

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

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Introduction



Aditya Birla Health Insurance is a joint venture between Aditya Birla Group and MMI Holdings of South Africa.

Mr. Mayank Bhatwal is the CEO of Aditya Birla Health Insurance.

Department of Health Management came to existence 6 years ago with a new segment in the Health Insurance industry known as **Health and Wellness Coaching**.

There is a special policy named Chronic Care Management Program that provides help and guidance to clients suffering from chronic conditions : Asthma, Hypertension, Hyperlipidemia, Diabetes Mellitus.

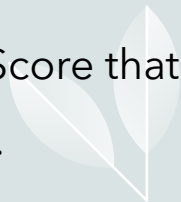


Disease Risk Management Team

This segment solely functions for the clients under Chronic Care Management Program.

The services provided include:

- Personalized Health Coach as per their respective chronic condition.
- Wellness Coaching.
- Cashless claim services.
- Scheduling client's Annual and Quarterly Health check-ups.
- Providing tailor made diet plans.
- Setting Customer goals.
- Helping clients with their Health Heart Score that in turn reaps them various health benefits.



Health Coaches



Doctors



Dieticians



Physiotherapists



Psychologists

Objectives of the study:

To understand the practice of health and wellness coaching and its importance in 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:

Study design: Cohort study design

Type of Data: Retrospective secondary data (obtain from departmental MIS)

Sample size: 20,881 clients from April 2022- April 2023 in Chronic Care Management Program

Study duration: 3rd April to 19th May.

STUDY POPULATION:

Inclusion criteria – Disease Risk Management data from Health coaches

Exclusion criteria – Active health app and data from well-being score team another segment of the Department. Health Management

Literature Review

Study Title	Author	Key learnings
1. “Advancing the practice of Health coaching”.	Melinda H.Huffman (2016).	It puts light on the importance of health coaching and its benefits over an individual.
2. “Health and Wellness coaching in serving the needs of today’s patients: A primer for healthcare professionals”.	Adam Perlman & Abd Moain Abu Darbh (2020).	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.

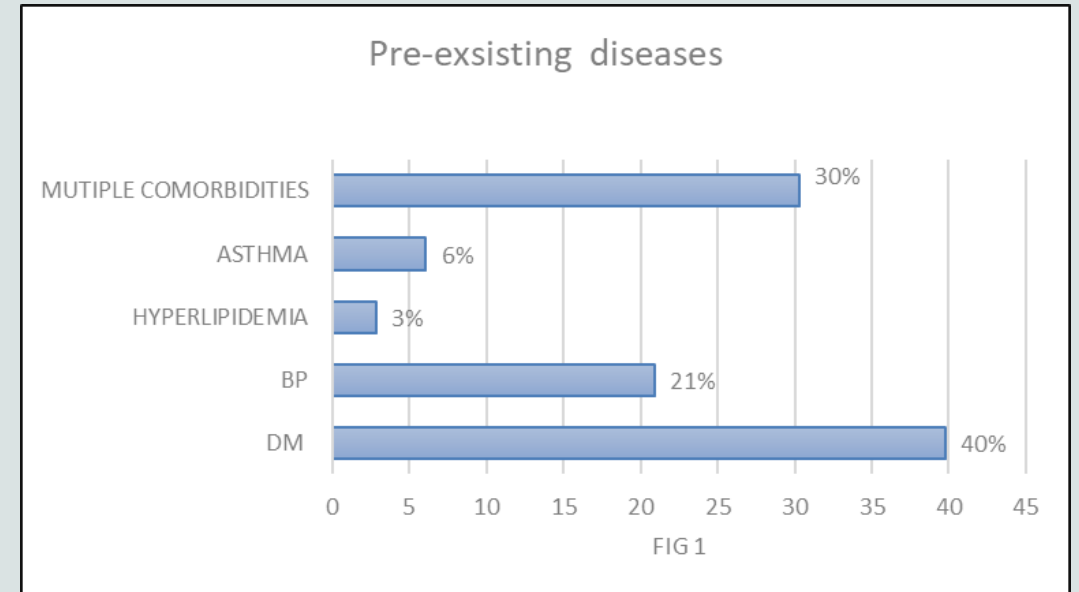
Study Title	Author	Learnings
3.“Wellness program satisfaction, sustained coaching participation and achievement of health goals.”	Osayi E. Ovbiosa-Akinbosoye and D. Adam Long (2012)	Achieving health goals and ongoing coaching are positively correlated with clientsatisfaction in the wellness program.
4.“Integrative Health coach training: A model for shifting the paradigm towards patient centricity and meeting new prevention goals”.	Linda L Smith, Noelle H.Lake (2013)	It 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.

