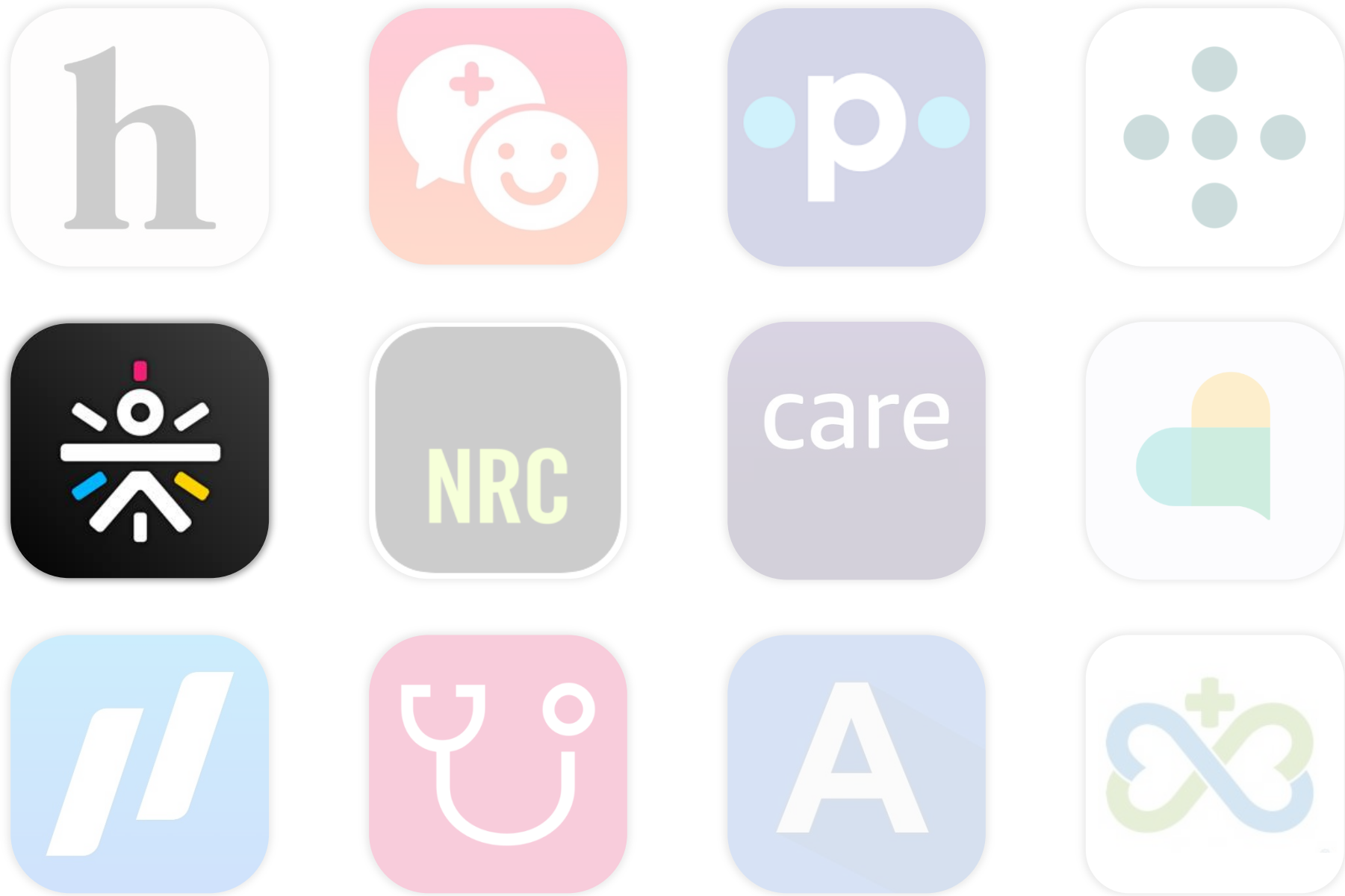


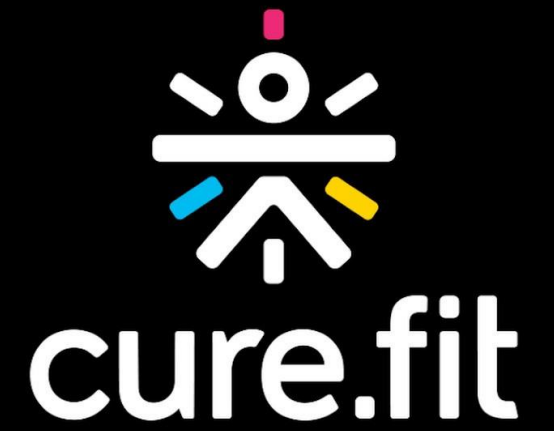
Digital Ecosystems

What and why things are going different/ better in Asian countries

Nationales Symposium Integrierte Versorgung, 15. Juni 2022, Casino Bern
Dr. Evangelos Avramakis, Head Digital Ecosystems R&D, Swiss Re Institute, Zurich



Source: Yanogya Sharma (11.01.2019) Curefit manages Rs 24 Cr revenue with a mere Rs 33 lakh loss in FY18. Entrackr
<https://entrackr.com/2019/01/curefit-revenue-loss-fy18/>
<https://www.rahulr.com/projects/curefit.html>
<https://www.redbytes.in/best-health-and-fitness-apps/>

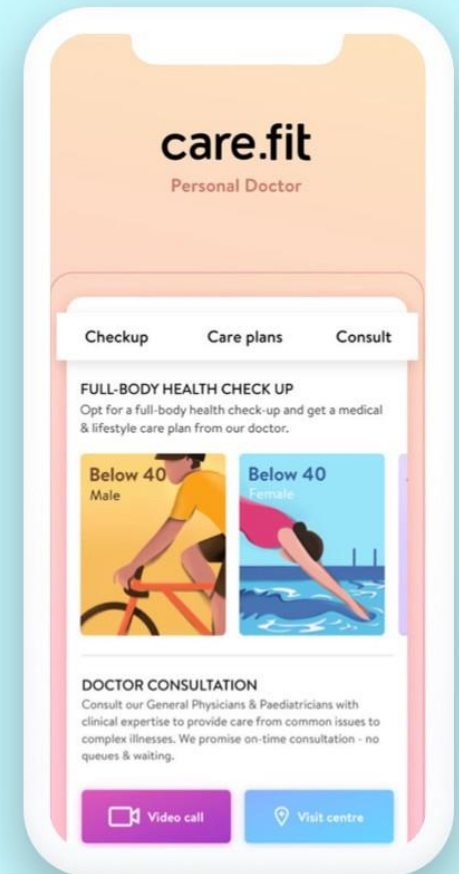
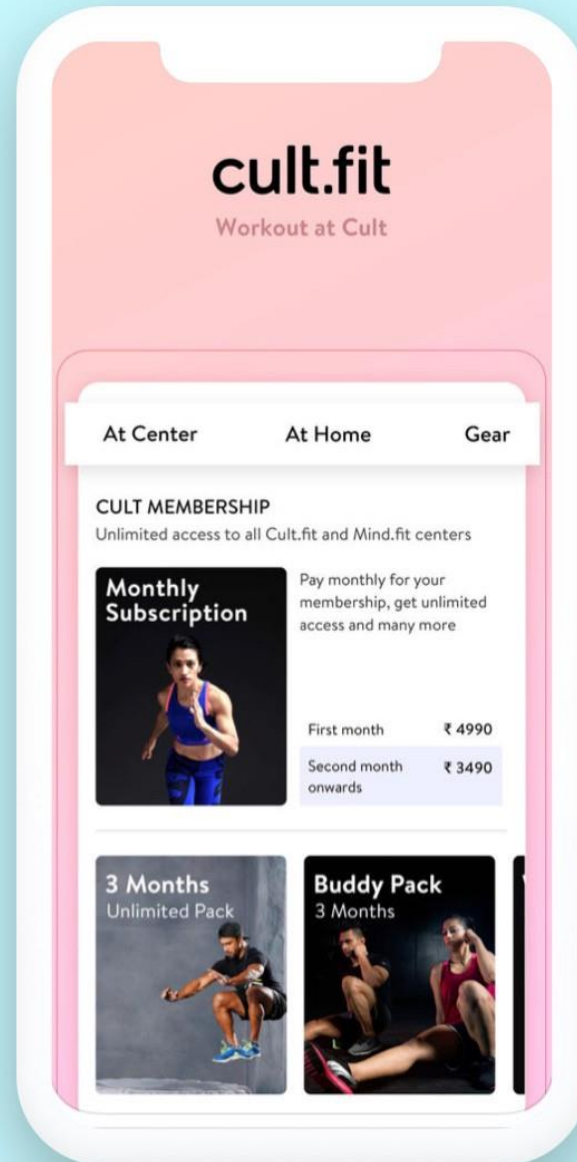
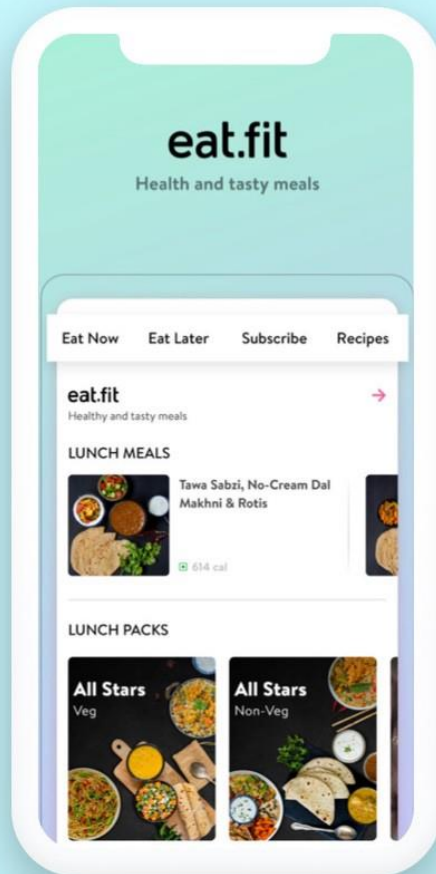


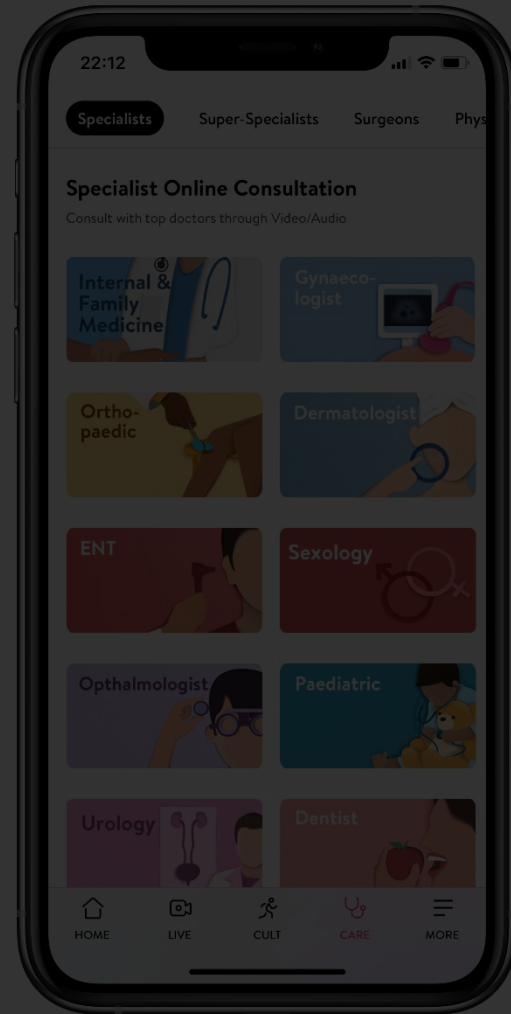
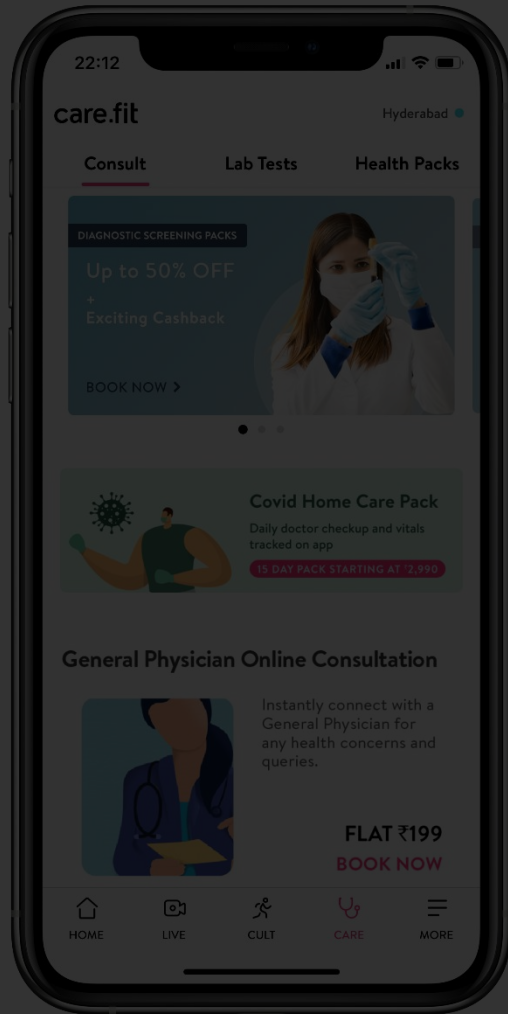
Swiss Re
Institute

Source: [Get Fitness Workouts, Gyms, Health Care, & Healthy Food in India by Cult.fit](#)



Source: Yanogya Sharma (11.01.2019) Curefit manages Rs 24 Cr revenue with a mere Rs 33 lakh loss in FY18. Entrackr
<https://entrackr.com/2019/01/curefit-revenue-loss-fy18/>
<https://www.rahulr.com/projects/curefit.html>
<https://www.redbytes.in/best-health-and-fitness-apps/>





Workout From Home

Workout with Cult trainers from home



Live
Classes



Personal
Training



Online Group
Classes

Fitness Gear

Apparel, Equipment, Footwear
and more

Shop Now >



Consult Online

Talk to our health & wellness experts



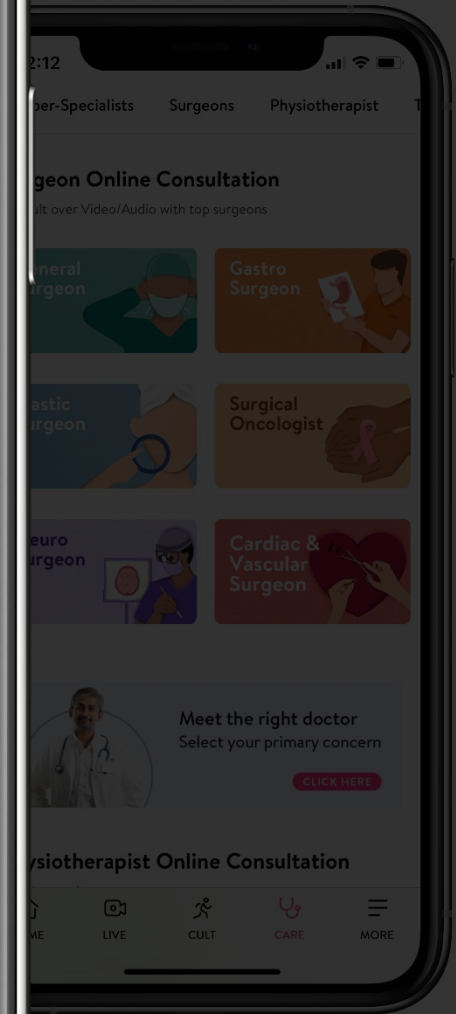
Therapy
Session



Dietician
Consultation



Doctor
Consultation





BE YOUR BEST SELF.

SALE IS LIVE

APRIL 7TH - 12TH

Online Therapy

Trial session @ just ₹599

Get Extra ₹100 Card Discount

BOOK NOW >

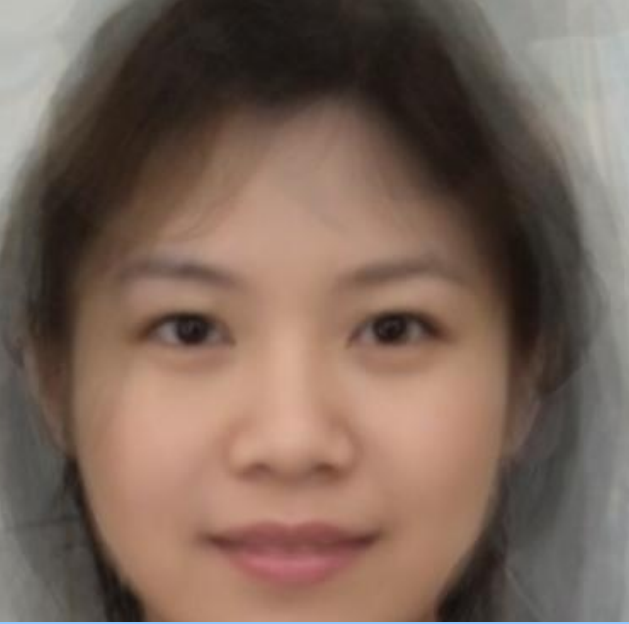






“India's largest health & fitness company, has acquired Onyx, a California-based fitness company that is building the world's smartest digital training experience.”





