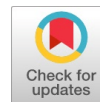


# Study on Wellness Programs Offered by the Health Insurance Companies

Mandyam Rangayyan Roopashree, Dixita Kapadia



**Abstract:** *Introduction: Wellness is the act of ensuring a healthy lifestyle regularly. It is a multidimensional phenomenon. There are wellness providers such as hospitals, insurance companies, diagnostics, and wellness firms. It focuses on the wellness programs offered by Indian and International health insurance companies. Method: Descriptive and cross-sectional study on the wellness programs delivered by health insurance companies. The survey was conducted on the outlook of customers for the wellness programs offered by insurance companies. Result: List of wellness programs offered by various health insurance companies. The determination of the interest of consumers in wellness programs and rewards related to it. Discussion: Wellness programs include fitness challenges, modifications in diet and lifestyle, goal-based exercises, and healthy living. This paper discusses wellness initiatives, benefits, and regulations of wellness programs for insurance companies. Application: A comprehensive wellness plan for health insurance companies to increase the well-being of their customers. Conclusion: Both the insured and the insurer get benefit from the wellness initiatives. Wellness programs keep individuals healthy and therefore reduce the possibility of future claims. This increases the revenue of insurance companies.*

**Keywords:** Health Insurance, Wellness Programs, Benefits, Healthcare Costs, Customer-Centric

## I. INTRODUCTION

Wellness is a multidimensional phenomenon. It focuses on physical, mental, social, spiritual, emotional, and environmental well-being. It includes behaviors, preferences, and lifestyles that contribute to a state of holistic care [1].

Wellness programs are of two types, one is preventive which consists of fitness activities, healthy diets, and mental health care; and the second is post-operative which includes counseling and therapy programs. Common wellness initiatives are stress reduction programs, health screenings, weight loss programs, exercise & activities, and nutrition education [2]. In India, there are various wellness providers including hospitals, insurance companies, wellness corporates, diagnostics, and health technology companies. The main focus is on the wellness programs offered by health insurance companies.

Over the past few decades, an epidemic of lifestyle diseases has evolved: sedentary lifestyles, such as lack of activity, unbalanced diet, and abuse of tobacco and alcohol, are raising the incidence of chronic diseases such as diabetes, cardiac disease, and chronic respiratory problems. Indeed, these chronic illnesses are a massive burden, leading to a deterioration in the quality of life, early death and disability, and a rise in healthcare expenditure. While illness was once considered to be a concern for older age groups, there is a change towards initiation. These result in financial burden due to sickness-related loss of productivity leading to absenteeism and decreased performance at work [3].

Health insurance companies recognize the effect of chronic disease on the health and well-being of their customers as they raise expenditures on health care. Health insurers are implementing strategies to promote wellness and prevent disease. Wellness programs aim to prevent the occurrence of disease or to detect and cure disease at an initial stage before complications occur. The common objective is to increase participation and commitment to improving the quality of life of the consumer [4]. Harvard research has found that medical costs decline by around \$3 per dollar invested in wellness plans. Moreover, for each dollar invested, absentee costs declined by around \$3. Wellness programs reduce healthcare expenditure and also keep individuals healthy. Certainly, this reduces the number of health insurance claims in the long run and increases the revenue for health insurance companies [5].

## II. AIM & OBJECTIVE

### Aim:

To develop an insight into wellness programs offered by health insurance companies

### Objective:

- To understand offered wellness programs by insurance companies
- To know the benefits on the health of individuals
- To suggest plans to improvise wellness programs for insurance companies

## III. METHODOLOGY

**Study Setting:** Wellness programs offered by health insurance companies are studied. The questionnaire is prepared based on the customer outlook on wellness programs offered by insurance companies.

**Design Setting:** The design of the study is descriptive and cross-sectional. A descriptive study allows the interpretation of existing wellness programs in the insurance sector and the discovery of new initiatives.

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## Study on Wellness Programs Offered by the Health Insurance Companies

Sample Size: A total of 12 health insurance companies offering wellness programs are taken into consideration. A total of 206 responses are recorded from the questionnaire. Parameters of Study: The literature search was performed using the keywords: wellness programs, health insurance, healthcare costs, benefits, and trends. The studies presenting the trend in wellness programs and their benefits have been taken into consideration. The inclusion criteria are paper showcasing wellness programs, healthcare cost reduction, corporate wellness, and health insurance costs. The exclusion criterion is the privacy of the data.

Data Collection: The primary data collection method is used and the questionnaire is prepared on the outlook of customers on wellness programs offered by health insurance companies. A secondary data collection method is used which includes the official sites of health insurance companies, government sites, and articles. Data related to the benefits of wellness programs are obtained from the relevant research papers and administrative records.

