Completing the puzzle of wellness

A discussion on mobile with Humana Wellness SVP, Jeff Reid



Humana.

BACKGROUND

The wellness industry and the role of mobile



People are dying of **preventable diseases**.

75%

of **chronic conditions**

are preventable,

but are currently leading to

7 out of 10 deaths.

DAILY CHALLENGES SUCH AS:



Stress



Poor nutrition



Limited physical activity



Lack of sleep

CAN LEAD TO **CHRONIC CONDITIONS** LIKE:



Elevated blood pressure



Elevated blood glucose



Overweight or obese



Lacking in physical wellbeing

Source: American Heath Association Study

The wellness industry is **large** and **growing.** It has **taken on several forms…**



$3.7T
estimated global wellness market size

5.2%
CAGR globally

Over **1,700** companies all providing solutions around six different areas

Behavior change and social engagement
Products and services that make wellness more social with the aim of changing consumer behavior (e.g. Rally)

Data and analytics
Companies investing in big data, machine learning and new technologies related to wellness (e.g. Garmin)

Consumer-driven innovation
New wellness products and services resulting from a gap in current landscape (e.g. financial wellness)

Integration across the healthcare landscape
Companies that improve how we share or access wellness data between different platforms (e.g. Welltok)

Corporate wellness programs
Companies that provide services to corporate partners such as employee assistance programs and insurance (e.g. Clover Health)

Traditional healthcare solutions
Areas that include occupational health, naturopathic medicine, recovery from addiction and substance abuse

Sources: 2016 report by Global Wellness Institute; 2018 Quid analysis from BCG

What would you give up to keep your **smartphone**?



