A study to understand a differentiating practice in Aditya Birla Health Insurance: Health and Wellness Coaching.

Dissertation Submitted to

The IIHMR University, Jaipur

For the partial fulfillment for the award of the

degree of Master of Business Administration

(MBA)

in

Hospital and Health Management

by

Dr. Brigid Francis

Under the Supervision and Guidance of

Dr. Sandesh Kumar Sharma

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Appendix D: Declaration by Student

DECLARATION BY STUDENT

I hereby declare that this dissertation **"A study to understand a differentiating practice in Aditya Birla Health Insurance: Health and Wellness Coaching"** is the Bonafede record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of the others has been duly acknowledged in the text.

Name of student: Dr Brigid Francis

Date: 2023

CERTIFICATE

This is to certify that **Dr**. **Brigid Francis** with the partial fulfillment of the requirements for the award of the degree of MBA (Hospital and Health Management) from the IIHMR University, Jaipur has successfully completed her internship at **Aditya Birla Health Insurance** during February 20- May 19, 2023.

Place: Preceptor/Head of the Organization
Date: Name of the organization

Certificate from Faculty Guide and School Dean

CERTIFICATE

This is to certify that dissertation titled "<u>A study to understand a differentiating practice in Aditya Birla Health Insurance: Health and Wellness Coaching"</u> is a record of the research undertaken by Dr Brigid Francis in partial fulfillment of the requirements for the award of the degree of MBA (Hospital and Health Management) from the IIHMR University, Jaipur under my guidance and supervision and her approach to the research study has been sincere, scientific and analytical.

Faculty Guide
IIHMR University, Jaipur

Date

School Dean
IIHMR University, Jaipur

Date

Acknowledgement

It is my honorable opportunity to pursue my summer internship at Aditya Birla Health Insurance, Thane, Mumbai. For this, I am indebted to Dr Gaurav Tripathi, Sr Vice President- Health Management.

I want to express reverence towards Dr Gouri Karajgi, head of Disease Risk Management team and Deputy Vice President, of the organization for her mentorship, guidance, constant supervision, and her keen interest in help me learn and develop new skills. I want to thank Dr Nikita Machado, project head and clinical intervention manager for sharing her valuable insights and support.

I am in awe of all the professionals at Aditya Birla Health Insurance, Thane, for being an example of grit, perseverance, and dedication and offering their best services to the public.

I want to thank Dr P. R. Sodhani (President, Dean of Indian Institute of Health Management Research, IIHMR University-Jaipur) for providing me with this wonderful opportunity.

Lastly, I would thank the entire system of IIHMR, for providing me with education even in the time of the pandemic.

Sincere thanks to my mentor Dr Sandesh Kumar Sharma, Associate Professor, IIHMR University, Jaipur for his valuable lessons and constant superintendency. Without him, I would not have been able to recognize my true spirit and how to manage this true self to get the most of everything.

Dr·Brigid Francis
MBA - Hospital and Healthcare Management.

Abstract

Health and wellness coaching is a process of guiding individuals towards optimal health and well-being. It has become increasingly popular in recent years due to numerous benefits it offers and is beneficial for anyone who wants to improve and manage their chronic conditions.

This study emphasis over the benefits of wellness coaching for chronic management patients including conditions like Asthma, hypertension, hyperlipidemia, and diabetes mellitus. By integrating this practice, understanding the benefits and values being added by the Health Insurance Industry.

Study Objectives:

- To understand the practice of health and wellness coaching and its importance in the Health Insurance Industry.
- To understand the role of Health coaches.
- Analyzing which chronic condition needs more assistance.
- To assess the effectiveness of wellness coaching on the customers.
- To identify methods for widespread wellness coaching.
- To identify the causes for reduction in renewal percentages.

Methodology:

The study carried out is descriptive form with secondary research, which was undertaken from 3rd April to 19th May 2023. The timing set for data collection was 5th April to 1st May. The retrospective data was gathered from various MIS systems. The sample size was 20,881 customers under the CMP program for the financial year of April’22 to April’23 with an age range from 30 years to 75 years for the study. The study follows a cohort study design with simple random sampling technique.

Operational definition:

1. Wellness Coaching: This is a unique program offered by a few insurance companies that assigns the insurer a health and lifestyle expert to help them build good habits concerning their health and helping them to let go of one harmful habit. Wellness Coaching is a holistic approach to helping an insurer stay healthy by giving them access to different health experts who focus on different problem areas in order to achieve their respective health goals. The wellness teams include experts such as,
   (i) Physicians
   (ii) Dietician
   (iii) Physiotherapists
   (iv) Psychologists
   (v) Specialized doctors.