Results and Interpretations:

(1) Pre-existing diseases.

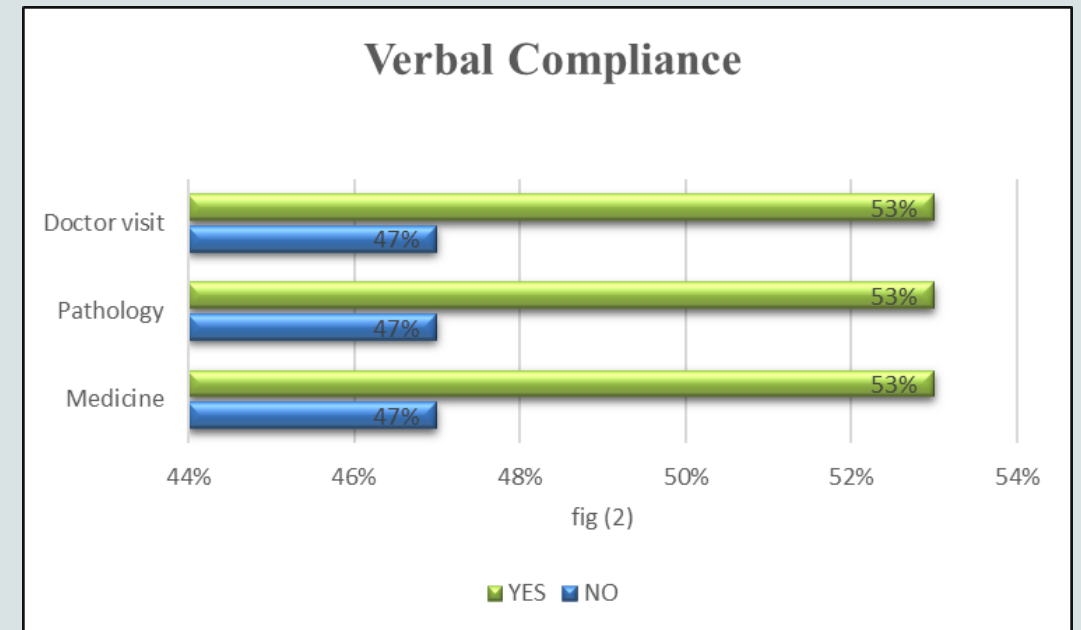
In fig (1) the pre-existing conditions are displayed which depicts that most of the individuals at about 40 percent enrolled under Chronic Management Program suffer from Diabetes Mellitus, followed by individuals having multiple co-morbidities.

The least number of individuals suffer from hyperlipidemia and thus have the lowest count in wellness coaching.