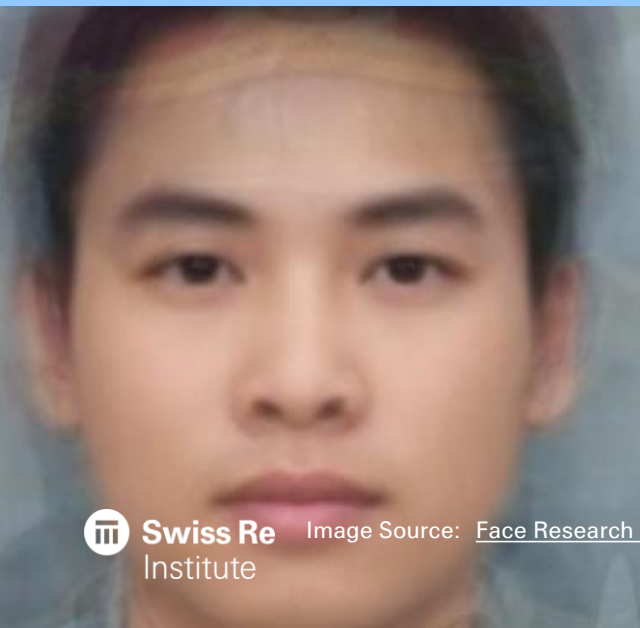
South East Asia

(e.g. countries Thailand, Philippines, Indonesia, India, China)



The West

(e.g. countries US, Germany, Switzerland)



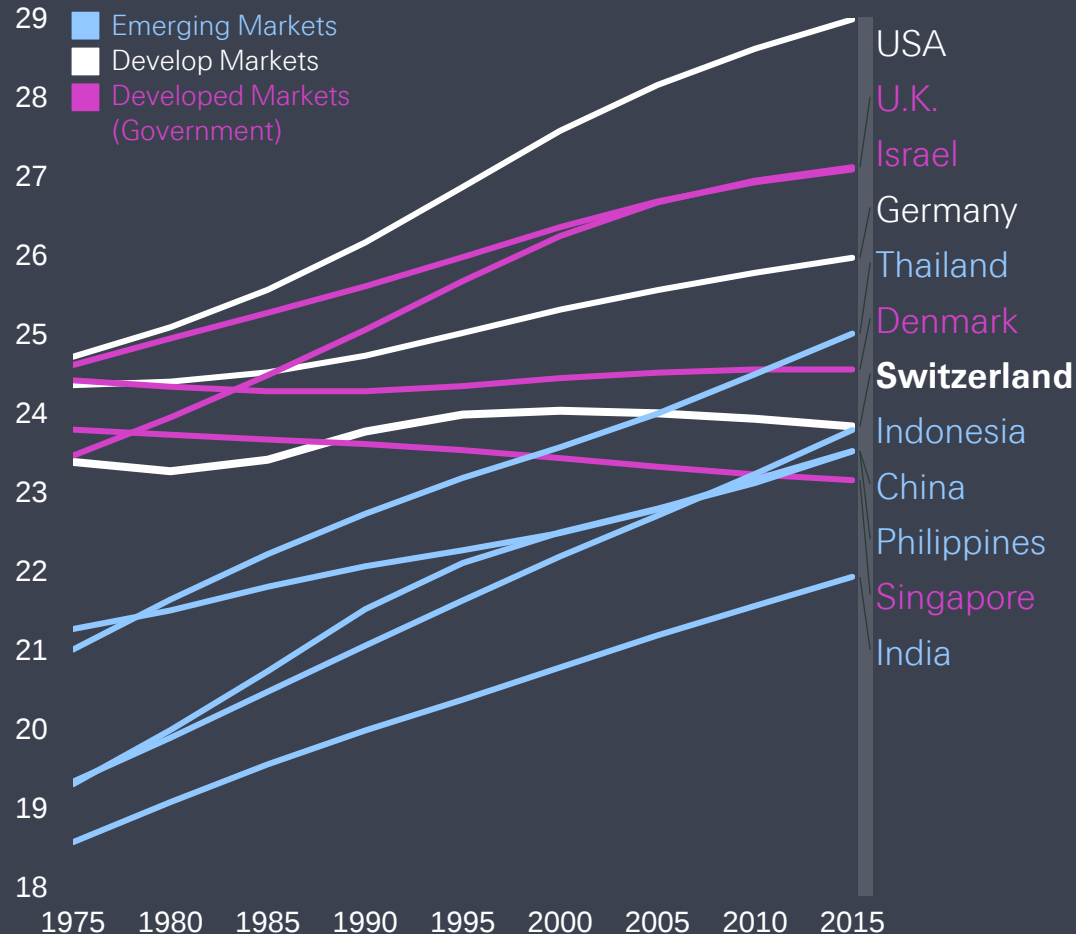
Swiss Re
Institute

Image Source: [Face Research](#) ⇒ [Demos](#) ⇒ [Make An Average](#)

Lifestyle and wealth to drive BMI, however, emerging markets at much lower levels

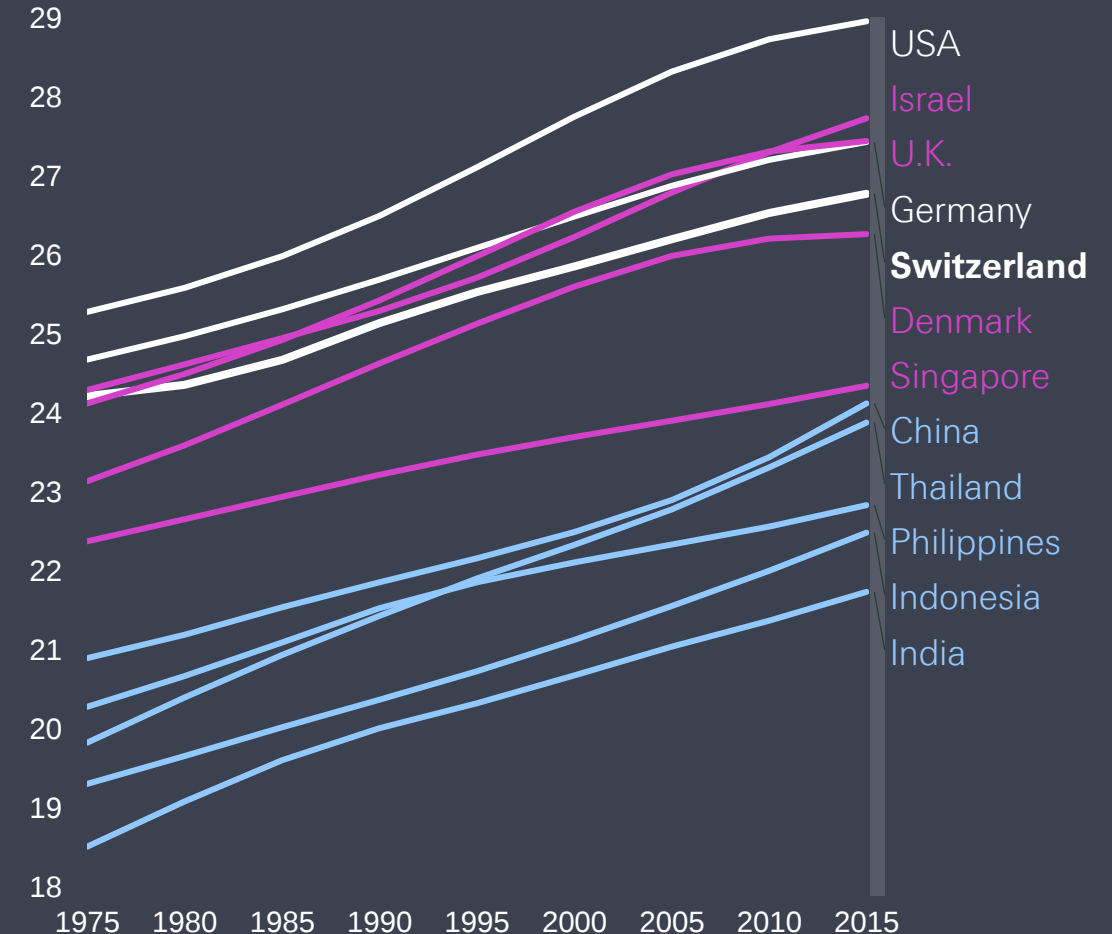
Mean BMI in **adult women**

Extrapolated projection, selected markets



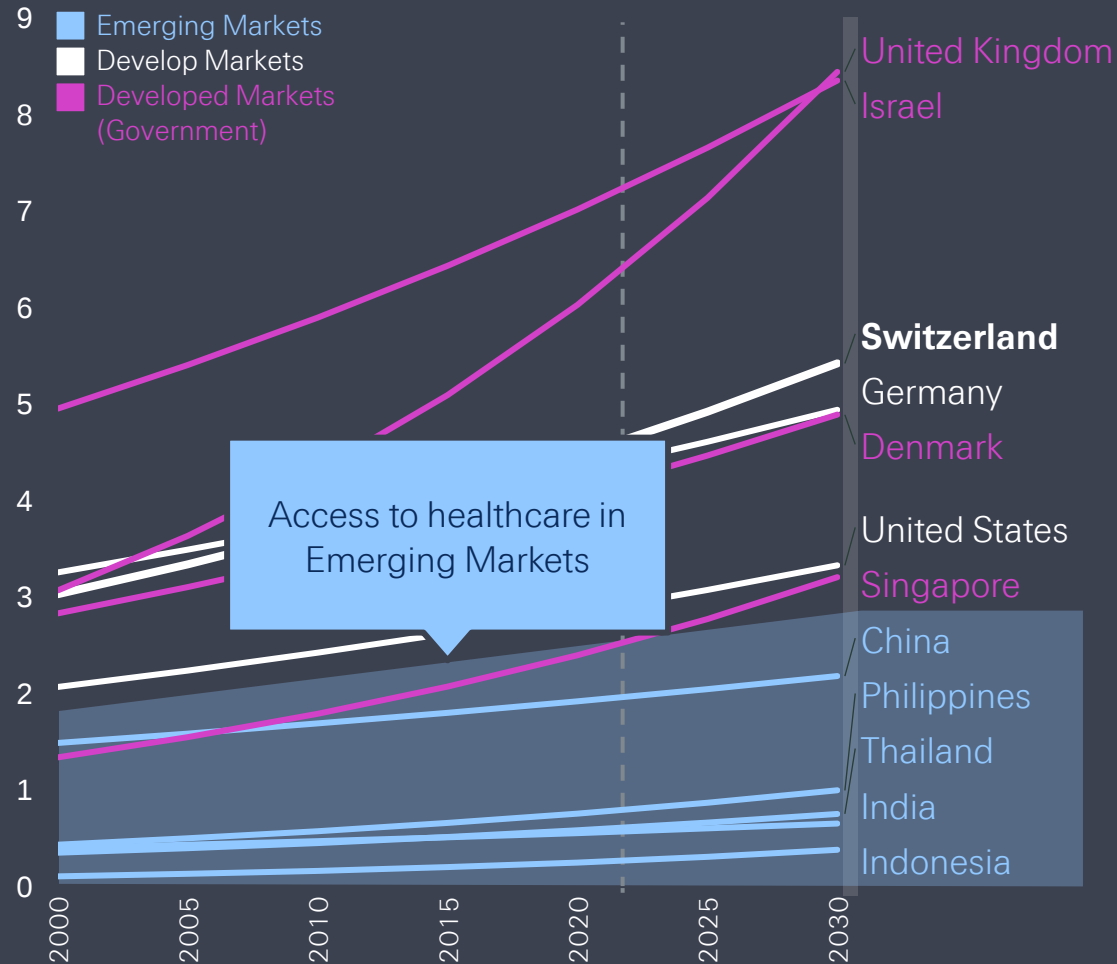
Mean BMI in **adult men**

Extrapolated projection, selected markets

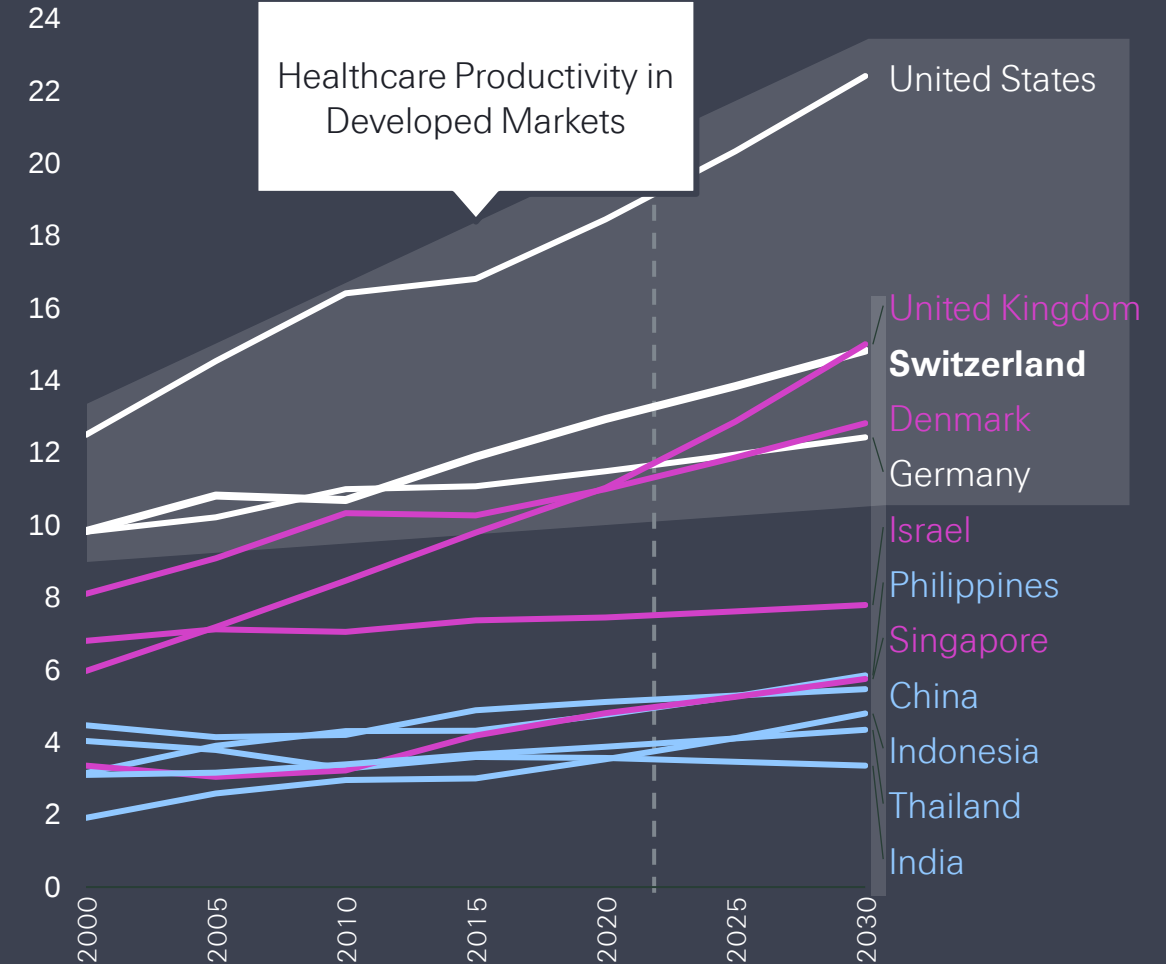


Access to healthcare as an issue for emerging markets – **Productivity** for the others!

Physicians (per 1,000 people)
Extrapolated projection, selected markets



Current health expenditure (as % of GDP)
Extrapolated projection, selected markets



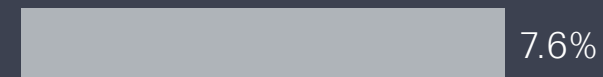
Increasing healthcare workforce might add just limited contribution to productivity (1/2)

Labor Productivity – Employment US

US, 1990 – 2007, in Percent,

Computers and semiconductors

Productivity improvement rates

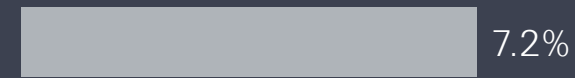


-2.3%

Average growth in employment

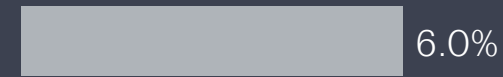


Internet and data processing



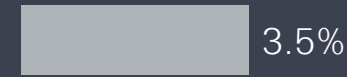
1.4%

Telecom services and broadcasting



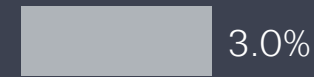
0.8%

Wholesale trade



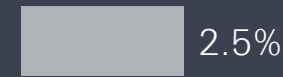
0.5%

Finance



1%

Manufacturing



-1.3%

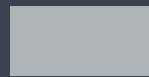
Healthcare



3.0%

Construction

-2.3%

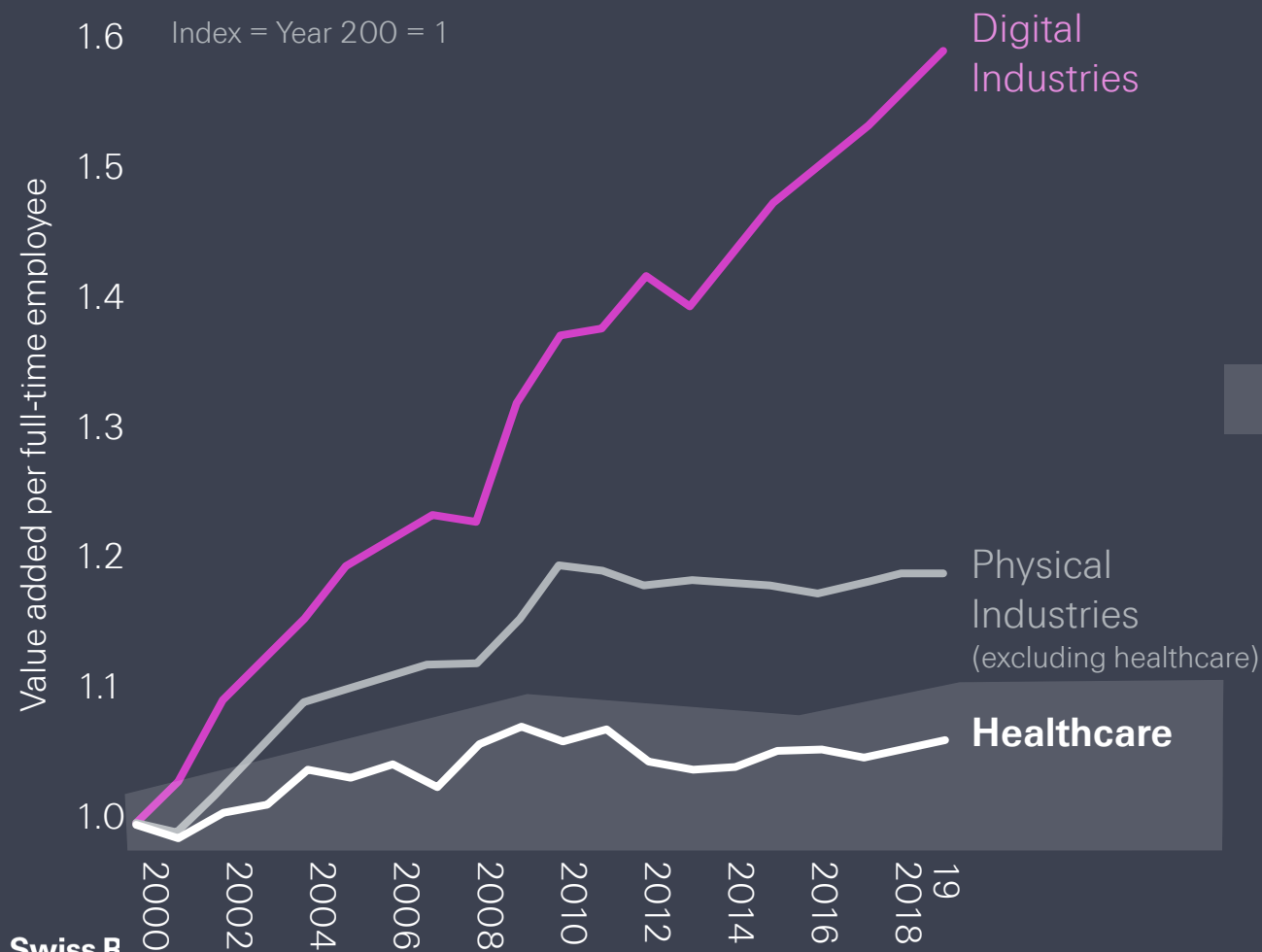


2.1%

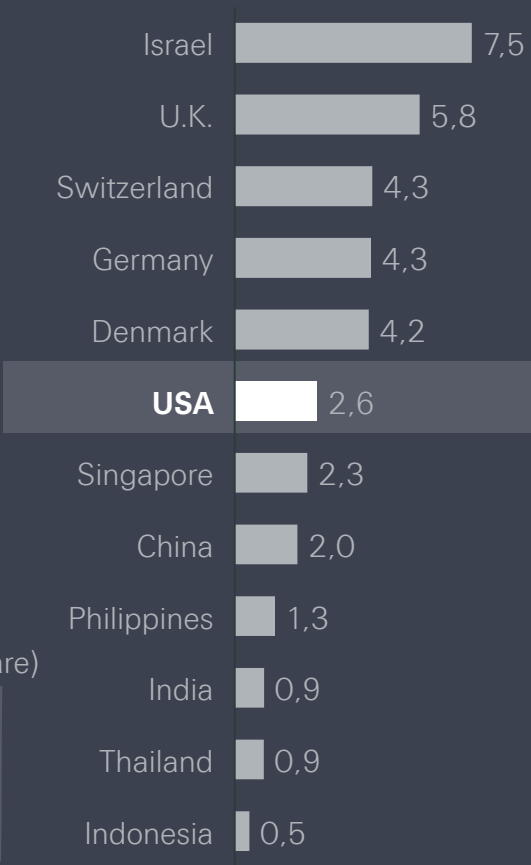


Increasing healthcare workforce might add just limited contribution to productivity (1/2)

