

Revitalizing Healthcare in the Region

Cigna Healthcare is pioneering new pathways to high-quality and value-driven healthcare in markets such as Hong Kong and Singapore.

Amid persistent economic challenges and geopolitical uncertainties, stress, burnout and deteriorating mental health are emerging as formidable challenges to global well-being and vitality. To address these obstacles, experts suggest that governments and organizations need to embrace a more comprehensive outlook on health to safeguard and enhance the welfare of their citizens and employees.

Indeed, the concept of health has evolved significantly in recent years, extending beyond physical wellness to encompass aspects of mental health, work and family life. In its latest global annual survey, health services company Cigna Healthcare surveyed more than 10,000 respondents across 12 diverse markets and covered a wider scope of factors impacting people's sense of health and well-being, a concept it calls "vitality."

Cigna Healthcare provides a range of health insurance and related products and services to individuals, companies and their employees, striving to enhance the health and vitality of those they serve. The company's 2023 Vitality Study measured individuals across eight critical dimensions: social, occupational, financial, intellectual, physical, spiritual, emotional and environmental health.

The outcomes revealed a concerning trend. Developed economies, including Hong Kong and Singapore, reported lower vitality scores compared to the global average, contrasting with higher scores in mainland China, Africa and the Middle East. A mere 5% of respondents in Hong Kong and 10% in Singapore exhibited high levels of vitality, hinting at a potential linkage between the high demands of developed societies and decreased vitality levels.

Going Beyond Physical Health

The findings underscore a notable shift in how individuals perceive and prioritize various aspects of vitality including physical health. In Hong Kong and Singapore, while the majority placed physical health as their top priority, a significant portion felt ill-equipped with the necessary skills and tools



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to maintain a healthy life, pinpointing a crucial area for intervention by policymakers and employers.

In particular, mental well-being emerged as a pivotal yet threatened facet of vitality, with high vitality individuals reporting markedly better mental health compared to their low vitality counterparts. Stress and severe burnout remain prevalent in Hong Kong and Singapore, with 87% of people experiencing stress in both markets, outpacing the global average significantly. Financial concerns and uncertainties about the future are the major stressors, exacerbated by looming high global interest rates and geopolitical tensions.

Shifting Priorities

The pandemic has clearly impacted people's priorities, causing many to reevaluate what's important to them. The emerging trend of valuing personal health and close family relationships over well-paid jobs reflects this shift, with a notable proportion in Hong Kong and Singapore aspiring to early retirement, leading all the markets surveyed.

Employers are well-positioned to address many of these challenges. A significant

portion of respondents from Hong Kong and Singapore expressed a desire for more support from their employers in living healthier lives. The vitality approach can act as a critical framework for employers to not only foster and protect employee health, but also align organizational objectives with the growing awareness and expectations surrounding holistic well-being.

As businesses seek to stay ahead of the competition in the face of substantial headwinds, they will need to prioritize their employees' vitality as a means to retain and motivate talent. By providing employees with the support they need to be at their best and integrating this with organizational needs, companies can significantly improve their chances for success.



Innovating Healthcare Solutions

With a legacy spanning over 200 years globally, health benefits provider Cigna Worldwide General Insurance Company Limited ("Cigna Healthcare Hong Kong") has become a key player in Asia-Pacific's evolving wellness landscape. In Hong Kong, the company is celebrating 90 years of operations in 2023.

Having been recognized as one of the "Best Companies to Work for in Asia 2023 (Hong Kong)" for the fourth consecutive year and a "Most Caring Company" by *HR Asia*, Cigna Healthcare Hong Kong's caring spirit is deeply ingrained in its culture. "We are a mission-led organization, dedicated to improving the health and vitality of those we serve, including our greatest asset—our people," says Jonathan Spiers, CEO, Cigna Healthcare Hong Kong.

According to Cigna Healthcare's 2023 Vitality Study, 72% of people in Hong Kong say that inflation is making it too expensive to stay healthy, and 66% of employees say they wish they had more support from their employer to live a healthier life.

To deliver on the company's mission and support a community that is grappling with escalating healthcare costs, heightened by persistent inflation and rising demand for healthcare services through an aging population, Cigna Healthcare Hong Kong is

investing more in key capabilities such as data analytics and clinical expertise. These investments will support continuous innovation in individual and group health plans, and help customers adopt a preventive health approach by detecting health problems early and improving health outcomes.