### IV. RESULTS

A total of 206 respondents have given responses to the questionnaire on the outlook of customers on wellness programs offered by health insurance companies. Wellness programs offered by Indian and International health insurance companies are studied. The representation of the data is as follows:

→ The age ranged from 19 and 76 years with a total of 206 respondents out of which 61.7% were male and 38.3% were female.

**Table 1: Occupation of respondents**

No.	Particulars	Percentages
1	Businessperson	8.3
2	Industrialist	1.9
3	Government Employee	1
4	Corporate Employee	28.6
5	Healthcare Professional	18.9
6	Student	30.1
7	Other	11.2
<b>Total</b>		<b>100</b>

Inference:

→ 78.2% of respondents were covered under the health insurance policy.

→ 97.1% of respondents agree that the wellness programs are beneficial and out of 79.1% were interested in participating in the wellness programs offered by the health insurance company.

→ 61.7% were willing to spend some extra amount on insurance plans covering wellness programs.

**Table 2: Willingness to Spend Extra Amount**

No.	Particulars (Indian Rupees Per Month)	Percentages
1	Less than 1000	66.2
2	1000-5000	29.3
3	More than 5000	4.5
<b>Total</b>		<b>100</b>

**Table 3: Interested Wellness Programs**

No.	Particulars	Percentages
1	Running	8.3
2	Walking	15.4
3	Diet and Nutrition	18
4	Cycling	10.7
5	Gymnasium	22.8

6	Yoga	23.8
7	Meditation	1
<b>Total</b>		<b>100</b>

→ For monitoring devices, the respondents preferred smartwatches (46.1%), applications on phones (36.4%), and fitness belts (17.5%).

**Table 4: Preference for Rewards**

No.	Rewards	Percentages
1	Regular Health Check-up	57.3
2	Discount on renewal premium	26.7
3	Different preventive tests	8.7
4	Use of points as deductibles	5.3
5	Other (Monetary benefit, eat & burn program)	2
<b>Total</b>		<b>100</b>

Details of wellness programs offered by Indian and International health insurance companies are as follows:

**Table 5: Indian Health Insurance Companies**

No.	Company	Wellness Program Features
1	HDFC Ergo Health	Health-line services, wellness newsletter, discount on renewal premium as per average step count target of the year, and regular medical monitoring [6].
2	Star Health Insurance	Discount in the renewal premium based on wellness activities, online health calculators (hypertension, smartphone addiction, BMI, etc.), and wellness blogs [7].
3	Bajaj Allianz	Wellness portal for health records storage, health parameters tracking, and health risk assessment, health library (diseases, symptoms & tests, or procedures) [8].
4	Aditya Birla Capital	Locate wellness/fitness assessment centers, wellness coaching, and articles, and earn HealthReturns by achieving monthly fitness goals [9].
5	ManipalCigna	ProActive app based on sleep, resilience to stress, physical activity, and nutrition; wellness articles and calculators (BMI, health rate, alcohol risk) [10]
6	Religare	Wellness blogs [11]

**Table 6: International Health Insurance Companies**

No.	Company	Features (Rewards)
1	United Healthcare	Deposits into health saving A/C or Health reimbursement A/C [12].
2	Anthem	Discount toward health plan costs, health assessment, preventive care screening (Mammogram/Colorectal cancer screening) [13].
3	Centene	Monthly premium payments, deductibles, coinsurance [14]
4	Health Care Service Corporation (HCSC)	Exercise and fitness tips weekly, ophthalmic and dental coverage [15].
5	Molina (US-based)	Cervical cancer (21-64 age)/Breast cancer (50-74 age) screening, HIV screening annually Diabetes screening rewards: Diabetes HbA1c Diabetes eye checkup Diabetes monitoring for kidney disease [16].
6	Momentum Metropolitan Holdings (MMI)	Occupational health risk assessment [17].

V. DISCUSSION

India's health insurance market is projected to expand by 29% during 2021-2025 due to an increasing middle-class population, enhanced awareness of the benefits provided by the health insurance plan, favorable government initiatives, and higher expenditure on healthcare services. The corporate wellness market in India is projected to grow at a CAGR of 5.75% during the 2020-2025 period to cross INR 21.53 billion by 2025 from INR 14.59 billion in 2019 [18].

