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

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Where did you hear about the Shared Value Awards?

Other

About your organisation

Organisation name

AXA Asia

Organisation type

Corporate

Overview

AXA and Telehealth

AXA is one of the world's largest insurers. Our purpose is to act for human progress by protecting what matters.

While AXA has been investing in telehealth to expand access to healthcare across Asia for some time, the outbreak of COVID-19 prompted us to accelerate the roll-out of these services through key partners in the region. Beginning in April 2020, we pledged to offer 5 million free teleconsultations to support customers and non-customers in Asia.

The data we gained from this exercise has helped our business in cross-selling opportunities.

AXA Asia will continue to develop its telehealth business, because in the 'new normal', we know this will improve health outcomes for all people by advancing affordability and accessibility. This will not only power's AXA business, but will prove good for the health of all society.

What is your shared value project or initiative?

Name of project or initiative

Telehealth Across Asia – Reaching People without ready access to Healthcare

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

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

AXA is one of the world's largest insurers. Our purpose is to act for human progress by protecting what matters. Protection is at the core of our business; helping individuals, businesses and societies to thrive. We believe that to truly

thrive, our company and society must work together to build and grow the things that matter most to all people, be they affordable financial products or easy access to physical and mental healthcare.

While AXA has been investing in telehealth and online services to expand access to healthcare across Asia for some time, the outbreak of COVID-19 prompted us to accelerate the roll-out of these services through key partners in the region to open up access to medical advice amid heightened health concerns and movement restrictions.

Beginning in April 2020, we pledged to offer 5 million free teleconsultations to support customers and non-customers in Asia, including under-served patients in remote, rural areas where there is limited healthcare access.

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

Living in a rural community or living or travelling outside your normal home country can make it difficult for people to access health care.

AXA Asia is addressing the pressing needs of people who live in rural areas or travelling overseas through telehealth, by using secure video and audio technology to connect care providers in smaller health care facilities with specialists in large hospitals.

Shared value solution description

Telehealth transforms those situations to everyone's benefit. The patient receives expert treatment locally without the added risk and cost of a transfer to a bigger hospital. Local hospitals retain vital revenue and enhance their services. Community members get better care that's based on evidence-based best practices. Health care is better overall. And, of course, in the case of COVID-19, using a telehealth service is preferable to both patients and doctors to discuss initial symptoms before deciding if a patient needs a physical examination.

Market segment and potential for scaling the solution

In rural areas or when travelling outside your home country, patients are often hundreds of miles from the care they need. Community hospitals, with low volumes and limited budgets, usually don't have specialists like neonatologists, neurologists, and cardiologists on staff. And even when they do, there are often too few to ensure constant coverage. Patients are frequently transferred to distant acute care centers to receive specialized care. Local caregivers don't get the opportunity to learn from specialists about caring for complicated patients. Similarly, social workers, crisis workers, and care managers for chronic diseases are sometimes not available in smaller communities, requiring patients to travel long distances.

Telehealth is the solution.

Key activities and resources including a basic development plan

In China, through a strategic alliance with Tencent Trusted Doctors, AXA provides 24/7 access to teleconsultations through a dedicated hotline for AXA customers and employees. The online platform is supported by 450,000 professional medical doctors and psychologists. A dedicated Mental Wellness Helpline via chat and video on WeChat has also gone live in May, providing additional support as society begins to recover from the effects of the pandemic.

In Indonesia, Halodoc, AXA's telehealth partner, has seen usage skyrocket over the past months. With a lack of medical staff and protective equipment, and insufficient hospital beds for seriously ill COVID-19 patients, Indonesia's 270 million people need telehealth more than ever. Halodoc, which has 12 million monthly users, also offers medicine delivery through partnerships with pharmacies, laboratories and ride-hailers. AXA has made a free teleconsultation program available to more than 2.6M existing and new customers, for a limited time period. AXA is likewise introducing free mental wellness counselling with psychologists to ensure holistic support is available.

In Philippines, AXA has extended free medical teleconsultation services to all life insurance customers, as well as select general insurance clients, reaching 750,000 customers with its partner MyPocketDoctor.

In Japan, 24/7 health and medical consultation call services "T-PEC" and online services "DoctorsMe" are currently available free of charge to all policyholders, insured persons and their family members. These services provide consultations by healthcare specialists including physicians and nurses about COVID-19.

In Thailand, Krungthai-AXA Life offers telemedicine to policyholders currently using services through its partners BDMS network hospitals and Praram 9 Hospital.

In Hong Kong, AXA Hong Kong launched a nurse hotline service in 2019 that includes both online and offline services. During the COVID-19 epidemic, our nurses called our members who were diagnosed with COVID-19 to provide them with psychological support and guidance about their situation.

Measurability

Through our campaign, AXA managed to offer nearly 5 million teleconsultations across Asia. The rollout of telehealth not only benefited customers but also wider society as part of AXA's solidarity efforts, driven by our commitment to transform from being a payer to a true health partner.

During COVID-19, hospitals were overwhelmed because of the novel infection, thus, patients found it difficult to get medical advice or even support for routine medical issues. Telemedicine helped alleviate the burden of the stretched

healthcare system and divert customers away from overcrowded hospitals.

Telehealth can also promote value-based care as patients can have improved access to care through leveraging mobile technologies at a relatively low cost. Telemedicine benefits both patients and healthcare providers as it is a cheaper and more efficient alternative.

Apart from giving patients a chance to receive care remotely, AXA also understands the importance of providing holistic support to customers. In its telehealth offerings, the company incorporates free mental wellness counselling in China and Indonesia. In Hong Kong, AXA launched its 'Mind Health Programme' in January, which is Hong Kong's first employee benefits cover to provide comprehensive mental health support.

AXA Asia has tapped global expertise from Microsoft's Azure-bot framework, LUIS Natural Language Processing engine, HealthKeeper, and Sensely to develop Emma, an app envisioned to act as a "customer's digital health partner". Emma is already used by customers in Hong Kong and the Philippines, but will soon be introduced to Japan and China.

The telemedicine market worldwide is growing and is expected to reach \$130 billion by 2025. Over time, the industry will mature and with it comes an improved quality that can significantly address the three components of the 'iron triangle' of healthcare: access, cost, and quality. AXA is confident that moving to value-based care can be hastened with telehealth.

Tangible results to date

The success of telehealth fast-forwarded our work in this area.

We will ensure that high-quality services are accessible whenever and wherever possible with more and more comprehensive and diversified resources.

By fully leveraging our partners' expertise and our own network in health sector, we will be able to provide prevention and protection solutions to our customers through telehealth service which we have made available to all our current customers and employees and new customers through and beyond the crisis, with 24/7 non-stop online service, to solve work, life or any stress issues of our customers. The data we gained from this exercise has helped our business in cross-selling opportunities.

Given the unprecedented times we are living in, as the world continues to tackle COVID-19, AXA Asia will continue to develop its telehealth business, because in the 'new normal', we know this will improve health outcomes for all people by advancing affordability and accessibility. This will not only power's AXA business, but will prove good for the health of all society.

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

Upload any supporting documentation

- [AXA-and-Telehealth-Shared-Value-Project-of-the-Year-Visuals.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.