2. CMP customers: Chronic Management Patients include customers suffering from Asthma, Hypertension, Hyperlipidemia, Diabetes Miletus diseases. The plans specially customized for these patients include services beneficial for them such as Annual health checkups and reimbursement for routine checkups twice a year. Under this plan a customized diet plan is sent to the customers and a follow up call is done every two months gap as an attempt to keep a check on their biometrics.

Hypothesis:

The use of CMP mapping as a metric can effectively measure customer satisfaction with wellness coaching and provide valuable insights for insurance companies to improve their services.

Implications of research:

The elements influencing to integration of wellness coaching in the Health Insurance industry are the main subject of this study. It strives to obtain trustworthy and accurate findings that will aid businesses in strategizing their next marketing initiatives.

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Chapter 1: Introduction

A relatively new idea in the healthcare sector, health coaching services have attracted a lot of attention recently. It involves a tailored approach to help people reach their health objectives, make healthier decisions, and enhance their general well-being. Health coaches are educated experts who collaborate closely with clients to create plans and strategies that are specifically tailored to meet their needs.

Wellness coaches provide guidance, support, and accountability to help clients make positive changes in their lives. Enabling people to take charge of their health and achieve optimal results through enduring lifestyle changes is the goal of health coaching. Positive outcomes have been found in studies on health coaching services, showing that client's levels of physical activity, eating habits, and self-efficacy have all improved.

Furthermore, health coaching has been shown to reduce healthcare costs by preventing complications and hospitalizations. Overall, the benefits of coaching services for patients with chronic conditions are clear and significant and appear to be fruitful for the Insurance Industry. "By bridging the gap between the physicians and patient, the health coaches can help practices improve patient engagement in their care, leading to healthier lives and better outcomes."

The practice of wellness and health coaching provides an abundance of advantages for patients with chronic conditions.

Learning healthy habits: Coaching in health and well-being can help people lose weight, especially those who have had difficulty doing so in the past due to barriers impeding their progress.

Helps patients with chronic illness: During coaching sessions, biometric data such as blood pressure, sugar level, and other measurements were recorded. Participants also set goals for blood pressure, diet, exercise, and medication compliance for the upcoming month after discussing their past goals in these areas.

Health and wellness coaching has an important objective: The sole purpose of this is to improve health and wellness of the client.

Provides motivation to achieve more active lifestyle: People who receive health coaching have been found to track significantly more steps or minutes of physical activity than those who do not, which suggests that health coaching can help people become more active.

Provides more accurate recommendations: Understanding your goals, dietary routines, family history, particular health concerns and lifestyle habits enables health coaches to provide more accurate and tailor-made recommendations.

Improves overall medical care: Coaching can reduce health care costs and be cost-effective, which can be achieved by less hospitalization and controlled biometrics.

When it comes to navigating challenging dietary, lifestyle, and behavioral changes, health coaches are frequently viewed as wellness champions. The facilitative, as opposed to the prescribed approach and the transfer of responsibility to the client distinguishes a wellness coach from other health providers. Thus, integrating this segment into the insurance company can prove to be a boon for the Health Insurance industry, thus gaining more support from its customers as it is an emerging market.

1.1 Health Insurance

In the event of a medical emergency, a health insurance policy is a guarantee that provides quick financial assistance. The insurance company and the policyholder have an agreement that covers any potential medical expenses related to an illness, injury, or accident.

For individuals and families, it offers security and protection financially in case of unforeseen medical costs. Without health insurance, people might have to pay out of pocket for costly medical procedures, which could put them in a difficult financial situation. Additionally, health insurance promotes routine checkups and preventative care, which can help identify and treat health issues early on and possibly save lives. In general, having health insurance is necessary to maintain sound financial and physical health.

1.2 Disease Risk Management

Disease risk management in health insurance refers to a facility provided by insurance companies where the policyholder can receive wellness coaching without having to pay for these services upfront. Instead, the insurance company covers this service in the premium amount paid by the insurer. To avail this program the insurer must take an insurance policy for the chronic management patient. Once the company confirms the policyholder's past medical history of any pre-existing disease the plan is fabricated accordingly. The aim is to help the customers lead a healthy lifestyle and thus reduce any mishap of serious illness.

1.2.1 Chronic Care Management Program

This program includes individuals suffering from asthma, hypertension, hyperlipidemia and diabetes mellitus, a specialized program helping these individuals live a healthy life and keep their parameters and biometrics in check. By doing so the customer avoids hospitalization and has proper management of the respective morbidities.

1.2.2 Brand reputation

Maintaining positive relationships with customers who benefit the company and the services provided necessitates fulfilment. Thus, provides brand loyalty as well.

1.2.3 Service Quality

This acts as a tool to measure the services provided to a customer while satisfying their needs and demands.

1.3 Present Industry

The global health insurance market worldwide is valued at \$1.98 trillion and has a projection to reach \$4.15 in 2028. The market has a value of USD 12.86 billion (2020) in India.