3 in 10 would stop seeing their friends in person

More than 55% would forgo dining out for 12 months

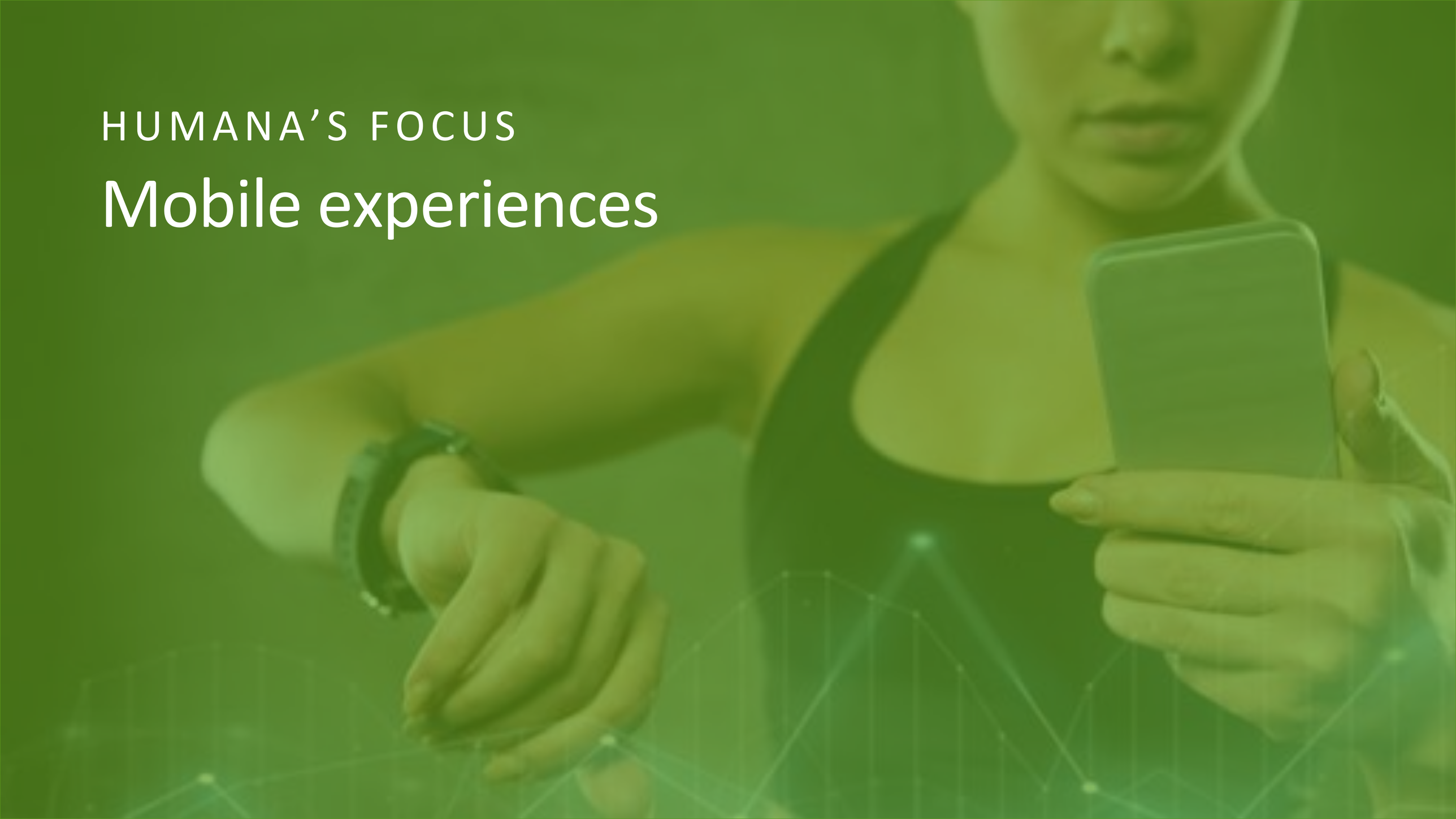
46% would give up a day off per week

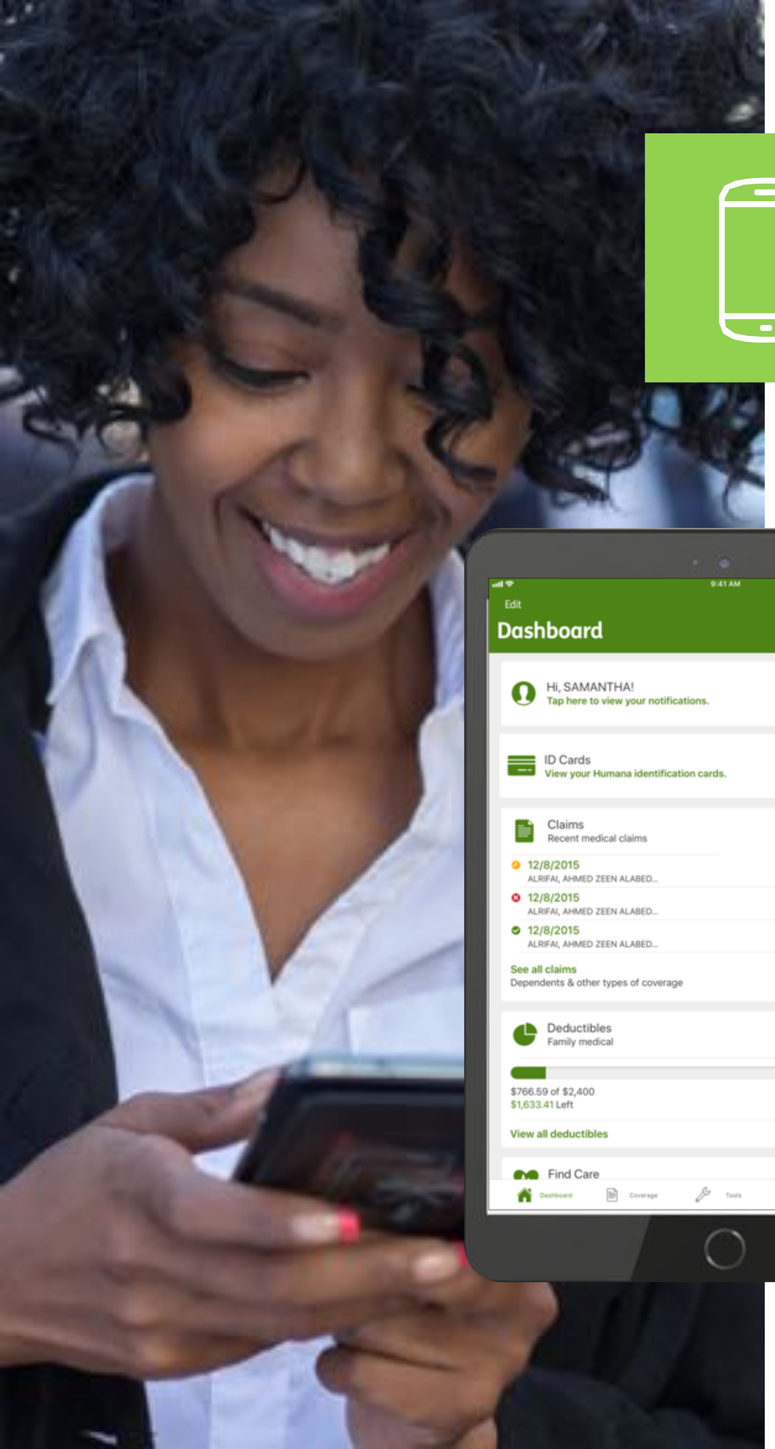
