



COVID-19 Global Impact Study: New Directions

JULY 2020





Dear reader,

These are unprecedented and challenging times. The COVID-19 pandemic is having a profound effect on the lives of billions of people across the world. Over a span of just a few months, we find ourselves having to quickly change and adapt the way we work, live and stay connected.

Since 2014, we have been publishing the Cigna 360 Well-Being survey and Index to reflect how people feel about their personal health and well-being. It comprises five pillars: physical, financial, workplace, social and family wellness. This year, to ensure we are better able to support people during this challenging time, we have extended our research to cover people's perspectives on the ways COVID-19 has impacted their lives.

In this second edition of the Cigna COVID-19 Global Impact Study: New Directions, we are seeing a more balanced outlook emerging as people adjust to the new situation. We also see some significant trends, particularly the growing demand for virtual health globally.

As a global healthcare company, we are committed to seeking ways to improve our customers' health and well-being. Since the beginning of the year, we have launched new solutions to meet the evolving needs of people, this includes extending our coverage to include testing and treatment for COVID-19, extending our virtual health services and launching a new suite of well-being services to support employers, employees and individuals.

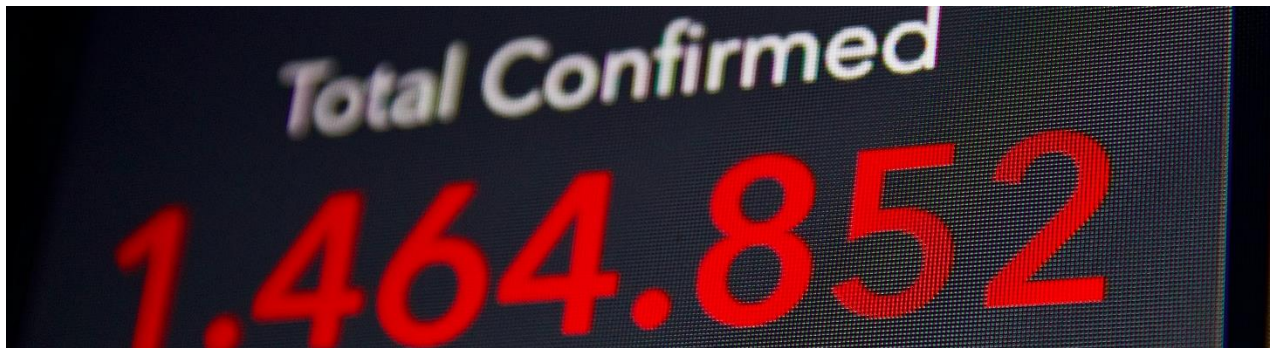
I look forward to keeping you updated as we progress with the study, with the hope that the findings can further contribute towards gaining a better understanding of people's needs as we continue to assess the ever-changing impact of COVID-19 in our daily lives.

Jason Sadler
President, Cigna International Markets

1. WHY WE DID THIS

Since the beginning of this year, the COVID-19 pandemic has had a profound impact on people's lives around the world. At Cigna, we want to better understand the effect the pandemic has had on individual well-being, which led us to launch the first *COVID-19 Global Impact Study* in April 2020. The study is an extension of our 360 Well-Being Survey, which has been tracking perceptions about health and well-being since 2014.

The results were interesting, and at times unexpected. They gave a crucial snapshot of people's well-being during a time of unprecedented challenges. However, we wanted to make sure that we were not simply reporting on a moment in time, but instead were monitoring this well-being on a continuous basis - checking in with people as they move across and between different stages of the pandemic. We are now publishing the second wave of the ongoing *COVID-19 Global Impact Study: New Directions*.



2. WHAT WE DID

We published the *COVID-19 Global Impact Study: New Directions* in partnership with Kantar Hong Kong, a leading data, insights and consulting company. The survey focuses on four key areas: the Cigna Well-Being Index; the health and wellness scorecard; the virtual health assessment tracker; and opinions on what the new normal will look like.

We asked people questions on five themes that influence well-being: physical, family, social, financial and work, and, to date, have engaged over 16,000 people across China, Hong Kong, Korea, New Zealand, Singapore, Spain, Taiwan, Thailand, United Arab Emirates, United Kingdom and United States between January and June 2020.

3. WHAT WE FOUND

This second wave of research produced a number of interesting findings and insights. Highlights include:

New Normal:

- Overall, 18% of people surveyed said they believed their life will never be the same again, up from 13% in April. This rose to 26% of people in Singapore, while China was the least pessimistic at just 5%.
- In terms of what will change due to COVID-19, 40% said the biggest difference would be their financial status or how they manage their finances, while 37% said they worry about future pandemics emerging.
- Physical health and well-being was also a concern, with 36% saying how they manage this aspect of their lives will change in the future.



