- I. Apollo Hospitals
- II. Max Healthcare
- III. Fortis Healthcare
- IV. Manipal Hospital
- V. Seven Hills Hospital

These hospitals mainly provide preventive health check-up plans bundled with other services. For e.g. Max health care offers a holistic preventive healthcare programme. Those who undertake this programme are provided with counseling/ advice.

b) Wellness Centers

These players are primarily diagnostic which have transformed themselves into creating a separate wellness division providing wellness plans.

Key players in this sector are

- I. SRL Diagnostics
- II. Metropolis
- III. Apollo Wellness
- IV. Manipal Cure and Care

This sector has witnessed rapid growth mainly due to the awareness of the individual for a healthy life style and the need to prevent surprises when we fall sick.

c) Wellness Administrative Companies

These are the third major players which act as mediators between the users & service providers. Examples of them are

- I. Indus Health Plus
- II. Vidal healthcare
- III. Indian Health Organization
- IV. Sanda Wellness

4.2.2 Wellness Offerings of Various Players

a) Max Health care

Max Healthcare is having wide range of preventive health checkups / wellness packages for

1. Men
2. Women
3. Adolescent
4. Kids
5. Cardiac Package

6. Cancer Package

7. Fertility Quotient

In men and women there are different packages like Basic, Bronze, Silver, Gold, Platinum which are categorized based on the number of tests included in each package for Men and Women.

b) Apollo Hospitals

Apollo Hospitals provides wide range of preventive health checkup packages like

1. Apollo Personalized Health Check
2. Apollo Primary Health Check (APHC)
3. Apollo Executive Health Check (AEHC)
4. Apollo Whole Body Check (AWBC)
5. Apollo Heart Check (AHC)
6. Apollo Advanced Heart Check (AAHC)
7. Apollo Diabetic Check (ADC)
8. Apollo Senior Citizens Health Check (ASHC)
9. Apollo Well Women Check (AWWC)
10. Apollo Child Health Check (ACHC)
11. Apollo Cancer Screening Package (Available only at Specialty Hospitals, Chennai)
12. Apollo Premarital Check (APC)
13. Apollo Kidney Check (AKC)
14. Apollo Basic Knee Screening Package (ABKSP)
15. Apollo Liver Screening Package (ALSP)
16. Exclusive Packages :

17. Apollo Platinum Health Check (APHC)
18. Apollo Family Check
19. Apollo Future Check

c) Seven Hills Hospital

Seven Hills Hospital is having a dedicated Wellness Centre providing wide range of Wellness Services like

1. Classic Package (Pre-Employment Package)
2. Classic Premium Package (Basic Package)
3. Prince & Princess Package (Pediatric Package)
4. Executive Health Check up Package – Classic (Cardiac Screening Package)
5. Executive Health Check up Package- Premium (Cardiac Wellbeing Package)
6. Silver Package – Male (Senior Citizen Package – Male)
7. Silver Package- Female (Senior Citizen Package- Female)
8. Executive King Health Check up Package (Comprehensive Package- Male)
9. Executive Queen Health Check up Package (Comprehensive Package- Female)
10. She Classic package (Women’s health Package)
11. She Gold Package (Women’s Health Plus Package)
12. Complete Body Check up Package- Male (Executive Package – Male)
13. Complete Body Check up Package- Female (Executive Package – Female)
14. Platinum package(Male)
15. Platinum package(Female)
16. Platinum plus package(Male)
17. Platinum plus package (Female)

18. Renal Health Package
19. Healthy smile Package
20. Diabetes Package
21. Basic Obesity Screening Package
22. Obesity Health Check Package- Comprehensive
23. Cancer Screening Package (Male)
24. Cancer Screening Package (Female)
25. Cancer Screening Special Package(Male)

d) SRL Diagnostics

The wellness services offered by SRL Diagnostics include

1. Individual Offerings
2. Corporate Offerings
3. Occupational Health

e) Quest Diagnostics

Wellness packages being provided by Quest Diagnostics are

a. MEN

- General Health Package for Men below 50 years of age
- General Health Package for Men 50 years or above

b. WOMEN

- General Health Package for Women below 50 years of age
- General Health Package for Women 50 years or above

f) Vidal Healthcare

Vidal Healthcare is catering mainly to corporate sectors. Their wellness programs include health risk assessments, screening, nutrition counseling, stress counseling, tobacco cessation and many more. It includes three corporate plans basically focusing on Diagnostic tests and basic consultation

- I. Silver
- II. Gold
- III. Platinum

g) Indus Health Plus

The Wellness program for Indus health plus provides health check up packages for

- 1. Men
- 2. Women
- 3. Elderly
- 4. Family

This very clearly indicates that there are number of players existing in the market who are providing wide variety of wellness packages for all age groups. The prices of the packages are based on the number of investigations being provided. Almost all the packages are focusing on the investigations and medical checkups while ignoring the other aspects of wellness.

h) Jainam Wellness

Jainam Wellness “Plan My Health” is a new entrant in the market which has tried to focus on other aspects of wellness to some extent. It has entered the market with wellness plans designed for following different sectors like

1. Corporate
2. Families
3. Societies
4. Schools

Each sector is again subdivided into various subdivisions depending on the services being provided.

