

# Press Release



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## **Cigna Study Shows Hong Kong's Overall Well-being Index has slightly dropped during the COVID-19 Pandemic**

*Work and finance are key concerns for Hongkongers*

**Hong Kong – September 7, 2020** – Cigna Hong Kong today released the Hong Kong findings of the latest edition of its **Cigna COVID-19 Global Impact Study**. Part of Cigna's annual 360 Well-Being Survey, this research is the second in a new series of studies from Cigna to better understand the global impact of the COVID-19 pandemic on people's well-being in eleven of Cigna's markets, including Hong Kong. The research checks in on people's well-being as they move across and between different stages of the pandemic.

This second wave of research, [Cigna COVID-19 Global Impact Study: New Directions](#), suggests that overall well-being in Hong Kong dropped slightly between April and June 2020 from 57.8 to 57.2 and was lower than the global average point of 61.3. It also has the lowest level of well-being of the eleven markets surveyed, aside from Korea. In particular, Hong Kong compares unfavorably with its global counterparts in the areas of work, finance, and family well-being.

### **Financial worries remain the key factor driving stress**

Finances continue to be the key stressor for Hong Kong people. Hong Kong's financial well-being index has declined by 1.9 points (from 51.8 in April to 49.9 in June 2020), with only 17% of respondents saying their financial well-being was positive. The research shows that only 14% of people in Hong Kong said they have financial security in case of emergencies or if they are unable to work (down from 16% in April 2020). In terms of the changes due to COVID-19, 34% said the biggest difference would be their financial status or the way they manage their finances, while 30% said they worried about future pandemics emerging.

Hong Kong also has the highest stress levels across all the markets surveyed, with unmanageable stress level rebounding and increasing from 9% in April to 18% in June 2020. Finances remain the largest source of stress, with 28% attributing this as the cause of their stress. Next is work-related stress, which accounts for 25%. As the COVID-19 spike continues, 6% of the respondents were also stressed about its impact on the economy.

Julian Mengual, Chief Executive Officer, South East Asia & Regional Health Solutions at Cigna, said: "Personal finance remains the top stressor for the people in Hong Kong as the COVID-19 pandemic has inflicted a wave of financial insecurity. We understand people may worry about losing their job or income if they are infected with COVID-19 and have to take significant time off work to recover. To support the Hong Kong public during these challenging times, Cigna is extending the registration period of Free Cigna

COVID-19 Income Protection, which provides Hong Kong residents with income protection if they are hospitalized due to COVID-19<sup>1</sup>. This includes three monthly cash payments to help take away some of their financial burden so they can focus on their recovery.”

### **High preference for virtual health for different medical needs**

For those people who prefer to use virtual health, generic health support (56%), well-being improvement (42%) and prescriptions delivery (36%) are the top services that Hongkongers are interested in when using the service. For generic health support, for example cold and flu, stomachache, and rashes through general practitioner/ family doctor appointments, half of the respondents said they would consider both virtual health and traditional healthcare facilities. However, lack of accessibility appears to be the key reason for the lower usage of virtual health in Hong Kong, with 63% of respondents said they did not have access to the service.

Mengual added: “As a global health service leader, we are making healthcare more accessible to Hong Kong people using technology. Therefore, we have been offering customers a more convenient way to access medical care using virtual consultation technology. Cigna TeleHealth Service gives customers access to virtual consultations with general practitioners and specialist referral service all at their fingertips without leaving home.

“During these difficult times, we have taken one step further by waiving medication delivery charges<sup>2</sup> for policyholders of Cigna’s medical insurance plans<sup>3</sup> using the service. Those suffering from chronic diseases can also contact our customer service hotline and be referred to the service for a virtual consultation and same-day medicine delivery service for free<sup>4</sup>. Subject to doctor’s recommendations, COVID-19 deep throat saliva test kit can be delivered to customers’ doorsteps to enable testing at home. The test kit fee can be claimed according to the benefit limits and terms and conditions of their Cigna health insurance plan,” concluded Mengual.

