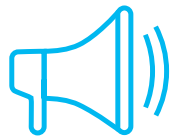




THE ROLE OF TELEHEALTH

Within modern healthcare delivery



FOREWORD


Our **perception of time** is one aspect which, for many people around the world, has been affected by the COVID-19 pandemic. During lengthy lockdowns, days and weeks often merge into one continuum. Many of our future plans and assumptions have been upended, with uncertainty now the norm for many.

Changes in working practices and technology that were just starting to take hold prior to COVID-19 suddenly became part of everyday life. For example, **working from home** has become one of the main changes to our everyday lives and **digital solutions** are now being leveraged to a greater degree to connect people.

As a leading provider of health services to both local workforces and the globally mobile, Cigna Europe has been at the forefront of offering and **integrating telehealth solutions** into its client services. The uptake of telehealth had been gradually increasing over the previous few years and has accelerated during the COVID-19 pandemic.

Arjan Toor, CEO of Cigna Europe, highlights the value of telehealth: 'As COVID-19 takes hold across the globe, the impact is devastating for many families and communities. The **health, well-being** and **peace of mind** of our customers has never been so relevant.'




Arjan Toor
CEO Cigna
Europe

“We strongly believe in the value of telehealth during the unprecedented times we are currently facing and far beyond.”



PANDEMIC BREAKTHROUGH

The potential **benefits of telehealth** have been clear for some time. Long before the extreme pressures of a pandemic, modern healthcare providers were facing a list of global challenges predicted to place an ever-increasing demand on services. These included aging populations, increased duration and comorbidity of chronic diseases, and the shortage of healthcare personnel. COVID-19 has rapidly placed immense strain on all healthcare systems across the globe, while at the same time has highlighted all three points of weakness.

Those individuals in older age groups make up the majority of deaths in every part of the world, and pre-existing conditions served to complicate most severe cases and lead to death. Above all, the **pressure on healthcare systems**, everywhere, has become obvious. To a large extent, all regular healthcare activity ceased as systems became focused exclusively on dealing with COVID-19.

From beds to personnel, in more developed states and ever more so in the developing world, the gaps in capabilities have been alarming, while the devotion and sacrifice of healthcare workers in all circumstances has evoked deep admiration. Against this backdrop, telehealth, a provision made possible in our increasingly connected age, has quickly come to the forefront, both **supporting** and, in some cases, replacing **existing healthcare delivery** – and reflecting a new world of possibilities.

WHAT IS TELEHEALTH?

Telehealth has been defined by World Health Organization (WHO) as ‘the use of **telecommunications** and **virtual technology** to deliver healthcare outside of traditional healthcare facilities.’

THE **THREE MAIN MODES** OF TELEHEALTH ARE:

1. **Clinician to clinician: Teleradiology** is probably the most common example and is the exchange and analysis of patient radiological images with other clinicians across different locations.
2. **Clinician to patient: Consultations** via phone or online, often in the treatment of chronic conditions.
3. **Patient to mobile health technology:** Monitoring key measurements such as blood glucose or blood pressure, or recommended lifestyle changes via **wearable technology** or smartphone apps.

Before the pandemic, and despite the obvious uses of telehealth, the uptake was relatively slow. The advantages could be seen, but so could various barriers, including:

- The lack of harmonised regulation and licensing of telehealth across borders
- The disinclination of many healthcare insurers to reimburse telehealth consultations
- The absence of large scale studies to prove the efficacy of telehealth
- A reservation on behalf of both practitioners and patients to embrace telehealth
- Uneven access to technology, especially in rural areas or developing countries

COVID-19 has clearly changed perceptions of these barriers. For example, using simpler technology to **improve access** can sometimes be the most effective approach.

Dr. Inge Schrever, Medical Senior Manager, Cigna Europe, commenting on remote populations.

“We should not forget the phone call. That’s of great value. It gives people access to something more than just the local clinic.”

– Dr. Inge Schrever, Medical Senior Manager, Cigna Europe

Equally as significant, the need for telehealth posed by the pandemic has driven both patients and healthcare professionals to embrace this mode of communicating.

