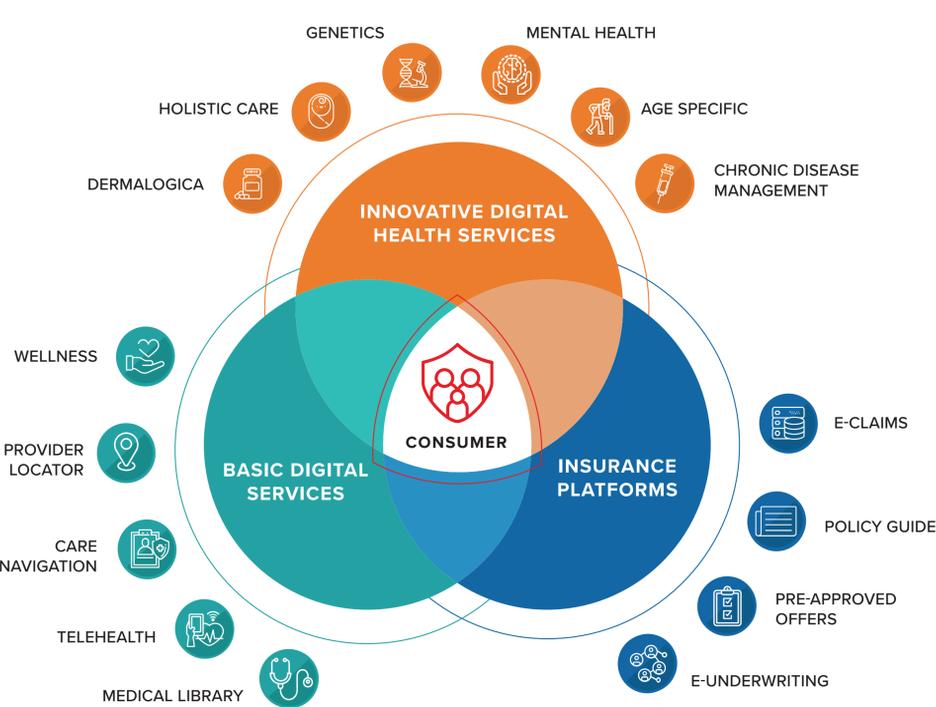


RGA's 2021 SEA Health Survey on Health Insurance Ecosystems (HIEs) draws on responses from 20 companies across six Southeast Asian countries to reveal diverse perspectives on the networks of services and systems emerging across health insurance markets.

*Responses were compiled from Indonesia, Malaysia, Thailand, Singapore, Vietnam, and the Philippines.*

*Health Insurance Ecosystems encompass a wide range of insurance platforms and digital services, from basic offerings to more products. HIE refers to a network of systems created by insurers to deliver health products and services to the insured members.*

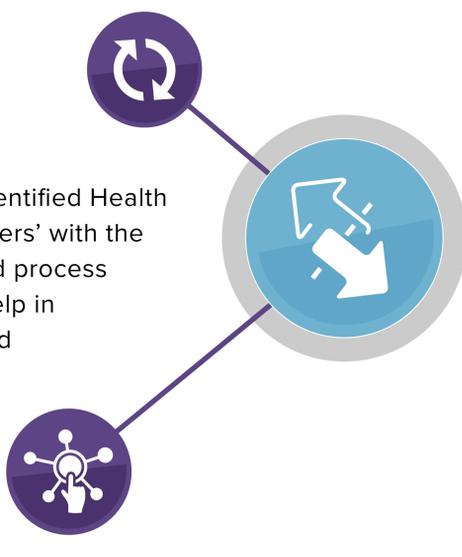
HIEs consists of *insurance platforms* and *basic digital services*, while more advanced HIEs have the capability to offer *innovative digital health services*, guided by a comprehensive operating framework and data management strategy.



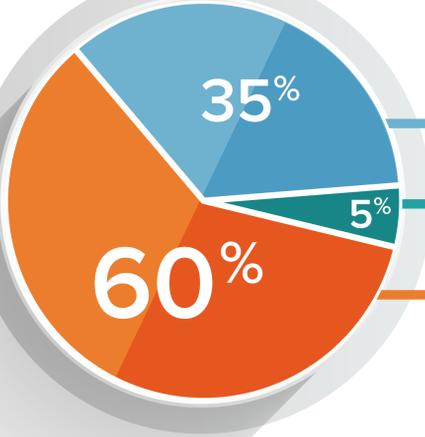
**GAME CHANGER**

**77%**

More than two-thirds of participants identified Health Insurance Ecosystems as 'game changers' with the ability to accelerate health product and process innovation. The top-ranked benefit? Help in rapidly developing new capabilities and market relevance. Health and claims management ranked second.



