

VIRTUAL CARE

Looking ahead to the future
of virtual care

With Cigna's Conchi Díaz Caballero



Conchi Díaz Caballero is the Product Owner of the Cigna Wellbeing® App. She has worked in the sector since she graduated with a Masters in Telemedicine in 2013. We spoke to her ahead of the upcoming Wellbeing Insights Forum to ask her thoughts about the Cigna telehealth offering¹ and how she sees the future of the virtual care world, within Cigna and beyond.

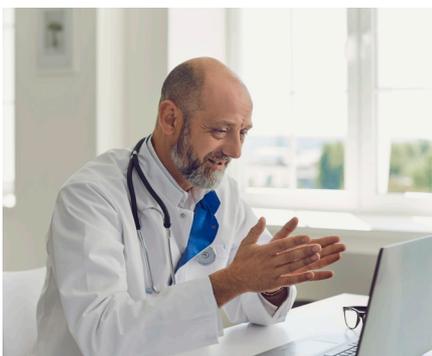
Conchi, thank you very much for talking to us today. Can you give us a quick introduction to the Cigna Wellbeing App² for anyone who hasn't used it yet?

Of course. The Cigna Wellbeing App is a global health and well-being mobile app which offers users a new way of accessing both health care and well-being guidance.

In terms of health care, users can use the Get Care feature to schedule a video or phone call with a doctor or access a counseling program. After the consultation, the provider uploads the consultation notes and any prescriptions needed to the app so the patient has all the information stored in just one place. If the telehealth provider considers the case to be complicated, indicative of cancer or a chronic condition, for example, they can refer the member to Cigna's Clinical team, who then guides them to the best treatment and follow-up options.

For well-being guidance, there are well-being assessments, online coaching programs that are recommended based on the individual's assessment results, a library of articles and recipes and a biometric tracker that collects all health and well-being information in just the one app.

“Our app connects the patient with a provider whenever they need, through phone or video call, without them needing to go to the hospital or health care center.”



You mentioned the Get Care feature, which offers users access to telehealth services. What does that include?

Our app connects the patient with a provider whenever they need, through phone or video call, without them needing to go to the hospital or health care center. The service is available 24 hours a day, 7 days a week, in multiple languages, from wherever they are in the world. It's a premium service which guarantees the privacy of personal and health information and complies with legislation globally.

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How has the COVID-19 pandemic affected how users see telehealth?

Our app was launched in 2017; as we had already identified the potential and had worked to make the concept of telehealth a reality. But telehealth was at low levels of awareness and adoption in the general population and for certain populations, such as the elderly, the technology can be a barrier. The pandemic created a particular need in a particular moment, and our Cigna Wellbeing App has successfully risen to that challenge to meet our members' needs.

“I think that investment in technology applied to health care will increase.”

We've seen a steep rise in telehealth use over the last six months. Is that set to continue?

The app statistics during lockdown are astonishing. The number of times our app is downloaded has increased by 45% and use of telemedicine has increased

by 35%.³ That is really good news. Why did this happen and, most importantly, why is use still higher after the pandemic? The answer is that some of the barriers have simply disappeared. The patients had to trust in telehealth and learn to use the technology, and their experience was really good. As a result, the population has understood the real value of this service. They have also seen that it is not a substitute for in-person visits with a provider, but rather a complementary service that can help them balance their day-to-day lives.

What do you think the future of virtual care holds?

I think that investment in technology applied to health care will increase. I think a lack of use and subsequent lack of supporting evidence was a barrier. As use increases, and more studies are carried out, evidence about use can help us identify the areas in which virtual care really works and where it isn't cost-effective. I think it's important to remember that virtual care will never replace traditional health systems; they will be an essential part of it. And with that in mind, we will be able to plan the future of virtual care in line with technological improvements.

I also think that synchronous virtual care, those that happen in real time, like phone and video consultations, will continue to improve, in parallel with the asynchronous offerings. Interoperability will continue to be key for the future. Having integrated electronic health records will enable users to access all personal and medical information, no matter which application they are using or which hospital they are at.

Virtual care adoption has sped up due to the pandemic. However, there are some virtual care applications that need to be prioritized. Take what happened with chronic conditions during the pandemic, for example.

Patients still visited their provider to adjust their medication based on blood sugar metrics that could be stored in their mobile devices. Could the telehealth doctor access the health record history for the patient remotely instead? These are options that I think are worth investigating.

What virtual care products would you personally like to see developed?

I would like us to look at chronic condition management. We already offer several products, but chronic disease prevalence is expected to increase, and we need to take it further. The technology is available, and we need to make the most of that, with a software product specifically for this audience.



Take diabetes, for example. If we offered users an app that enabled them to take their own measurements, we could then combine this with the expertise of our own medical consultants – one of the elements of Cigna that really makes us stand out – by facilitating conversation between the member and their in-house Cigna clinical contact.

Do you see virtual care as a potentially powerful in-house tool?

Absolutely. I think virtual care has great potential within health services companies. One example would be supporting our clinical teams as they communicate with our members. We currently have condition guides, which are documents that nurses and case managers send to



customers they are helping. I think we can build on this, by combining medical guidance with medical data and medical expertise. Computerized, centralized guidance supported by technology and facilitated by interoperability and data integration can ultimately lead to better customer service.

Internal and external products and procedures have the potential to streamline the process, offering an improved service to the customer, facilitating the work of the medical teams and reducing costs. We would be actively facilitating affordability, simplicity and predictability.

Written by: **Cigna Wellbeing**

With special thanks to:



Conchi Díaz Caballero Product Manager
for international health and wellbeing products within Cigna.

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1. Cigna offers global telehealth in partnership with Teladoc. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service. Telehealth services may not be available in all jurisdictions. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Telehealth providers are separate from your health plan's provider network.
2. The downloading and use of the Cigna Wellbeing mobile app is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Cigna Global Health Benefits' web-based tools are available for informational purposes only. Cigna Global Health Benefits' web tools are not intended to be a substitute for proper medical care provided by a physician.
3. Internal Cigna Telehealth and App Utilization Data, March 2020. Subject to change.

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