



VIRTUAL HEALTH REPORT  
**HEALTH CARE  
GOING DIGITAL**

**CIGNA 360 WELL-BEING SURVEY**

## WHAT IS VIRTUAL HEALTH CARE?

Technology is revolutionizing health care. Virtual appointments and new digital monitoring technologies are enabling greater access and improving outcomes while reducing the burden on health systems and clinicians.

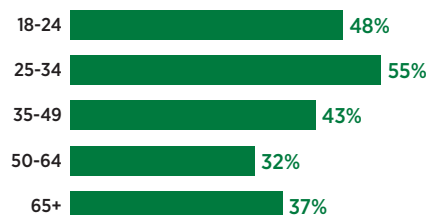
For consumers, the COVID-19 pandemic has accelerated the use of virtual health care, with younger “digital natives” driving its success, according to the latest **Cigna 360 Well-Being Survey**.

This is especially seen amongst younger people seeking enhanced support for chronic conditions and mental health support.<sup>1</sup>

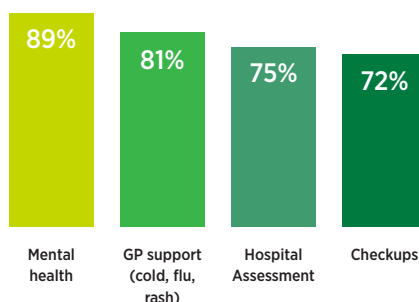
For policymakers and innovative health companies, health system sustainability has risen to the top of the global economic and political agenda.

The growth of digital health care provides new possibilities for better, more accessible, high-value and integrated care. It also frees up vital space in clinics while increasing patient choice across clinical settings.

### PERCENT OF RESPONDENTS USING VIRTUAL HEALTH CARE (BY AGE GROUP)



### INCREASE IN VIRTUAL HEALTH USAGE 2019 – 2021



**45%** of the 39 countries surveyed by the Organisation for Economic Co-operation and Development (OECD) in 2021 used telehealth (phone, video conferencing, text) for patient consultations, up from 32% in 2020.<sup>2</sup>



### WHAT EXACTLY IS VIRTUAL HEALTH CARE?

Virtual care refers to all the ways providers remotely interact with patients, or use technology to improve information flow between patients, caregivers, health care teams and entire systems.



## ABOUT THIS REPORT

To monitor and track the annual evolution of well-being, the **2021 Cigna 360 Well-Being Survey – On the Road to Recovery** looked at five key components – family, financial, physical, social, and work.

In partnership with Kantar, a leading data, insights and consulting company, Cigna International has analyzed the findings to uncover the latest trends and challenges for health and well-being.

We surveyed 18,043 people aged 18 or above, in 21 markets around the world asking them to complete an anonymous 20-minute online survey covering our key themes. The markets covered were

Australia, Belgium, China, Germany, Hong Kong, India, Indonesia, Japan, Kenya, New Zealand, Saudi Arabia, Singapore, South Korea, Spain, Taiwan, Thailand, The Netherlands, Turkey, UAE, UK and USA.

The fieldwork for this survey was completed in April 2021.



1. OECD Health at a Glance 2019: OECD Indicators <https://www.oecd-ilibrary.org/sites/5101558b-en/index.html?itemId=/content/component/5101558b-en#figure-d1e16343>

2. OECD Health at a Glance 2021: Digital Health [https://www.oecd-ilibrary.org/sites/ae3016b9-en/1/3/5/6/index.html?itemId=/content/publication/ae3016b9-en&\\_csp\\_=ca413da5d44587bc56446341952c275e&itemGO=oecd&itemContentType=book#figure-d1e5010](https://www.oecd-ilibrary.org/sites/ae3016b9-en/1/3/5/6/index.html?itemId=/content/publication/ae3016b9-en&_csp_=ca413da5d44587bc56446341952c275e&itemGO=oecd&itemContentType=book#figure-d1e5010)

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## A NEW, INTEGRATED PATIENT JOURNEY

Virtual health care is transforming the patient journey. People all over the world want greater access to health care when and where required, with the doctor of their choice.

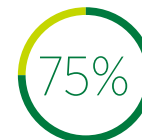
However, with health systems under pressure due to the global pandemic, the rise in chronic conditions and the rapidly aging population, the capacity for in-clinic support is stretched like never before.