2. Need for study

In order to understand the benefits of wellness coaching and to encourage individuals to seek out these services and make positive changes in their lives which can be done by exploring the benefits of wellness coaching, we can better understand its potential impact on individuals' lives and the importance of training professionals in this field. Opportunities for growth and development in health and wellness coaching are abundant as more people seek to improve their overall health and well-being. Thus, by integrating this into the Health Insurance industry a different segment can be brought to light and a new approach can be used to improve health outcomes of individuals suffering from chronic conditions.

By carrying out this study the goal is to know the current penetration of wellness coaching in insurance market and the customer’s acceptance towards the same.

Chapter 2: Literature review

- **“Advancing the practice of Health coaching”** written by the author Melinda H.Huffman in the year 2016 puts light on the importance of health coaching and its benefits over an individual.

- **“Health and Wellness coaching in serving the needs of today’s patients: A primer for healthcare professionals**” by the author Adam Perlman & Abd Moain Abu Darbh in the year 2020, shares that it is unavoidable that many patients will require one or more types of coaching because of the dynamic nature of our lives, aspirations, and preferences as well as the growth, support and direction that coaching offers.

- **“Wellness program satisfaction sustained coaching participation and achievement of health goals.”** by the author Osayi E. Ovbiosa-Akinbosoye and D. Adam Long in the year 2012, talks about achieving health goals and ongoing coaching are positively correlated with client satisfaction in the wellness program.

- **“Integrative Health coach training: A model for shifting the paradigm towards patient centricity and meeting new prevention goals” written by** Linda L Smith and Noelle H.Lake in the year 2013, implies that health coaching as a rapidly emerging segment with solid preliminary evidence with a potential to reduce rates of chronic conditions and lessen associated morbidities and cost burdens.

Chapter 3: Methodology

The study carried out is descriptive in with secondary research. The study was undertaken from 3rd April to 19th May 2023. The timing set for data collection was 5th April to 1st May. The retrospective data was gathered from various MIS systems. The sample size was 20,881 customers under the CMP program for the financial year of April'22 to April'23. The study follows a cohort study design and a simple random sampling technique.

The following criteria included in the study:

i. Respondents aged 30-75 years suffered from one or more chronic conditions.
ii. Individuals have enrolled themselves in one of the CMP plans offered by Aditya Birla Health Insurance.
iii. Gender inclusion (M/F, prefer not to say)
iv. Pre-existing conditions and a pre policy check has been conducted for all the individuals.

The following was the exclusion criteria:

i. Active Health App Team which is another branch of Health management department.
ii. Data of wellbeing scores of these current clients by which they gain health returns.

Study tools – The study tools used during the research will be structured in departmental MIS system that was collaborative of data received from various databases of different departments.

- The data for the study was collected from a system called 'Jarvis' which has all the customer details and then the individuals enrolled for under the CMP plan for the financial year of April'22 to 2023 were selected.
- This data was then separated into various parameters to analyze the effect of Health and wellness Coaching on the customers.
- With the retrospective data, a simple random sampling technique was used.
- The data for various parameters was collected from different departmental MIS and then collated to know the compliance done by the customers after coaching sessions.
- Each wellness coaching is done by a professional and qualified health coach which includes a group of Physicians, psychologists, physiotherapists, dieticians, and diabetic coaches.
- The data was then analyzed over an Excel spreadsheet. With the help of graphical presentations in the form of pivot tables and inferences were drawn, and results were portrayed and further suggestions for improvement were presented.

Duration of study – The duration of the study was for 1 month and 2 weeks, dated 3rd April to 17th May.

Sample size – The sample size was 20,881 Chronic condition customers for the financial year of April’22 to April’23.

Operational definition – Even though insurance companies provide aid after the individual has been hospitalized the aim of wellness coaching as a differentiating segment is to integrate a lifestyle wherein the individuals take care of their chronic condition and this is monitored by the insurance company through a personally assigned Health coach who keep a check n them and their biometrics thus, avoiding any future mishap. This segment of Health and Wellness coaching is a new and emerging concept for Health Insurance company but can prove to be beneficial for the customers.

Data analysis plan –The tools used for data analysis are graphs with the help of Microsoft Excel and spreadsheet and Microsoft PowerPoint.

Quantitative data would be analyzed with the help of MS Excel. To analyze qualitative data, analysis of the data is used.

Implications of research – The goal of this study is to understand the influence made by the health and wellness coaching over a customer suffering from a chronic disease, this help is provided on behave of the insurance company they enroll in and thus providing care throughout their journey and not only when they are hospitalized. It strives to obtain trustworthy and legitimate findings that will aid businesses in strategizing their next initiatives in the same field.

The study throws light on the effects and shortcomings of wellness coaching as a practice in the health insurance industry.