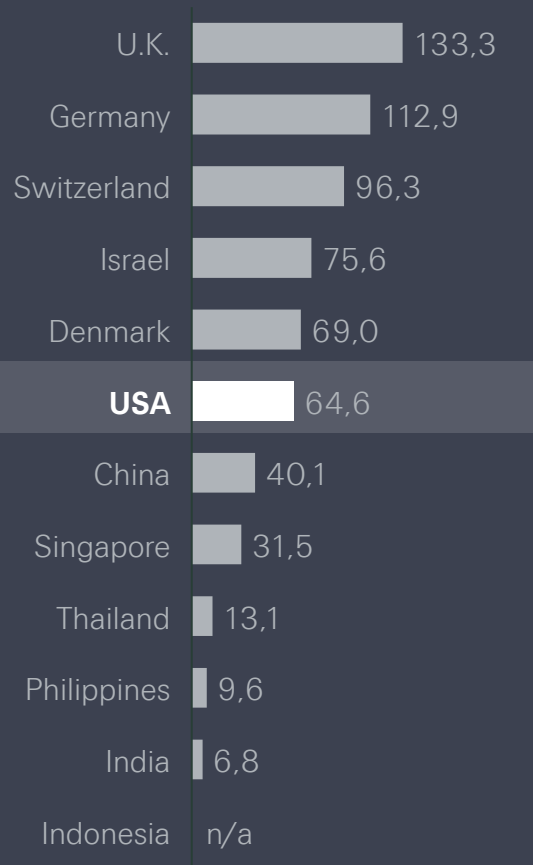
Healthcare productivity (example USA)



Physicians
per 1,000 people, selected markets



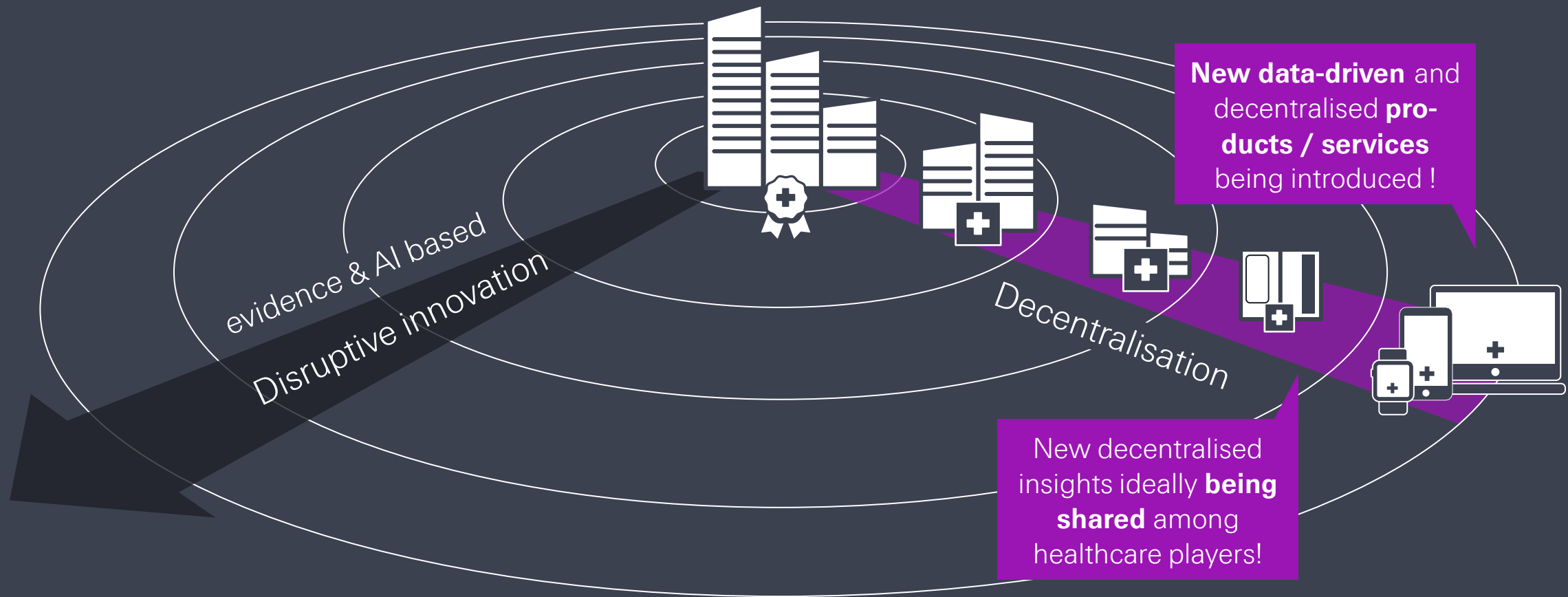
Specialist surgical workforce
per 100k population, selected market

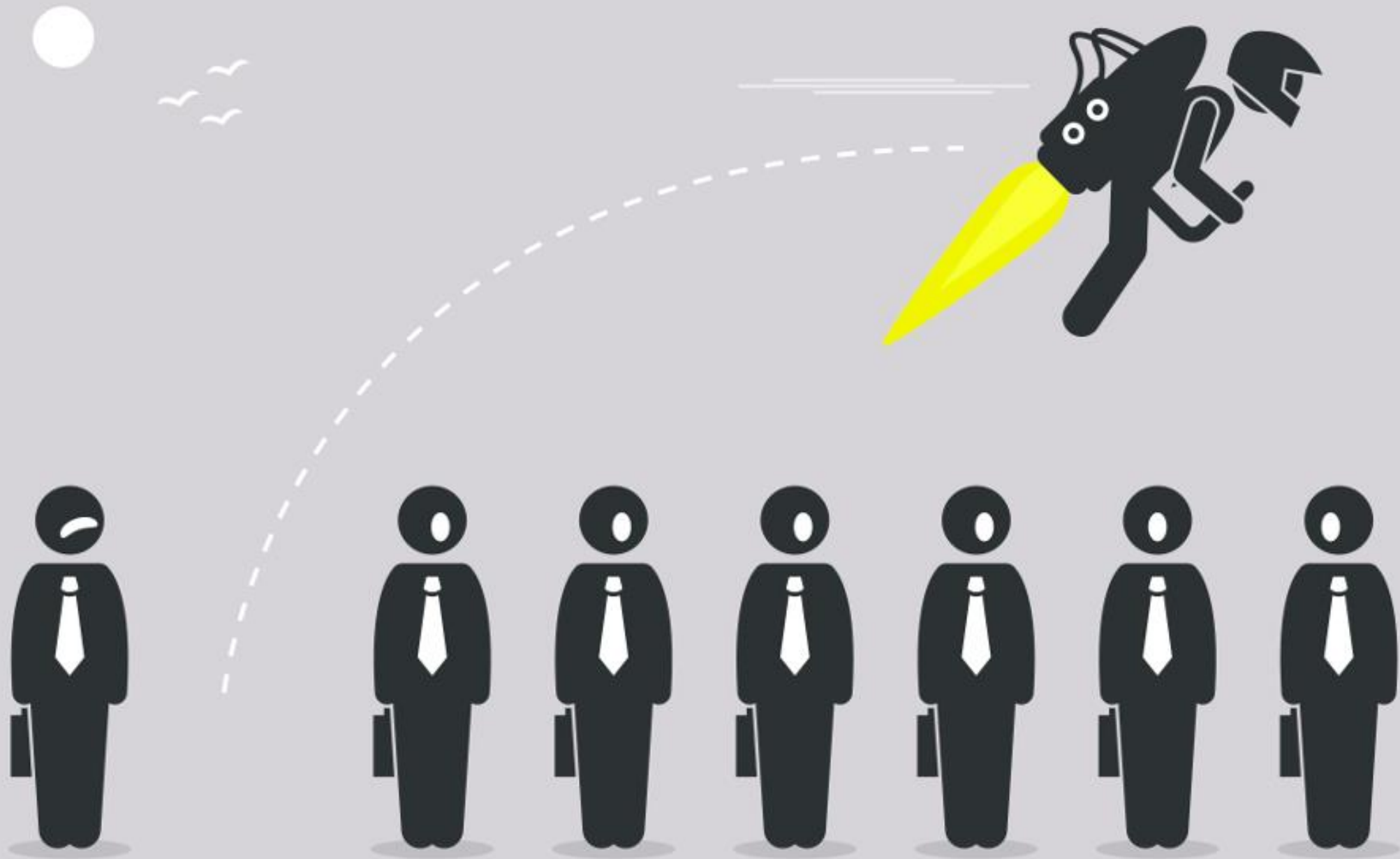


Developed Market Other Markets

Disruptive innovation theory (Clayton Christensen)

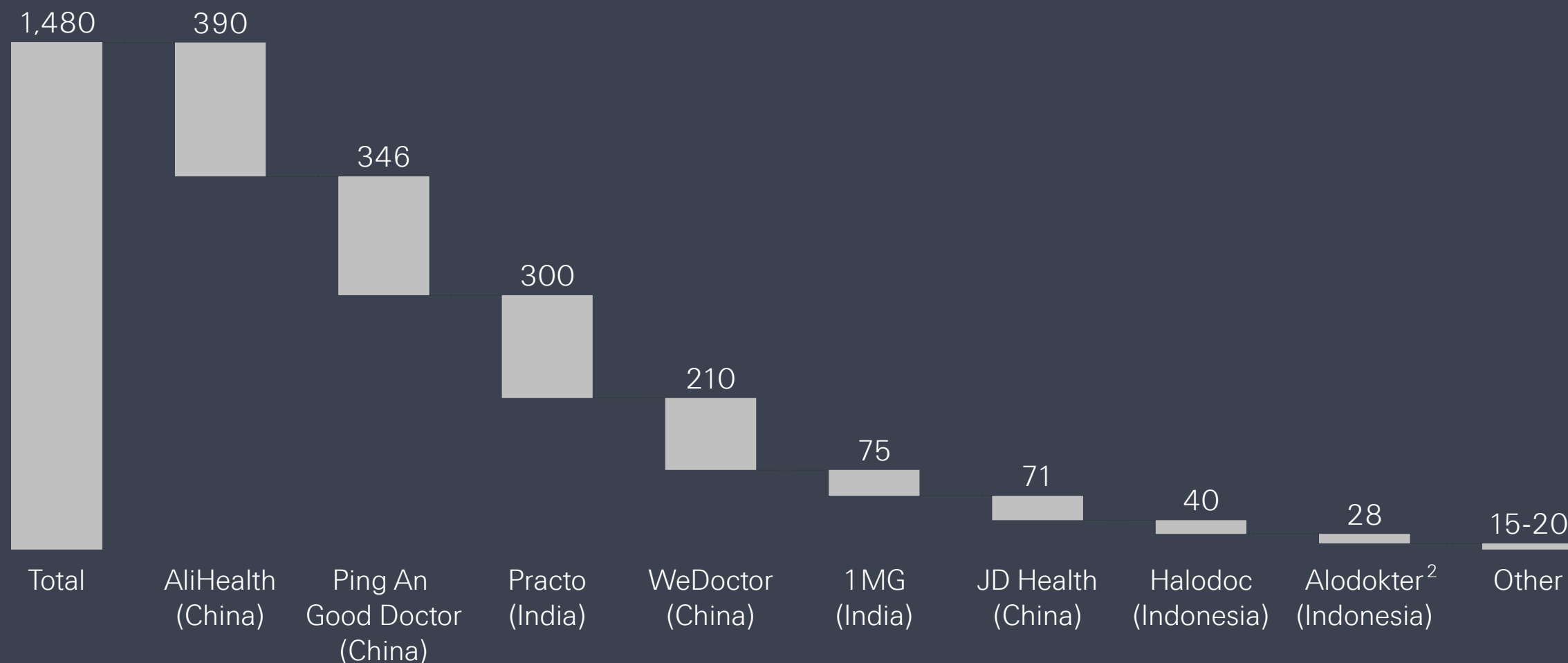
decentralisation and through low cost product/service delivery





Emerging health ecosystems already impact more than one billion lives in Asia

Millions of registered users in 2020 across emerging health platforms¹





Full-fledged Healthcare Ecosystem

Online Consultation | Order Medicine

Online | Expert Doctors



Swiss Re
Institute

Source:

[How Practo Works - Revenue Model & How To Build Your Practo Clone \(code-brew.com\)](https://codebrew.com)

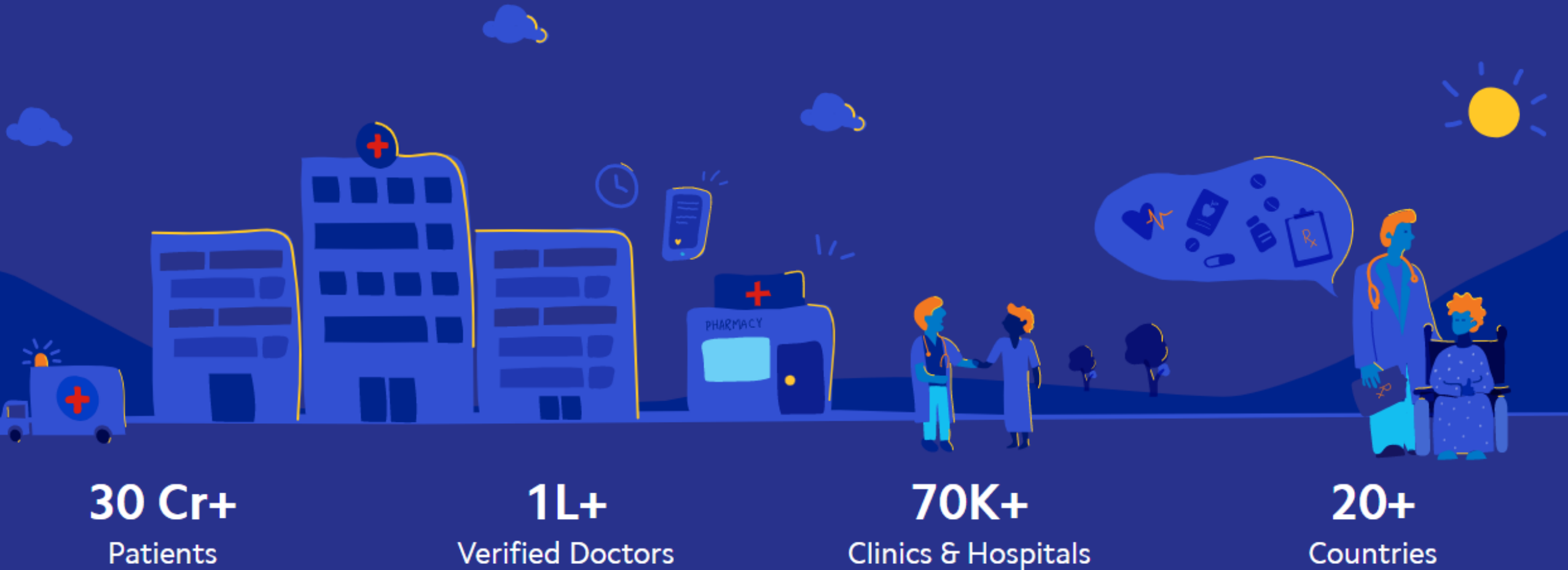
[Practo mobile app review: Staying fit at your fingers tips! \(asianage.com\)](https://asianage.com)