The rise of virtual health offers patients improved access to care through a hybrid of in-person and virtual interactions, supported by remote monitoring through sensors and/or digital tools.

At a domestic level, this is helping reduce waiting times, lower costs and, most importantly, remove unnecessary exposure to clinical environments with their associated disease transmission risks. At an international level it offers the potential to massively improve health care standards



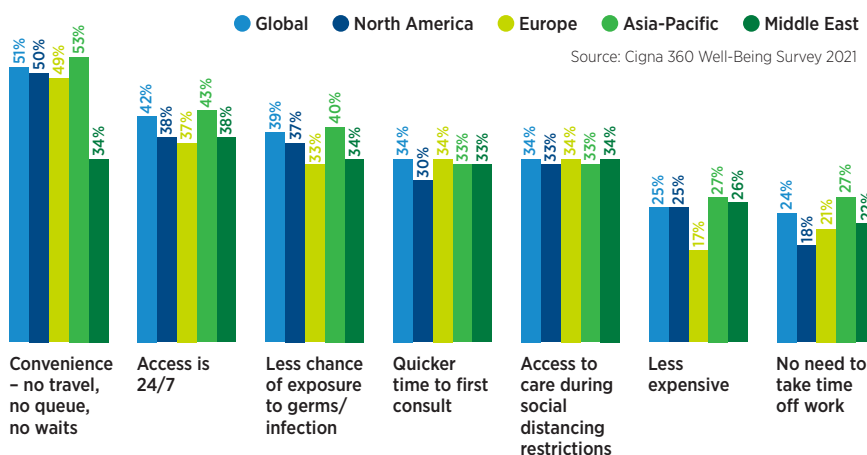
more people sought virtual mental health services during pandemic



more people sought virtual initial hospital assessment or triage

Source: Cigna 360 Well-Being Survey 2021

### BENEFITS OF VIRTUAL HEALTH



by offering people in the most remote locations with access to expert clinicians, helping to 'level up' medical standards worldwide.

### THE PIONEER

Psychiatry, and mental health services, were early telehealth pioneers, with the earliest documented use of videoconferencing to support psychotherapeutic interventions in the 1950s.\*

Today, it continues to provide advantages over face-to-face care, and helps to

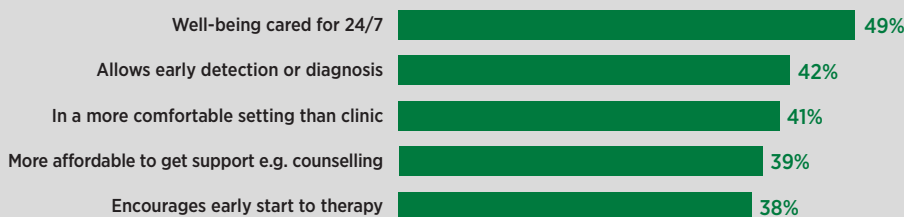
overcome issues such as stigma associated with accessing face to face treatment and concerns regarding confidentiality.

Diagnosing mental health issues early is vital to overall well-being. Cigna's science-based voice detector stress tool, the Cigna **StressWaves Test**, developed in partnership

with health care start-up Ellipsis Health, is designed to reveal how stressed users are – in just 90 seconds. The result of two decades of research and using cutting edge AI health and vocal biomarkers, the ground-breaking technology listens to the pitch, tone, word choice, and pauses in the user's speech to record their current stress level.

### HOW VIRTUAL CARE BENEFITS MENTAL HEALTH

Source: Cigna 360 Well-Being Survey 2021



\* COVID-19 and telepsychiatry: Early outpatient experiences and implications for the future, General Hospital Psychiatry, Volume 66, 2020, Pages 89-95, <https://doi.org/10.1016/j.genhosppsych.2020.07.002>



## VIRTUAL HEALTH TECHNOLOGY

Worldwide, the number of connected wearable devices is forecast to exceed 1 billion by the end of 2022.<sup>3</sup> Health, fitness and wellness trackers account for a significant portion of these driven by the rapid adoption of smart watches and digital health apps.<sup>4</sup>

This is driving the integration of virtual health technologies into daily life. Rather than waiting for health issues to be diagnosed, digital devices, such as wearables and well-being apps, allow people to proactively monitor their health on an ongoing basis.