45% would put off going on vacation

Source: Boston Consulting Group Research

HUMANA'S FOCUS

Mobile experiences

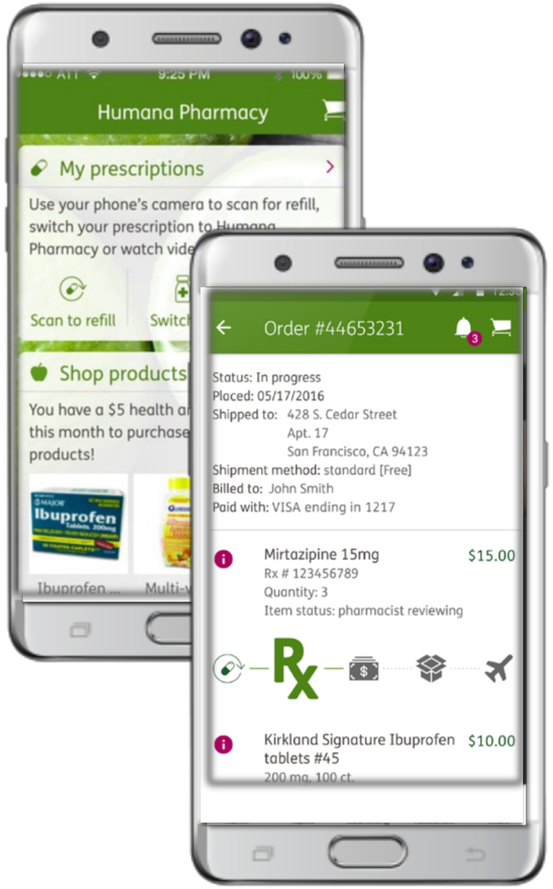




Humana uses mobile with a core focus on **engagement and retention** (focused on use and outcomes)