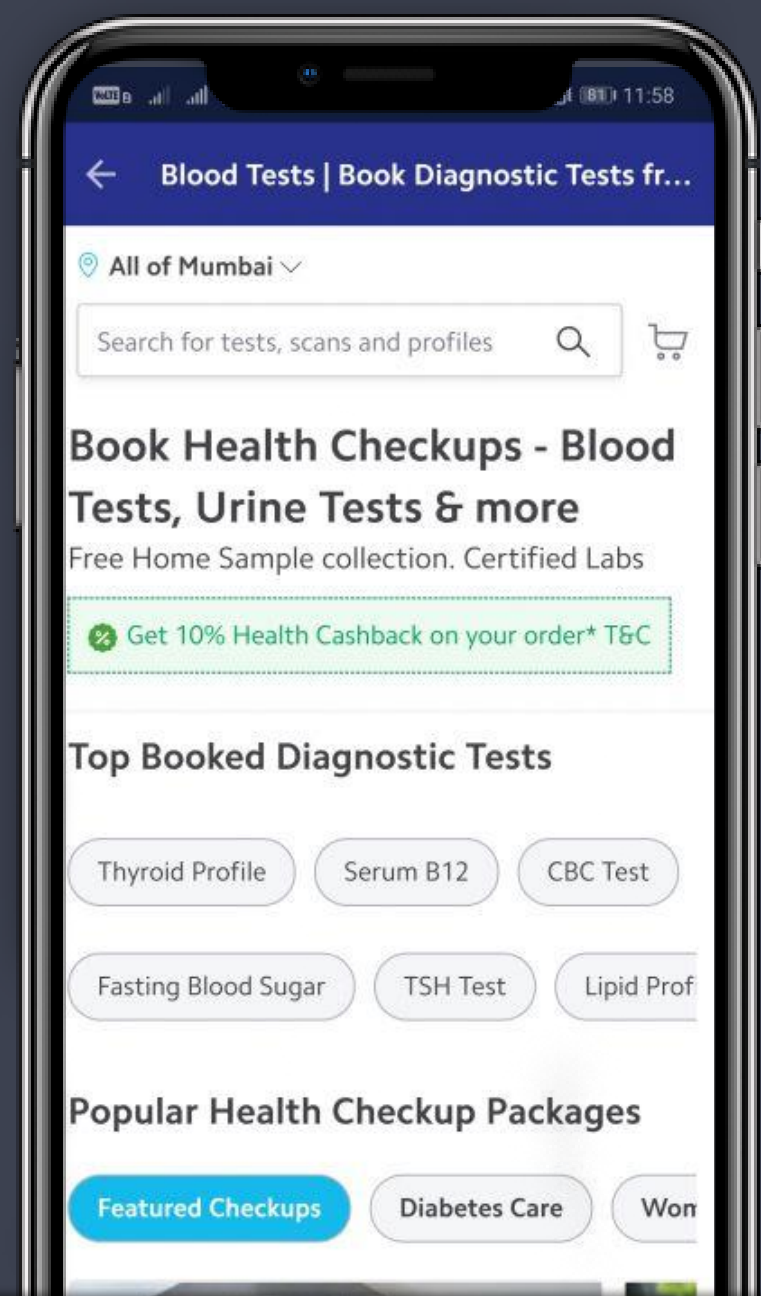
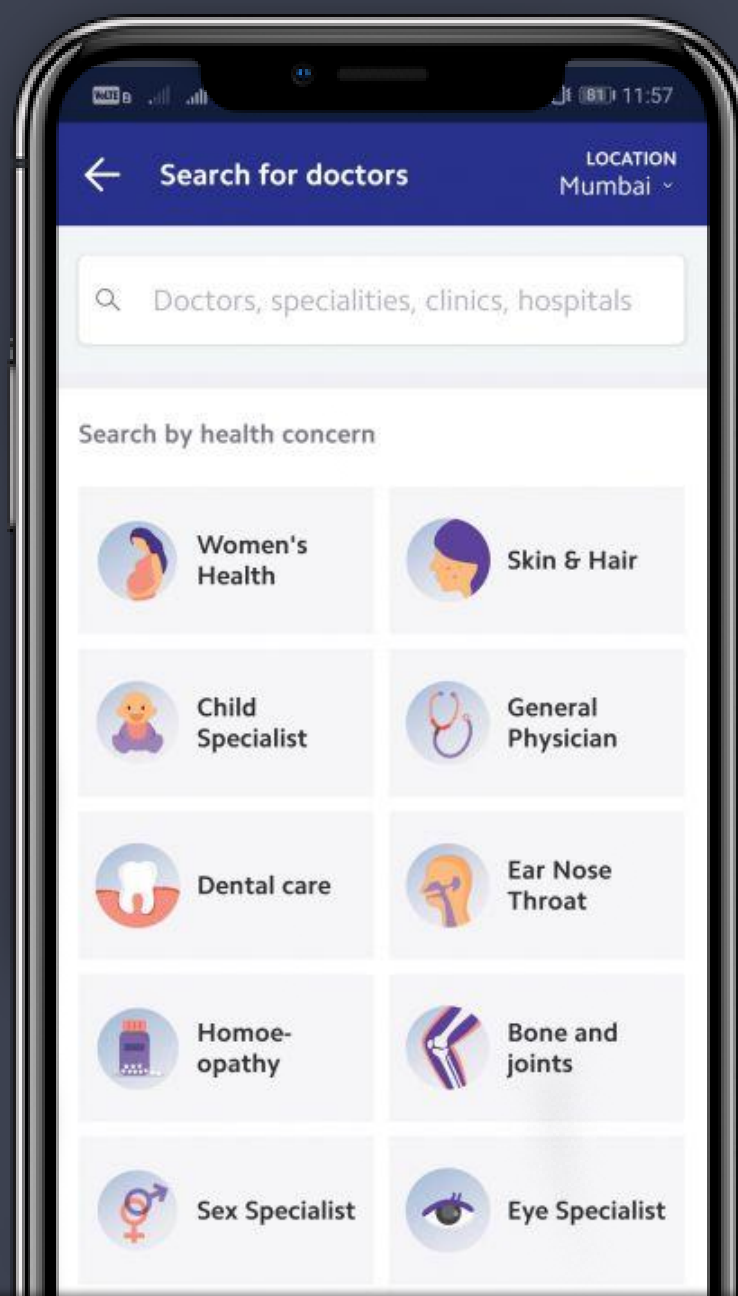
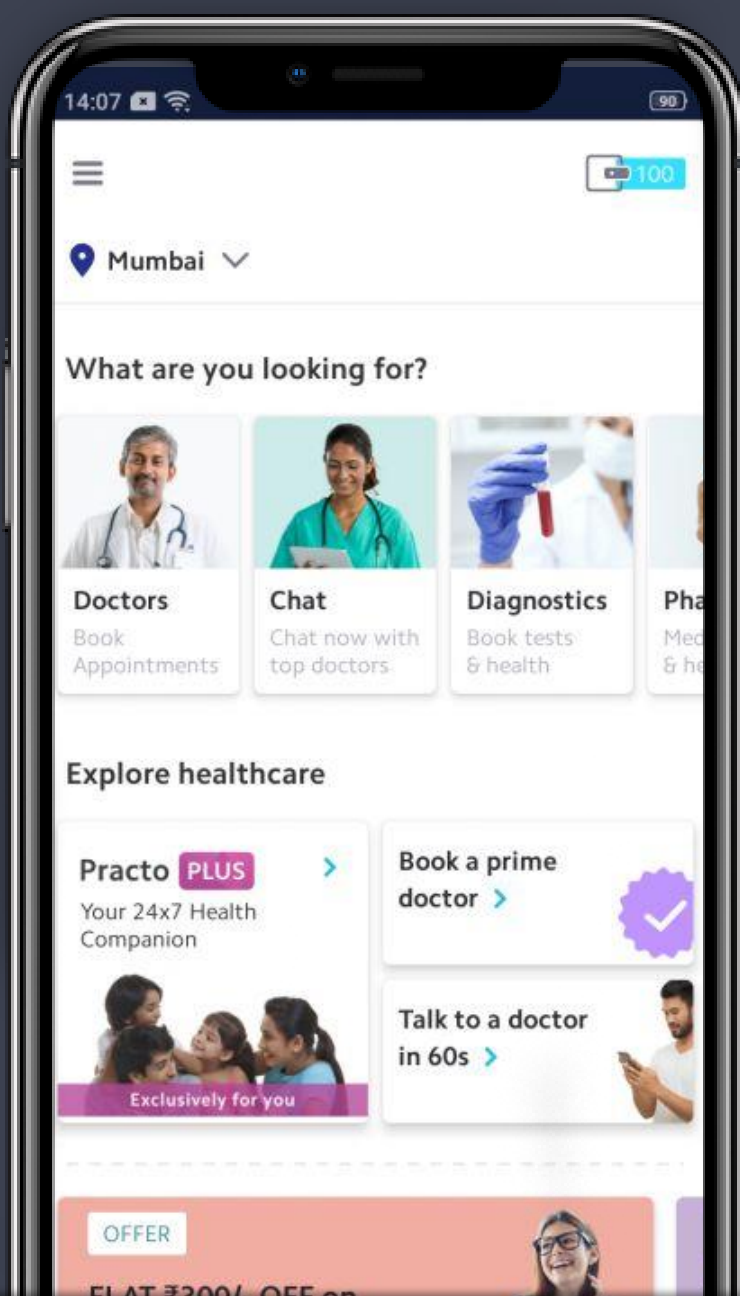
Video source:

<https://youtu.be/4cT6GE5g8aw>

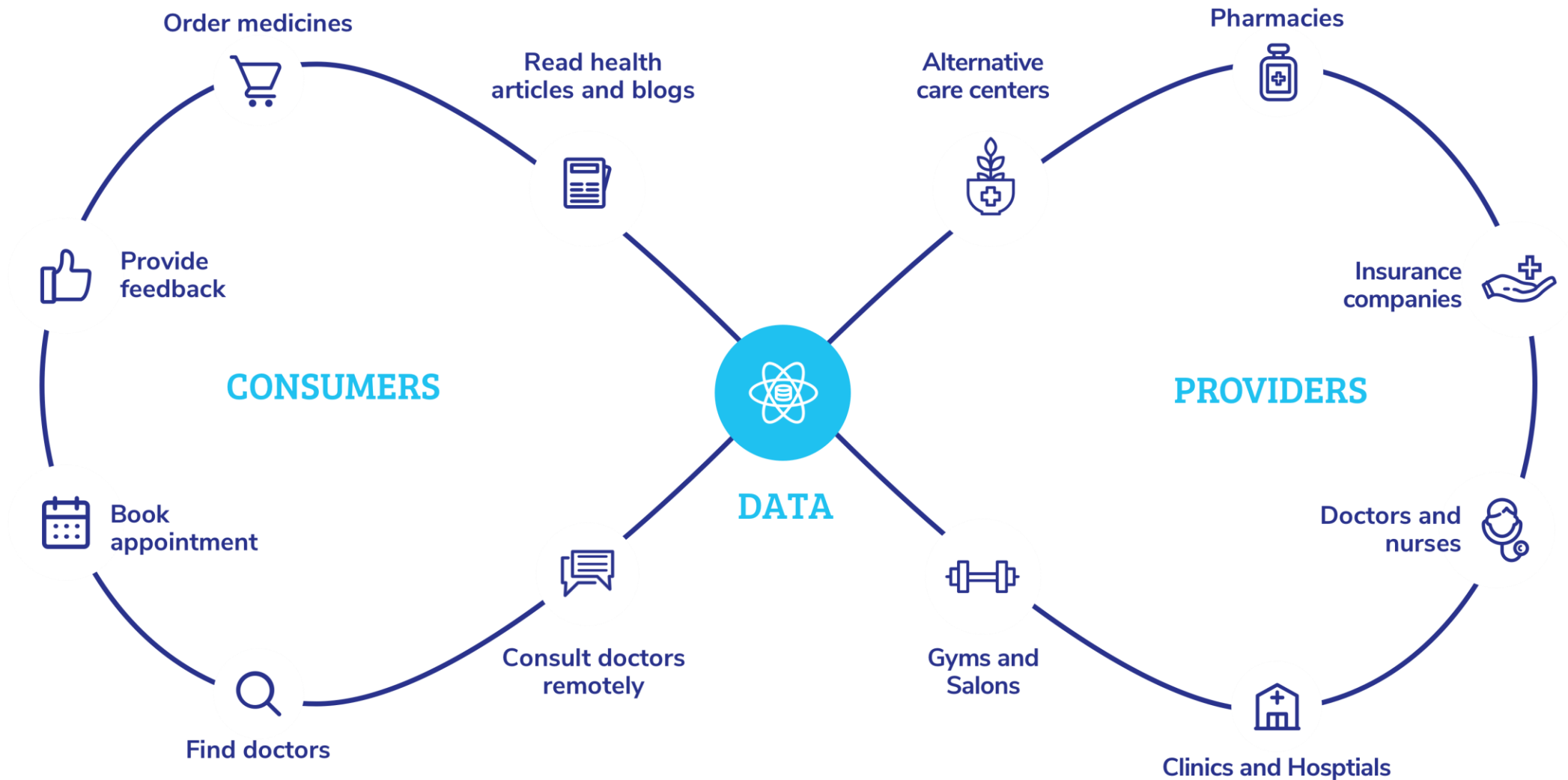
Patients trust us because we trust only the best

Practo integrates different parts of the healthcare ecosystem and connects all of them





Taking care of the patient journey – **patient centricity** as a key driver



SAKIT?

Jangan Asal Cari Solusi

#TanyaDokter

Do you have already a
mobile and engaging
connection with your
customers & patients?

halodoc

- Health education
- Chat with a doctor
- Buy medicines & vitamins
- Ask the doctor
- Get lab tests
- Visit a hospital
- Find a doctor
- Link insurance

Halodoc operates a mobile platform for patients to connect with doctors any time of the day in pharmacies, clinics, across 50 cities, as well as home lab services, increasing accessibility to easy, affordable, and reliable healthcare services.

How do you maintain your relationships with your customers & patients?

Chat Bersama Dokter

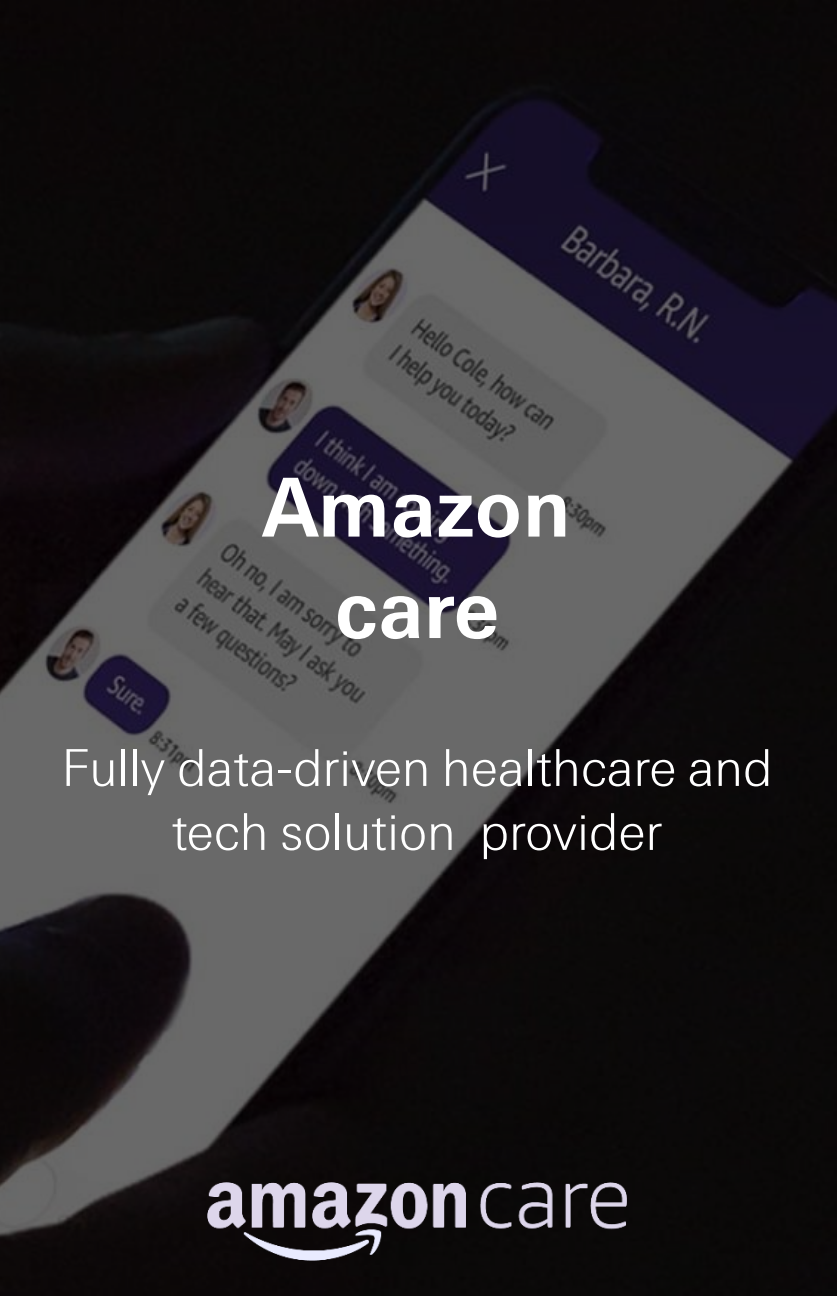
Chat bersama dokter umum & spesialis kapanpun dimanapun

Respon Cepat dan Akurat

Lebih dari 20ribu dokter berpengalaman siap menjawab pertanyaanmu

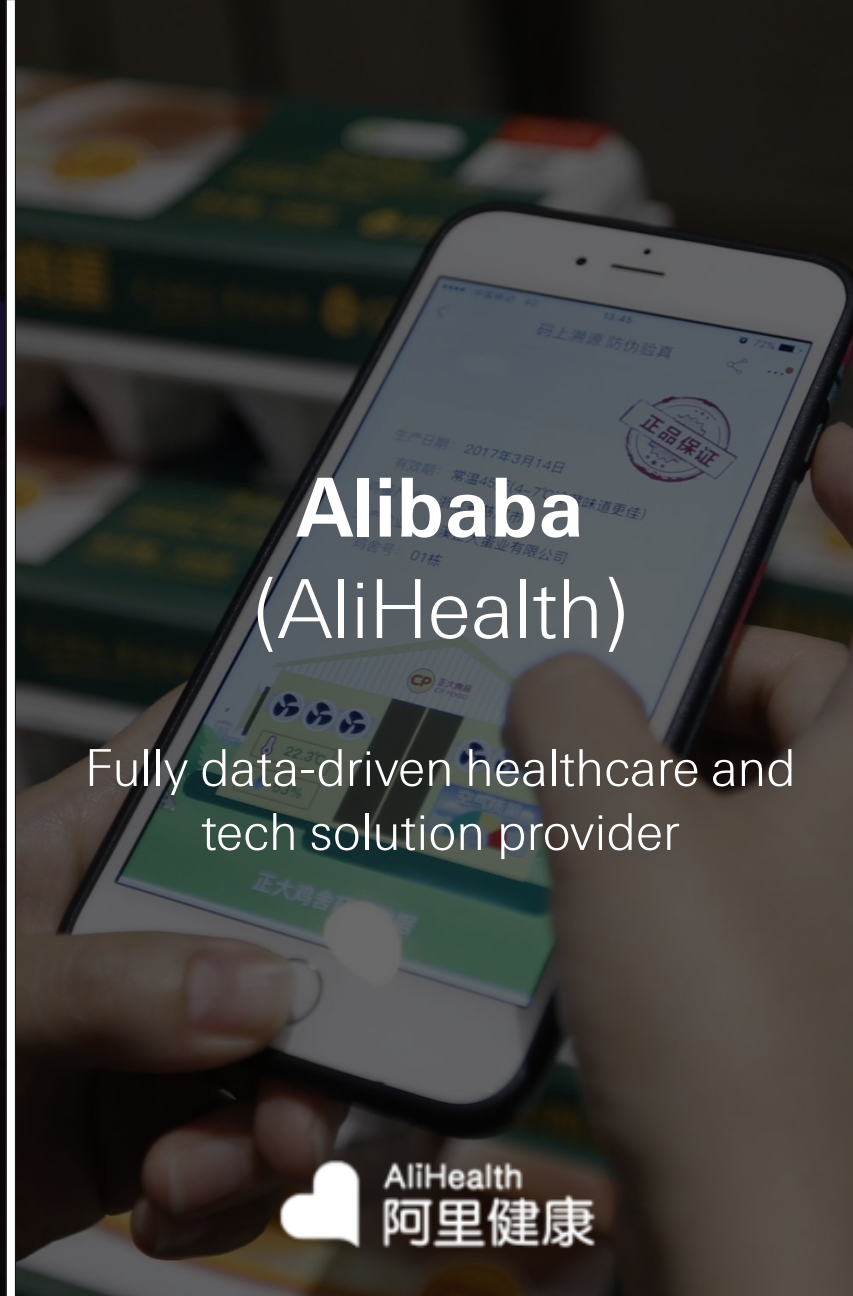
Buat Janji

Booking jadwal dokter kini lebih mudah dan cepat



Amazon care

Fully data-driven healthcare and
tech solution provider



Alibaba (AliHealth)

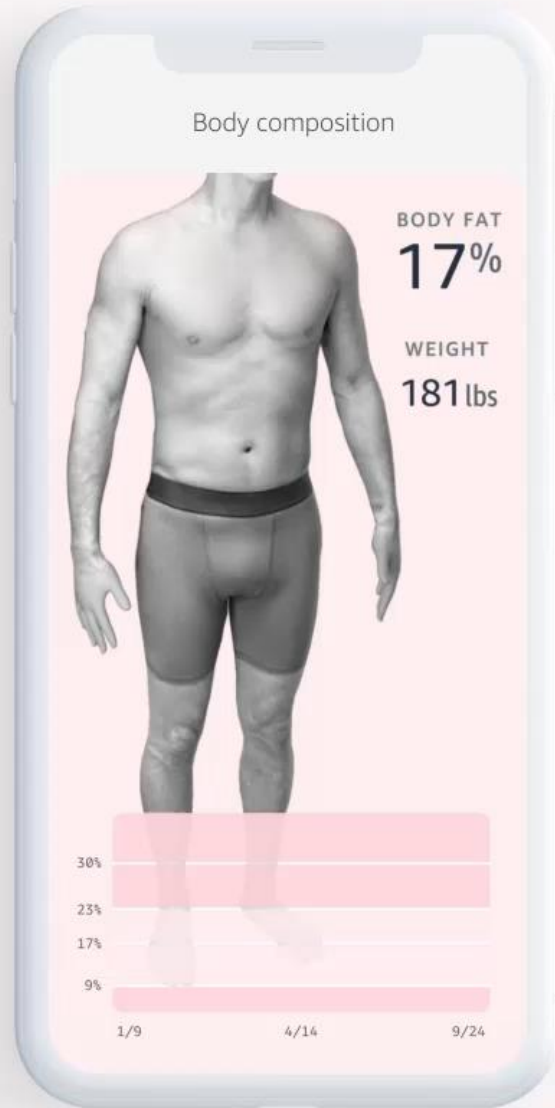
Fully data-driven healthcare and
tech solution provider