**EARLY ADOPTER ADVANTAGE**



- HIEs developed 3-5 years ago
- HIEs developed 6-10 years ago
- HIEs developed 1-2 years ago

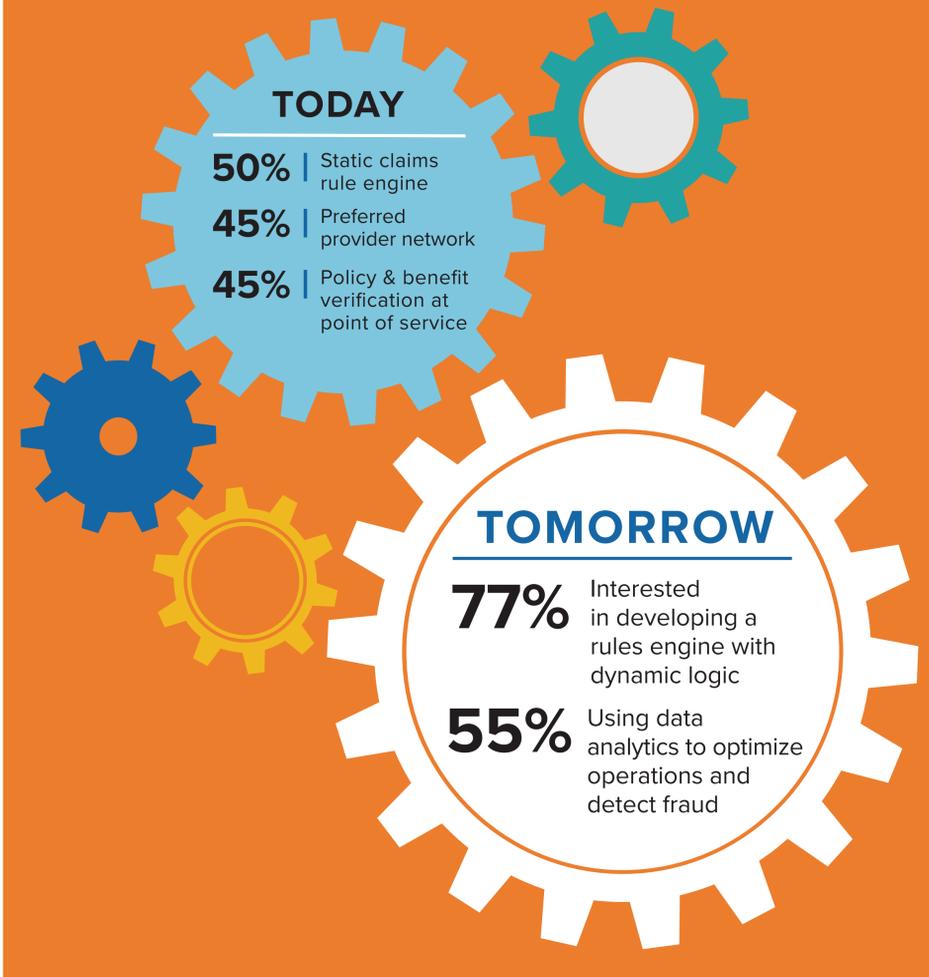
**BIGGEST BARRIERS**

Budget/resource constraints ranked highest. Other challenges include the right people/partners and overcoming legacy operational/ IT challenges.



**CHASING CAPABILITIES**

Increasingly, health insurers are building medical claims management capabilities to optimize benefits for all stakeholders within the HIE.



**TAKING ON TELEHEALTH**

Telehealth/e-prescriptions and wellness programs are popular in the SEA region.

**50%** Offer telehealth/e-prescriptions, and 45% are developing this. Telehealth is on track to become a product pre-requisite.

**50%** Offer insurance-linked wellness programs, and 36% are developing these offerings.

**68%** Disease management is an area of future interest or plans to offer.