**52%**  
of patients  
would consider  
a mix of virtual  
and face-to-  
face for general  
health advice

**48%**  
of patients  
would consider  
a mix of virtual  
and face-to-  
face for prescription  
refills

**49%**  
of patients  
would consider  
a mix of virtual  
and face-to-  
face for mental health  
support

Source: Cigna 360 Well-Being Survey 2021

### MAKING VIRTUAL HEALTH EFFECTIVE

#### 1. Health care System Navigation

- Patient self-directed care: accessing their own health data via personal devices or health care platforms/apps
- Virtual triage: apps that help patients to schedule care

#### 2. Telehealth and Virtual Health Consultation

- Virtual doctor visit. Live, two-way interaction between patient and provider
- Electronic transmission of diagnostics and patient health information (including remote monitoring of symptoms)

#### 3. Therapeutics / E-Health Records

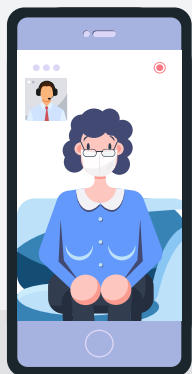
- Online pharmaceutical services: therapeutical tracking programs
- Patient data sharing and interoperable health systems

### VIRTUAL HEALTH TECHNOLOGY



**1**

**Patient notices higher resting heart rate**  
Smart devices and well-being apps helping people be more aware of health status, and potential issues.



**2**

**Patient check-in with  
Cigna care manager**  
Using past patient records, care manager ID's previous anxiety issues. Recommends stress testing at home.



With a rapidly aging global population, the prevalence of cardiovascular disease is increasing.<sup>5</sup> Atrial fibrillation – the most common cardiac arrhythmia condition causing stroke, estimated at 37.5 million cases globally and growing – has substantially benefited from virtual care.<sup>6</sup> The arrival of medical smart device applications to detect cardiac arrhythmia, or remote ECG systems have changed the way we report and respond to irregular heart conditions.

3. Connected wearable devices worldwide 2016-2022. 14 February 2022. Statista. <https://www.statista.com/statistics/487291/global-connected-wearable-devices/>

4. The Wearable Market Will See 344.9 million Shipments in 2022 With Sports, Fitness, and Wellness Trackers Leading the Way. 27 January 2022. PR Newswire. <https://www.prnewswire.com/news-releases/the-wearable-market-will-see-344-9-million-shipments-in-2022-with-sports-fitness-and-wellness-trackers-leading-the-way-301469513.html>

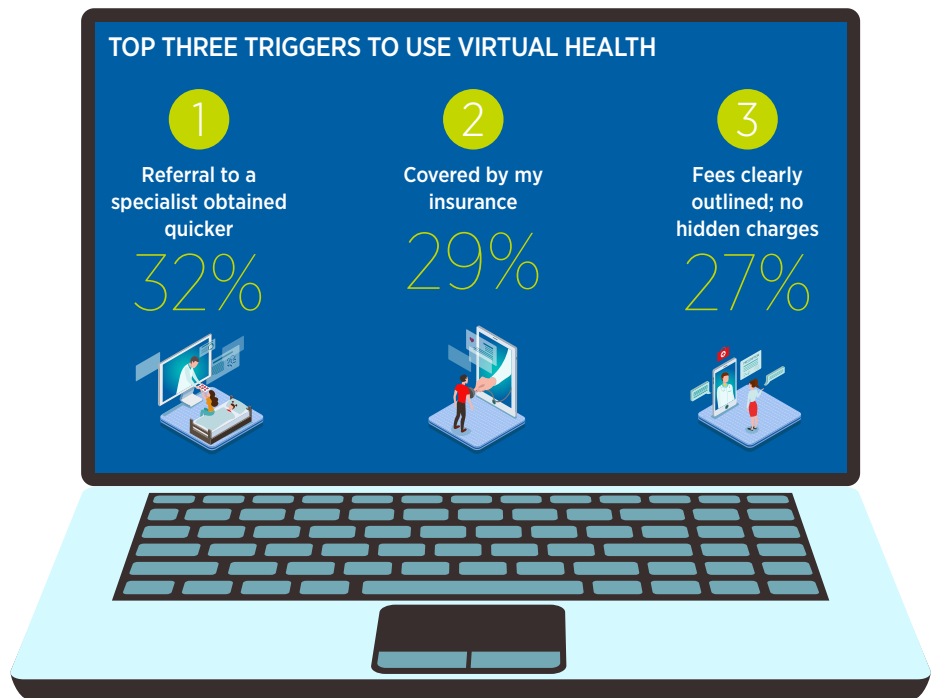
5. Global Burden of Cardiovascular Diseases and Risk Factors, 1990-2019: Update from the GBD 2019 Study, Journal of the American College of Cardiology, Volume 76, Issue 25, 2020. P. 2985. <https://doi.org/10.1016/j.jacc.2020.11.010>