This company has designed packages for different sectors and plans to become the health planer of these sectors. As apart from consultation and diagnostic checkup it also aims to provide various other services like 24/7 call centre, health chat, emergency and hospitalization assistance, knowledge of alternate therapies, EMR and for corporate and schools Health Risk Assessment. Various packages provided by them include:

WHEALTH@HOME

Jainam Wellness Family wellness program is subdivided into five categories

Table 4.2.1: Jainam Wellness Package for Families

COVERAGE DETAILS	STARTER	BASIC	SILVER	GOLD	PLATINUM
Free Doctor Home Visits	2	4	6	12	Unlimited
Free Specialist Visits	0	2	4	6	Unlimited
Free Your Doctor Visits	0	1	2	4	Unlimited
Free Yoga Sessions	1	1	2	4	Unlimited
Free Dental Check Ups	1	1	2	2	Unlimited
Free Eye Checkup	1	1	2	2	Unlimited
Free Psychology Sessions	0	1	2	4	Unlimited
Free Basic Diagnostic Test	1	2	3	4	Unlimited
Health Chat Session to a Doctor	3	6	9	Unlimited	Unlimited
Health Call	12	24	36	Unlimited	Unlimited
Health SMS Alerts	Monthly	Weekly	Daily	Unlimited	Unlimited
Discounted Home Pharmacy	3	6	12	Unlimited	Unlimited
Hospital Doctor Visit	1	2	4	Unlimited	Unlimited
Appointment & Discounted Quotes	4	8	20	Unlimited	Unlimited
Emergency Assistance	0	0	1	2	Unlimited
Health Equipment Discount	1	2	4	Unlimited	Unlimited
All Inclusive Rates	599	899	1999	2999	5999

WHEALTH@WORK - Corporate Plan

Jainam Wellness Corporate wellness program is subdivided into three categories

1. Silver
2. Gold (**Popular**)
3. Platinum

Table 4.2.2: Jainam Wellness Package for Corporate

Plan Type	Silver	Gold(Popular)	Platinum
Pre Employment Checkups (Design & Coordination)	Yes	Yes	Yes
Annual Health Checkup (Design & Coordination)	Yes	Yes	Yes
Provider Network Design & Negotiations	Yes	Yes	Yes
Health Sessions	Yes	Yes	Yes
HRA	No	Yes	Yes
EMR	Yes	Yes	Yes
PHR	Yes	Yes	Yes
Health Chat	No	Yes	Yes
Health Call Center	No	Yes	Yes
Doctor on site	No	No	Yes
Health Data Analysis	No	No	Yes
SMS Alerts & Health Journal	No	No	Yes
Family Health	No	No	Yes
Health Card	Yes	Yes	Yes
Emergency Services Management	No	No	Yes
Doctor on Call	No	No	Yes
Claim Assistance	No	No	Yes
Starting Rates	399	799	1599

WHEALTH@SCHOOL

Table 4.2.3: Jainam Wellness Package for School

S.No	Health Services	For Students	For Staff
1	Dental check up	✓	✓
2	Eye check up	✓	✓
3	Ear Checkup	✓	✓
4	General Medical Examination	✓	✓
5	First aid box with training to the designated person	✓	✓
6	Personalized diet chart	✓	✓
7	Healthy School Environment check	✓	✓
8	Health Awareness Session	✓	
9	Female adolescent counseling	✓	
10	Diagnostic Tests (CBC, RBS)		✓
11	School Health Records	✓	✓
12	Health Connect Card	✓	✓
13	Health Appraisal	✓	
Package Cost (in Rs.) per member*			199

WHEALTH@Society

Table 4.2.4: Jainam Wellness Package for Society

PROGRAM HIGHLIGHTS	
Health Card	✓
Dental Check up	✓
Eye Check up	✓
Medical Examination Record (MER)	✓
Discounts on Hospital Services, Diagnostics, Dental, Eye, Ayurveda, Homeopathy, Pharmacy, GYM, SPA and Cosmetic services from empanelled providers.	✓
Diagnostic Test	✓
Health Society Environment check	✓
Health Call Centre	✓
Electronic Personal Health Record (EMR)	✓
Personalized Diet Chart	✓
Health Alerts/Tips via SMS, E-mail	✓
Package Cost (in Rs.) per member*	299

4.3 Theme 3: Consumers Expectations from the Wellness Programs in each of the segments.

As already discussed in Theme 1 the three major consumer segments in Wellness industry has been identified as

1. School
2. Corporate
3. Families

Thus this section can be divided into three sub-themes:

- a) Consumer Expectations from School wellness program
- b) Consumer Expectations from Corporate wellness program
- c) Consumer Expectations from a Family wellness program

4.3.1 Sub Theme a - Consumer Expectations from School wellness program

The values we impart to our children today, consciously and unconsciously, will have a major impact on society tomorrow. If we continue to leave the teaching of values to chance, we, as a nation, risk losing an integral piece of our culture altogether.

Pam Schiller and Tamera Bryant The Values Book

Children constitute a very important and major part of any population. If we want a healthy society tomorrow we have to make sure that our countries future i.e children are healthy.

An interview was conducted with the Principal & Administrative Officers of 5 Schools to understand their perspective of School Wellness Program.