Chapter 4: Results and Discussion

Results:

The study's findings are presented and discussed in this chapter with reference to its goal, which was to ascertain the impact of Health and wellness coaching through different parameters.

1) Pre-existing conditions:

The customers enrolled under the CMP plan under pre policy checkup and then are put under the respective category of cohort based on which their Heal coaching is decided.

The following conditions are:

- Asthma
- Hypertension
- Hyperlipidemia
- Diabetes Mellitus
- Multiple co-morbidities (this includes more than one of the above conditions)

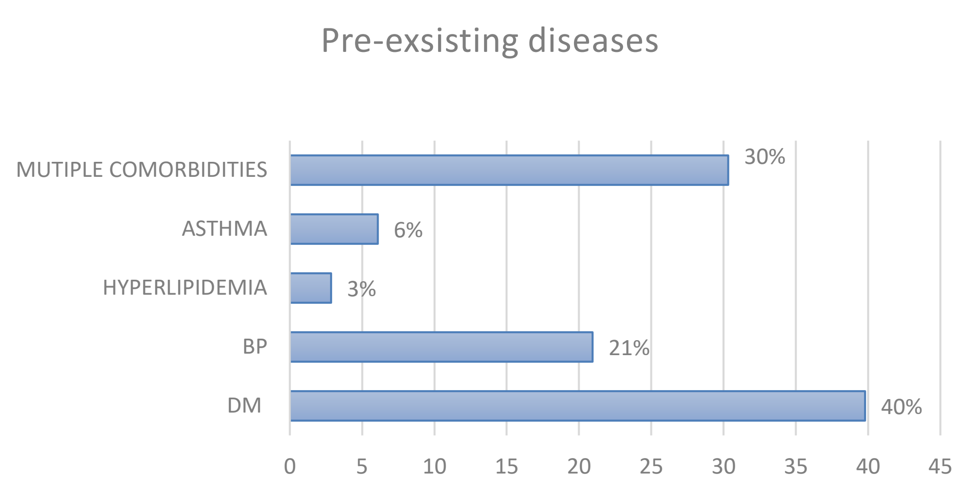
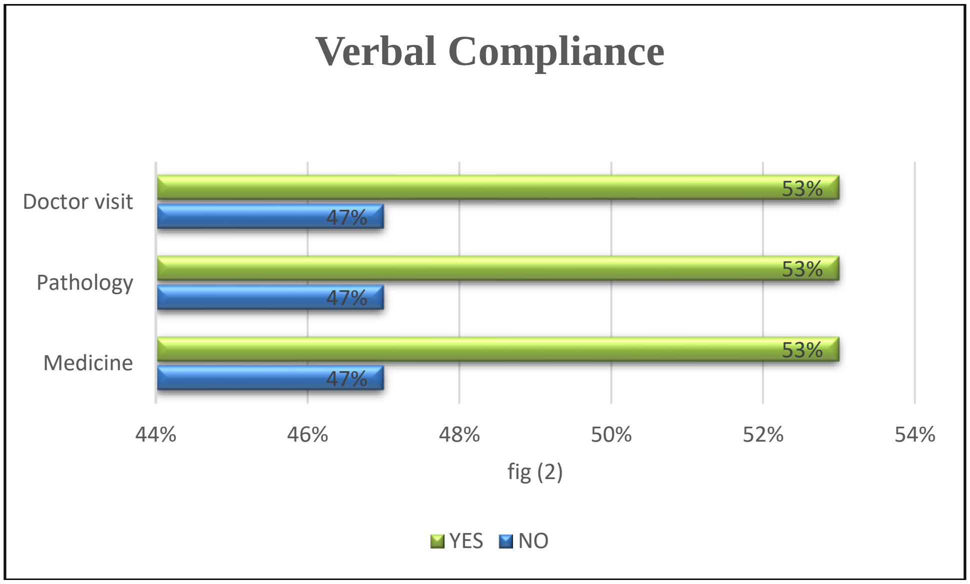