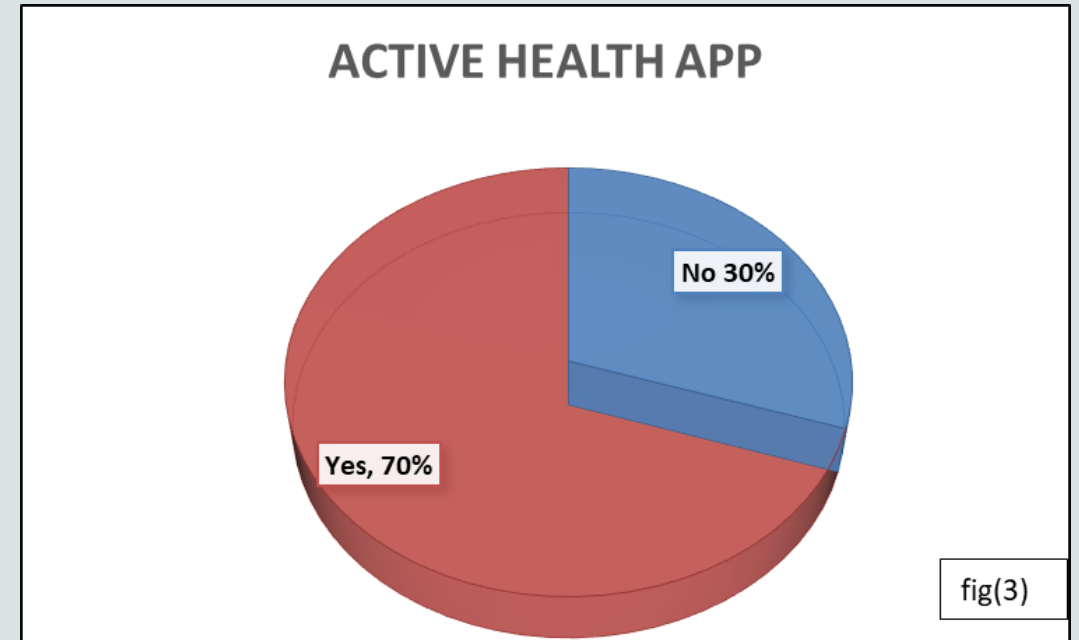
(2) Verbal compliance.

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.



