
New submission from 2020 Shared Value Awards application - Shared Value Project of the Year

Fri, Sep 25, 2020 at 4:32 PM

Primary contact

Contact name

Simonie Fox

Emailsimonie.fox@aia.com**Phone**

0481904119

Address

AIA, level 12
[345 George St](#)
[Sydney, NSW 2000](#)
Australia
[Map It](#)

Where did you hear about the Shared Value Awards?

Other

About your organisation

Organisation name

AIA Australia

Organisation type

Corporate

Website<http://www.aia.com.au/>**Overview**

COVID-19 has led to increased anxiety for many people living with cancer due to heightened risks associated with being immunosuppressed. In response, AIA Australia (AIAA) has provided all AIAA customers who have lodged a cancer-related Income Protection claim free access to the CancerAid Coach Program (CancerAid CP). A wealth of scientific literature indicates that the more a patient engages with their treatment, the better their health outcome. This cancer support and behavioural change program is one of the ways AIAA is helping its customers to live healthier, longer, better lives.

What is your shared value project or initiative?

Name of project or initiative

CancerAid Coach Program (CancerAid CP)

What makes your project or initiative a leading example of shared value in action?

What economic opportunity does your shared value project/initiative deliver?

Around 68% of Australians who are diagnosed with cancer survive. Of these, 40% are working age – and, despite recovering from the disease, 40% of this cohort will never return to work. Some of the typical treatment complications that prevent patients from returning to work are cancer-related fatigue, anxiety, depression, chemo fog and a fear of recurrence. With the right support, these people can not only survive their

diagnosis, but thrive after their recovery.

Scientific literature indicates that patients who actively engage with their recovery achieve better health outcomes. With this in mind, the key focus of the CancerAid CP is encouraging behavioural change among patients so that they become active participants in their own care.

Cancer is one of the three most claimed conditions at AIAA, costing more than \$222 million annually. Since introducing CancerAid, we have seen an increase of 40% of customers with an income protection claim return to work earlier. This has resulted in reduced claim costs for income protection, and has also reduced the need for those customers to claim for total and permanent disability.

What social issue(s) does your shared value project/initiative address?

While we're fortunate to have relatively high cancer survival rates in Australia, we still have a long way to go before we can say that cancer survivors thrive after recovering from their illness.

To address the major barriers to cancer recovery, we need to recognise that people living with cancer often require additional support that the current system doesn't generally provide. By taking a holistic approach to patient care – and empowering patients to take back control and actively manage their recovery – AIAA and CancerAid have been able to make a meaningful impact on the lives of Australians living with cancer.

CancerAid and AIAA are both signatories to the Australasian Faculty of Occupational and Environmental Medicine (AFOEM) and the Health Benefits of Good Work Charter by the Royal Australian College of Physicians (RACP). This charter aims to promote the benefits of good work on people's health and wellbeing. Returning to work isn't currently recognised as a key health outcome; yet it is vital if cancer survivors are to live a full and meaningful life post-recovery. With 40% of cancer survivors never returning to work, there exists a critical need to provide early intervention and support to help these Australians make a successful transition to life after cancer.

A cohort analysis of member needs based on de-identified data from the CancerAid CP has shown:

- a 17% increase in program participation since the pandemic
- a 16% increase in the number of participants adversely affected by anxiety and fears for the future (from baseline 67% pre-pandemic to 78% post).

Given the comorbidities and poorer health outcomes associated with anxiety, the CancerAid CP is critical as we navigate through COVID-19.

Shared value solution description

HOW THE CANCERAID CP WORKS

The CancerAid CP combines engaging technology with personalised human health coaching to help patients navigate their care and achieve improved health outcomes.

The program includes:

- Weekly evidence-based educational modules
- Self-management tools and techniques (including access to the CancerAid app for patients to manage their care)
- A personal coach who provides education, motivation, accountability and wellbeing support.

ABOUT CANCERAID

CancerAid is changing the way we provide cancer care by empowering patients from diagnosis, through treatment, and beyond. CancerAid provides patients with digital tools, personal coaching and educational resources, assisting them to better understand their diagnosis, adopt positive behavioural changes, and to be engaged in their own care. Delivered in conjunction with the award-winning CancerAid app, The CancerAid CP has been developed in synergy with patients and caregivers, with the purpose of reducing side effects and improving patient outcomes.

AIAA and the CancerAid CP bring together technology, behavioural psychology, and evidence-based practices with the aim of improving clinical outcomes for patients following their cancer diagnosis.

Extensive research has shown that COVID-19 has a disproportionately adverse impact on people with compromised immune systems and/or pre-existing medical conditions, such as cancer. To address these health risks and the impacts that pandemic-related anxiety can have on mental health, CancerAid is providing additional support to AIAA customers.