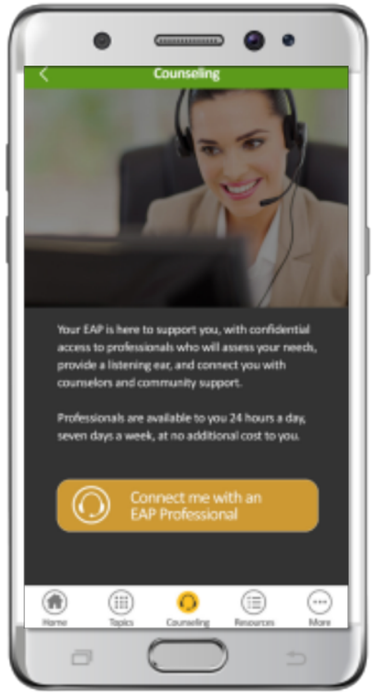
Learn

Shop

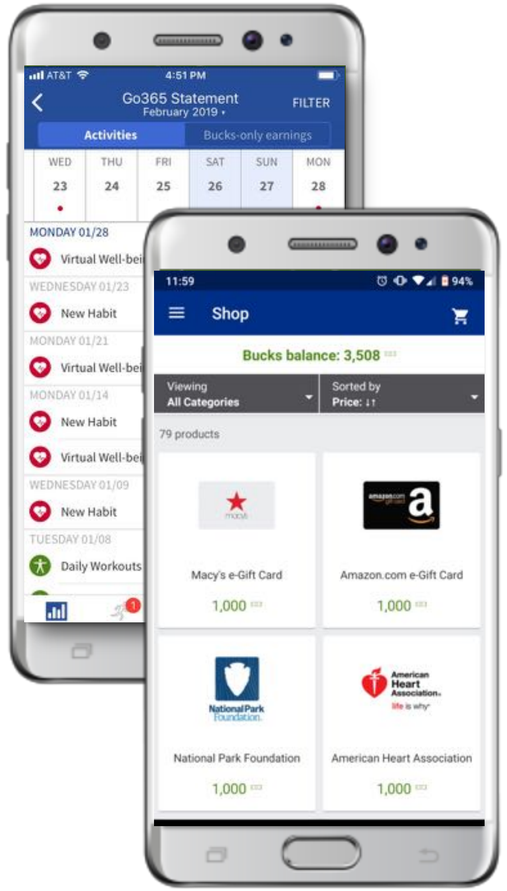


Service

Connect



Earn



Reward

Our **mobile** member experience focuses on…



1. Omni-channel engagement

Being flexible around where our member wants to meet us and engage, while continuing to educate and add value with our digital properties.



2. Connected ecosystem

Offering options for our members to choose their platforms and experiences, while we continue to reward and engage them in their wellness journey.



3. Develop and nurture relationships

Providing enough value for the member to keep coming back to engage more.

Omni-channel engagement

Flexibility in channel for our members

Mail





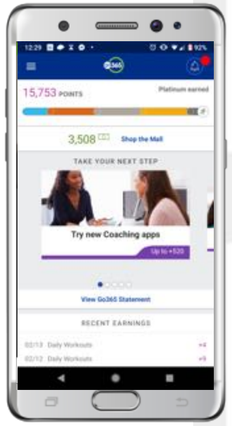
Phone

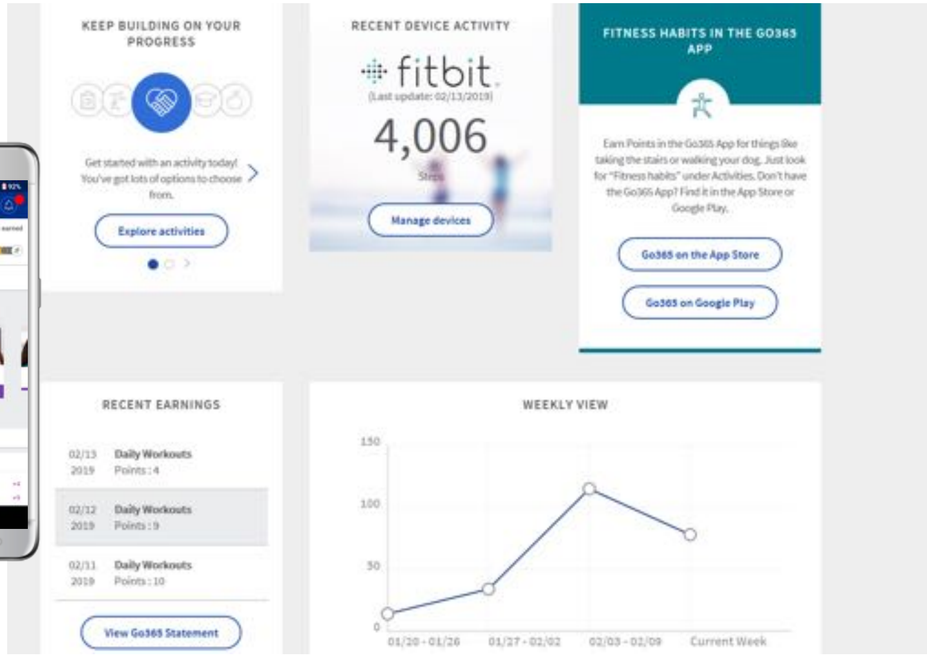


"I'm looking for help because I noticed my gym visits were not logged."

