

Prevention is about more than just wellbeing.

With rising numbers of people living with long-term health conditions, we must prioritise the prevention of illness to offset unprecedented healthcare demand. But it needs to be about more than just promoting healthy living, writes Dr Keith Klintworth, Managing Director VitalityHealth.

As private medical insurance (PMI) products have evolved in recent years, we've seen increasing focus on wellbeing, as well as the expansion of primary care and diagnostics alongside more traditional cover for treatment.

But with the health burden still growing, it's clear that to deliver truly effective preventative healthcare it needs to be about more than incorporating additional wellbeing services, that simply encourage people to eat better or remind them they need to exercise.

We know making healthy choices is not easy and sustainable behaviour change is hard, but our data helps prove that it is not impossible.

"Through an intelligent combination of nudges and incentives, we can bring about sustainable behaviour change for our members"

Dr. Keith Klintworth, Managing Director, VitalityHealth



It starts with lifestyle

With 88% of the preventable disease burden in the UK down to modifiable risks, such as lack of exercise or poor nutrition¹, any commitment to preventative healthcare must start with lifestyle factors.

Most of us know we need to eat better or do more exercise, but our habits and behavioural biases can hold us back, so it's important we do more to help people lead healthier lives and make it stick.

By designing a programme built around an intelligent combination of nudges and incentives, we can bring about sustainable behaviour change for our members and we're seeing this approach really pay off.

After one year, our data shows Vitality members record a 27% reduction in their consumption of fatty food and a 22% increase in physical activity. Almost 90% of members who engage reach the recommended weekly exercise guidelines, compared to 61% of the population².

All this leads to a decreased risk of hospitalisation for our most active members. Furthermore, analysis of VitalityHealth claims between 2017 and 2021 showed up to 46% lower claims costs for highly engaged members across major claims categories.



Prevention and early intervention

Early intervention and the clinical side of health cover is also key when it comes to prevention.

This is less about preventing the onset of disease, but more about identifying and treating illness as early as possible.

When it comes to lifestyle health factors, annual health MOT checks help give members a clearer picture of their health and any areas that may need improvement.

More in-depth health screenings that check a wider range of health markers are also valuable. They can even be lifesaving, as we recently saw with James' story.

At a clinical level, screening for specific conditions like cancer is also important for disease management and identification.

This is an area where private health insurance can provide powerful, evidence-based services, increasingly utilising technology to improve access and drive down costs.

It's why Vitality launched last year a new online Cancer Risk Assessment pathway for members through Care Hub. This sits alongside a range of existing services such as Skin Analytics, who Vitality have partnered with since 2015 to aid skin cancer detection.

Effective early intervention for mental health conditions can also offer appropriate treatment at a much earlier stage.

As the first PMI insurer in the UK to offer all our members access to Talking Therapies regardless of their medical history, we've seen a big improvement in longer-term mental health outcomes as a result.

Indeed, 99% do not require any further treatment within three months. Those who utilise the service lower their risk of hospitalisation by over 20%. We've also seen our inflation-adjusted mental health costs reduce by 32% since 2019, suggesting more severe mental illness conditions requiring in-patient or day-patient are being avoided.

Treatment, care, and rehabilitation.

When a member is diagnosed with an illness or is undergoing treatment, we can also support them to live in a way that affords them the best chance of survival and to help prevent reoccurrence.

For illnesses such as heart disease, cancer, or diabetes, it's important that as well as treating the condition, we address their overall health and wellbeing holistically.

Aside from reducing the likelihood of a claim arising in the first place, the individual being in good health will also have a significant impact on the chances of a successful outcome.



One example of this is our partnership with AlvieHealth, through which we support cancer patients to be in the best possible health, through fitness and wellbeing support, whilst living with and undergoing treatment for their condition.

Personalising prevention

It's also vital we don't simply offer a one-size-fits-all approach, when it comes to supporting an individual's lifestyle: personalization is key.

For example, we use the data from a member's annual Health Review to drive our 'Next Best Action' initiative. By taking a more targeted approach based on an individual's situation, we offer a tailored approach to tackle risks such as diabetes, obesity or smoking.

By empowering people to better understand their own health, we can drive significant improvements. Of those members enrolled on a Next Best Action programme, almost half lost at least 4% of their body weight, 10% reversed their diabetes and 47% quit smoking².

Ultimately, this is about recognising the impact that a preventative based approach can have both on the individual and the general health of our nation as a whole.

By delivering a truly preventative approach to healthcare - before, during and after claim - that actually drives positive behaviour change, we can help ensure our members stay well, for longer, at a time when this is needed more so than ever. Not only is this good for them, it's better for us as an insurer while also offsetting the increasing health burden in the UK.

1. Global Burden of Disease database; Williamson, E., Walker, A. J., Bhaskaran, K. J., Bacon, S., Bates, C., Morton, C. E., ... & Cockburn, J. (2020)

2. Vitality Health Claims Insights Report 2023