FIG 1

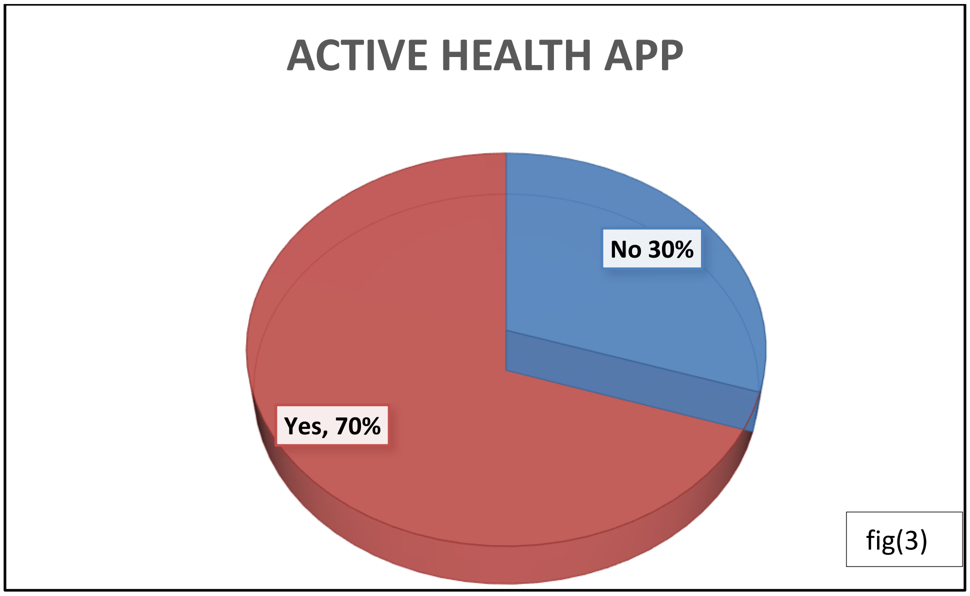
Interpretation:
In fig (1) the pre-existing conditions are displayed which depicts that most of the individuals at about 40 percent enrolled under Chronic Management Program suffer from Diabetes Mellitus, followed by individuals having multiple co-morbidities.
The least number of individuals suffer from hyperlipidemia and thus have the lowest count in wellness coaching.

2) Verbal Compliances:
Once the health coaches are assigned their respective customers and have the pre-existing disease history, verbal compliance is done wherein the patients are asked about their pathological tests, doctor visits and medication routine. By doing so the health coaches help the patients to go for routine check-ups and tests while being informed of the medications they are under and informing them of the possible side-effects.



Interpretation:
In fig (2) Verbal compliance is shown, more than half of the individuals have been compliant when asked for medications pathology tests and doctor visits.

3) Active Health App download:
Once enrolled in the CMP plan the customers are advised to download the app and login and register themselves. By doing so the customer gains access to credit scores when they have 13 active days every month where they walk for 10,000 steps or practice exercises for 30mins. All this is recorded in the app while they carry their mobile phones or have smart watches connected to the app. A health heart score is generated which collects data for the entire year and at the end can be used to buy medications, avail doctor consultations, or even pay the premium amount for the renewal of policy.



Interpretation:
In fig (3) we see the Active Health App download and usage percentage thus showing us the awareness amongst the individuals and their participation in Health and wellness coaching by trying to live a healthy life. Nearly three fourths of the enrolled customers have downloaded the app and are utilizing its benefits.

4) Doctor Consultations:
These are conducted for customers so they can have regular checkups as a practice which could be done either by the cashless method by the help of Health coaches placing their appointments or the customers can visit their preferred doctors and avail the reimbursement facility.

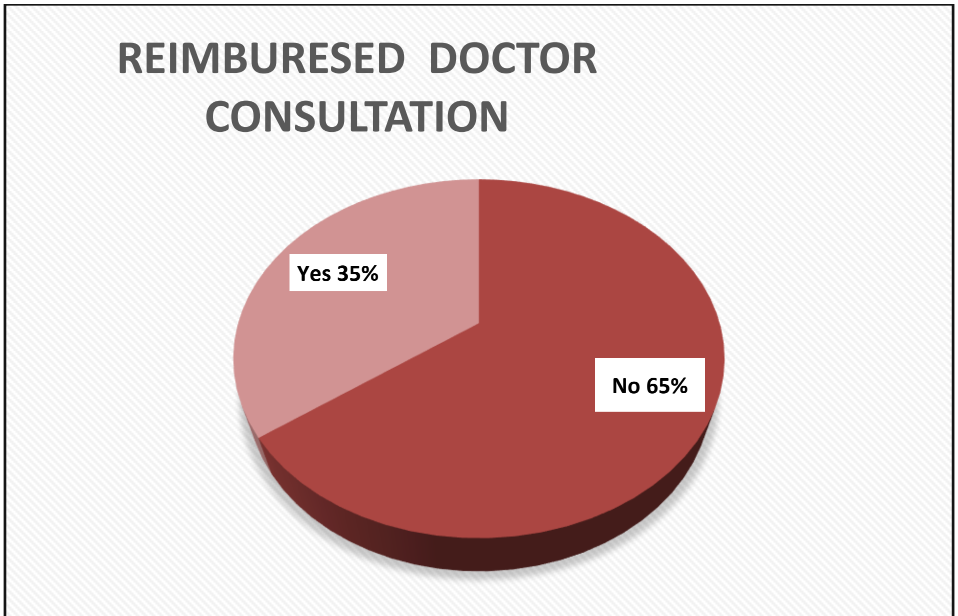


Fig (4.1)