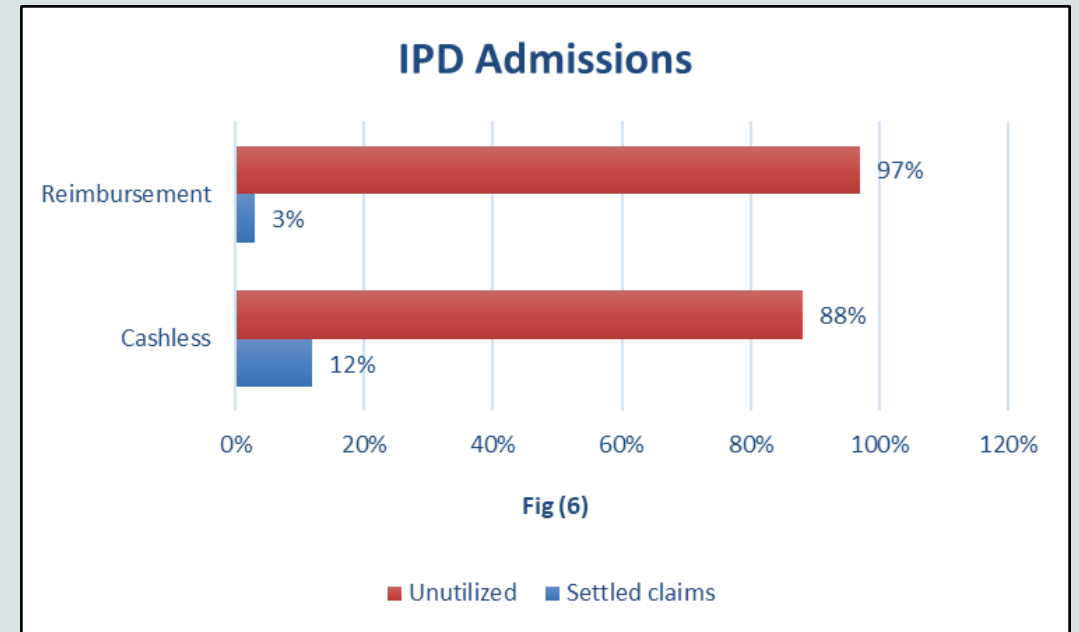
(3) Active Health App download

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) IPD admissions

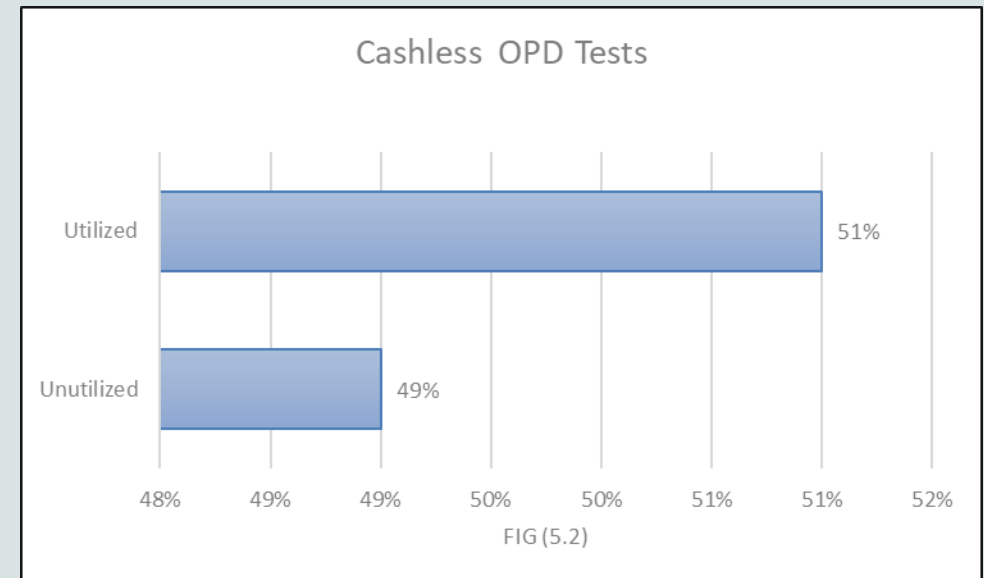
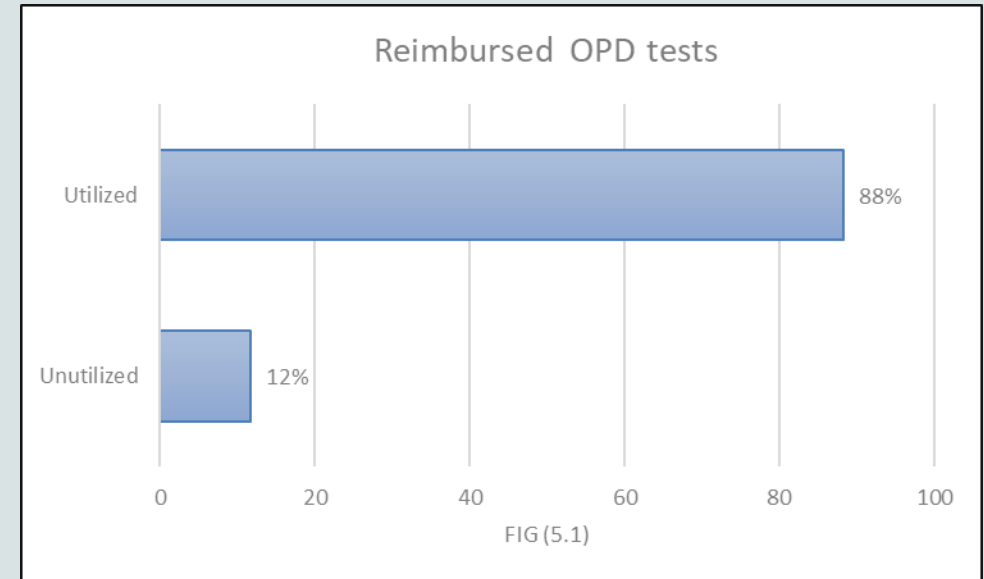
In fig (4) the IPD admission percentage is more than three fourths of being unutilized as a service thus, proving good results of health and wellness coaching. Only 3 percent of individuals have been admitted and used reimbursement for IPD claim settlement and about 12 percent in case of provider hospitals for cashless method.



