

health on
demand

Singapore report

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benefits that truly benefit

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Executive summary

Technology has disrupted and transformed all aspects of modern life: how we learn, shop, travel — even how we date and stay connected with family. We've come to expect easy transactions at our fingertips, on demand, whenever and wherever. So, what about health care, an area of our lives that is so profoundly important to our existence and which dictates whether we merely survive or genuinely thrive? A health care system shaped by the digital age holds great promise in solving some of our most important health care challenges: access, quality and affordability.

Yet despite a proliferation of healthier-me apps, step-counting monitors and appointment-making portals, tech-enabled health care is far less accessible than in other sectors. What will it take to make people feel more comfortable about using telemedicine and virtual mental health counseling, or smart apps and sensors to track medications? Or using Artificial Intelligence (AI) to diagnose medical conditions or augmented reality to assist with pain and stress management? What role do employers play in providing digital health solutions? What do employees want, need and expect? And how can digital health offerings help employers to attract talent and achieve better health outcomes for their people?

To explore these questions, Mercer Marsh Benefits (MMB), Mercer and Oliver Wyman have conducted a pioneering study that examines digital health innovation — and the future of health care — in the context of employee attitudes and work cultures. For enterprises, understanding what attracts employees to “health on demand” — and what worries them about it — can mean the difference between leaping ahead or lagging behind in building the energized workforce that will drive growth. Our research explores ways that new technologies and people-first workforce strategies can help employers achieve real-time, meaningful results. By hearing firsthand from both employees and senior decision-makers, we've identified the most relevant and promising new strategies for boosting employee engagement and enhancing the overall health and well-being of the workforce.

The health care industry is changing rapidly. Corporate investment in employee health and well-being is set to grow over the next five years, and digital health solutions will play a critical role. Two-thirds of the senior decision-makers we surveyed, globally, say they are likely to invest more in digital health over the next five years. As health care costs rise, employers are looking to help their people achieve better health outcomes for less. Digital health solutions will be critical in delivering more efficient, affordable and effective health-related services. Employers have an essential role to play in health care transformation by advocating for systemic change to help make quality health care more affordable and accessible.



This survey was conducted in 2019 before the COVID-19 pandemic emerged. We believe that this survey and its implications will continue to be valid during and after the crisis as well, if not become even more relevant.



Our *Health on Demand* study surveyed more than 16,500 employees and 1,300 senior decision-makers in seven mature and six growth markets across North America, Europe, Latin America and Asia. We spoke with full-time and part-time employees, freelancers and gig employees, as well as senior decision-makers, half of whom work in companies with more than 500 employees globally.

Key among the findings and detailed in this report:

- There's a strong business case for digital health
- Employees value patient-centered solutions
- Barriers to adoption are low; trust in employers is high
- Engaging different employee segments requires customization
- A pro-health culture is in high demand
- There are clear nuances across countries

In the course of the study, we found generational, gender, socio-economic and cross-cultural differences; we also gained a better understanding of the impact these differences have on people's willingness to engage with digital health solutions. A cluster analysis identified four distinct employee segments: Sign Me Up, Impress Me, Get Me Comfortable and Not for Me. Recognizing these different segments in their

workforces will help companies develop and implement more cost-effective, relevant and personalized solutions to engage employees.

There are important implications in the study results for employers aiming to create a workforce health strategy that will improve productivity, save money, and attract and retain talent:

- Digital health and well-being solutions will play a larger part in keeping, engaging and energizing employees over the next few years.
- Employees see digital health solutions as having a clear role in personalized health care.
- Employees are surprisingly willing to share their health data to receive higher quality, more personalized and convenient care.
- Unique employee segments have different attitudes toward health innovation and require tailored targeting.
- Employees value a pro-health work culture — which has important implications for digital health solutions.
- Employers will benefit from addressing local health care needs.

The findings suggest we should be optimistic about the future. Digital health technologies, like artificial intelligence and telemedicine, are providing employers with an unprecedented ability to achieve a competitive advantage. Investing in personalized, technology-based health care solutions and fostering a culture of well-being will help set employers apart and enable them to build a more engaged, productive and loyal workforce.



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Six key findings

1. Strong business case for digital health
2. Employees value patient-centered solutions
3. Low barriers to adoption, high trust in employers
4. Four different employee segments to engage
5. High demand for a pro-health culture
6. Nuances across countries

Six considerations

1. Digital health and well-being solutions will be of increasing importance in retaining, engaging and energizing employees.
2. For employees, digital health solutions have a clear role in facilitating personalized health care.
3. Employees are surprisingly willing to share health data to receive higher quality, more personalized and convenient care.
4. Unique employee segments have different attitudes toward health innovation and require tailored targeting.
5. Employees value a pro-health work culture — which has important implications for digital health solutions.
6. Employers will benefit from addressing local health care needs.