

### DIGITAL HEALTH

According to the Canadian Medical Association (CMA)'s discussion paper on Virtual Health Care (August 2019), the growing array of both information sources and service offerings is expanding digital health information and services. Patients now have the capability to communicate about their health to health care professionals (e-consults), self-monitor their health (patient portals), and receive treatment online (ie. web-based cognitive behavioural therapy).

#### Benefits of Digital Health

Some benefits of virtual and digital healthcare programs have been realized out of necessity in the past few months. These include access to online care, normally provided in person; access to 24/7 care for select service providers; short waiting times; remote healthcare access and on-demand access to mental health care via on-call specialists such as psychologists and mental health counsellors.

#### There's an App for that ...

- Government, healthcare, and insurance apps are plentiful.
- Group insurance apps offer personalized information on coverage, drug benefits, claims history, and the ability to submit claims online. Wallet cards and travel assistance cards are on line and you can send some documents by taking a picture.
- You can book an appointment with a health provider instantly, and schedule virtual health consultations.
- Claims payments can be deposited directly into your bank account.
- Insurance premiums can be paid for through electronic fund transfers (EFTs)
- You can check on your personal medical test results electronically
- There are apps for auto and home insurance, investments and savings information and services.
- Some provincial governments provide digital health tools (ie. BC's Telehealth) and insurers are developing partnerships with virtual health providers.

### THE JOHNSTONE'S ADVANTAGE

Our mission is simple:  
**Treat each client as if they were our only client.**

Our value is clear:  
**We are completely independent.** We work for you and offer total flexibility on insurers and plans.

We offer all your group insurance services including administration, brokerage, consulting, and communications.

We provide dedicated client support, customization and flexibility to meet all of your company's benefits needs. And we make **solid group plans simple.**



## Digital Health Tools

Plan members are using digital devices and mobile apps according to the Sanofi 2020 study.

- Fitness tracking devices (ie. Fitbit) – 28% (in 2020), 12% (in 2015)
- Apps for mobile devices (ie. exercise, medication reminders) – 13% (in 2020), 11% (in 2015)
- Websites (ie. to set personal goals and track outcomes) – 15% (in 2020), 10% (in 2015)
- Online health risk assessment tools – 15% (in 2020), 8% (in 2015)
- Any of the above – 53% (in 2020), 32% (in 2015).

The Sanofi Canada Healthcare Survey (January 2020) report employees' use of digital tools is increasing:

- Fifty-three percent of plan members used at least one digital device or mobile app to help achieve personal health or fitness goals in the past year, up from 32% in 2015. They are most likely to use a fitness tracking device (28%), followed by an app (23%).
- Plan members aged 18 to 34 (70%) are much more likely to use a device or app than plan members aged 55 and older (31%).
- In 2015, plan members in excellent or very good health (38%) were more likely to use a device or app than those in poor health (26%). This year's results of 60% and 54%, respectively, suggest the gap is closing.
- Fifty-six percent of plan members with chronic conditions used a device/app in the past year, up from 34% in 2015, and compared to 47% among those without chronic conditions.

## Digital Tools for Disability Claims

COVID-19 created the urgency for insurers to enhance their digital tools to put processes and account management online. One such tool, provided now by some insurers, is a fully digital claims process for new disability claimants.

Plan sponsors and members can now complete the required information (Employee and Employer Statements) and submit electronically.

In addition, it includes the ability for the employee to connect with a "virtual" doctor to assist with completing and submitting the Attending Physician form.

### Ahead of the curve?

Plan members and plan sponsors were presented with 15 possible new benefit offerings, some of which would be covered by a Health Spending Account (HSA), as part of the Sanofi Canada Health Care Survey, dated January 2020. This was before COVID-19!

On both plan members' and plan sponsors' "wish lists" – immunizations against infectious diseases rose to the top of both lists – 37% plan members and 32% plan sponsors.

The next three top benefits that plan members would use if offered were: fitness classes (33%), health risk screenings with healthcare professionals (32%) and 24-hour virtual care (32%).

Plan sponsors had similar priorities: health risk screenings with healthcare professionals was second (28%), one-on-one education with a healthcare expert for plan members with chronic diseases (27%) and 24-hour virtual care (24%).

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