Table 4.3.1: Characteristics of the Respondent of School Wellness Program

Respondent Number	Age	Gender	Designation	Name of the School
1	54	Female	Principal	Gyan Kendra School
2	47	Female	Admin + Teacher	BMC School
3	35	Female	Principal Secretary	Angel Land High School
4	25	Female	Teacher	Poddar School
5	48	Female	Principal	Kids Corner International School

The survey was analyzed based on the following criteria:

a) What is Wellness?

The understanding of Wellness is very low among Indian population. Almost all the respondents reported that for school children they have health checkup in which the height, weight of children are checked. Along with that they also have dental & eye check up.

The wellness program was given a score of around 7 or 8 by majority of the respondents in terms of importance of wellness programs for School.

b) Major Health Concerns in School Children

Almost all the respondents reported that Nutritional deficiency was one of the major health concerns in school going children followed by poor eye sight, dental problems, dehydration, and inability to concentrate.

Respondent:

“Now a day’s both the parents are working and they are not having sufficient time to take care of their children. They give junk food to their children even in Tiffin leading to nutritional deficiency. Children in growing stage need good nutrition and if this is neglected it gives birth to various other health hazards like low concentration, they are not physically fit, poor eye sight. Eating junks and chocolates also leads to various dental problems in children. Thus proper coordination between parents & teachers is very essential for a child’s growth.”

All the respondents believed that if these health concerns are addressed timely it will have a big impact on the overall growth of the child as well as also decrease absenteeism in children.

c) Services in a School Wellness Program

Majority of respondents believed that school wellness program should include complete body check up, dental check up and eye check up once or twice a year. Also diet counseling should be mandatory. Psychological counseling should also be part of this program especially for students who behave differently and higher class students.

Respondent:

“If a wellness program is done in school it should be done in an elaborative way giving proper time to each child and not just for the name sake. We should also have a provision to involve parents in this program especially for primary classes. It should include general body check up, dental and eye check up. Apart from the above parents should have counseling with the Dietician. In every class we find one or two child who is different and also not able to cope up with his studies for various reasons for such students we can have counseling with

the psychologist. In today's competitive world higher class students have lot of pressure on them for good performance. These students have a very high probability of going into depression. So we should also have one to one counseling with the Psychologist for these students. ”

Need for other Services

All the respondents reported that apart from physical health, various sessions or seminars on healthy habits, brushing technique, balanced diet for young children and sessions on stress management or on handling study related pressure could be good. They also wanted separate programs on adolescent counseling and also especially for girls sessions on how to understand their surroundings & keep themselves safe.

Wellness for Staff

A large number of respondents believed that school wellness program should also have some program for staff like general check up and basic diagnostics like BP, blood sugar etc. And various sessions and lectures on health issues should be made a part of this program.

d) Benefits for the School from a Wellness Program

All the respondents believed that a proper wellness program in school can decrease the absenteeism as the problems will be detected at an early stage. It also increases child's concentration & performance in class. Above all it was also a way for School promotion.

Respondent 1:

“A good school wellness program has number of benefits it spreads awareness among children who in turn pass it to their family. Thus effect is seen on parents. It increases presenteeism and overall has good effect. It also helps in School Promotion.”

Respondent 2:

“A good wellness program serves as a channel for school promotion. Apart from that it decreases absenteeism among children and also increases their concentration.”

Respondent:

“A good wellness program designed on basis of age done in a comprehensive manner has many benefits for the school. It spreads proper awareness & helps child in adopting healthy habits. These health records also help in avoiding accidents during emergency like it tells about various allergies the child is having.”

e) Mode of Payment for the Program

All the respondents reported that the school should pay for such a program and students should not be charged separately for it.

Thus we can conclude that School Wellness Program conducted in a comprehensive way can have a good impact on the child. As it not only helps in early identification of the diseases but it instills various positive habits in children at an early age which can become a part of their life. Also school wellness program should not only be limited to students but it should also have some checkups for the staff.

Various services to be included in School Wellness Program are

1. General body checkup
2. Dental Check up
3. Eye Check up
4. Nutritional Deficiency Check
5. Counseling by Psychologist
6. Various Health Awareness programs etc

4.3.2 Sub Theme b - Consumer Expectations from Corporate wellness program

An interview was conducted with HR personals and higher officials of 11 corporate offices from different sectors ranging from banks, financial services, manufacturing, logistics, IT etc to find out about their perspective of a worksite wellness program.

Table 4.3.2: Characteristics of the Respondent of Corporate Wellness Program

Respondent Number	Age	Sex	Designation	Organization Name	Organization Size
1	29	Male	HR Executive	TCS	>5000
2	40	Male	Admin Manager	Adani Enterprise	Pan India- 5000 Mumbai- 50
3	30	Male	Manager-Admin	Damco India Pvt Limited	150
4	42	Male	Associate Director	SS&C Globeop	1700
5	32	Male	Manager – Outbound Logistics	Mahindra Logistics limited	3000-5000
6	34	Male	Assistant Manager- HR	Neural IT Pvt Ltd	>300
7	34	Male	Sr.Executive HR	FIL	4000
8	58	Female	Officer	Dena Bank	16- in the branch
9	28	Male	National Head & Head Operations	Ultima Chemicals	>100
10	32	Male	Senior Project Manager	Sheoray Digital Systems Limited	>300
11	29	Female	Manager- HR	Computer Sciences Corporation	>20000
12	31	Male	Assistant Manager- HR	Nomura Services India Pvt Ltd	>3000

The survey was analyzed based on the following criteria:

a) Employee Productivity

When the respondents were asked about the employee productivity being a concern for them, almost all of them said that Employee productivity was a very big concern as company's profit & loss, its success & growth entirely depended on how productive its employees are.