All CancerAid CP participants (past and current) receive an email from AIAA and a message in their CancerAid app. This message contains peer-reviewed, medically reliable information from peak bodies about COVID-19, and features practical tips and information from Cancer Australia outlining how patients receiving treatment might be better able to manage their care and recovery.

In anticipation of the heightened distress that COVID-19 may cause people living with cancer, CancerAid has also developed a COVID-19 'module' that CancerAid staff deliver during calls with program participants. Feedback so far has been very positive, with calls lasting 30% longer on average than usual.

AIAA customers who have lodged a claim for a cancer diagnosis received within the last 18 months also receive an SMS inviting them to actively manage their health by tracking their symptoms in the CancerAid app. In addition, within five days of lodging a new cancer claim, AIAA customers receive an SMS text inviting them to enroll in the CancerAid CP.

As a result of offering the CancerAid CP to more customers, we have seen a 39% improvement in the number of patients who have completed the program.

Market segment and potential for scaling the solution

We initially ran a feasibility pilot with claims for one superannuation fund, measuring customer satisfaction, improvements on wellbeing outcomes, claims outcomes and the corresponding return on investment. When this analysis was completed, and strong evidence emerged showing that the program was adding significant value, we then rolled the CancerAid CP out to all of our group insurance and retail customers.

In addition to this in March this year we also rolled out the COVID-19 module.

We introduced a digital self-enrolment process via text message which enabled us to scale the program even further and to ensure that the customer was able to access the program within 5 days of notifying AIAA of their claim.

Key activities and resources including a basic development plan

We initially ran a feasibility pilot with claims for one superannuation fund, measuring customer satisfaction, improvements on wellbeing outcomes, claims outcomes and the corresponding return on investment. When this analysis was completed, and strong evidence emerged showing that the program was adding significant value, we then rolled the CancerAid CP out to all of our group insurance and retail customers.

In addition to this in March this year we also rolled out the COVID-19 module.

We introduced a digital self-enrolment process via text message which enabled us to scale the program even further and to ensure that the customer was able to access the program within 5 days of notifying AIAA of their claim.

Measurability

Social Measures:

- CP
- We are supporting more Australians who survive a cancer diagnosis to return to work.
- More cancer patients accessed the allied health programs which are available in the health system and are often not utilised. These programs will improve health outcomes for Australians living with cancer.
- Being diagnosed with cancer is often isolating and overwhelming. The CancerAid CP provides additional support to help patients cope throughout their cancer journey.
- Because AIAA believes that all members should have access to the program, we offer it not only to customers with return-to-work prospects, but also to those with a terminal diagnosis. We know that people living with a terminal cancer are likely to live longer with health coaching, and as such we offer it to all customers to make a difference in their lives.

Economic Measures:

- We are seeing more customers return to work earlier which means we are reducing claim costs for both income protection and total and permanent disability. As a result, Australians who survive a cancer diagnosis are thriving and our claims experience is improving too.
- We measure the return on investment (ROI) by measuring the amount saved on the claims where the customer has returned to work.
- We also measure the percentage of customers who proceed to an occupational rehabilitation program. It's important to note that there are some customers for whom this will not be appropriate, as they have a terminal condition.
- While it is illegal as a life insurer for us to fund treatment, CancerAid helps patients overcome barriers to accessing government-funded allied health programs. We measure the percentage of customers who access these subsidised programs as a result of the Coach Program.

Tangible results to date

We measure the following metrics:

- Return on Investment – For every \$1 we spend on CancerAid, we save \$10.16.
- Customer Satisfaction (CSAT) – 97.5% of customers were satisfied with the program.
- 40% of customers progressed through to our comprehensive occupational rehabilitation programs. 82% of customers who enrolled into these programs returned to work.
- 53% of customers were supported into government-subsidised allied-health support programs as a result of the CancerAid CP.

Below are some examples of customer feedback:

“Good to talk and [to have] the possibilities if needing more help. Very surprised to get this from my insurer.”

“I have liked the format of the program and the layout, also the pace of the program. I liked the stories in the app and always refer back to the ones I like. It's a great concept and there isn't anything out there like this.”

“I didn't expect to have so much support and your time and information – which I have been very grateful for. The information in the app has been very helpful.”

“This program has been great, and helped me more than I expected. It's been great to have the conversations and ultimately the support and that someone cares.”

Please provide relevant documentation to support claims made in this application.

Upload any supporting documentation

- [Shared-Value-Awards-2020-Project-of-the-Year-Attachments-Final.pdf](#)

Official endorsement

Endorsement

- I am authorised to submit this application on behalf of my organisation and confirm that all required approvals have been sought and received.
- I acknowledge that in order to finalise this application I will pay the relevant administration fee.