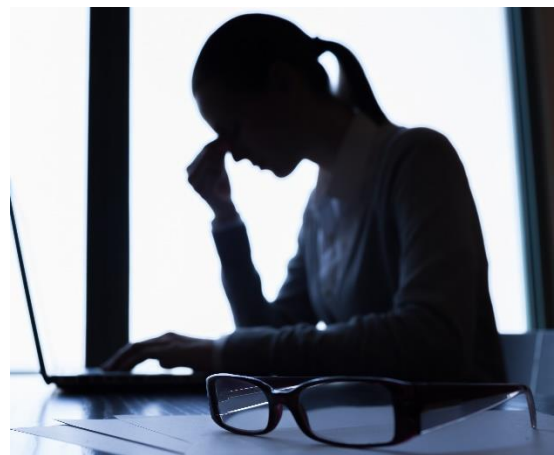
Virtual Health:

- Availability and access to virtual health has become increasingly important, with 54% of respondents saying they were now likely to use virtual health as an option for consultation or diagnosis.
- Globally, 17% started using virtual health during the pandemic, with China showing the highest adoption rate at 27%.
- The most popular usage of virtual health is generic health support (colds, flu, rashes, etc.) with 48% saying they would be interested to use virtual appointments in the future. The second most popular was for prescriptions delivery at 40%, followed by 39% indicating mental health support.
- Availability remains an issue, however, with 35% of respondents saying they did not have access to virtual health services.



Stress:

- Stress levels did not change significantly from April to June, with 83% saying they felt some kind of stress in June, compared to 82% two months previously. However, this continues to be a high percentage.
- Finances continue to be the main cause of stress across all markets, with 35% citing this as a reason for their stress, compared to 31% in April. Work was the second-highest cause at 17%, although this dropped from 21% in April.

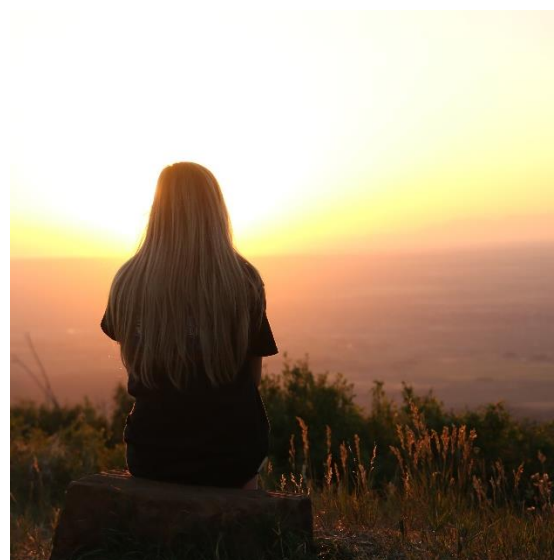


Working From Home:

- Working from home (WFH) continues to be an option for 60% of respondents, down from 61% in April, with 97% of those who have this option saying that it is something they always or occasionally make use of.
- The benefits of WFH are appreciated with 73% saying it makes their day more flexible, although this was down slightly from 76% in April, suggesting that flexibility may have started to lose some of its appeal.

Loneliness:

- More people reported feeling 'not close to others' after long periods of lockdown and restrictions without in-person interaction. Globally, 69% said they felt close to other people, slightly down from 73% in April, suggesting the positivity seen in April has slightly declined and has now returned to the pre-COVID-19 levels reported in January.
- Spain has suffered the most significant drop in 'closeness', with 78% saying they felt close to others in June, compared to 91% in April.



4. WHAT THIS MEANS FOR YOU

The findings of the Cigna *COVID-19 Global Impact Study: New Directions* carry significant implications for employee health and well-being. We believe there are a number of actions that we should be considering in response to the study.

■ Checking-in

During this period it is important for us to check in regularly with colleagues and friends to demonstrate that we care about their well-being – not just about work but also how they are feeling about other aspects of their life. How are they managing to balance home schooling and work? Or how are they feeling about the health of their family? It's important to connect beyond work and take the time to understand how others are feeling. To help support employers and individuals we have created a selection of tools and advice available [for individuals](#) and [for employers](#).

■ Responding To The New Normal

While nobody can fully understand what a 'new normal' will look like post-COVID-19, on an individual level, the report shows a significant enough number of people believe their lives will never be the same again, which means we need to prepare for a period of continued change. We need to make sure that we are aware of the factors that are defining this new normal for our family, friends, colleagues and employees, and support them by checking in with them regularly.