Approach to increase productivity

Various organizations had different approaches to increase the productivity of their employees, like providing training, conducting seminars or conferences, various employee engagement activities like picnics, get-together and also providing some health checkups so as to see that their employees are healthy etc.

Respondent 5:

“Organization culture and environment, the place where you are plays a very important role in the productivity of the employees. We have various HR activities like training programs, celebrating various festivals, woman's day at HO & other branches. Now a day we have started a new thing Employee Communication Meeting (ECM) where we communicate that which employee has done something good for the organization, whether appreciated by someone or added some benefits for organization, someone will share their experiences. Since last 3 months we have also started woman's role in supply chain, where they share their experience in logistic industry whether they are happy and how things are there. This shows that company is thinking about employees & keeps

up the spirit. Thus if the work environment is good & people are happy they will be productive.”

Respondent 4:

“Approach is to have a good work environment in the organization. We also conduct some health checkups or something like a motivational session like to maintain a healthy work life balance, to eat healthy, not to sit long hours. If they are done with their work they can go home.”

Respondent 6:

“Our approach to increase productivity is keeping rotating shifts for all, we try to see that employees are not exaggerated or over burdened by the work. We give them sufficient relax time so that they come fresh the next time.”

Respondent 1:

“Our approach to increase productivity is to train the person and see whether he/ she is properly trained or not. If he is lacking in some training perspective we provide that. If he is qualified but still not productive we see if he has some physical or mental illness leading to decrease in productivity. For them we arrange certain diagnostic test or may be rest for certain period so that he can come again and be as productive.”

Respondent 9:

“We take care of the timings, see that nobody is doing over time, maintain work and manpower balance. Conduct welfare programs like health checkups so that they are fit and also have insurance for employee & family members.”

When the employers were asked to rate health & wellness in terms of importance & priority for their organization on a scale of 1 to 10, all of them gave a score above 8 indicating that health of their employees was very important for them.

b) Health & Wellness Programs Offered by Organizations

Majority of the organizations had some or the other health checkups in their organization. Few of the organizations just had basic health check up like BP, blood sugar, eye checkup etc. Again in few others emphasis was given on Diagnostic test.

But other than the banks these programs were not mandatory in other organizations and it basically depended on the employee whether they wanted these tests to be done or not.

Insurance coverage: Almost all of the organizations except one had insurance coverage for their employees. But none of the insurance companies provided wellness programs.

Health Profile: Majority of the organizations did not have a provision of managing the health profile of their employees and the few organizations who were doing it were maintaining a physical format of the health profile.

Need for EMR: When enquired about maintaining an Electronic Medical Record (EMR) for their employees majority of them reported that EMR was not required at organization level but it may be good at the personal level.

Need for More Health Benefits

When asked about the need of having more health benefits, a large number of respondents reported that they needed more health benefits.

“I think additional health benefit would be we don’t have a program of complete health check up so I think we should include that in our health plan where in employees can visit a diagnostic center or a service provider should conduct a test on yearly basis that is something we can think of.”

c) Parameters of a Healthy Work place Environment

Most of the respondents reported that good office environment with provision of all the facilities (proper illumination, neat & tidy work place, good canteen, comfortable sitting etc) to employees to work, good relationship between the employees (bosses & their subordinates as well as among colleagues), less stress of work etc are important parameters for a health workplace.

Respondent 1:

“Good ambience, proper lighting, good canteen with quality food & nutritious food are important.”

Respondent 2:

“Comfort for sitting for long duration, proper temperature & space, neat & clean place and designing office for noise control is important. Proper facilities like neat & clean wash room depending on number of employees in work place. HR policies like separate zone for Smoking & Food should be available. Work pressure depends on hiring right number of employees to do right amount of job and also proper forecasting is needed.”

Respondent 5:

“Neat & tidy place to work, enough illumination, good colleagues, well maintained canteen where good & quality food is there, bosses should be good,

training program should be there and good HR policies determine a healthy work place environment.”

Respondent 4:

“For a healthy workplace environment behavior of superiors & organization culture plays a very important role. Pressure should not be too much on employees & work life balance should be there.”

Respondent 3:

“Positive thinking people, good working environment, good boss all are important”.

Respondent 9:

“We make sure that employees come on time and go on time; there is no pressurization on them to extend their work, no pressurization to wait after office hours to do extra work. We work as a family organization people come here as if it’s their own office, work & then go.”

d) Organizational Benefits from a Wellness Program

Almost all of the respondents reported that a good wellness program decreases Absenteeism by seeing that their employees are healthy & detecting any disease at an earlier stage, thus increasing the productivity of employees. It also brings about a positive feeling among employees that their employers are worried about their well being.