Tencent (WeDoctor)

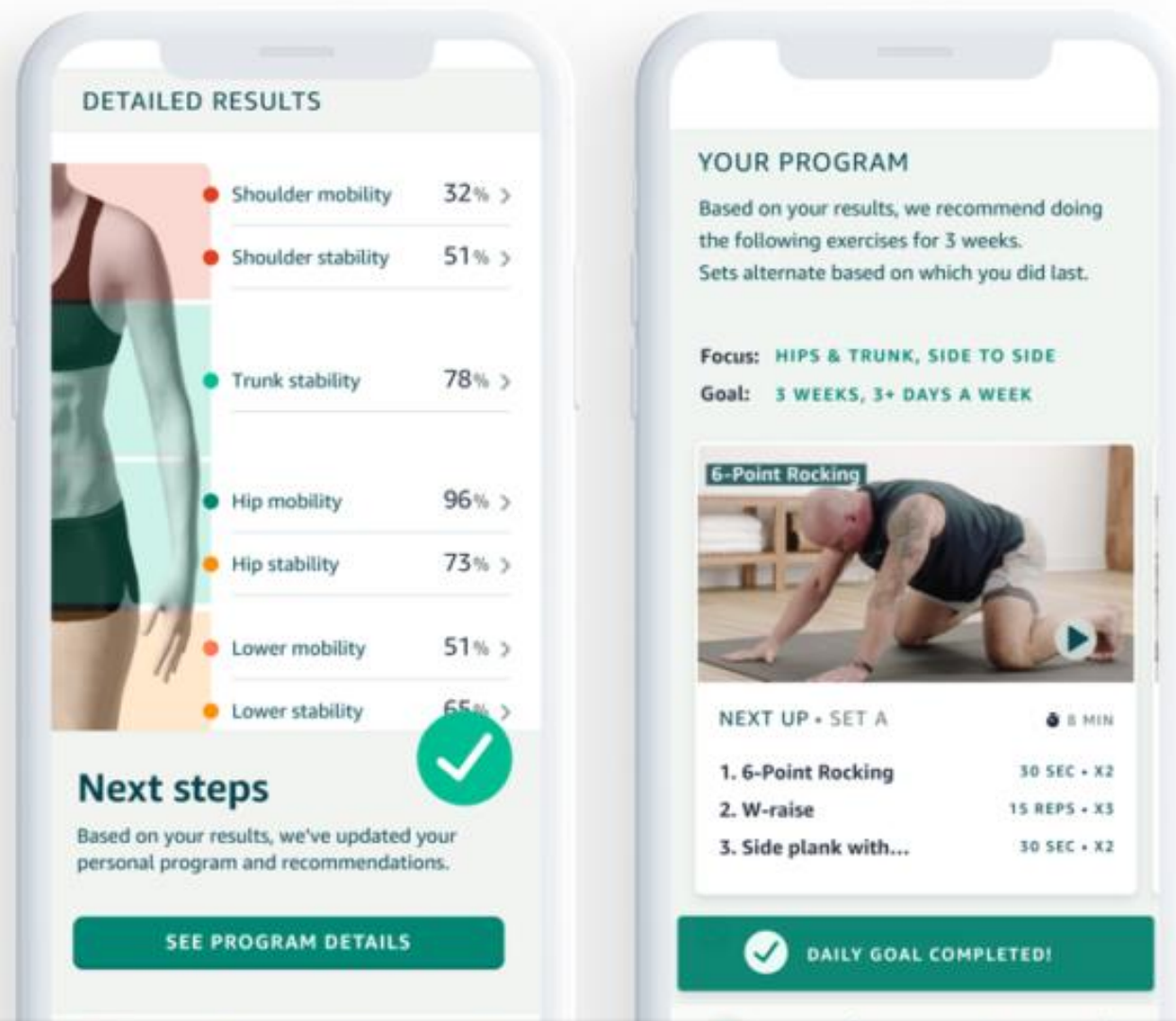
Fully data-driven healthcare and
tech solution provider

Amazon mobile and wearable technology

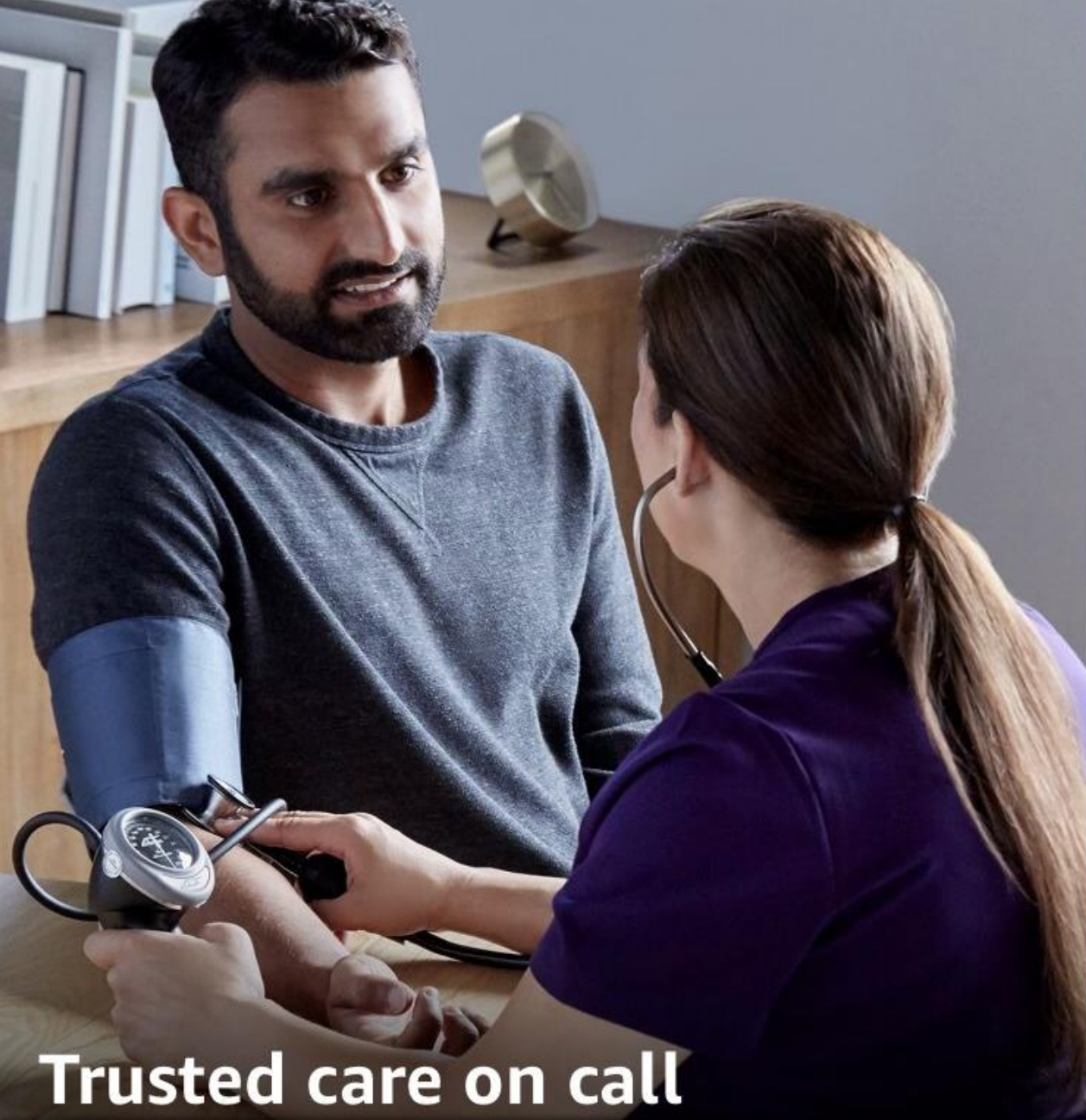


Amazon «movement health» service

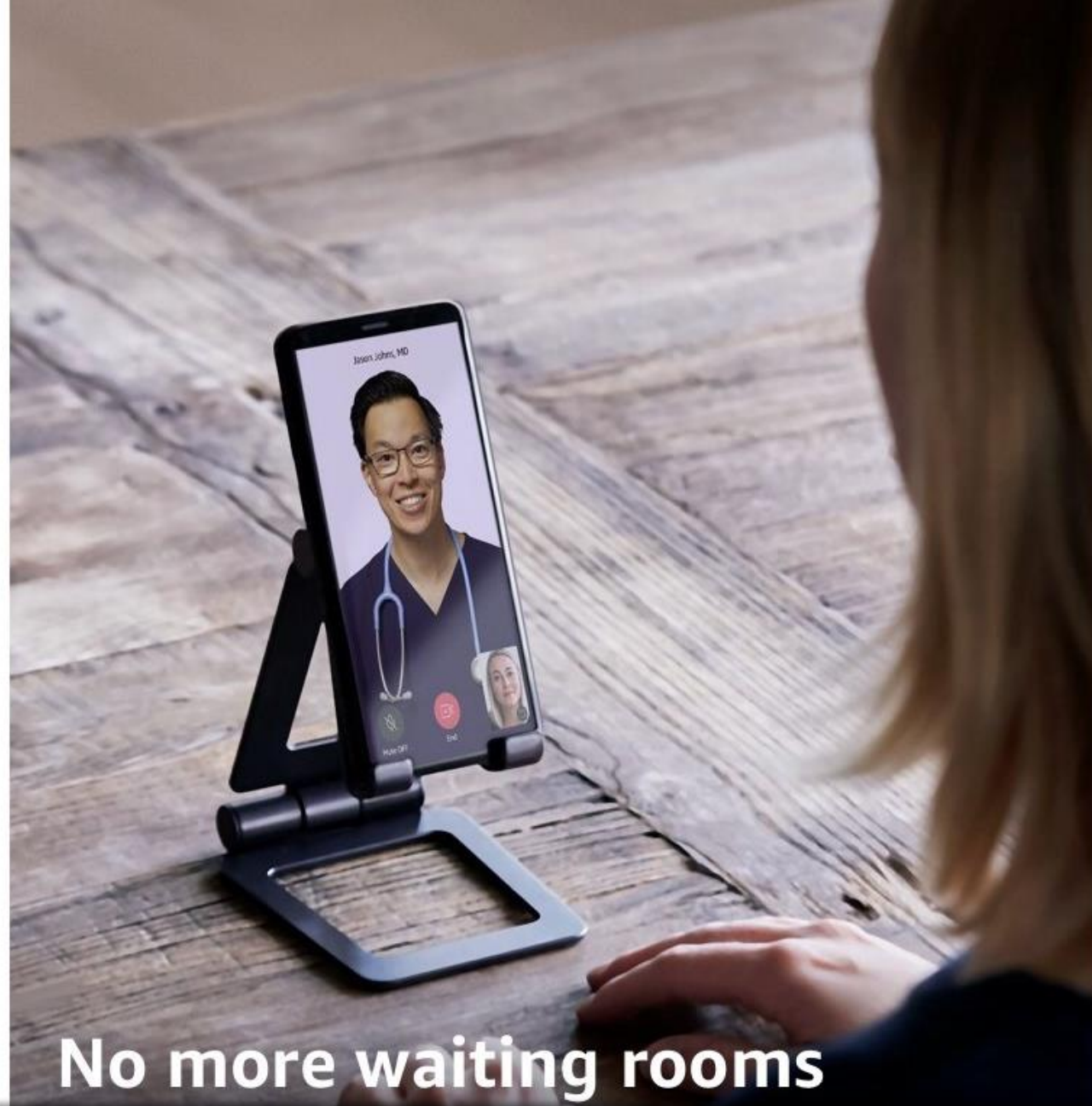
Non-member Available with Halo Band
Member Just \$3.99/month after free trial



🗨️	Tone analysis		✓
🧑	Body composition		✓
⚙️	Discover	Limited	✓
⚡	Activity sessions	✓	✓
	Activity score		✓
	Activity intensity		✓
	Steps	✓	✓
	Heart rate & live heart rate	✓	✓
	Calories burned	✓	✓
🏠	Movement Health		✓