Dr. Peter Mills, Associate Medical Director, Cigna Europe sees this as very important, saying: ‘One of the key factors is the acceptance by medical professionals. Prior to now, it’s never really been something that has been championed or even accepted as being **a viable option** by many people within the medical community.’





CHANGES IN PATIENT EXPERIENCE AND EXPECTATION

Research shows that telehealth is often supported by good satisfaction rates for the patient. A systematic review found that telehealth is associated with improved outcomes, ease of use, lower costs, better communication and reduced travel.

Even before the COVID-19 pandemic, Cigna Europe had seen a steady uptake of telehealth through its Well-being app, available to many clients as part of their health plan with Cigna. Between January to March 2019 and January to March 2020, there was a **45% increase** in usage of the app. As the pandemic resulted in greater restrictions on movement across the world, the geographies in which the app was being used also increased.

During the COVID-19 pandemic, scheduled appointments, treatments, and surgeries have been postponed to enable healthcare services to focus on and better deal with the pandemic, and to protect the public from exposure to the virus. **Telehealth** has provided **an alternative** to both programmed and urgent appointments, enabling patients to contact healthcare professionals and discuss their health concerns in a **safe and secure** way.

Cigna Europe found that the medical specialisations covered in these telehealth consultations also widened remarkably. Before the pandemic, chronic diseases such as diabetes were often monitored by telehealth,

alongside increasing use for mental health consultations, among other areas. However, between the limitations imposed by lockdowns and the fact that most healthcare systems were focused on dealing with COVID-19, many clients have now turned to telehealth consultations for a greater number of disciplines, including general and family medicine, paediatrics, gynaecology, orthopaedics, and many more.

With face-to-face physiotherapist and paramedical **consultations restricted** during the pandemic, the number of **virtual consultations** carried out significantly increased. Cigna Europe quickly adapted to the new reality posed by COVID-19, with our medical advisors able to offer telehealth as an alternative. Clients using virtual physiotherapy have benefited from viewing their sessions again or using them to help deliver online coaching to benefit others.

“Evolutions that normally would have taken five years to occur happened nearly instantly.”

– Dr. Inge Schrever,
Medical Senior Manager
Cigna Europe

WHAT CAN GLOBAL TELEHEALTH BE USED FOR?



Video or phone consultations with a licensed doctor.



Prescriptions or common health concerns, when medically necessary.



A diagnosis for non-emergency health issues and acute conditions.



Preparing for an upcoming consultation or hospitalisation.



Discussing a medication or treatment plan and potential side effects.

TELEHEALTH AND MENTAL HEALTHCARE

Cigna Europe is proud to be a **Whole Health Partner** to its clients and members – from caring for both the physical and emotional well-being of each individual – and this partnership has proven to be crucial over the past few months.

The many changes imposed by COVID-19, from the curtailed freedoms of lockdown to working from home, have also brought many **new fears and pressures**. For example, being with or without family 24/7, worrying about older family members while not being able to care for them, or dividing time between work and family commitments in the same space. For many people, these and many other issues have come to the surface, causing elevated levels of **stress** and **anxiety**. Once again, virtual access telehealth has proved to be invaluable.

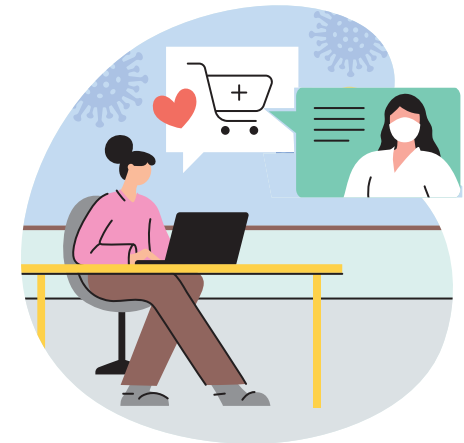
Alongside providing counselling and consultations on mental health through the **Well-being app** during the pandemic, Cigna Europe has also begun offering broader forms of telehealth assistance for mental health in the form of psychoeducational sessions, not unlike **webinars**, but hosted by a counsellor specialised in **mental health first aid** and incident management. While the host is visible, the participants are not, and questions are submitted

via chat anonymously to allow more delicate issues and comments to emerge. The meetings are designed for member organisations or groups and are recorded to allow other people within the organisation to benefit from them.