(5) OPD Tests:

- *Reimbursed
- *Cashless

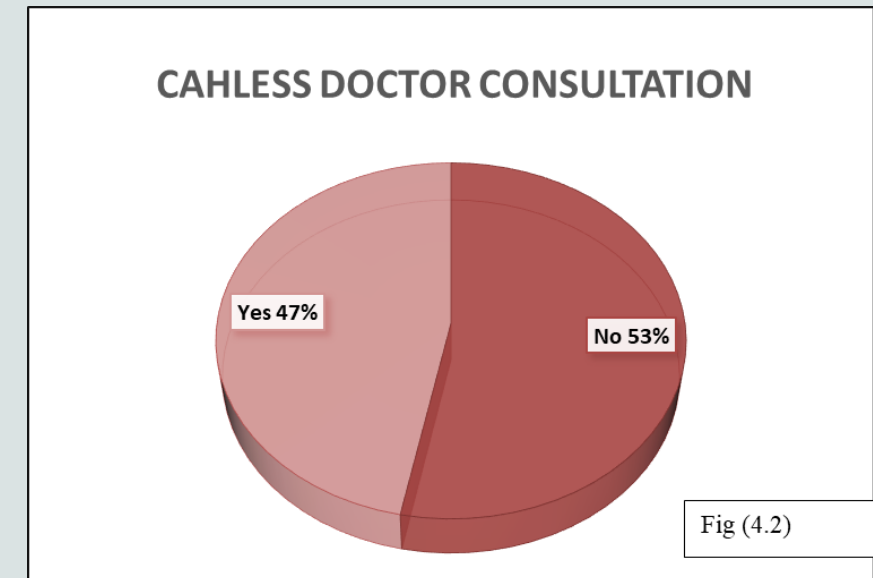
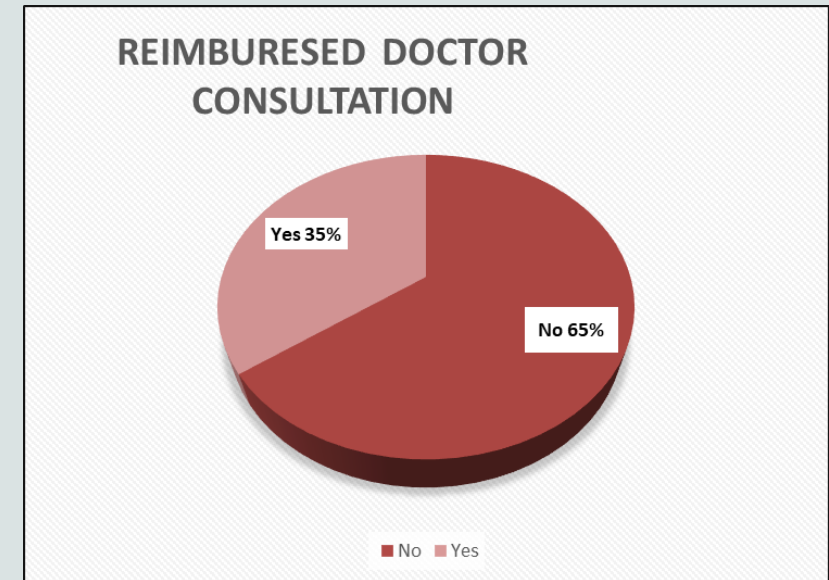
The fig (5.1) shows the percentage of individuals who chose to have OPD tests by reimbursement method at 88 percent and cashless at 51 percent. On the contrary, nearly half of the individuals' customers didn't perform OPD tests irrespective of the mode



(6) Doctor Consultation:

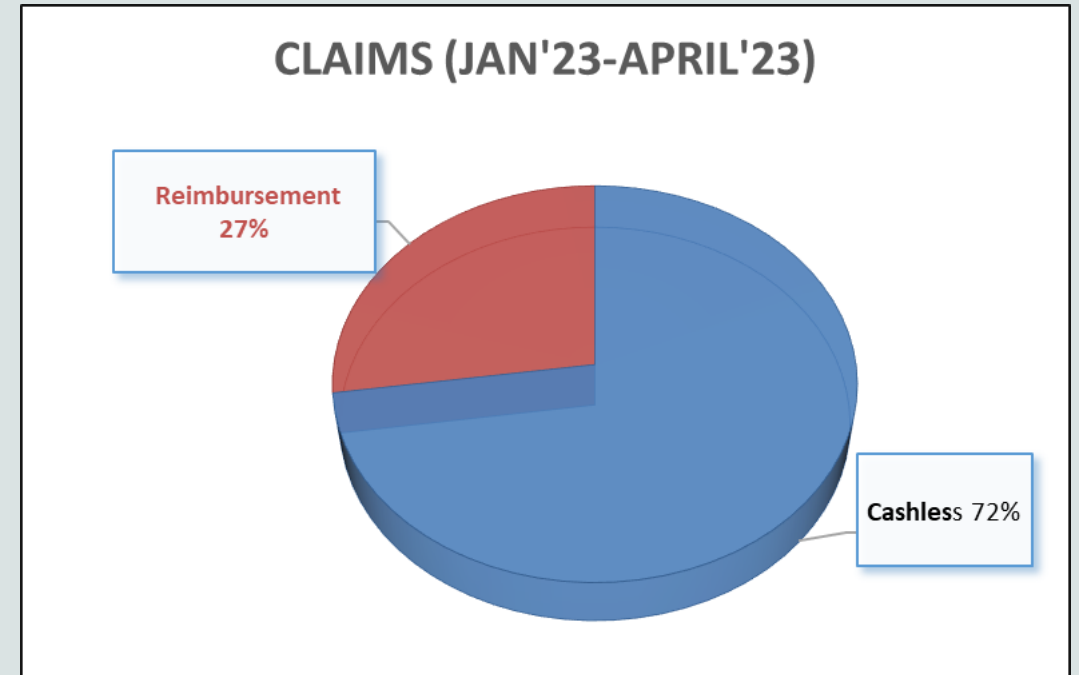
- * Reimbursed
- * Cashless

Fig (6.1) depicts the percentage of individuals who have chosen reimbursement mode of doctor consultations which is 35 percent whereas in fig (6.2) 47 percent individuals chose a cashless way of doctor consultation by the help of their Health coaches.



(7) Claims method preferred

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.



Discussion

- From the above results we can see that the respondents belong to the age group of 30-75years of age.
- 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.
- The analysis shows a good percentage of progress in clients' health through health coaching by a reduction in the number of IPD admissions.

Conclusion:



- Health and Wellness coaching is a new segment thus its awareness and acceptance hasn't flourished yet.
- Wellness coaching helps the physical ailments while providing mental guidance for those reluctant to see a physicians.
- Health coaches are a crucial part and become a guide for the improvement of the client's conditions.
- There is still a long way to succeed as we hope to improve lives and hope to make this differentiating segment an integral part of how a Health Insurance industry functions.

Suggestions:



Creative Marketing



Testimonials



Lower Premium prices



Efficient and dedicated Health coaches



Generate MIS which would track Promoter score thus helping to forecast the rate of good word of mouth by the clients.

On field Learnings



Effective communication.



Prioritizing and managing the time according to deadlines



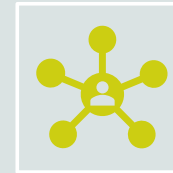
Working towards providing higher quality results.



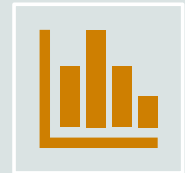
Adaptability to the dynamic work culture and short turnaround time of the projects.



Brainstorming over challenges.



Interpersonal and talking skills while communicating with higher authorities while receiving feedback and trying to deliver accordingly



Enhanced analytical and data interpretation skills.

Thank you