6. Global epidemiology of atrial fibrillation: An increasing epidemic and public health challenge. International Journal of Stroke. 2021;16(2):217-221. <https://doi.org/10.1177/1747493019897870>

## VIRTUAL HEALTH CARE & THE PATIENT JOURNEY

From integrated care plans to care managers, global health service companies are empowering people with an improved patient journey and greater choice. 61% of global respondents to Cigna's 2021 Well-Being survey said they would consider or prefer virtual over in-person care for a variety of reasons. The benefits including:

- **Care managers:** Rather than seeking advice from unqualified online sources, professional care managers take the confusion out of navigating health care systems and insurance coverage.
- **Centralized management:** Apps, like Cigna's *Symptom Checker*, put all information in the palm of patients' hands, enhancing the care journey with easy-access referrals, billing and diagnostics.
- **Improved access:** Virtual health care services enable access to care in even the most remote communities, in an affordable way. Importantly, for expat health care, this includes easy access to care in their native language.

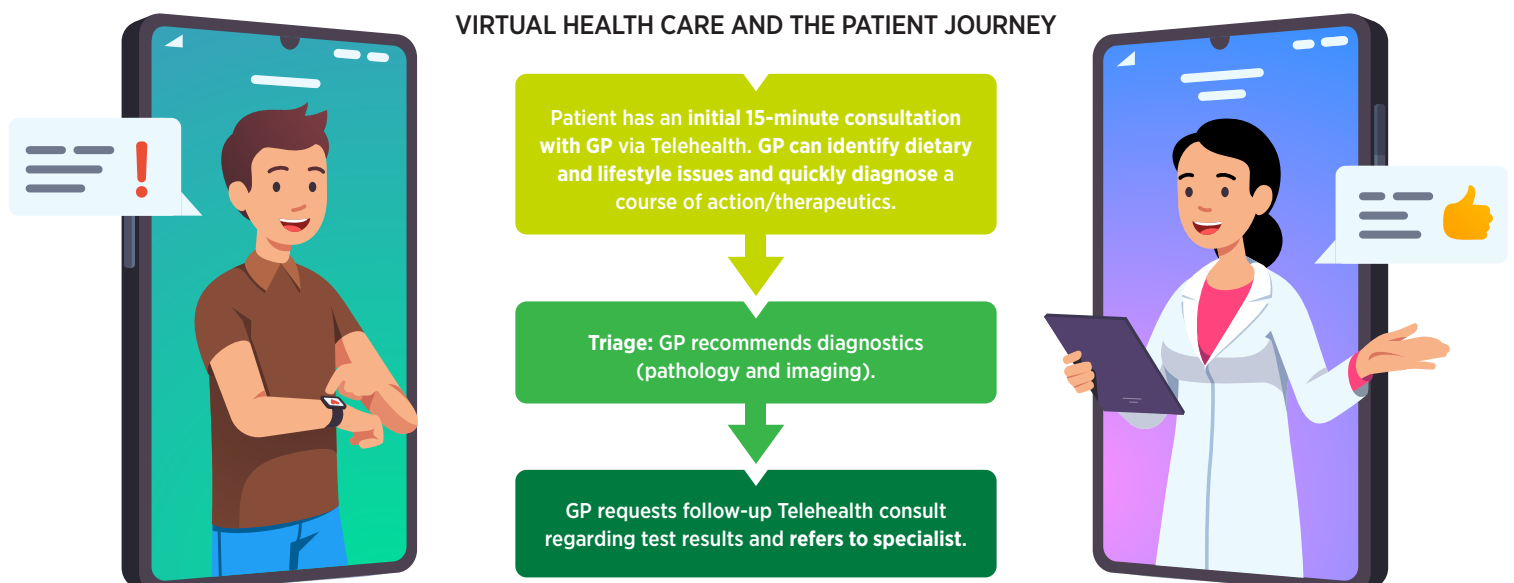


Source: Cigna 360 Well-Being Survey 2021

Cigna has partnered with Infermedica, the medical artificial intelligence specialists, to develop a pilot app that leverages AI technology to help people manage their medical conditions. *Symptom Checker* lets them input their medical symptoms, uncover possible causes of their symptoms, and directs them towards the right care by suggesting next steps, including specialist or doctor recommendations.