### **[Cigna Health Services At Home](#)**

Many cancer patients have to regularly visit hospital for treatment despite the current COVID-19 pandemic. Unfortunately, travelling to a hospital may increase the chances of infection for themselves and their family members. Cigna has resolved these worries by launching Cigna Health Services At Home - a series of in-home health services to Cigna customers during the COVID-19 pandemic. The program includes a first-in-market “Cigna Cancer and Chronic Diseases Care Program At Home” to provide Hong Kong customers who require cancer treatments during the COVID-19 pandemic access to specialist cancer treatments at home. Cancer patients can contact our customer service hotline and be referred to a Cigna Care Manager for further evaluation. Oncologists will analyze each case based on their condition and possible side effects of all recommended treatments. Depending on doctor’s recommendations, the member may receive chemotherapy in the comfort of their own home.

### **Better work life-balance has not resulted in less work-related stress**

Fewer Hong Kong working professionals were provided an option to work from home (down from 61% in April to 50% in June 2020). The research also reveals much fewer people found their day longer while working from home (down from 55% in April to 35% in June 2020), and fewer people were experiencing “Always on’ working (down from 77% in April to 74% in June 2020).

Satisfaction regarding the workload or working hours of the people in Hong Kong has increased in June (48%) after a minor dip in April (from 37% in January to 33% in April 2020), with more people saying they had a good work-life balance (from 43% in April to 51% in June). However, this has not resulted in a positive change for stress levels. 57% of respondents said they had work-related stress, up from 47% in April 2020 and compared to a 51% globally.

### **About Cigna 360 Well-Being Survey**

Cigna's 360 Well-Being Survey has tracked perceptions about health and well-being, including an index covering physical, family, social, financial and work well-being since 2014. The Cigna COVID-19 Global Impact Study is an ongoing study that has been conducted by Cigna between January and June 2020, and will continue for the remainder of the year. To date, a total of 16,843 online interviews have been conducted across China, Hong Kong, Korea, New Zealand, Singapore, Spain, Taiwan, Thailand, United Arab Emirates, United Kingdom and United States. 1,451 respondents came from Hong Kong. Hong Kong has one of the lowest health and well-being score of all markets surveyed: Physical (54.1), Social (58.2), Family (60.3), Finance (49.9) and work well-being (63.4).

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### **About Cigna Worldwide Life Insurance Company Limited and Cigna Worldwide General Insurance Company Limited (Cigna Hong Kong)**

Since 1933, Cigna Hong Kong has been offering insurance solutions at the right place and the right time, providing advice to customers throughout the different stages of their life journeys. Cigna delivers comprehensive health and wellness solutions to employers, employees and individual customers. Leveraging an extensive global healthcare network, Cigna provides group medical benefits that are suitable for international companies with a worldwide workforce, but also offers tailored and packaged group medical insurance plans to local small and medium-sized enterprises that fit specific needs of the company and its employees. For individual customers, Cigna offers a full suite of health insurance products that caters to consumers' diverse needs. For more details, please visit [www.cigna.com.hk](http://www.cigna.com.hk).

- 1) Covered individuals must be diagnosed with COVID-19 in Hong Kong and admitted to a Hong Kong hospital for COVID-19 treatment in order to be eligible to receive the cash benefit. COVID-19 shall mean confirmed COVID-19 cases as defined by the World Health Organization ("WHO"). The diagnosis must always be supported and confirmed by a relevant medical test report. Clinical diagnosis alone does not meet this standard. From now till October 31, 2020, the first 100,000 Hong Kong identity cardholders aged between 18 and 65 who are residing in Hong Kong and have successfully registered for Free Cigna COVID-19 Income Protection online can receive a monthly benefit of HK\$10,000 if they are diagnosed with COVID-19 and admitted to hospital in Hong Kong for COVID-19 treatment. For more details, please visit <https://www.cigna.com.hk/en/free-covid-19-benefit>
- 2) For more details, please visit: <https://www.cigna.com.hk/en/novel-coronavirus-special-coverage-measures>
- 3) Medical insurance plans include Cigna HealthFirst Elite Medical Plan, Cigna HealthFirst Choice Medical Plan, Cigna Plus Medical Plan, Cigna HealthFirst TopUp Medical Plan, and Cigna HealthFirst DiaMedic Medical Plan under Cigna HealthFirst Medical Plan Series and Standard Plan, Flexi Plan (SMM), Flexi Plan (Superior) under Cigna VHIS Series, Guarantee 100 Protection Plan and WorryFree Protection Plan under Cigna HealthSecure Critical Illness Series, and Cigna 108% Health Spectra.
- 4) Except any outlying islands