Respondent 10:

“An employer wants that his employee should be in good health so that he can contribute more. It decreases absenteeism if the employee is suffering from

certain diseases say that prevention is better than cure if something is detected in between initially it takes a healing time of say one month but if these things are done he is healed in one month or so. But if detected at later point he has to take may be 6 months or 1 year & that's a loss to company. Thus it decreases absenteeism and also increases employee faith that company is taking care of them.”

Respondent 12:

“Wellness programs provide the company with strategic advantages by investing money in a program that will hopefully bring them lowered expenses in return, often in the form of better performing workers, and lower absenteeism and health care costs. Workplace wellness programs can help you get healthier, even if that simply means learning how to reduce stress and muscle strain when we are on the job. We will have a chance to experience activities with co-workers, that aren't related to work.”

Respondent 8:

“Wellness program has a direct impact on productivity. It show that organization cares for their employees & their health. If employees are happy automatically the productivity will increase. It also helps in decreasing absenteeism by early detection of any ailment”

Respondent 1:

“If employees are healthy they can give 100% in their work and along with production we get quality as well.”

Respondent:

“Benefits would be good atmosphere of work where in people are healthy and probably productivity would increase. Well if the employees are healthy & don’t suffer from any illness then a healthy mind is always better than a stressful mind. By wellness I mean physical as well as mental.”

Respondent 7:

“Reduces absenteeism, proactive in nature, prevents serious problems in future so that people are healthy work more & may be take less leaves.”

e) Services to be Included in a Wellness Program

i. Check Ups

All the respondents wanted general body check twice a year.

Regarding other checkups all respondents wanted eye check up twice a year, most of them reported the need of dental check up once a year, majority of them wanted physiotherapist & psychologist consultation on a more frequent basis.

Most of them felt that one on one session with dietician was not required rather a common session on Diet program would be sufficient.

ii. Diagnostic Test

All most all the respondents felt the need of undergoing all the diagnostic tests once a year. If all the tests were not possible at least basic tests like blood sugar, cholesterol, ECG etc should be mandatory.

iii. Health Sessions

All the respondents wanted various sessions on prevailing health issues like

a) Emergency Management

b) Stress Management

- c) Chronic Diseases like Diabetes, Cardio Vascular Diseases etc will be very useful.

Session on smoking & alcohol suggestion was not useful according to majority of them. And they suggested that for this a long term program was needed and that too at a personal front

- iv. Electronic Medical Record

There was a mixed response for EMR, half of the respondents thought it were needed and the other half felt that it was not required.

- v. 24/7 Health Call Center

Majority of employers felt that the concept of 24/7 health call center was good but were not very sure about its success as they felt that managing something like that would be difficult.

- vi. Environmental Audit

A large number of respondents believed that environmental audit could be an add on.

- vii. Yoga/ Meditation

Majority of respondents felt that yoga & meditation session was not needed in the program as it was required at the personal front and not at organizational level.

- f) Categorizing Wellness Program based on Age & Position in the Org.**

Almost all of the respondents believed that the wellness programs needed to be differentiated based on age, but not on rank or designation as different age group people had different needs.

g) Mode of Payment of the Program

There was a mixed opinion regarding the payment, half of the respondents believed that it should be paid completely by the organization where as the remaining half said that it should be paid partly by the organization & partly by employees.

Respondent 1:

“For mass success it should be paid completely by the organization because if its optional only 20-30% participation will be present.”

Respondent 3:

“It should be paid completely by organization as u cannot force employees to pay. There can be cases where employees might not pay and you would leave out those employees so that should not be a case in workplace.”

Respondent 5:

“50% by organization & 50% by employees as if they don’t pay they don’t know the importance of it. But it should be mandatory not optional.”

Respondent 9:

“It should be paid partly by the organization & partly by employee. If the employee is paying from his pocket then only they will have value of the program.”

Respondent 2:

“It should be paid partly by company & partly by employees because if employees would have interest they would cooperate. This would also somewhere or the other show their involvement in the program.”

Thus through the survey we can see that there is a wide disparity among the respondents regarding the need and expectations from a corporate wellness program.

Few services which are common for all sectors included:

1. General Body Examination
2. Eye Check Up
3. Physiotherapist Consultation
4. Psychologist consultation/ counselor
5. Basic Diagnostic Tests like CBC, BP, Blood sugar, Urine examination, Cholesterol Check
6. Health Sessions

Other services like 24/7 call center, EMR, Yoga and Meditation, Environmental Audit etc can be provided to those who need.

Thus I can conclude that for corporate wellness we should not have any fixed wellness program. The Corporate Wellness Program should be tailor made depending on the need and requirement of that particular organization. And also the mode of payment should depend on the organization but whatever is the case, organization should make sure that it should be a mandatory for all the employees.

4.3.3 Sub Theme c - Consumer Expectations from a Family wellness program

An interview was conducted with key decision maker of 12 different families to find out their perspective of Family wellness program. Attempt was made to cover different family types ranging from nuclear family to joint families. The respondent also varied from housewife to working women, to newly married couple, retired couple to single mother.