### LIVING WITH CHRONIC CONDITIONS

Chronic conditions require ongoing and often aggressive monitoring and management. Innovative virtual care delivery takes the aggressive intervention out of these programs and is now fundamental to effective clinical management. Studies consistently show increasing uptake of virtual health services among people living with chronic diseases, with more now relying on virtual consultations and monitoring to manage their well-being.<sup>7</sup>



7. Virtual models of chronic disease management: lessons from the experiences of virtual care during the COVID-19 response. Australian Health Review 45, 311-316 2021. <https://doi.org/10.1071/AH20190>. Opportunities and challenges for telehealth within, and beyond, a pandemic. The Lancet, Global Health Volume 8, Issue 11. August 10, 2020 [https://doi.org/10.1016/S2214-109X\(20\)30362-4](https://doi.org/10.1016/S2214-109X(20)30362-4)

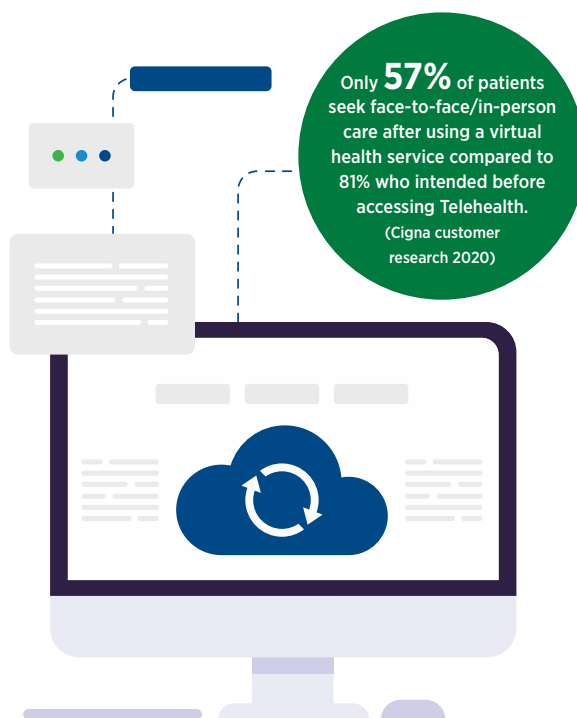


## DIGITAL DATA IN THE PATIENT JOURNEY

GPs, specialists, hospitals and health systems are using cloud technology, 5G networks, AI, and interoperable data and analytics to overcome challenges in patient management and build more impactful models of care.<sup>8</sup>

Digital patient records underpin this by allowing important medical information to be shared faster than ever. They reduce unnecessary wastage and duplication of services in the hospital setting, improving care coordination, reducing costs and facilitating innovation in care delivery.<sup>9</sup>

They also enable patients and their doctors to access, share and review this data to achieve the best possible health care outcomes, especially in virtual health care settings.



The result is the administration of appropriate, high value and effective care while avoiding unnecessary emergency room visits or in-patient hospital care.



### SHOULD I GO TO THE EMERGENCY ROOM?

One OECD report found that in most Western countries, Emergency Room (ER) visits were increasing simply because of the convenience of the setting. Preventable, inappropriate or non-urgent visits accounted for nearly 12% of ER visits in the United States, 20% in Italy, 25% in Canada, 31% in Portugal, 32% in Australia, 56% in Belgium, and up to 15% in England. Regular telehealth appointments were found to reduce ER visits through home case management or teleconsultation, or by providing information about appropriate treatment.

## DIGITAL DATA IN THE PATIENT JOURNEY



**Patient choice of specialist:**  
Specialist referrals made simpler – via Cigna's virtual triage:  
Access to specialists across the globe via VH services



**Patient has initial face-to-face consultation,**  
diagnosis and treatment.



**Patient receives ongoing monitoring of treatment** via regular VH checkups. Includes reporting of smart device data and health performance.

## HOW VIRTUAL HEALTH WILL SHAPE THE FUTURE OF CARE

“Virtual health care has the potential to fundamentally change and improve the way we access care. Patients of all ages, especially those with chronic conditions, will feel the benefits as the frequency of face-to-face interventions drop and patients become freer to lead ‘normal’ uninterrupted lives.