Digital







Connected ecosystem

Partnerships that offer members flexibility to experience wellness the way they choose

30,000 connected gyms, many with beacon check-in technology

5,000 biometrics locations

Integration with most major **devices**

Variety of fitness, nutrition and lifestyle **coaching** options

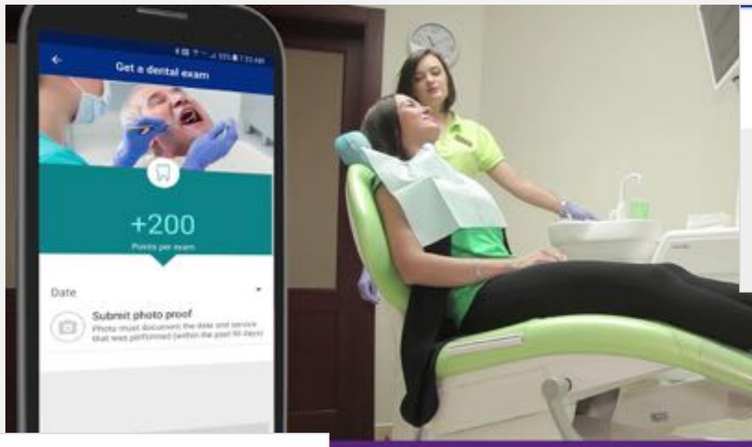
Text-based **counseling**

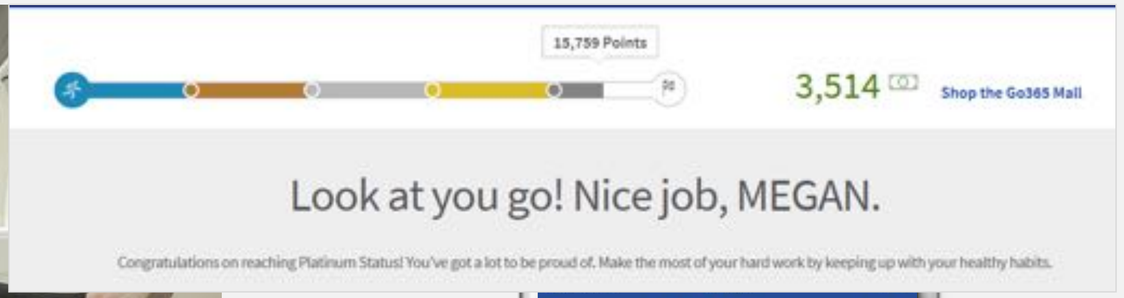
Meditation and mindfulness options

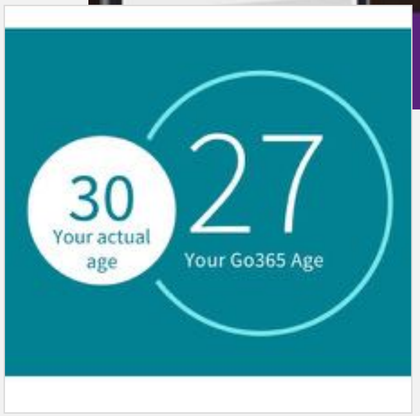
Financial well-being

Develop and nurture relationships

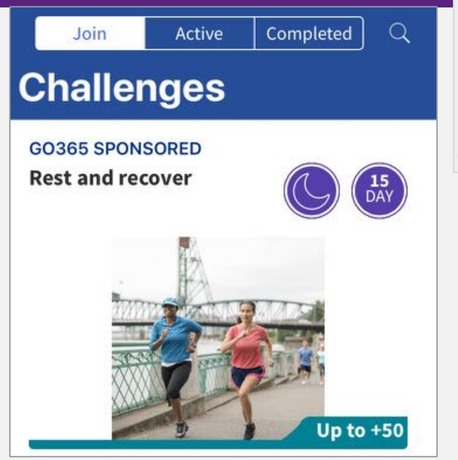
Keeping members interested and engaged over time with activities, challenges, rewards and incentives