Table 4.3.3 Characteristics of the Respondent of Family wellness program

Respondent Number	Age	Gender	Occupation	Highest Education in Family	Annual Family Income	Number of Members in Family
1	43	Male	Lecturer	MA Maths & Stats	10 Lakhs	5
2	31	Female	Executive	BE, MTech,MBA	12 Lakhs	4+1Baby
3	59	Female	Retired	MTech	5 Lakhs	2
4	27	Female	House wife	MBA	11 Lakhs	2+1 Baby
5	58	Female	House wife	MCom	6 Lakhs	3
6	25	Female	Lecturer	MBA	15 Lakhs	2
7	41	Female	Self employed	BTech	2 Lakhs	2
8	26	Male	Jr.Analyst	Mtech	10 Lakhs	4
9	29	Female	Air Hostess	BTech	12 Lakhs	4+1 Baby
10	55	Female	Bank Employee	MBA	18 lakhs	4
11	35	Male	Lecturer	MSc	1.44 Lakhs	4+1 Baby
12	65	Male	Retired	MBA	5 Lakhs	4+1 Baby

A detailed analysis of the survey was conducted based on the following criteria:

a) Health a Priority

When the individuals were asked about what priority did they give to their health, almost all the respondents reported that they gave health the top most priority and spent anywhere between half an hour to 2 hours per day for their health. Those who were not able to do anything special for their health made sure that they took care of their diet and maintained a healthy life style like one of the respondents said that

“I generally do not get time to do exercise but I make sure of taking care of my health by getting up early, having healthy and timely food and also sleep timely. This way I try to do whatever is possible from my side for my health.”

b) Home Health Care

Home healthcare is a service where the doctor will be visiting the household on a periodic basis to do a general check up of all the family members.

(a) Importance and Need

Majority of respondents reported that the concept of home healthcare was good & also important. Those respondents having elderly members in their family who were suffering from various chronic diseases specially felt the need of Home Health Care.

Respondent 8:

“Home healthcare I think is very important as most of the time I am out of station so if we have some facility like this then I will be relaxed, that my parent’s health is being monitored on a regular basis and I don’t have to worry so much about them.”

Two of the respondents who had been staying at the current location for more than a decade felt that it was not needed as they were completely aware of various healthcare services around them and did not feel the need of home health care.

The concept of preventive health checkups is still at a very premature stage in India as almost all of them wanted that these services should be curative. One of the respondent who herself was a cancer patient reported

“Home healthcare is important but for elderly and its important only if it includes treatment not for just checkup as I don’t believe in checkups. Checkup is only needed if you have some discomfort or problem and not on a routine basis.”

(b) Services to be included in Home Health Care

Almost all of the respondents reported that in home health care they wanted a general check up and a basic diagnostic check including BP, blood sugar, urine examination, cholesterol check etc. Two of the respondents felt the need of a dietician, who could give them suggestion on a healthy and balanced diet as they believed that diet plays a very important role in a person’s health.

c) Source for Health Information

Majority of people said that their source for getting health related information was friends and colleagues followed by family doctor. Most of the respondents were happy with their family doctor & believed them completely for all their treatments and also had no plans of changing their doctor. Almost none of the respondents faced any challenges to approach health services.

d) Need for other services

1. 24/7 Call Center

Majority of the respondents believed that a facility like 24/7 call center for answering health related queries was a good option but were not sure about its feasibility and also reliability on the information provided by this kind of a service.

Respondent:

“24/7 call center will always be beneficial but whether we will be satisfied or not will depend on experience with the facility.”

2. Hospitalization Assistance

When enquired about need for hospitalization assistance three of the respondents felt that it was not needed. But again majority of the respondents believed that hospitalization assistance was needed either to find an appropriate hospital or to explain them the medical language & the treatment being done by doctors as they believed that now –a- days it is very important to understand the severity of the diseases so that they do not get cheated by hospitals. Assistance in filling up hospital forms & claim forms was not needed.

3. Pharmacy Service

When asked about frequency of refilling of medication almost all of the respondents refilled their medication monthly. But among them majority of them felt that home delivery of medicines was not needed. Few of the respondents believed that knowledge of generic medicine was important but majority of them either did not understand what is generic medicine & when explained, believed that it was not important because they preferred taking the medicines prescribed by the doctor.

Respondent:

“Generic medicine knowledge is not needed as without consulting a doctor we can’t give any medicine.”

“Generic medicine knowledge not needed as we cannot take medicines which are not prescribed by doctor.”

4. Need for Priority Appointment booking

Almost half of the respondents believed that if they had a facility like priority booking of appointment it would be good as lot of time was wasted waiting for doctor & it was

even more important if they had a baby or an elderly patient with them as they became restless waiting for so long.

5. All Services Under One Roof

Almost all of the respondents believed that if all the services were under one roof, in a reasonable cost it would be good. But only one of the respondents had some confusion regarding such a service as they had a bad experience with one of the wellness administrative company named IHO:

“I have some confusion regarding such a service as I have a bad experience with a wellness program of IHO. They gave wellness membership card, whose one time amount for a year was Rs. 4000. I thought that this would be good as they also promised discounts on various health services, diagnostic tests- thyrocare vouchers, dental vouchers, appointment booking, home delivery of medicines etc. But now I am suffering a lot because of that. Their help line number does not work; on booking appointment they don't give detailed address of clinic. There was also a big mess in the welcome kit, big gap between what was promised & what was given. The pharmacy service does not work in other places other than Mumbai. I am very much frustrated with the service & will never take any such service again. Discounts are not provided they increase the cost & then reduce it. Then what is the use of making such big promises when you can't fulfill them.”