Wellness programs are beneficial to both insurance companies and customers. A healthy individual who is insured is beneficial to himself and the insurance company. As per the American Heart Association, lifestyle-related elements such as healthy weight, regular physical exercises, balanced diet, smoking & alcohol avoidance extend lifespan more than 12 years for males and 14 years for females. These also reduce the expenditure on medicines, hospitalization, and other therapies. Incorporating fitness and preventative care under the wellness element indicates that insured who take up such activities are less likely to claim under their health insurance policies. The wellness initiatives take place in both individual and group insurance policies and are aimed at motivating customers to take personal responsibility for health conduct [19]. Insured individuals who maintain a healthy lifestyle under the wellness program are less likely to have illness or disease-related claims. It is also significant that the insurance regulator does not permit the insurance companies to cancel the health insurance policy halfway through due to repeated claims. So, wellness programs are crucial for both sides. The customers have to be physically fit and active to avail of the benefits under the wellness programs. Such wellness initiatives motivate individuals to be healthy and gain the benefits under the health insurance policy [20],

Health insurance companies offer wellness programs like running, walking, cycling, and other activities (Gymnasium). Monitoring of these activities is done through smartphones watches or fitness bands. Regular monitoring helps in timely intervention and thus reduces healthcare costs [21]. Incentives for participating in wellness activities motivate the customers and keep their morale high. Incentives are given in the form of discounts on premiums, preventive regular health check-ups, or the use of health points as deductibles.

Various studies have suggested the benefits of wellness programs at different levels. The global study at Unilever Company, which employs more than 1.74L employees around the world had carried out a wellness program that includes exercise, nutrition, and mental resilience. This study suggested a 3.5:1 ROI through employee weight loss and

improved mental resilience, as well as reductions in hypertension, physical inactivity, poor nutrition, and smoking. Another study which was carried out in Nestle SA focusing on nutrition and fighting against sedentary lifestyles has suggested that sickness-related absences declined from 2.5% in 2006 to 1.9% in 2013. These studies help to understand the impact of wellness programs on each one's life [22].

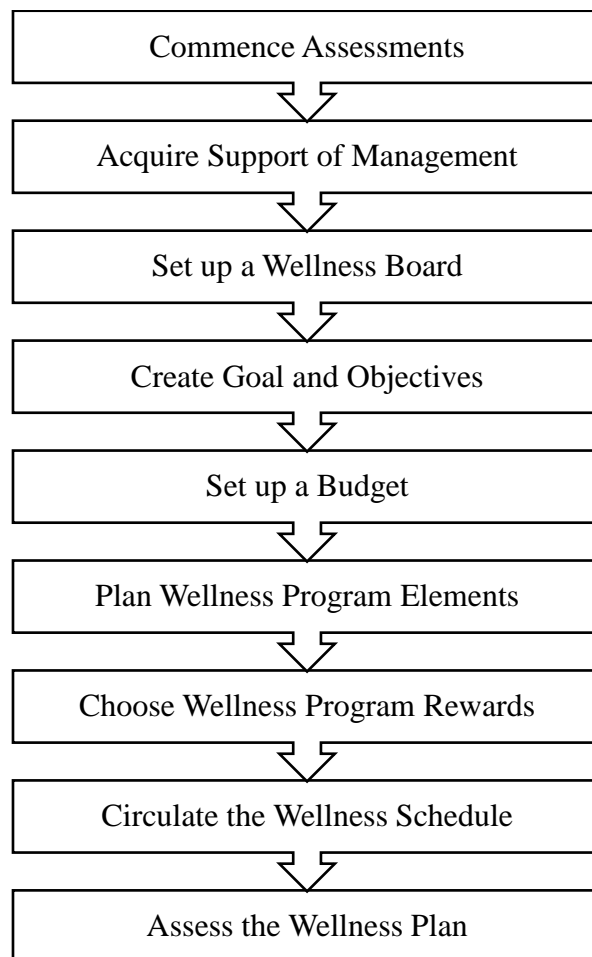


Fig. 1: Steps in Designing Wellness Programs

As per the study by the Associated Chambers of Commerce and Industry of India (ASSOCHAM), the implementation of the Corporate Wellness Program can save money of up to US\$ 20 billion by 2018 by reducing the absenteeism rate by 1% and at the same time improving the chronic and lifestyle diseases of employers and employees. This indicates that, on average, for every rupee spent on the employee wellness program, employees get Rs. 132.33 as a cost savings for absenteeism and Rs. 6.62 as a lower cost for health care [23].

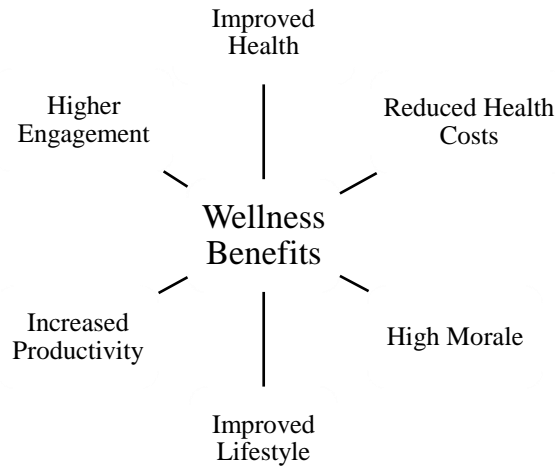


Fig. 2: Customer-Centric Wellness Program Benefits [24]

The insurance companies need to follow the IRDA (Insurance Regulatory and Development Authority of India) guidelines for the implementation of wellness programs under health policies [25].