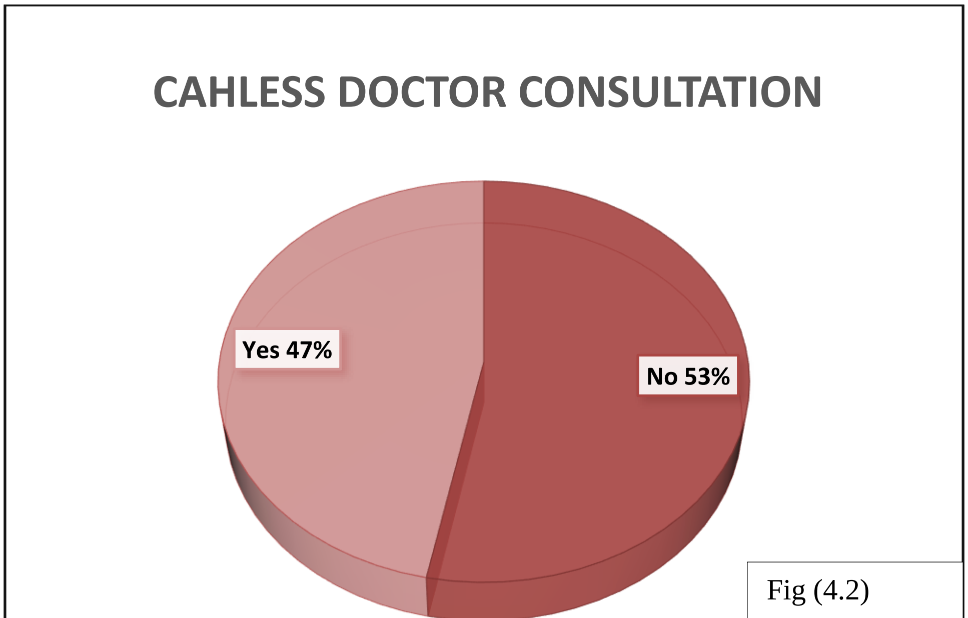


Fig (4.2)

Fig (4.1) depicts the percentage of individuals who have chosen reimbursement mode of doctor consultations which is 35 percent whereas in fig (4.2) 47 percent individuals chose a cashless way of doctor consultation by the help of their Health coaches.

5) OPD Tests:

The percentage of customers who had checkups in the span of two months interval either through the help of Health coaches by cashless method or by themselves and then got reimbursed.

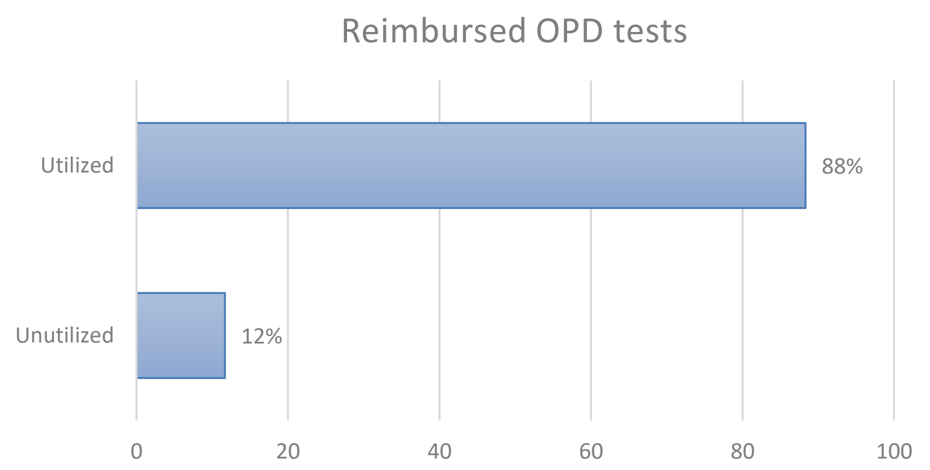


FIG (5.1)