For individual customers, Cigna Healthcare Hong Kong offers a comprehensive range of healthcare services—from prevention and diagnosis to treatment and recovery. "Our health plans are designed to deliver value to our customers by maintaining best-in-market coverage, enabling them to receive unparalleled support and access to their preferred medical providers, as well as receiving timely care and support when they need it most," says Spiers.

For group clients, Cigna Healthcare Hong Kong proactively promotes preventive care through its in-house wellness and clinical team, which regularly hosts events such as Wellness Days, based on their employees' needs. A typical Wellness Day includes services such as health assessments, one-on-one clinician consultations and health-related workshops specific to the organization.

To help design and deliver the Wellness Days, Cigna's Care Managers play an important role. Care Managers are Hong Kong-registered nurses with a wide range of clinical experience who will guide customers through clinical pathways. This includes identifying potential doctors for treatments, interpreting complex medical reports and delivering health education to help individuals improve their health and support their well-being.

Supporting the Healthcare System

Hong Kong is one of the longest-standing markets within Cigna International Health outside of the U.S., and the company is proud to have grown with the city throughout the years. Spiers says: "With a rich 90-year history in Hong Kong, we value our legacy of quality products and services, and our commitment to healthcare value and affordability through



Jonathan Spiers, CEO, Cigna Healthcare Hong Kong, says the company is committed to not only upholding strong foundations that are built through a rich 90-year history of operations in Hong Kong, but it is also actively adapting to emerging trends and pushing the boundaries of innovation in the healthcare sector.



Cigna Healthcare Hong Kong's care for its people and customers is recognized by different leading industry awards.

our customer focus, innovation and quality.

"As we look ahead, we are committed to not only upholding these strong foundations but also actively adding value to our services and products, adapting to emerging trends and pushing the boundaries of innovation in the healthcare sector. We are here for the long term." www.cigna.com.hk



Advancing Healthcare Accessibility

In Singapore, Cigna Healthcare has also been leveraging innovation in order to provide comprehensive healthcare services that offer the most value to its clients. Since its establishment in 2011, Cigna Healthcare Singapore has developed a robust suite of healthcare solutions. In 2018, for instance, it piloted a telehealth solution that was aligned with Singapore's Smart Nation vision of making healthcare more accessible to all.

In just over a decade since its inception, the company has already been recognized as one of the "Best Companies to Work for in Asia 2020 (Singapore)" by *HR Asia*, and was awarded the "Excellence in Women Empowerment Strategy" Gold accolade by HR Excellence in 2020.

To address the challenges of rising medical costs and an aging demographic, Cigna Healthcare Singapore works closely with its healthcare provider partners to negotiate better deals for its clients. The firm is also transitioning from its role as a claims payer to that of a health partner, enabling it to streamline the claims process and make it more cost-effective for its customers and patients in the long term.

"With the trend of rising medical costs likely to continue due to medical advancements and an increasingly aging population in this region, it is a huge priority for us to ensure that healthcare systems remain affordable and sustainable for everyone," says Raymond Ng, CEO & Country Manager, Cigna Healthcare Singapore and Australia.

"We believe that preventive healthcare should be the future toward which we are all working. It helps in the early detection of potential health issues before they escalate into more severe conditions. Early intervention often leads to more effective and less costly treatments."

Employing Technology for Better Outcomes

Cigna Healthcare Singapore is currently investing in healthcare innovation,

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particularly in data analytics and AI, given the opportunities to identify patterns and trends which can lead to potential cost-saving opportunities. For example, the company employs data analytics to make the underwriting process more efficient and deliver insurance pricing schemes that are better tailored to each individual.

Furthermore, Cigna Healthcare is currently exploring the use of AI-powered predictive analytics that can identify high-risk individuals, allowing the firm to proactively support them with preventive strategies, ultimately reducing long-term healthcare costs. To this end, the company continuously collaborate with other strategic players in the industry, such as digital health startups and telehealth providers, to further expand its reach and services.

Looking ahead, Cigna Healthcare Singapore is focused on expanding its product line to more effectively target local enterprises with a regional focus. "As we

continue striving to be the health partner of choice for organizations and people around the world, we believe it is part of our role to inform and raise awareness among consumers about the changing healthcare landscape," says Ng.

"This means working closely with our clients and partners to understand people's needs, ensuring their healthcare demands are met, and helping organizations achieve better health and business outcomes." ■

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