This clearly shows that proper management of services is a very big criterion for the success of any program.

e) Healthcare cost

Although majority of respondents were spending more than 5000 annually on their medical expenses which was extending to almost 30,000 but for preventive health checkups they were willing to pay around 500 – 1000 annually clearly showing that they were ready to spend any amount of money for treatment but preventive care was still taking a back seat in their lives.

According to the survey conducted by me respondents believed that a comprehensive family wellness program should include:

1. General checkup – periodically at least 3 to 4 times a year along with doctor consultation
2. Basic Diagnostic test- CBC, Urine test, Blood sugar & cholesterol

In addition in this program they wanted facility of

- a) 24/7 call center
- b) Hospitalization assistance for selection of an appropriate hospital & explanation of medical terms
- c) Priority booking of appointment
- d) Few people also felt the need of EMR but they hardly understood its importance.

Thus, I can conclude that in India the concept of wellness is at its nascent stage. I also found out that here people still have a very strong faith on their family doctors and thus to explain the importance of wellness programs & preventive health checkups family doctors are an important source who can be used judiciously for spreading this awareness.

5. DISCUSSION

This study shows that the scope in the wellness market in India is immense-even a 1% increase in consumer expenditure can potentially create an additional opportunity of Rs 600 crore for wellness players (pwc).

But to tap this growing wellness market to the full extent we have to increase health awareness among Indian consumers. And to achieve this along with media, involving family doctors in this wellness drive would be a very big success. As Indian middle class population still have blind faith on their family doctors.

Although there are wide variety of market offerings, but they are more focused or limited to Diagnostic tests. It is very essential to understand that Wellness is not only about Physical Test or about Diagnostic Tests it is basically about the overall well being of the individual and includes six different aspects i.e.

- Physical
- Emotional
- Intellectual
- Interpersonal
- Spiritual
- Environmental

Thus it becomes a top most priority that to design any wellness program first the consumer need and expectations has to be understood.

From my study the various services which people are expecting to be included in a wellness program are shown in the table below.

Table 5.1: Various services which consumers are looking for in a wellness program

School Wellness Program	Corporate Wellness Program	Family Wellness Program
• General body checkup • Dental Check up • Eye Check up • Nutritional Deficiency Check • Counseling by Psychologist • Various Health Awareness programs like Healthy Habits, Basic First Aid, Balanced Diet & Safety for children. • Environmental audit for water quality, sanitation, proper illumination etc for schools	• General Body Examination • Eye Check Up • Physiotherapist Consultation • Psychologist consultation/ counselor • Basic Diagnostic Tests like CBC, BP, Blood sugar, Urine examination, Cholesterol Check • Health Sessions on Stress Management, Emergency Management. • Environmental audit for corporate like ergonomics, air quality, proper illumination etc	• Periodic General Check up • Basic Diagnostic Test – CBC, Urine test, Blood sugar & Cholesterol • 24/7 call center • Hospitalization Assistance • Priority appointment booking

6. CONCLUSION AND SUGGESTIONS

The conclusion which I can draw after conducting interviews with various respondents from different sectors shows that though wellness Industry is growing at a rapid pace with large number of players in the market with wide variety of market offerings still the concept of wellness is at its nascent stage in India.

Based on my study I can conclude that the awareness level among different sectors is not at the same level.

- In case of Family wellness program most of the respondents though well educated do not fully understand the concept of wellness and they still give more importance to curative care rather than preventive care. With the growth

in Indian economy and rise in family income level and increasing awareness among people regarding health, it is expected that more and more people would opt for wellness programs. If people become aware about their health status at age of 50 – 55 years this would also promote them in taking health insurance for future.

- Corporate India is fast catching up with the concept of wellness and almost all the sectors have some sort of health checkup plans for their employees. However to realize the full potential of this program corporate should not consider it just as an employee benefit program but they should understand its importance and how this program can increase the productivity for the company as a whole. So the need is to have a comprehensive wellness program which will cater to the various health issues they face depending on the work profile.
- The wellness administrative companies can do tie up with insurance companies to provide periodic wellness plans for corporate which will be beneficial to the insurance company as well as to the corporate as the health status of the employees can be known, which will help in deciding the premium.
- In schools it has been observed that health checkups are being conducted just for the sake of doing it and as majority of the schools are doing it. But if we want that students should be benefited from such a program we require that such programs should be done in a well organized way involving not only checkups but also various health awareness sessions which would be beneficial for students. In case of primary classes involving parents in such a program would be really beneficial. This will help in early identification of disease decreasing its severity and also financial burden on parents especially for

government school where parents cannot give so much attention to their children.

Wellness is not limited to preventive health checkups but it should fulfill all the six different aspects of wellness. Employers and School administration should be able to understand that a person's environment plays a very important role in an individual's health and thus conducting an environmental audit is not to doubt on their facilities but it is to take care of their employees and students.

A complete and comprehensive wellness program should be able to cater all the needs related to overall well being of an individual. Just like a financial planner for family or organization a Wellness Administrative Company should be a Health Planner of an organization, Family or School. They should be one point contact for all their health & wellness needs. Thus the need of the hour is that wellness programs should be tailor made depending upon the consumer needs and requirements. And also just designing the products is not important care should be taken to deliver what is promised.