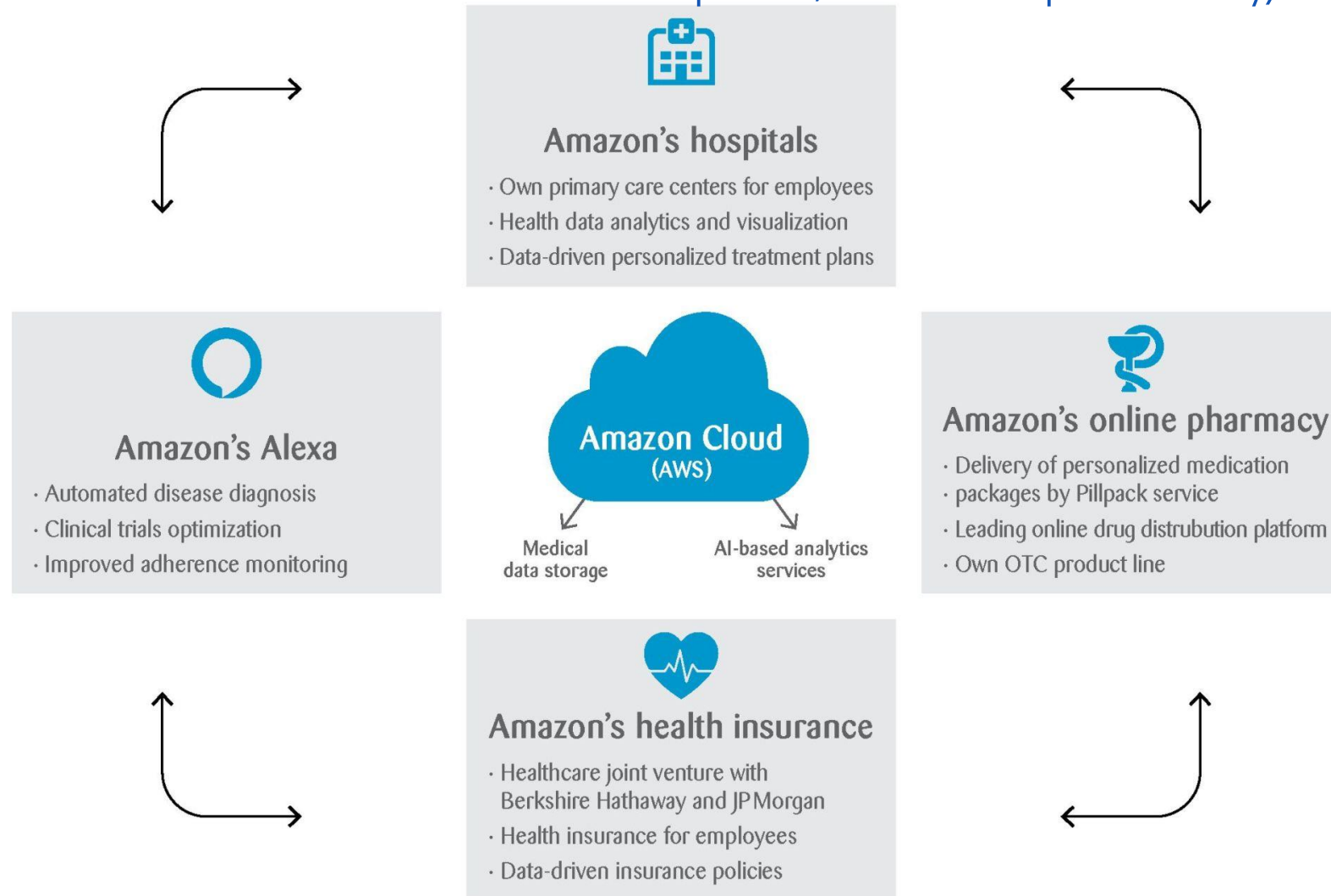
Trusted care on call



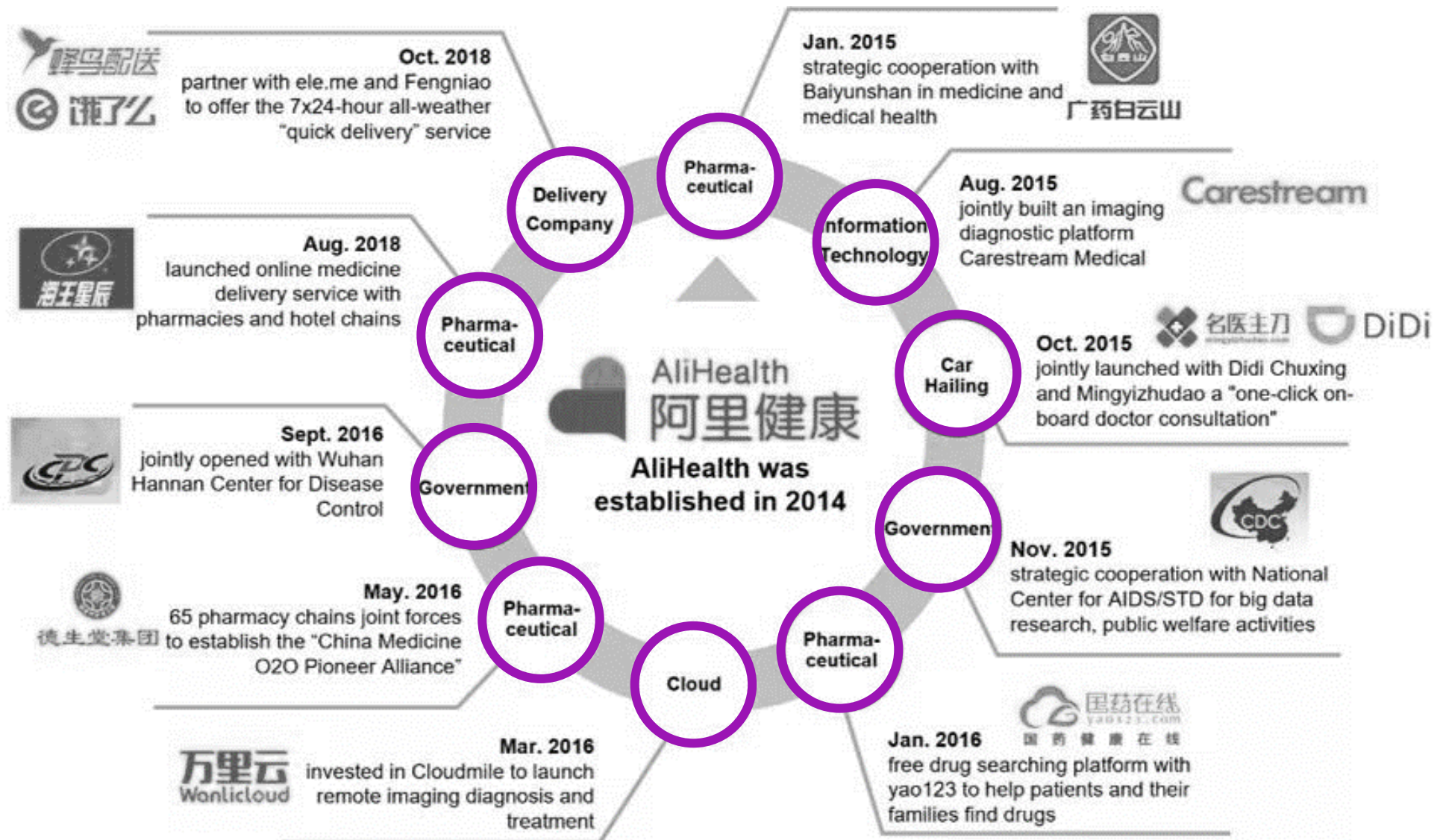
No more waiting rooms



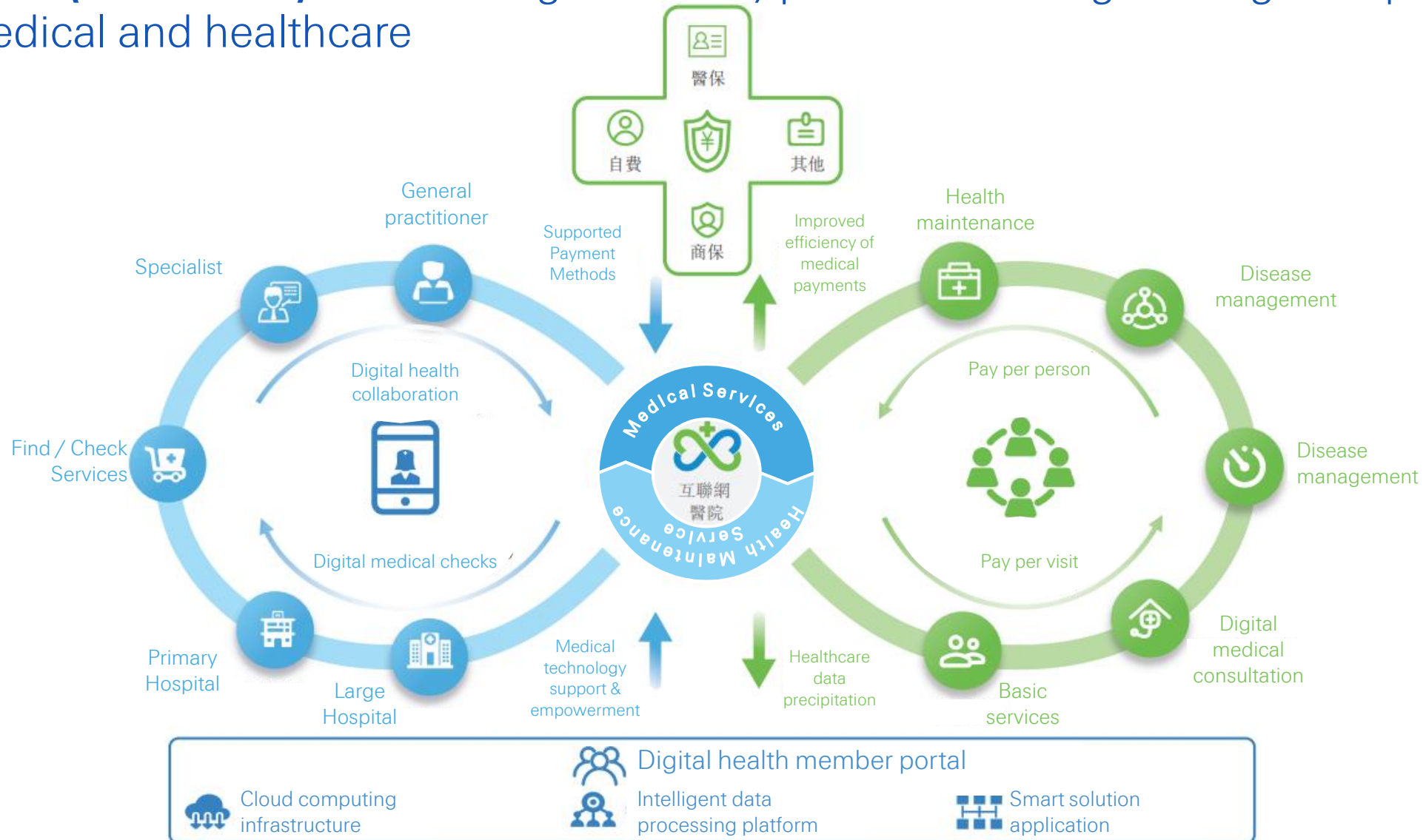
Amazon health: Amazon invests strongly in data-driven healthcare solutions – from Alexa’s digital health assistance to own hospitals, to online pharmacy/delivery



AliHealth Ecosystem: Multiple partnerships and capabilities integrated



Tencent (WeDoctor): China's largest doctor/patient matching and big data platform for medical and healthcare



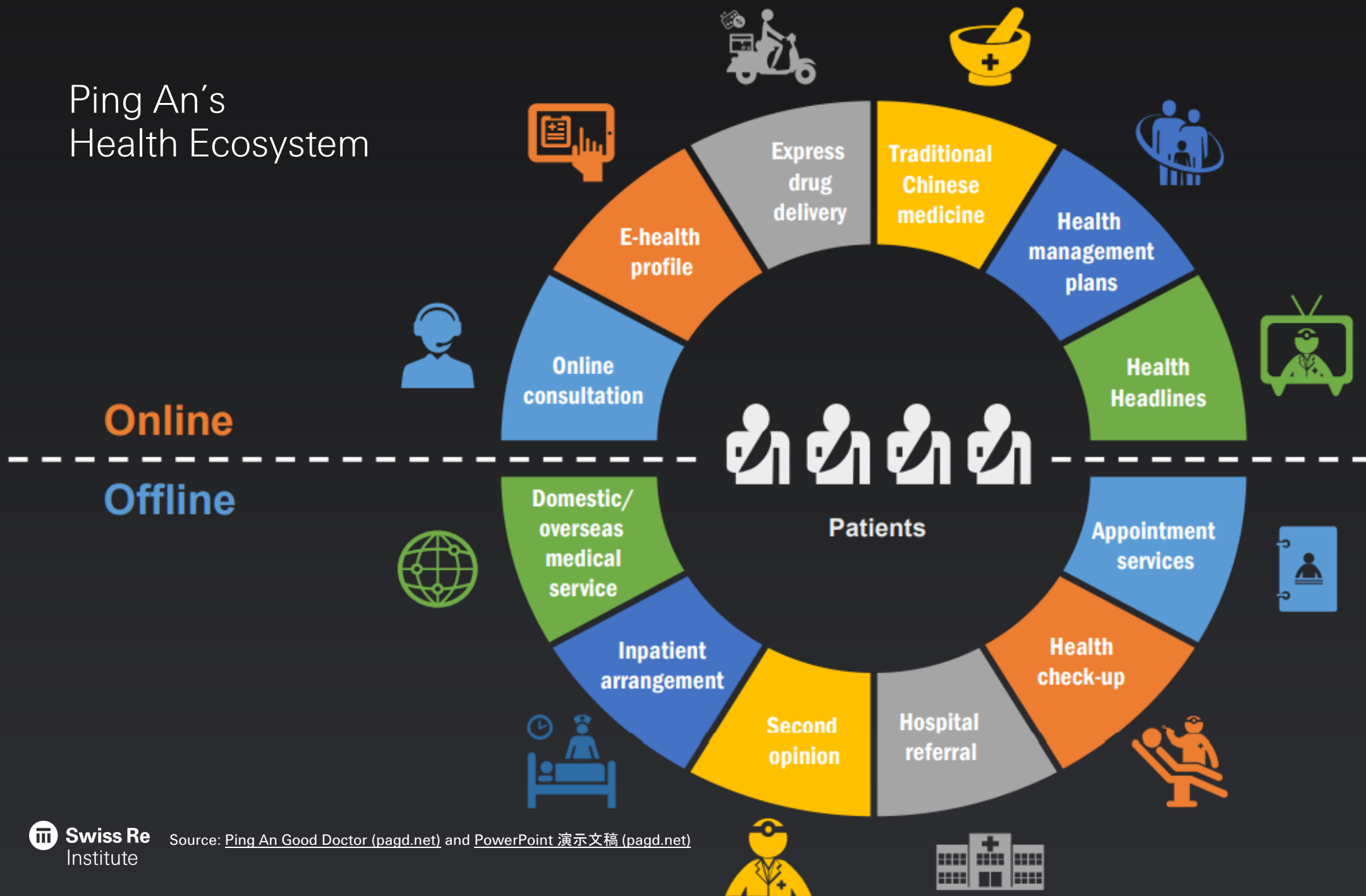



企鵝醫生
TENCENT DOCTORWORK

400+ million
registered users



Ping An's Health Ecosystem



Health management and wellness interaction – maximize user engagement

Health Headlines¹

- Average DAUs **>1.0 million**
- Daily average PV **~2.9 million**
- Daily average content feeds **~4,300**

Health Headlines UI



Reward Plans¹

- Attracted **~13.2 million** new users to reward plans
- Average MAU **~18.4 million**

Reward Plans UI



Health Programs²

- **131** wellness programs available

Health Programs UI



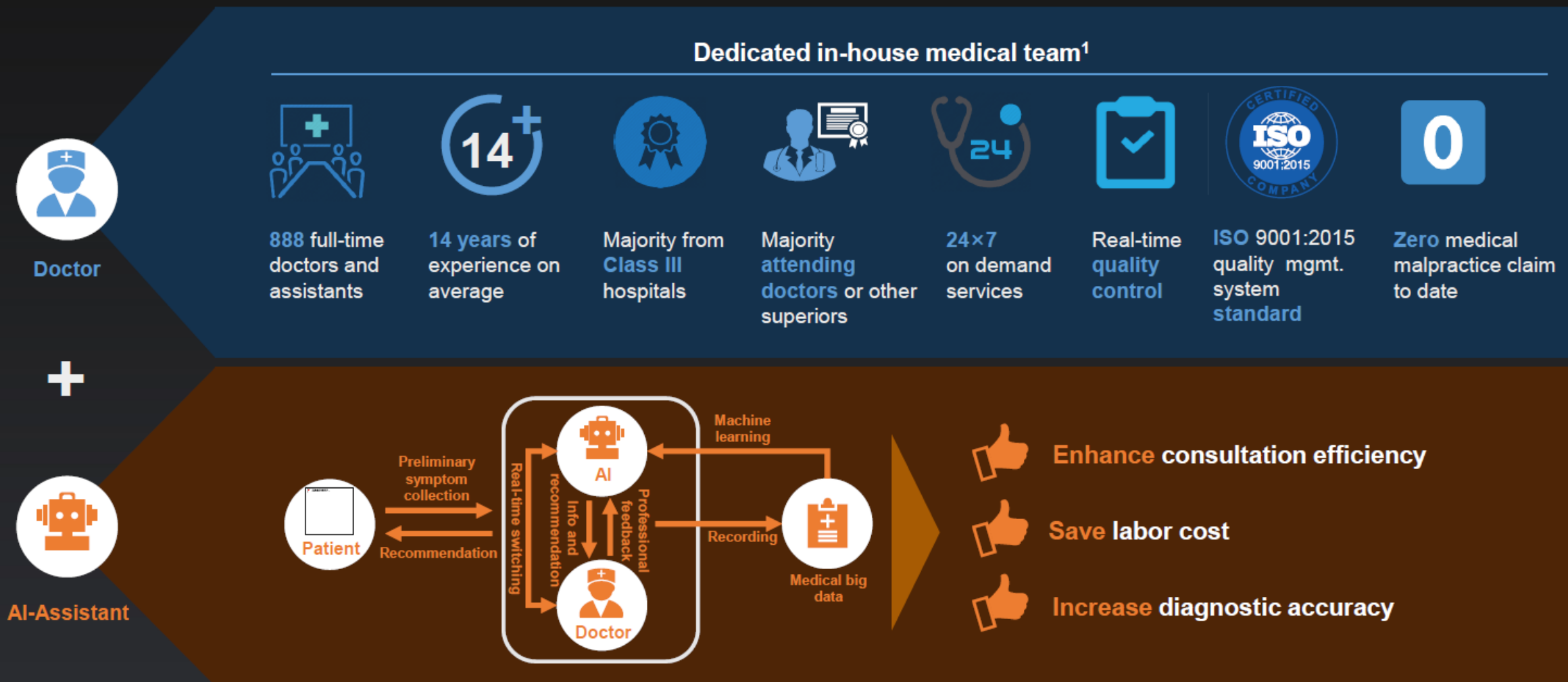
Health Tests

- Health tests concerning both physical health and psychology

Health Tests UI



Superior user experience, empowered inhouse medical team by innovative tech



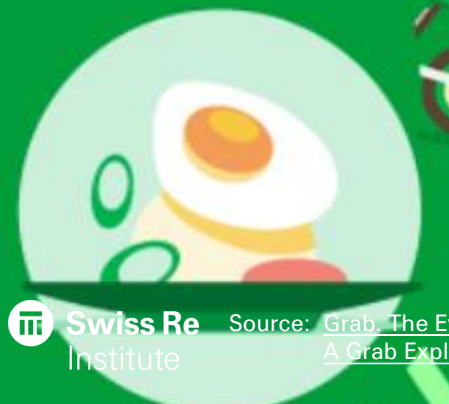
97% customer satisfaction rate²



Grab Mobility



Grab Express

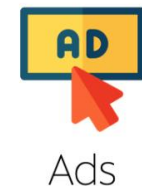
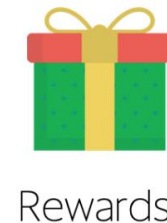
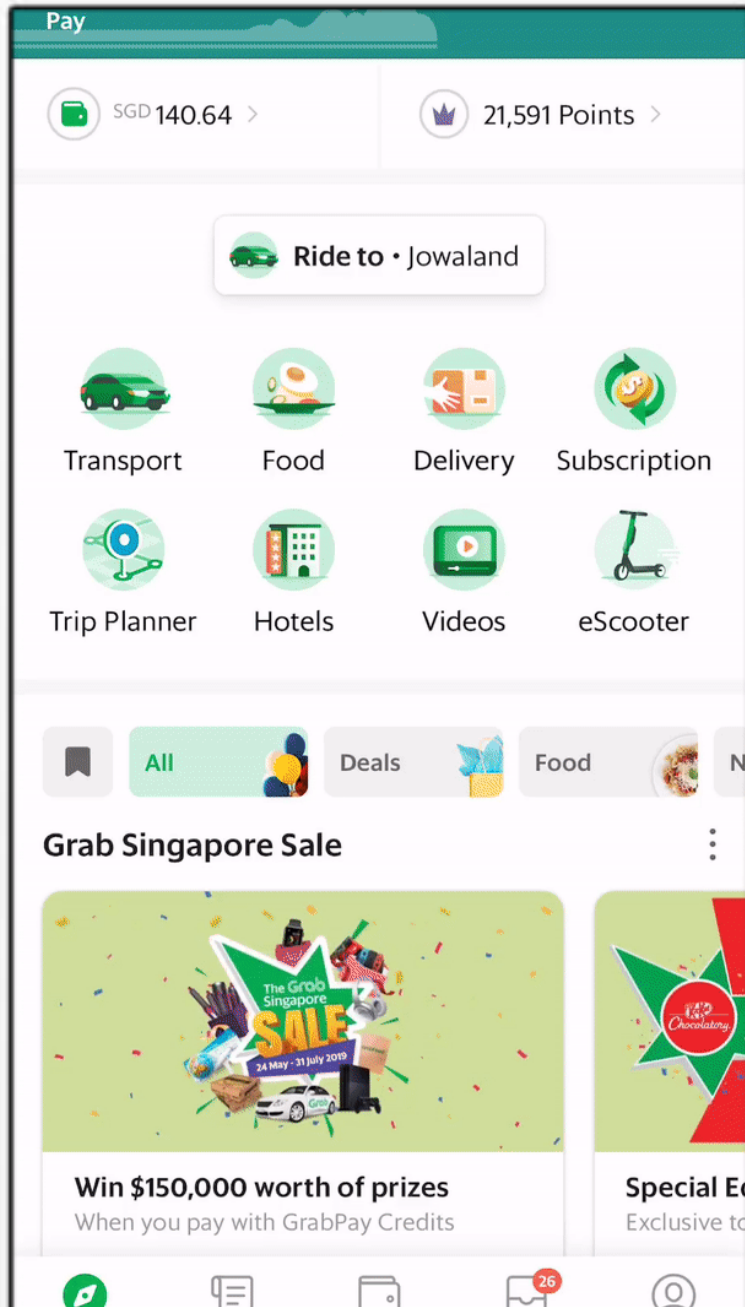