The very positive response to these web-based initiatives has led to wider demand, especially in light of the lasting impacts of COVID-19 on mental health. Clients have asked for **web sessions** to be held on **a wide range of issues**, including grief, gender roles and the impact of full family units working from home, minimising the impact of life after lockdown and the 'new normal', and broader guidance and support to their workforces in the 'new world' after COVID-19.

“Support and tools for mental resilience for members is our key concern.”

– Livia Mensah, Head of Health Propositions
Cigna Europe



THE FUTURE OF TELEHEALTH: WIDER IMPLICATIONS

We live in an age of instant access to most services, such as banking, leisure, and retail. Even in the pandemic lockdown, many people have **turned to the internet** to order a wide variety of goods and services, while keeping in touch with family, friends and work via apps such as Zoom and Skype. It is a necessity, given the inability to leave the house, but also a convenience. This same combination of necessity and convenience will most probably pave the way for telehealth. And while younger generations tend to feel more comfortable utilising connecting technology, over time older generations may well benefit more.

According to Dr. Peter Mills, the ability to call a medical expert to resolve doubt may be a real bonus. 'Younger people are familiar with the technology but aren't sick very often. If you're older and have a chronic condition and are still in work – that can have a real major impact on how you're functioning in the workplace.'

Telehealth can also bring wider **societal benefits**. Traditionally, rural populations can be subject to health access inequality. Telehealth has the potential to reduce this, allowing people in even the **most remote areas** to **have access** to healthcare and specialists.

Telehealth could also be environmentally preferable, reducing travel and corresponding CO2 emissions.

“Previously, it was difficult to decide, especially for customers staying in remote areas, they were doubting, should they stay with a risk of having their symptoms getting worse, or should they take the car and drive for a few hours, sometimes over 400km, to come to the conclusion that there is nothing wrong with them.”

– Dr. Inge Schrever, Medical Senior Manager, Cigna Europe

Telehealth gives users the chance to discuss the situation with a professional before making decision. It is that very necessary option that calms and offers expert advice when you need it.



CONCLUSION

COVID-19 HAS CHANGED MANY CONCEPTS, INCLUDING THAT OF TIME.

In terms of healthcare, it has brought the future into the present via telehealth, most probably for good. The pandemic has brought a substantial increase in telehealth uptake as people staying at home are using it to contact medical professionals.

Arguments are now also being made for the incorporation of telemedicine into responses to infectious disease outbreaks. It remains to be seen whether the COVID-19 pandemic will be the impetus that the world needs to reevaluate and revise rules and regulations concerning telehealth. However, recent changes in the US and India regarding telehealth regulation suggest this is a possibility.

Moreover, due to the pandemic, the federal government of the US approved a \$200 million program to fund telehealth services and devices for medical providers, while across the EU, citizens have been encouraged to communicate with health specialists by phone, app or internet rather than seek a personal meeting – all in order to avoid contagion. Telehealth has, in this way, become increasingly normative.

Arjan Toor, CEO Cigna Europe, summarises the shift towards virtual technology:

“The step to the virtual has progressed in a very big leap. Virtual technologies are here to stay. At Cigna Europe, we welcome and embrace it, and will ensure our clients and members will benefit from technological advancements in every way.”

– Arjan Toor, CEO of Cigna Europe

ABOUT CIGNA EUROPE

Cigna (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and peace of mind. Cigna Europe has more than 60 years of experience in designing, implementing and managing international group health insurance and employee benefits programmes for domestic and international recruited staff from European corporations, International Organisations (IGO & NGO) and governments. We also provide healthcare for globally mobile individuals.

To support its European and Global Segments customers, Cigna Europe has dedicated offices in the United Kingdom, Belgium, Spain, Kenya, Dubai, the United States and Malaysia. Over the years, we have acquired an in-depth understanding of the daily challenges faced by domestic and international organisations, and their staff members in managing their health and well-being.

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