7. Appendix

Three different interview schedules were used for the study purpose

7.1 Family Wellness Program Questionnaire

Demographic Details

Name:

Highest Education in Family:

Age:

Family Income:

Sex:

No. of members in Family:

Address:

Questions

1. How much is Health or being healthy a priority for you?

Top Priority	2 nd Priority	Lesser Priority	Not at all a priority
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How many hours do you give to Health in a day?

2. Importance and need of home healthcare?

Very Important	Important	Neutral	Unimportant	Not at all Important
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3. If important for whom?
4. What all services should be there in Home Healthcare?
5. What is your source of getting information related to healthcare?
- a) Net
 - b) Friends & Colleague
 - c) TV & Newspaper Adds
 - d) Family Doctor
6. Are you completely satisfied with your family doctor?
7. What are the common health issues faced by you & your family?
8. What are the challenges you face to approach the health & wellness services?
9. Do you have any health related queries? If yes
- Do you ever feel the need of asking these health queries to a doctor?
10. What combination of services do you think should be there in a family wellness program?

- a) General Body Checkup+ Basic Diagnostic check + Doctor consultation
- b) General body checkup +Dental + Eye checkup + Doctor consultation + Dietician
- c) General Body Checkup+ Basic Diagnostic check + Doctor consultation + Chemist
- d) General Body Checkup+ Basic Diagnostic check + Doctor consultation + EMR + 24/7 call center
- e) Only Diagnostic tests

11. Do you feel the need of assistance during hospitalization? If yes for what

- a) To find an appropriate hospital
- b) During filling various forms
- c) During filling the claim form
- d) To explain various procedures or may be medical language

12. How often do you refill your medication?

Need for home delivery of medicines?

Not Important	Important	Very Important
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Need of Generic Medicine Knowledge?

Not Important	Important	Very Important
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13. How long do you need to wait for a Doctor visit?

Are you OK with waiting in a queue for a Doctor or do you feel the need or requirement of a priority Appointment?

14. How important is it to have all the services under one roof?

15. On an average how many times do you visit a doctor & seek healthcare services in a year?

16. How much do you spend on your medical expenses yearly?

	GP/Physician	Diagnostic Center	Preventive check up
No. of visits			
Money spent			

17. Do you see a wellness program as a cost saving mechanism?

- a) Yes
- b) No
- c) It is rather an additional expense

18. How much would you be willing to spend for a yearly wellness plan for your family?

7.2 Worksite Wellness Program Questionnaire

Demographic Details

Name:

Age:

Sex:

Designation:

Organization Name:

Size of organization:

Questions

1. How big is employee productivity a concern to you & what is your approach to increase productivity?
2. How often you conduct wellness program in your organization?
3. How much will you rate for health & wellness in terms of importance & priority for your organization on a scale of 1 to 10.
4. Do you have a proper employee benefit program in place?

Yes	No	Somewhat	Not at all
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5. Does your health insurance cover any wellness program?
If Yes- what
6. What benefits do you see for the organization if you have a wellness program for employees?
7. How do you want the employee wellness program be paid for?
 - a) Completely by the organization
 - b) Partly by the organization & partly by employee
 - c) Completely by Employees
8. Do you think the wellness program should be categorized or differentiated based on employee age & rank?
9. How do you manage your employee Health profile?
 - a) Don't have anything like that
 - b) Do have a provision to manage the health profile
 - c) Somewhat manage it
 - d) Have a physical format i.e. hard copy of health profile

Do you feel the requirement of an electronic medical record for all your employees?

10. What are the parameters for a healthy workplace environment?

11. Has health ever affected your work productivity?

12. Do you ever feel like connecting to a doctor for stress related issues? If yes how often

13. Do you think the organization should have more health benefits?

14. List out various services that a wellness program should include specific to your organization?

Probes

- i. Various health Checkups General body, dental, eye check up, Physiotherapy, Dietician, Psychologist Gynecologist etc importance & frequency.
- ii. Need for diagnostic test? What all
- iii. 24/7 call center
- iv. Health profile
- v. Gym/ Yoga / Meditation etc
- vi. Health Sessions
- vii. Environmental Audit
- viii. Diet program

15. Would you like to contribute & participate in a wellness program?

7.3 School Wellness Program Questionnaire

Demographic Details

Name:

Age:

Sex:

Designation:

Name of the School:

1. What is your understanding of health & wellness?
2. Importance of wellness program for school? Rate it on a scale of 1 to 10.

Questions	Probes
3. What are the major health concerns for school going children?	What is the health issue school children face? What are the major areas to be focused to support children in developing healthy behavior?
4. What are the features/services that should be included in a school health program?	What are the important areas to be focused in a school health program? What are the basic services that must be included according to you?
5. Apart from physical health what other aspects of health should be included in a school health & wellness program?	
6. Do you think along with students school wellness program should also be for teachers & staff?	If yes, what all services should be included for them?
7. What benefits do you see for the school if you have a wellness program?	
8. What is the amount you are willing to spend per student & staff on a school wellness program?	Should this be a part of student fees? Should students be charged separately for this program?

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