Grab Food



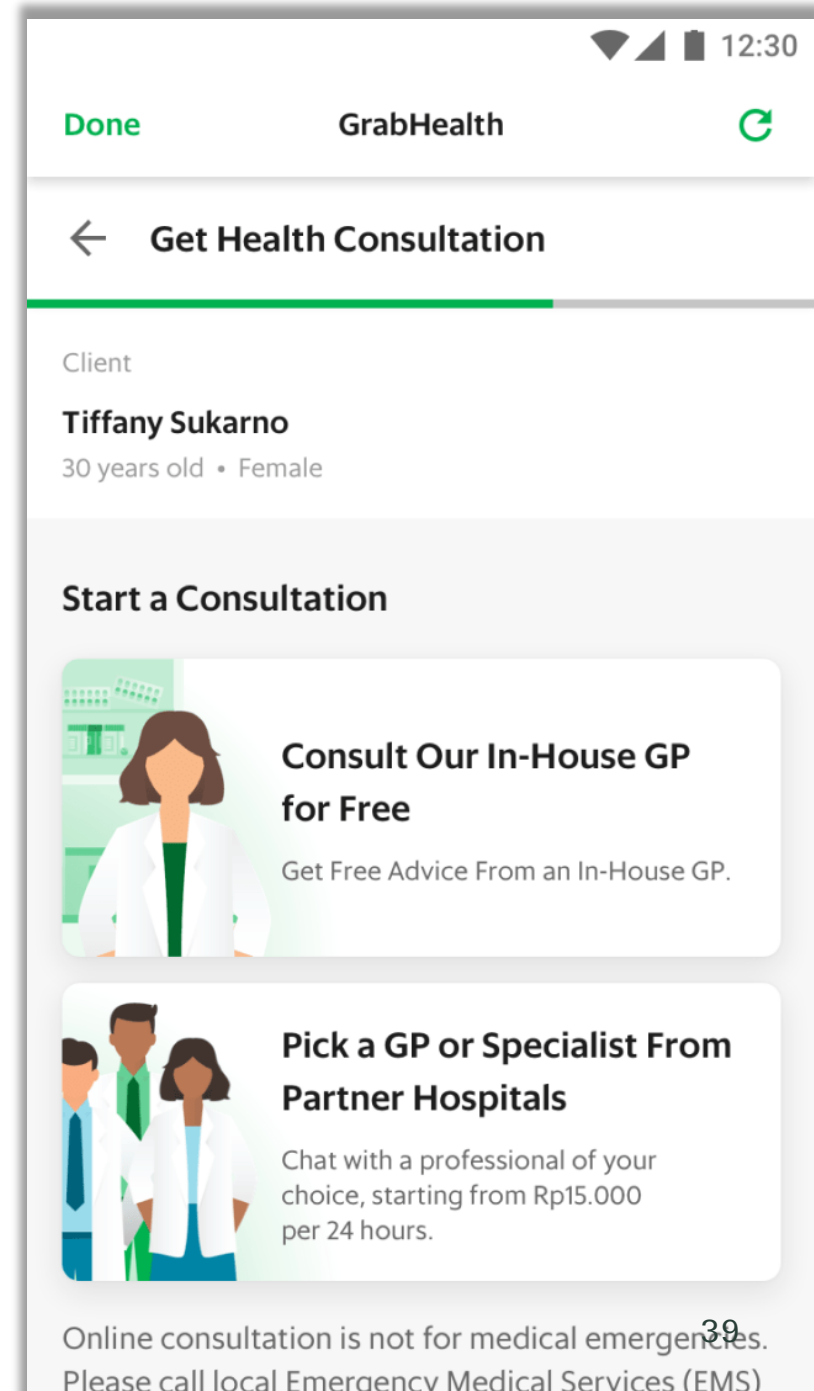
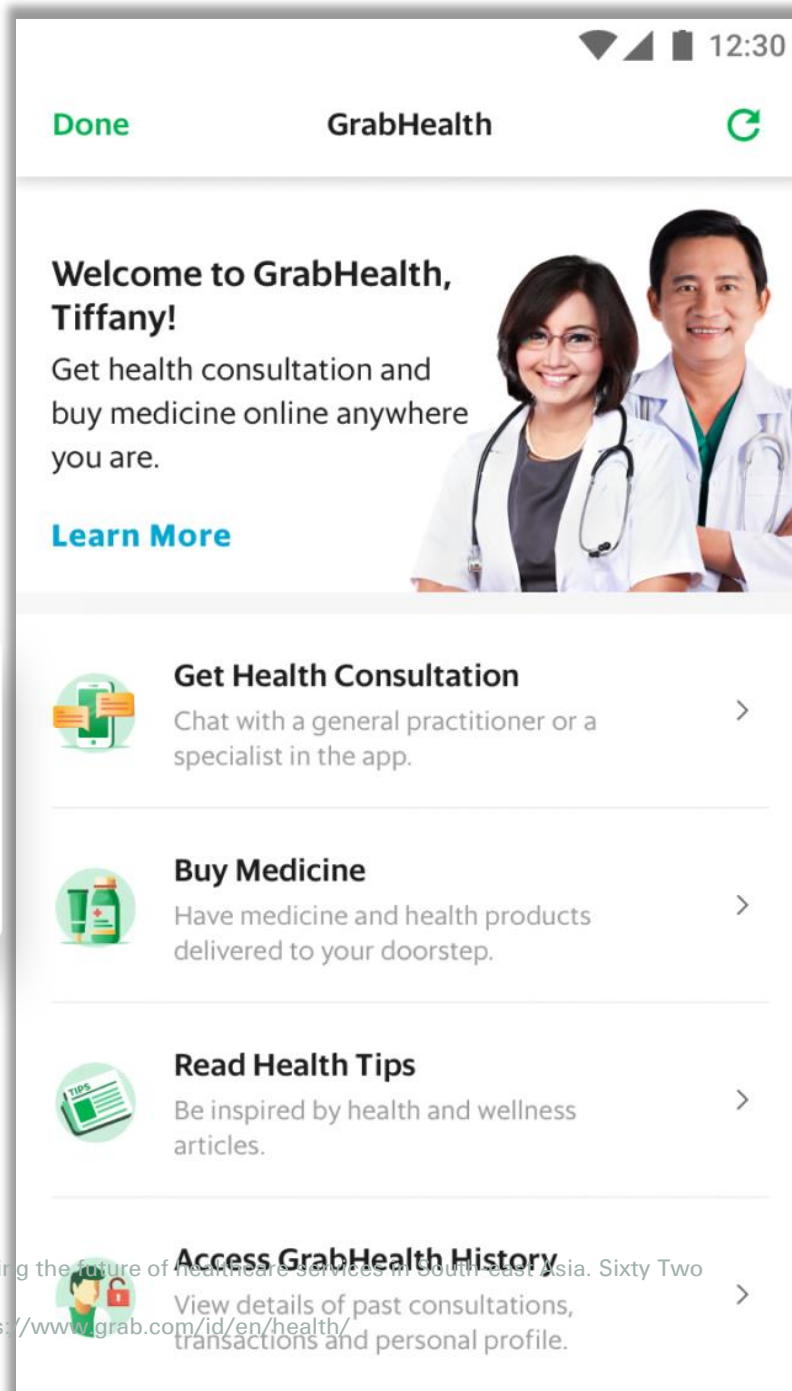
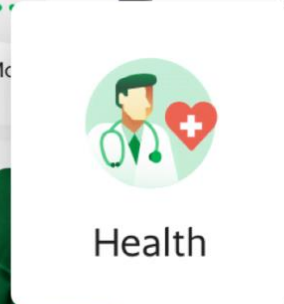
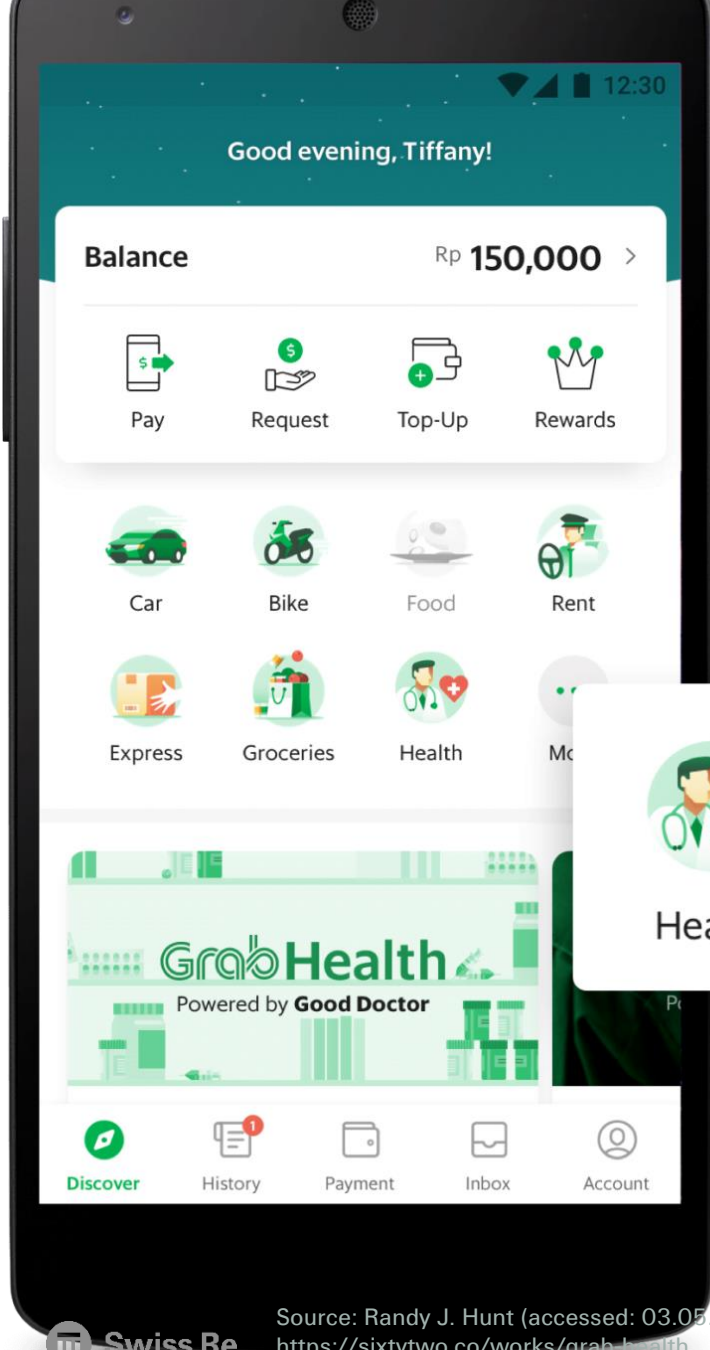
Grab Mart

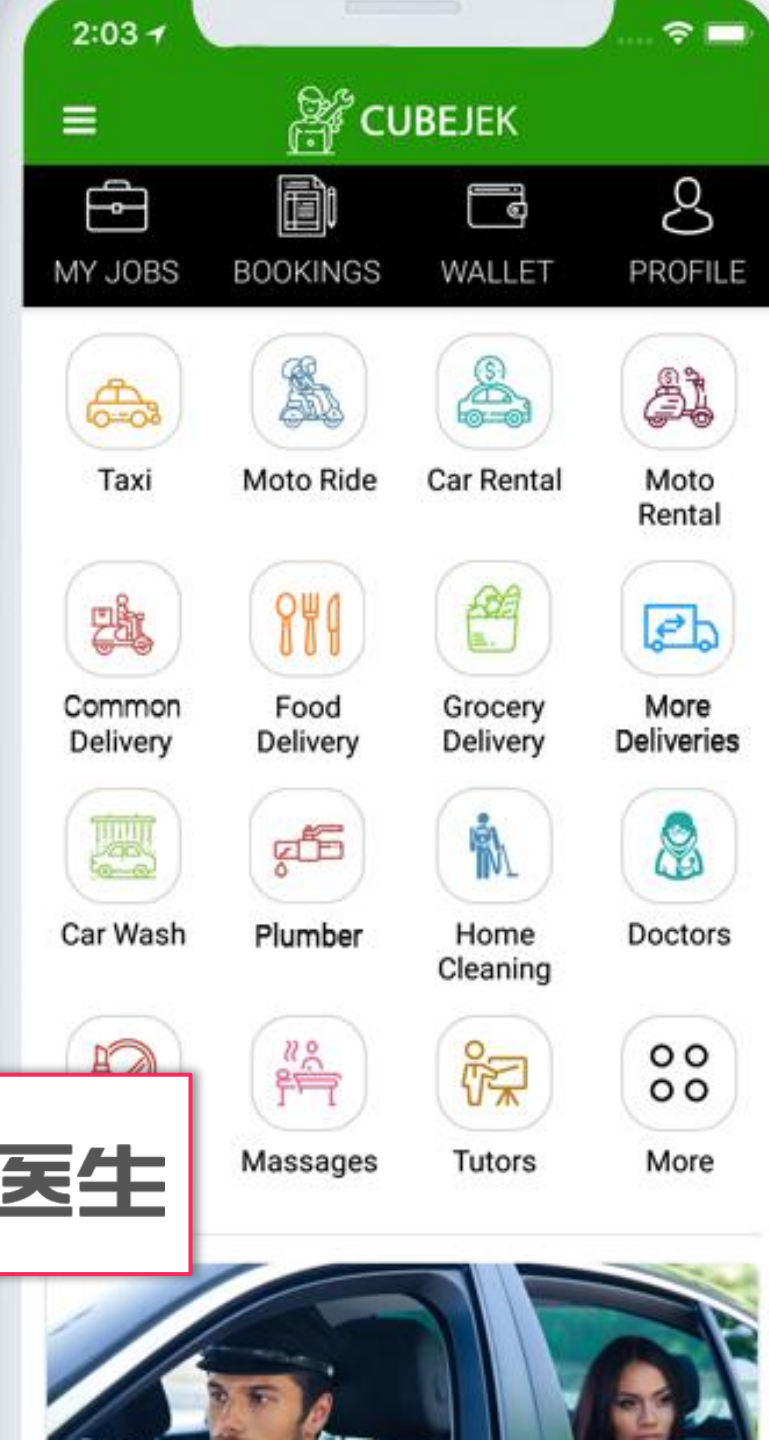
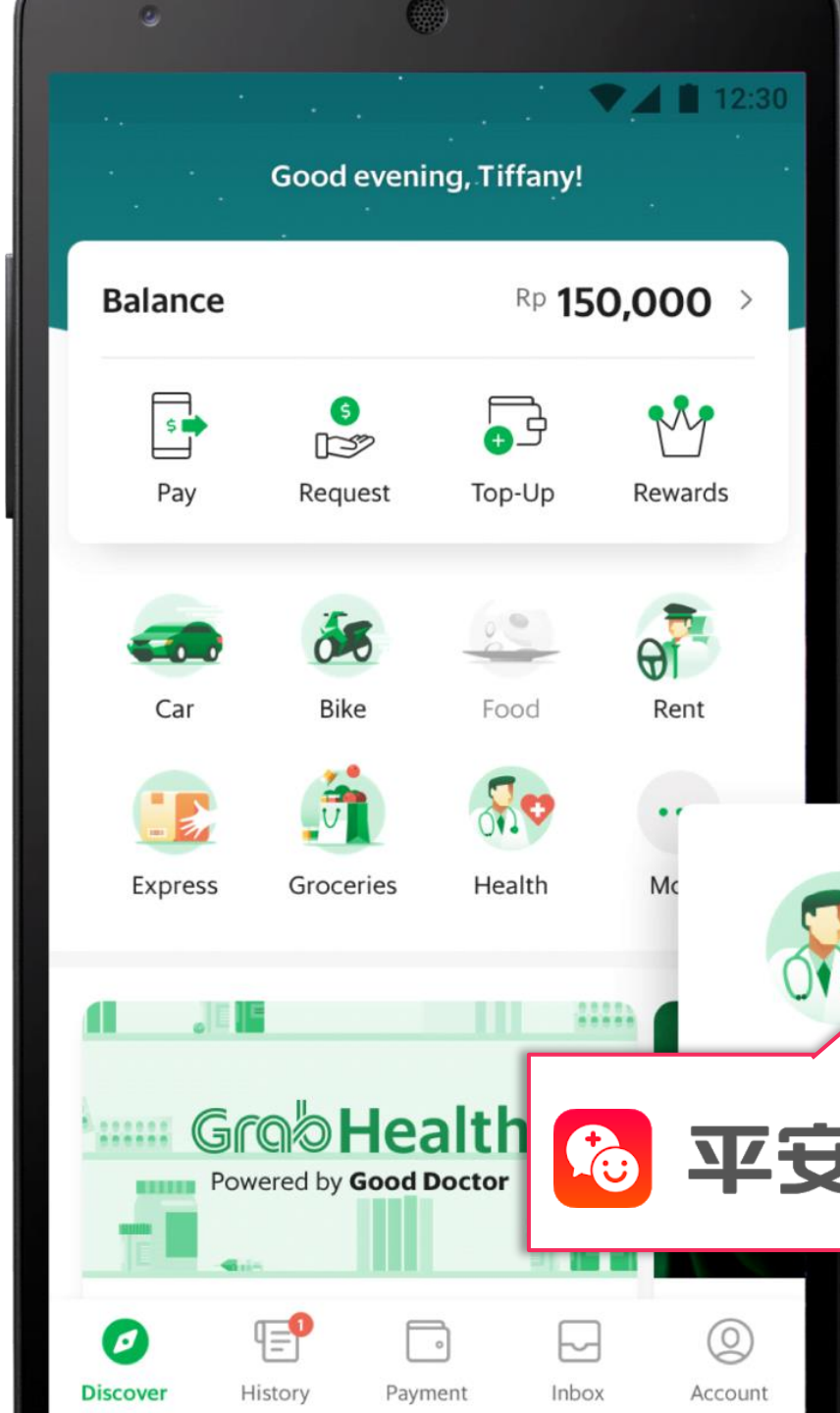


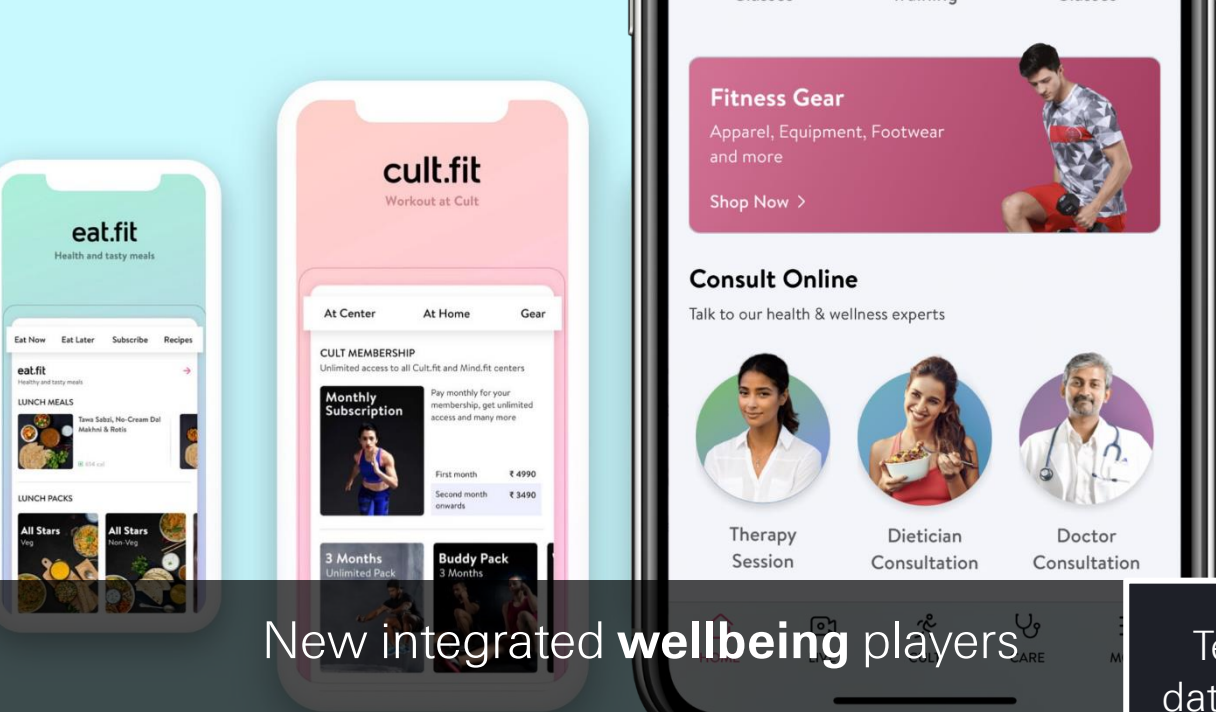


...and much more!