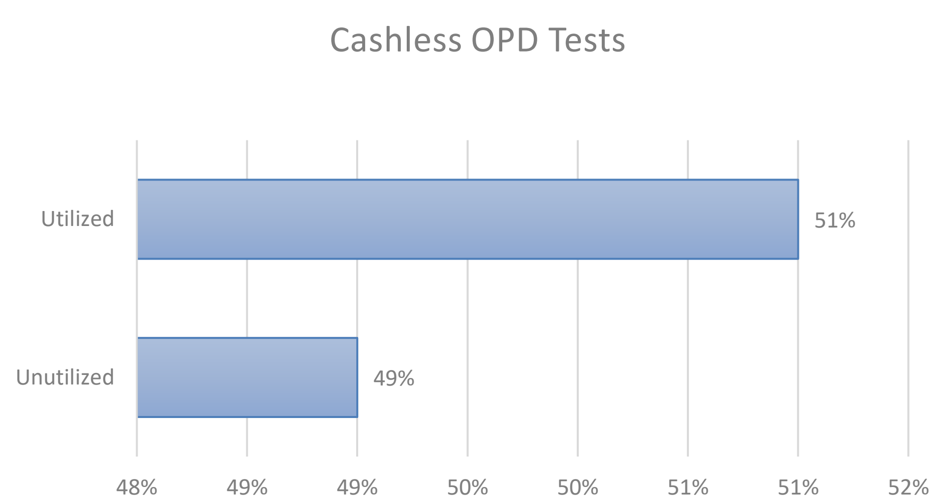
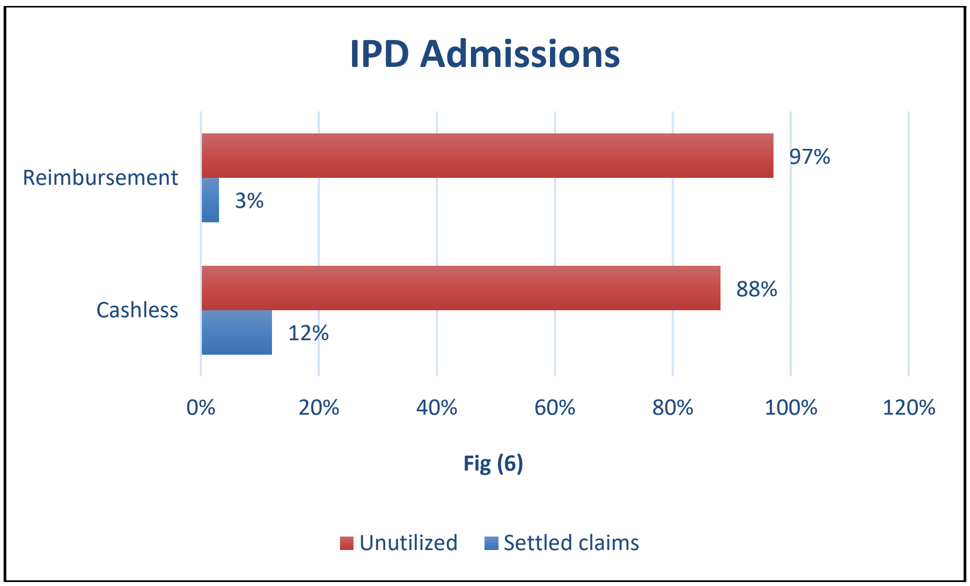


FIG (5.2)

The fig (5.1) shows the percentage of individuals who chose to have OPD tests by reimbursement method at 88 percent and cashless at 51 percent. On the contrary, nearly half of the individuals' customers didn't perform OPD tests irrespective of the mode.

6) IPD admissions:

Even though the customers are in continuous contact and guidance of the health coaches and avail themselves of the well ness coaching there are instances that due to a present co-morbidity the customer is hospitalized. This helps us to know the percentage of customers hospitalized and the service they opted for, either cashless through the network hospitals or got themselves reimbursed by going to a hospital of their choice.



In fig (6) the IPD admission percentage is more than three fourths of being unutilized as a service thus, proving good results of health and wellness coaching. Only 3 percent of individuals have been admitted and used reimbursement for IPD claim settlement and about 12 percent in case of provider hospitals for cashless method.

7) Mode of claims preferred:

The data for the same is from the month of January 2023 to April 2023 as it is a new parameter under consideration to understand the preferred mode of claims practiced by the customers. This involves the understanding of customers to avail services for OPD tests, IPD admissions, doctor consultations or medication by means of cashless methos or reimbursement method.