▪ Access to Virtual Health

Virtual health services have grown in importance during the COVID-19 period, particularly in those markets that experienced more severe lockdowns. Access to such services is still a major barrier, though, even in countries with relatively advanced online infrastructures. In Hong Kong, 63% of respondents said they have no access to virtual services, while in the United States only 23% said the same. We need to be able to recognise where the accessibility blockage is coming from (availability, convenience, habit, etc.) and work toward making virtual health an option for all.

▪ Mental Health Support

The effect of COVID-19 on mental wellness is a key factor for employers and others to address in the immediate future. According to the report, 50% of respondents said they would like their employer to offer mental health support, while only 24% said that it was already available in the workplace. This gap is one that employers need to both recognize and respond to by checking in regularly with their teams and providing a programme of support. Cigna has developed a range of webinars and tools to support this which are available [for individuals](#) and [for employers](#).

▪ Don't Get Overwhelmed By COVID-19

COVID-19 has, understandably, been a huge part of people's lives for the past six months. However, 46% of respondents said they now felt disturbed by the amount of news they receive on the coronavirus. We need to be careful that information and communications around COVID-19 are balanced with the need for people to get back to some kind of 'new normal'. This means being more selective and focused around communicating, in order to avoid continuing information overload, while also making sure the pandemic does not overwhelm other equally important contributors to workplace well-being.



5. HOW TO FIND OUT MORE

You can access a range of advice and tools on our dedicated websites. All content is free of charge and available [for individuals](#) and [for employers](#).



6. FREQUENTLY ASKED QUESTIONS

Q1: Why has Cigna issued this report?

We commissioned this ongoing study to ascertain the impact of the COVID-19 on people's well-being and to provide regular pulse checks throughout the year across key geographies.

Cigna is committed to improving the health, well-being and peace of mind to those we serve so we developed the COVID-19 Global Impact Study as a part of our 360 Well-Being Survey, a study that has tracked perceptions about well-being since 2014.

As a health services provider, we want to learn as much as possible about the impact this first wave of COVID-19 has had for people across different parts of the world to help us all better prepare and manage for the future and the unfortunate possibility of additional waves of the virus. We also want to show employers the importance of checking in on their employees' well-being, especially during this period and as people gradually return to workplaces once lockdowns are lifted. We also hope that with these insights, organizations will be able to provide greater support to their staff in terms of balancing family and work responsibilities as people begin returning to the 'new normal'.

Q2: Overall stress levels have remained consistent over the length of the study, despite the impact of COVID-19. Why is this?

Most people's tolerance to stress is consistent over time, increasing and decreasing as we respond to individual incidences. During the survey, we asked people to tell us about their stress during the period, rather than a moment in time, hence, although stress overall hasn't risen, we have seen levels of stress priorities change. One example is finance, which has been impacted as people worry about job security. Another is family, as people worry about the impact of the current situation on their partners, parents and children. We will be closely following the changes in stress triggers as the study continues throughout the year.

Q3: In the last wave of research, you said that overall loneliness had reduced. However, levels of loneliness now appear to be returning to where they were pre-COVID-19. Why is this?

We have seen a slight increase in loneliness levels closer to the scores seen in January, before COVID-19. According to our study, we have seen a slight decline in people using technologies to streamline communications with their colleagues (from 64% to 61%). This could be attributed to the gradual easing of lockdowns as well as the onset of 'zoom fatigue'.



Q4: How can employers help support staff returning to the workplace, given the impact COVID-19 continues to have on individual well-being, in particular mental health?

The most important thing is that employers continue to listen to employee's concerns and check in with them to ensure they feel supported throughout. We have created a range of tools and advice on [our website](#).

Q5: The report mentions people feeling overwhelmed with COVID-19 news. Why do you think this is the case and how is it affecting well-being?

This was a striking finding from this report. We know that close to half (46%) felt disturbed by the overwhelming amount of news they receive on coronavirus. This is why we believe that it is important for people to continue making human connections and check in with each other. We also recommend taking time out from the news agenda – reading a book, listening to a podcast (perhaps one of ours) or even continuing that TV binge, albeit occasionally.

Q6: You note the rise in virtual health. What is the significance of this?

The pandemic has forced people to rethink how they use health services, as we have all tried to take pressure off primary care providers – such as GPs and hospitals. This has led to more people looking online for advice and support, including virtual consultations. In almost all incidences we see those who have used them tend to enjoy the experience and are keen to use them again. Hence, we believe that this is a permanent shift in terms of how people access healthcare in the future.





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NEW DIRECTIONS