Source: Bolilia J et al. (2019) Making Grab's Everyday App Super. Grab tech blog
<https://engineering.grab.com/grab-everyday-super-app>





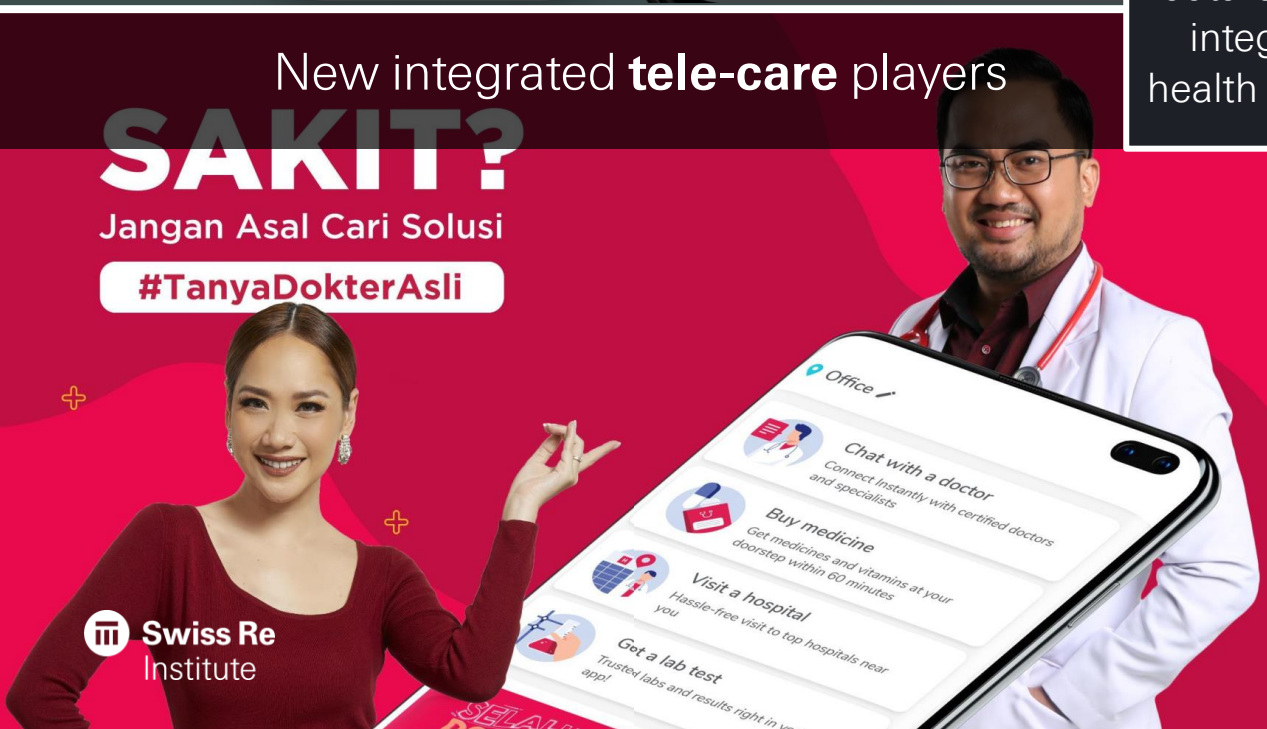


New integrated **wellbeing** players

Tech- and data-enabled integrated health services



New **ecosystem** players



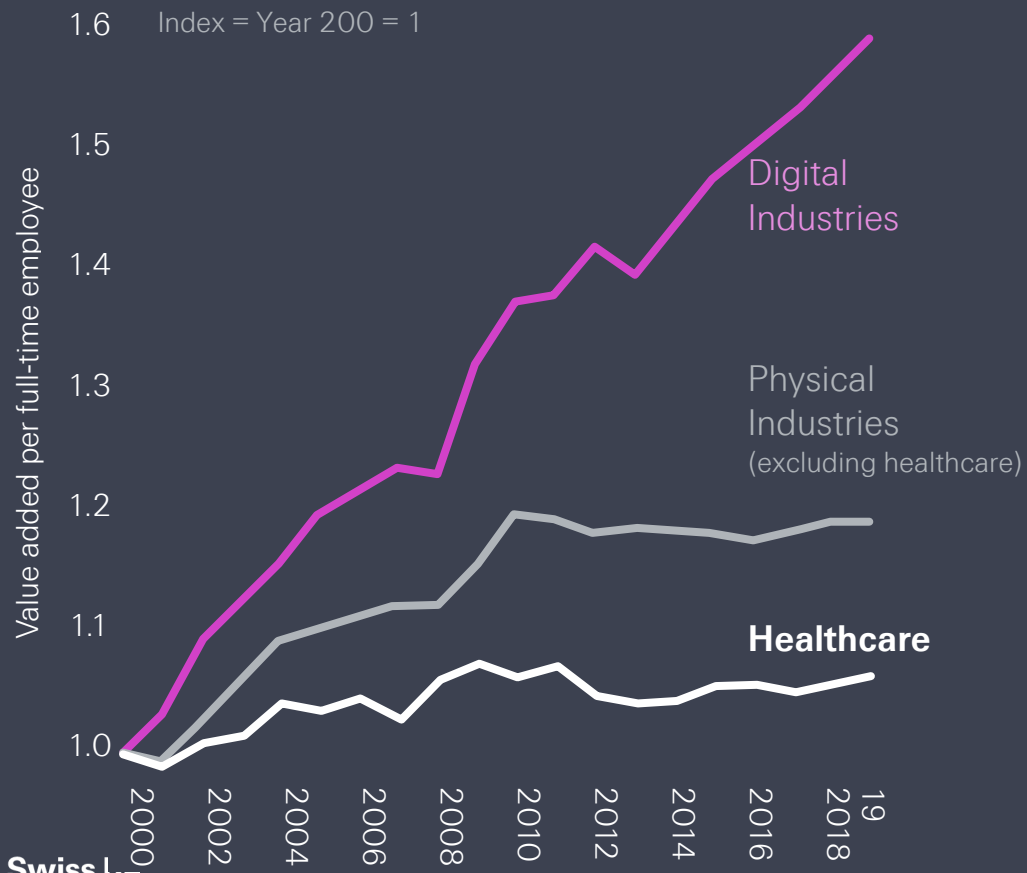
New integrated **tele-care** players

New fully integrated **tech** players

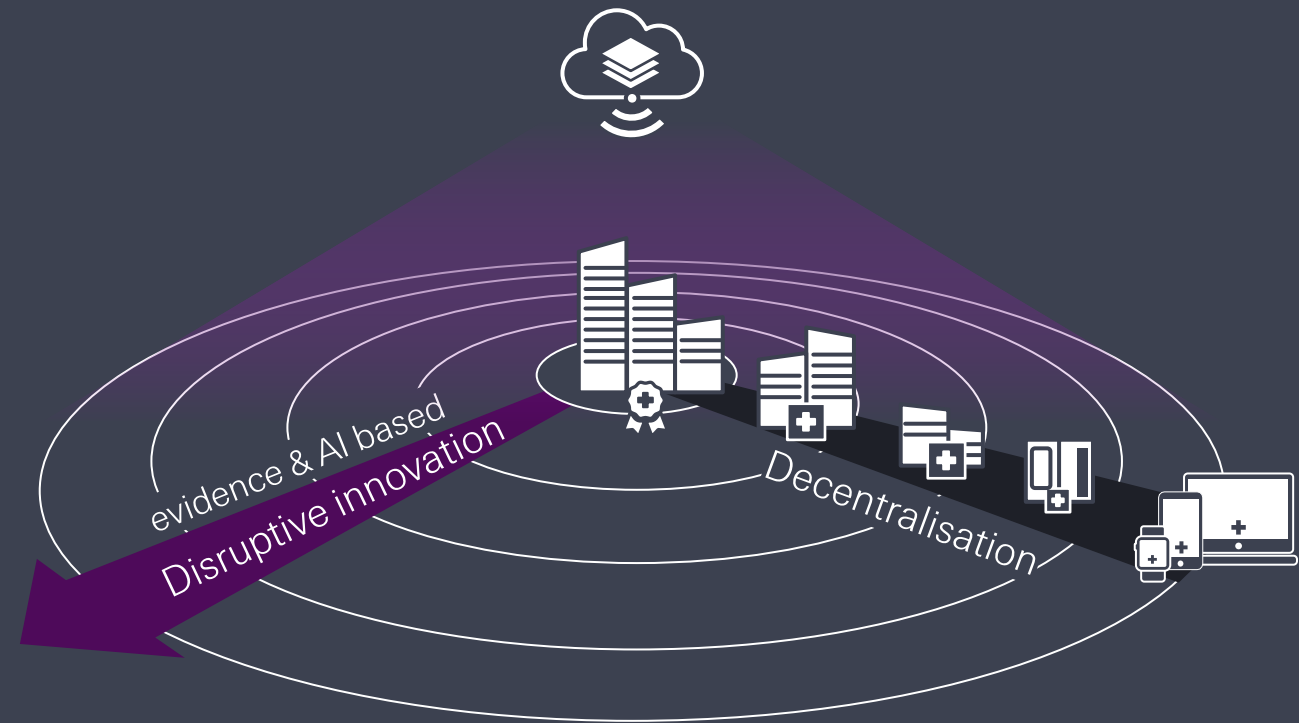


Summary

1. Healthcare productivity as key issue in developed economies



2. Decentralisation through disruptive innovation and data-driven services as a great catalyst



Health Ecosystems already define healthcare management in SE-Asia

Patient
journey

Offline
Online

Health
phases

Wellness

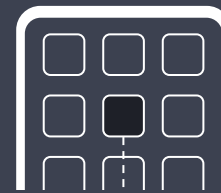
Prevention

Diagnostic

Therapy

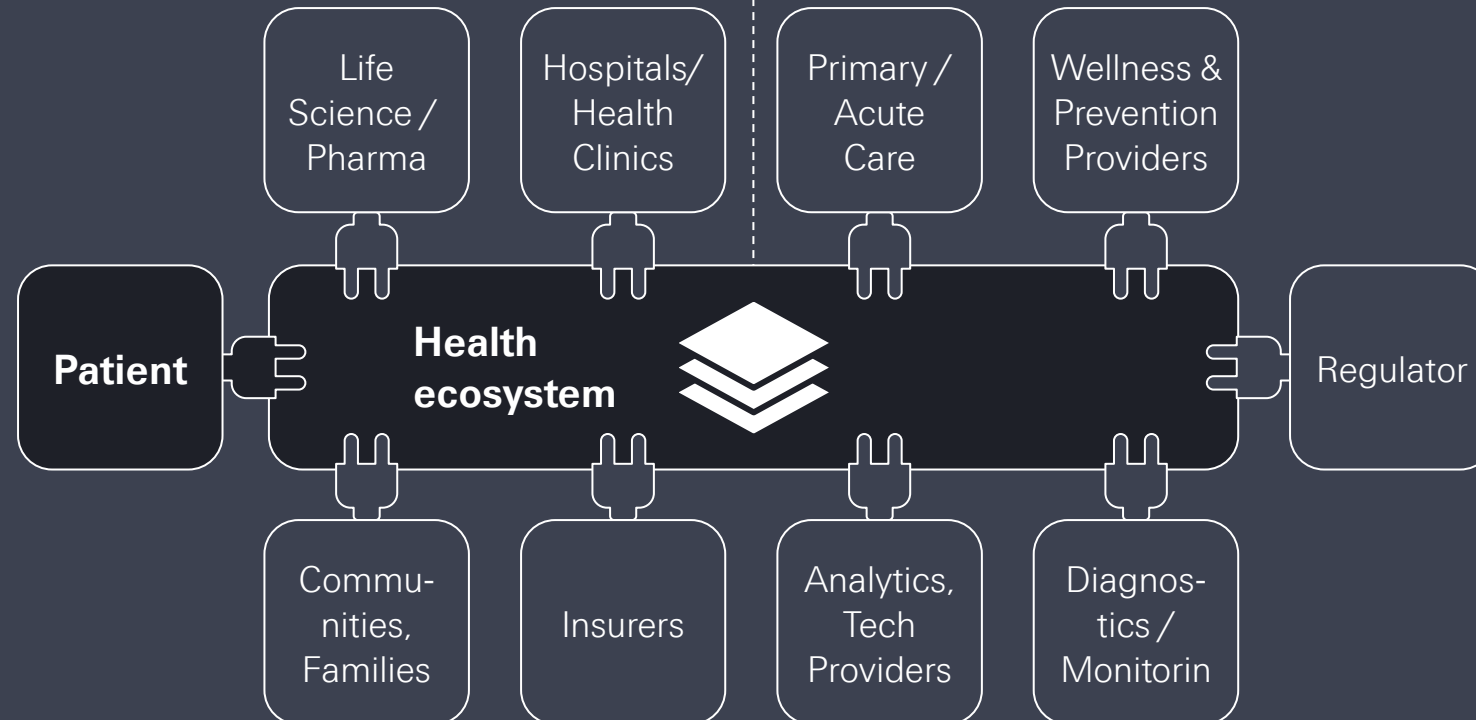
Recover

User
interface
(i.e. app)



Interface

Selected
ecosystem
parties



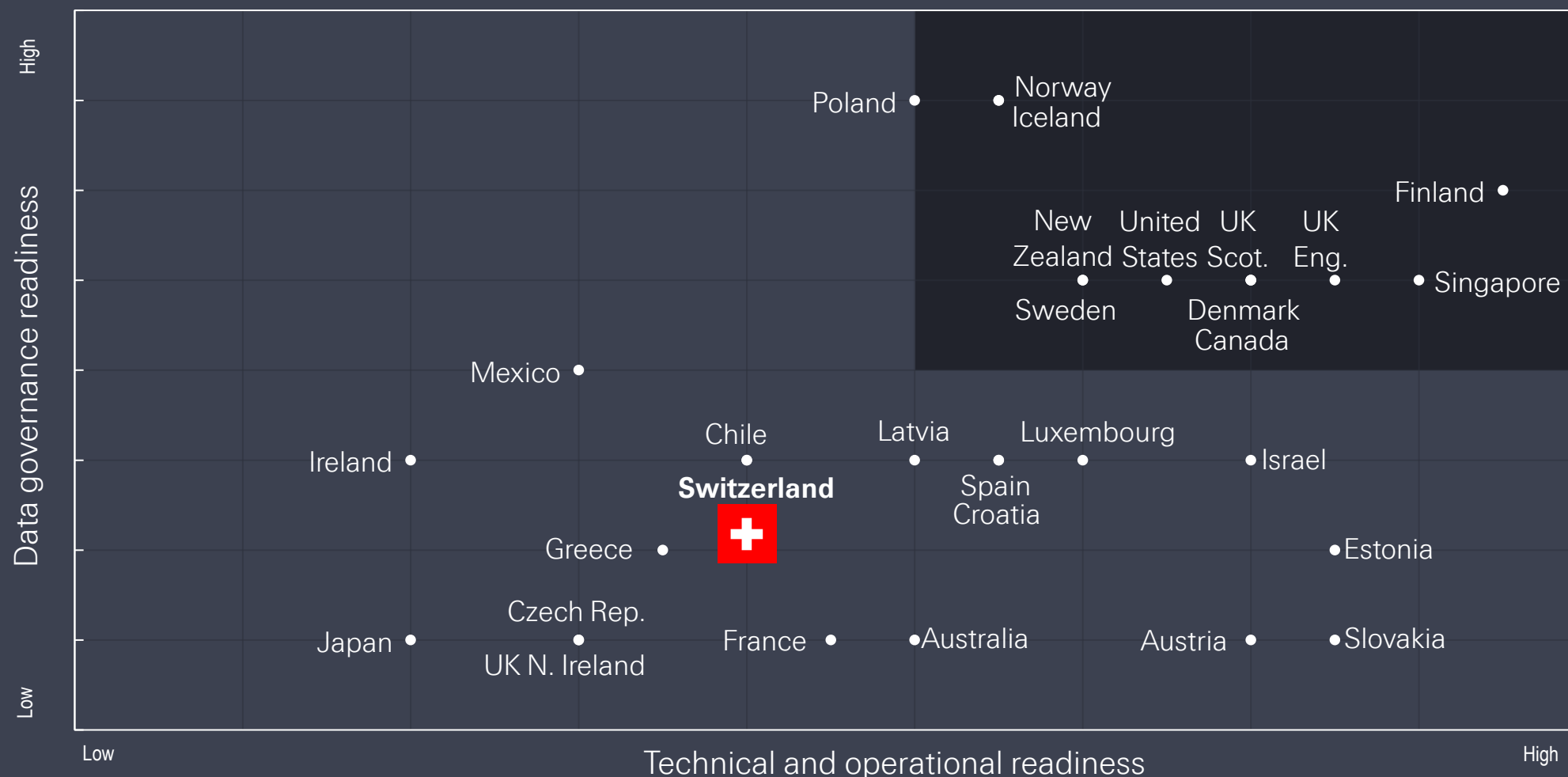
Major rather chronic diseases can be managed and early detected, monitored, and managed through (real-time) data-driven lifestyle-related health interventions

Disease	DALY* Million	Treatment compliance	Early detection of complications	Real-time treatment management	Sample metrics tracked
Neuropsychiatric conditions	13.3				Medication use, activity, communication
Heart disease	10.4				Medication use, activity, blood pressure, heart rate, weight
Cancer	8.3				Weight, exercise, heart rate, body temperature, blood in urine
HIV / AIDS	4.0				Medication use, blood pressure, heart rate, body temperature
Sense organ diseases	3.9				Medication use (e.g., glaucoma)
Respiratory diseases	3.9				Medication use, respiratory rate, air quality, oximetry, pollen count
Diabetes	1.6				Medic. use, exercise, weight, foot ulcers, HgbA1C, protein in urine, heart rate, blood pressure
Other chronic	6.3				Disease-dependent (e.g., mobility/flexibility for arthritis)
Non chronic	15.0				Disease-dependent (e.g., wound humidity)
Total	66.7				

Substantial benefit
 Moderate benefit
 Limited benefit

* DALY: Disease-Adjusted Life Years Lost

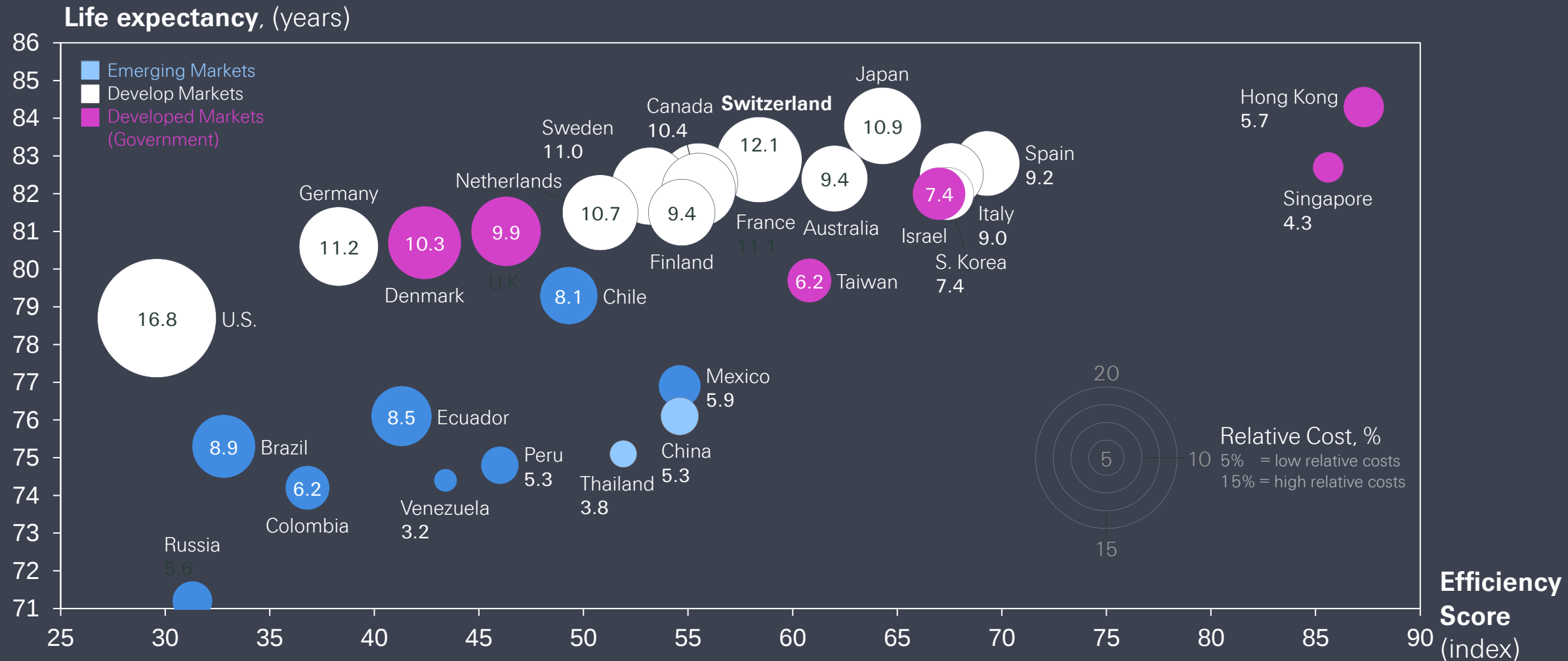
Data governance and technical/operational readiness to develop national information from EHRs, 2016



Countries' readiness to use electronic health data for quality improvement

Data governance and technical/operational readiness to develop national information from EHRs in countries surveyed, 2016

“These are the economies with the most (and least) efficient health care” (selected countries)



Thank you!

Contact

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Head Digital Ecosystems R&D
Swiss Re Institute
+41 43 285 49 73
Evangelos_Avramakis@swissre.com

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