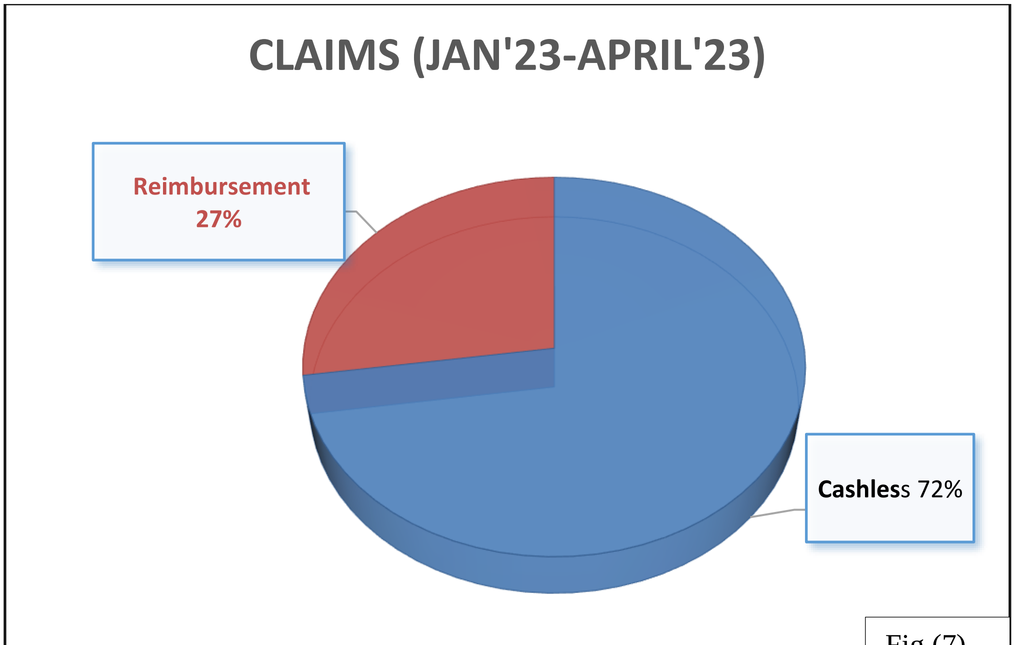


Fig (7)

Fig (7) shows that nearly 72 percent of the customers choose network hospitals and hence cashless form of claim settlement when it comes to using the services. This data is from January 2023 to April 2023.

Interpretations:

The graphically presentation of the parameters selected represent that:

- About 40 percent of the clients enrolled in the Chronic Care Management Program suffer from chronic condition of Diabetes Mellitus which is then followed by clients with multiple co-morbidities at 30percent.
- In the case of verbal compliance more than half of the clients, 53 percent, are compliant.
- Amongst the clients enrolled in the program about 70percent of them utilize Active Health App to monitor daily workouts and steps walked by them, this in turn is used to reap health benefits.
- Data on doctor consultations shows that only 53percent clients had booked a consultation session with the help of health coaches or through a provider hospital. Whereas 63 percent of the clients have opted to be reimbursed for the same.
- When talking about the OPD tests, more than half, which is 85 percent of the clients chose reimbursement method than going through a cashless mode of being tested.
- To know the preferred mode of claims settlement the data from January 2023-April 2023 was analyzed and it was found that about 72 percent of the clients have opted for cashless mode of claim settlement.

Discussion:

From the above results we can see that the respondents belong to the age group of 30-75years of age. Most of them enrolled in the Chronic Care Management Program are suffering from Diabetes Mellitus and there are some who have multiple chronic conditions together.

During the period of health coaching most of the clients were found compliant with their medications and pathology tests. They have actively participated in health and wellness coaching practices and are following the customized diet plan provided to them by the respective dietician.

Clients are seen to be paying interest in the functioning of the Active Health App and are keeping track of their set goals, fitness and thus keeping a good healthy heart score. The analysis shows a good percentage of progress in clients' health through health coaching by a reduction in the number of IPD admissions.

In accordance with the literature review, it can be said that Health and wellness coaching is a new but beneficial segment introduced in the Health Insurance industry but at the same time it would take in efforts to make it a habit for the people opting for health insurance especially for the ones suffering from chronic conditions.

Conclusion

After this study it can be concluded that Health and wellness coaching is a new segment when spoken about in the Insurance Industry.

Most of the population is quite unaware of this new segment and still believes that health insurance is to be utilized when a hospitalization occurs and claims must be settled, making wellness coaching as an important part would take time as it includes in change of perception.

Wellness coaching not only helps in physical aliments but also provides mental guidance for those who are reluctant to see a doctor for the same. With this service biometrics are in check thus motivating individuals to lead a healthier life.

Wellness coaching along with technology helps attract the young population and provides a boost to lead an active life.

It promotes regular checkups and doctor visits, hence breaking the idea of visiting the physician when something severe occurs.

Health coaches become a crucial part of the customers with chronic condition by providing them with constant help whenever in need and proving to be their biggest support.

Chapter 5: Suggestions

- **Creative Marketing**: Health and wellness coaching is a new platform in the health insurance sector, a good marketing plan which draws the attention of the customers suffering from chronic ailments.

- **Testimonials**: Publishing videos, texts and interviews with the customers who have been a part of the CMP journey and have benefitted from it could act as influences on the new policy members and provide good word of mouth experience.

- **Lower premiums**: To increase the customer base as it is a new market segment, the CMP plan premiums are higher than the other competitors, which at times becomes a reason why customers are reluctant for renewals even though they like wellness coaching.

- **Efficient services:** This could support the impacts of new customers' experiences also an attempt can be made to add new services and better performances by the health coaches.

- **Brand loyalty:** By focusing on customer needs and demands the business can ensure brand loyalty.

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