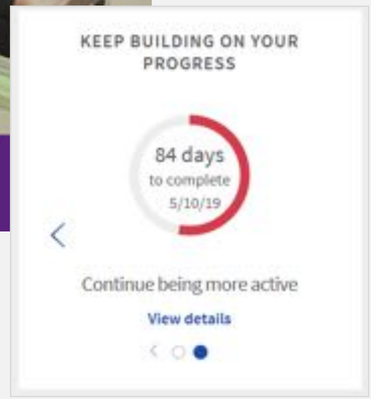


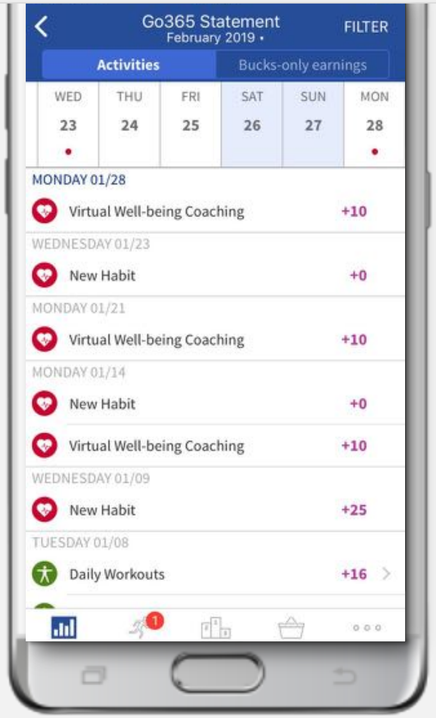


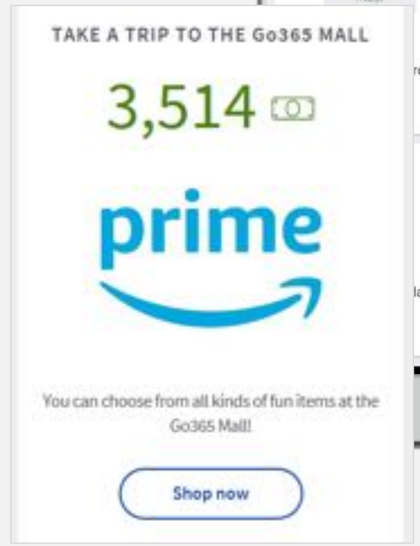


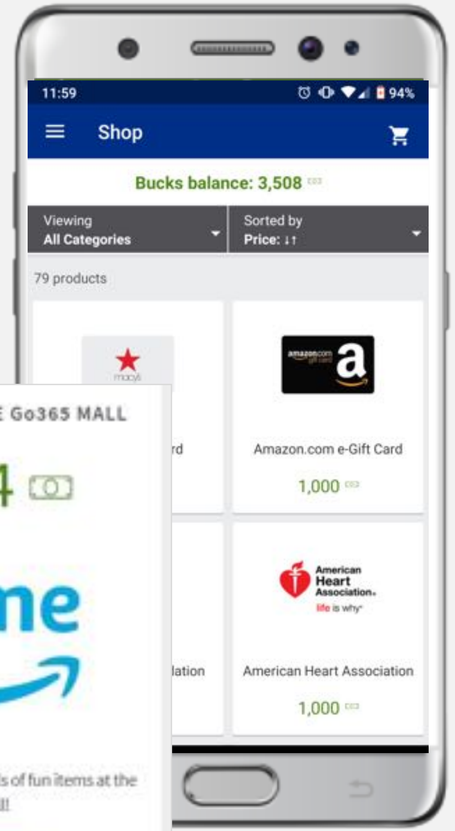












With this focus we have been able to see **results**…



1. Increased Member Tracking

In the first year after launching the mobile app (late 2014) the number of members tracking and uploading workouts in Go365 more than **doubled**, mainly due to the **improved user experience and reduced complexity of linking devices**



2. Behavior Change

During the challenge period **participating members increased their step activity by 19.3%** on average compared to before the challenge **(65% of these were leveraging the mobile app)**



3. Focus on Physical Activity

Over the first 5 years of the Go365 program the percentage of Humana employees doing at least the **minimum recommended amount of physical activity per week** (i.e. 150 minutes) increased from 36.2% to 61.6%



HUMANA

Looking to the future



It’s not rocket science, but it is a **different mindset**, with a **different set of tools.**

Think different.

Meet **Jenny**



- 35 years old, lives in Chicago
- Working, financially secure
- Trying to maintain balanced lifestyle
- Dealing with Type 1 Diabetes



LESSONS

What have we learned along the way?



Some **lessons** we have learned



Be obsessed with the member and the overall user experience.

Consider each person's unique needs and where mobile might play a role to simplify.



Be realistic about mobile engagement expectations.

If mobile is not the best option for our members, find another way to make it engaging and easy.



Where can you delight the member?

Use mobile to create an exciting experience where the member not only sees value but can't find that value anywhere else.



Find the balance between home-grown capabilities and curating an ecosystem, because the optimal user experience may not require "owning it" as much as connecting to it.


This is just the beginning....
Thank you!
Humana.