But, just as the internet didn't stop us from shopping in-store, we will never have a completely virtual health system. Nor do we want one. It just wouldn't be effective. The opportunity is a hybrid of the two which improves access to health advice and monitoring, while simultaneously reducing the cadence of in-clinic appointments.

Ultimately, we need to support an ongoing dialogue between patient and clinician, so that we are able to act on this information in an effective and timely manner. After all, it's said in the medical profession that 80% of finding a diagnosis can be derived from patient history alone<sup>10</sup>.

Therefore, with so much of the salient patient information derived from talking, virtual care presents a golden opportunity to enhance care, with increased engagement with clinicians, while reducing the number of face-to-face appointments.

For the medical profession, this is pivotal moment of change. Clinicians are increasingly realizing the tremendous opportunities to broaden care outside of the four walls of their practice. And with better data, insurers such as Cigna can better manage costs for patients while improving quality of care.”



**DR PETER MILLS**  
Medical Director,  
Cigna Europe

8. 2022 Global Health Care Outlook | Are we finally seeing the long-promised transformation? Deloitte: <https://www2.deloitte.com/content/dam/Deloitte/global/Documents/Life-Sciences-Health-Care/gx-health-care-outlook-Final.pdf>

9. What is the status of electronic health records? The Commonwealth Fund, 2020: <https://www.commonwealthfund.org/international-health-policy-center/system-features/what-status-electronic-health-records>

10. History and Physical Examination. Patient.info. Dr Laurence Knott; Reviewed by Dr Colin Tidy, 2021. <https://patient.info/doctor/history-and-physical-examination#:~:text=It%20is%20said%20that%20over,the%20cornerstone%20of%20clinical%20practice>

## VIRTUAL HEALTH CARE – WHERE NEXT?

Virtual health care is transforming health care systems worldwide, improving outcomes and access for millions, while supporting people to integrate healthier habits into their daily lives.



We have also seen many of the previous barriers to success removed over the past two years due to consumers' willing and rapid uptake of virtual services such as telehealth during the course of the pandemic.<sup>11</sup>

What does all this mean for patients? At Cigna, it is central to our entire care management approach and especially for chronic conditions.

It provides people with far greater control and understanding of their care journey, faster access to clinicians, and professional support from care managers who guide them from initial diagnosis through treatment and recovery using the appropriate mix of virtual care and in-clinic appointments.

It is also playing a critical role in reducing mis-diagnosis and anxiety caused by the risky habit of online self-diagnosis by offering faster access to medical advice from the comfort of the patient's home.

From cardiac monitors and musculoskeletal sensors, to intuitive patient data platforms, the possibilities of virtual health care to improve the lives of those with chronic diseases or lifelong conditions is especially bright. It is enabling many to live healthier, longer lives, with less intrusive medical treatment plans.

Most importantly, these evolutions in health care connectivity, monitoring, and care delivery are keeping people out of hospitals, out of the emergency room, and more informed about preventative health practices. This frees up more beds, doctors and nurses to deliver care where it is needed most, while improving the overall sustainability of our health systems.

Cigna is heavily involved in this virtual care revolution and the rethink around the patient journey. Our objective is to truly democratize health care by expanding access to the farthest reaches of the globe, improving patient outcomes and reducing the costs associated with high quality medical care.

### ABOUT CIGNA INTERNATIONAL

Cigna's mission is to improve the health, well-being, and peace of mind of those we serve by making health care simple, affordable, and predictable.

We make it easy to get care – letting you choose how, when, and where you want it – from virtual health, to specialist consultants.

We make health care more affordable by partnering with providers who provide quality, cost-effective care.

Our goal is to provide you with health care coverage that is predictable – every step of the way.

### A NOTE ON METHODOLOGY

Survey respondents were recruited from online panels that undergo rigorous quality control. The panel composition is representative of the adult population in each of the surveyed markets. Depending on population size and complexity, a sample size of either 500,

1,000 or 1,500 respondents was surveyed to provide statistically significant findings which can be extrapolated to the general population. In addition, age and gender quotas were set based on their respective proportion of the population.



11. The \$300bn COVID digital health dividend. STL Partners. March 2021: <https://stlpartners.com/research/the-300bn-covid-digital-health-dividend/>

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