Operations: For any wellness program the objective is to maintain and improve the health of individuals to enable affordable health insurance. It is mandatory to file any wellness initiative as a part of a product that includes methodology and criteria for rewards. The operating expenses for the administration of wellness initiatives must

be disclosed in the pricing of the health insurance product and costs.

Promotion and Reward: To promote wellness, health insurers can offer health services such as outpatient consultations, health check-ups, and diagnosis. Redeemable vouchers can be given for membership in the gymnasium, fitness center, sports club, and yoga center for participating in fitness activities [26]. Discounts on premiums or increases in the sum insured can be offered at the time of renewals based on the wellness regime [27].

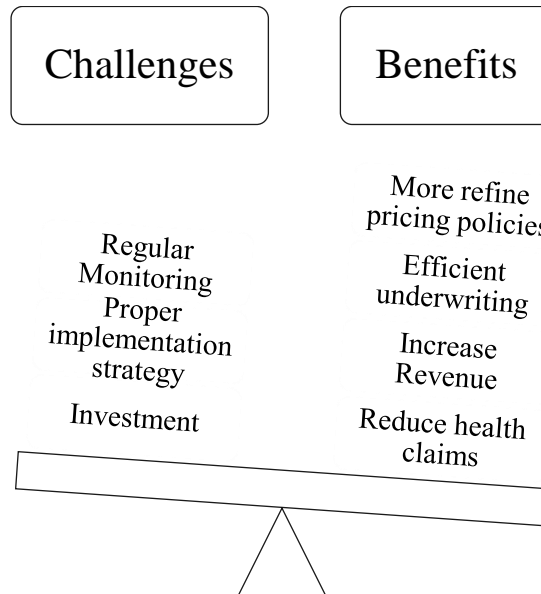


Fig. 3: Challenges and Benefits of Wellness Programs for Insurance Companies [28]

VI. CONCLUSION

Wellness programs offered by insurance companies are favorable to both insured and insurers. Wellness programs for retail and corporate clients offer preventive care programs, and daily fitness practices help in monitoring the health and fitness status of customers. The monitoring of medical history enables the insurance company to handhold the customer for timely intervention and follow-up on the regimens. It helps in maintaining good health and defers the possibility of any future claims. It increases the revenue for the insurance companies [29]. Wellness programs are often part of an

organizational benefits package that includes a group health insurance or disability benefit. Beyond reducing healthcare expenses, these offerings can help insurers through more refined policy pricing and more efficient underwriting [30]. Wellness programs linked to insurance enhance customer satisfaction and encourage healthy individuals to purchase these plans.





This approach results in cost-effectiveness in the long run for the organization and helps in building gratitude and loyalty for the customers as the insurance company is not merely financing the health cost but to considered as a well-being partner [31].

### RECOMMENDATION

Wellness programs that are offered by insurance companies in India are as follows:

- Fitness and exercise:
  - Walking steps
  - Running (Kms and Time-based)
  - Cycling
  - Activity-based (Gym)

Monitoring through IOS and Android-supported Apps, smart-watches, fitness bands, or through fitness tests every 6 months [32] [33].

- Preventive care benefits:
  - Offering screening services for various diseases or conditions classified into adults, children, and women
  - Defining age groups of high incidence rates

→ Collaboration with wellness corporates:

- Beneficial to both individuals and groups.
- Workplace wellness can be included [34].

Incentives:

- Discounts on renewal premiums
- Wellness points as deductibles or benefits in coinsurance
- Free or discounted preventive care or regular health check-ups
- Presenting awards to individuals and organizations who have advanced the field of wellness (Mainly for corporate clients) [35] [36] [37].

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Authors Contributions	All authors having equal contribution for this article.

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**Dr. Dixita Kapadia**, BDS, MBA – Hospital & Healthcare Management With a multidisciplinary background spanning BDS, and an MBA specialized in Healthcare Management, I have brought a unique blend of strategic insight and industry-specific expertise to the table. Combining my clinical acumen from BDS with the managerial proficiency gained through my MBA, I offer a comprehensive understanding of the healthcare landscape, from patient care to organizational efficiency. Over the past three years of experience in the industry, I have immersed myself in the dynamic realm of digital healthcare, where I honed my skills and garnered valuable experience into the evolving needs and challenges of modern healthcare delivery. As an author, my aim is to leverage my diverse background and expertise to inform, inspire, and provoke thoughts within the healthcare community.

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