



Health Insurance App Benchmarking 2015

How health insurance companies make use of mobile apps

www.mHealthEconomics.com

Analysis and comparison of the app portfolios of health insurance companies

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1. SCOPE OF THE REPORT

The report analyzes the global app publishing activities of the leading health insurance companies on Android and iOS devices. The research provides a detailed picture of which app categories health insurance companies (HICs) concentrate on, how many apps they have published, which user groups they target, how they organize their app business and how successful they are.

Based on the current performance of the mHealth app publishing activities, the report provides guidance for health insurance companies on improving HICs performance in the mHealth app market and increasing impact their apps have on their core business.

The report is structured into 3 main parts:

Part 1 - Health insurance app publisher industry view: The first chapter provides an overview of how health insurance companies are making use of the app channel today. This includes a performance analysis and categorization of published apps.

Part 2 - Comparison of health insurance app activities: In the second part of the report, 30+ health insurers are being analyzed on a company level and compared against each other.

Part 3 – Imperatives for successful mHealth app publishing: The third part examines the elements of best practice app publishing of health insurers. Based on the findings of the report this part examines potential strategic options for health insurance companies to make successful use of the mobile app channel.

Companies in scope: The findings of the report are based on an analysis of the app portfolios of 79 health insurance companies and their app portfolio.

Apps in scope: The study includes 373 mHealth apps available in the Apple App Store and in Google Play in January 2015. These apps have been published by one of the app publishing entities of the companies in scope.

Regional scope: Global

The report uses a great number of examples to illustrate the current status as well as areas for potential optimization.

Apps profiled in the report: AOK Plus Wegweiser (AOK Plus), Auf Reisen (Techniker Krankenkasse), Baby Mobil (BKK Mobil Oil), Centred (HSC Group), Every Body Walk! Kaiser (Kaiser Foundation), Fit2Go (Barmer GEK), Food Switch (Bupa Australia Health Pty Ltd.), Ground Miles (Bupa), Health and Symptom Checker (NHS), Health4Me (United Health Group), HumanaVitality (Humana Inc.), IBX (Independence Blue Cross) ICD Diagnosenauskunft (Techniker Krankenkasse), Kaiser Permanente (Kaiser Foundation), OptimizeMe (United Health Group), Oscar Health (Oscar Health Insurance), Pact Health (Pact Inc.), Simplycare Back Pain (Simply Health), Star Health Agent App (Star Health Insurance)

The research behind these reports has not been commissioned or sponsored in any way by any business, government, or other institution.

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2. ABOUT RESEARCH2GUIDANCE

research2guidance is a strategy advisory and market research company. We concentrate on the mobile app eco-system. We are convinced that mobile health solutions will make a difference to people's lives and that the impact on the healthcare industry will be significant. We provide insights to make it happen and to successfully lead your business.

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Oranienburger Strasse 27, 10117 Berlin, Germany

+49 30 609 89 33 60

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3. MANAGEMENT SUMMARY

Health insurance companies use mobile apps to mainly support their members (e.g. manage personal health plan information and claim management) and to provide general health information (e.g. symptoms checkers, medication information, location of hospitals and doctor's offices). These app categories represent XX% of all apps published on iOS and Android by health insurance companies.

Apart from these two major app categories, the leading health insurance companies have published apps for a number of other mobile use cases including step counters, recipes, travel assistance, health plan information, sales tools, pregnancy and baby coach, stress management, discount finders and many more.

The preferred mobile platform is iOS accounting for XX% of all app releases from health insurance companies. The number of new app releases has grown steadily over the years, with XX seeing the first decline.

The share of users who after downloading the app actively use the app greatly varies across app categories. Apps that support new member acquisition by just informing the users about the health plans options have the lowest user retention (XX%). Nutrition apps that help users to eat more healthy food have the highest user retention (XX%).

On average health insurance companies have XX mHealth apps in their app portfolio. Some have more than XX.

For most health insurance app publishers the performance of the app portfolios cannot be satisfying. Only XX% of the companies that publish apps have generated more than XX downloads with their entire mHealth app portfolio. XX% have generated less than XX downloads in total.

The companies that have managed to have a broader reach into the app user base are Aetna, Kaiser Permanente and the NHS. These companies have attracted more than a few million downloads and hundred thousand of active users. Even though some app publishers have generated more than a few hundred thousand downloads, the majority of downloads come just from one of their apps. Cigna Health's top unique app – myCigna- accounts for XX%¹ of the company's app downloads. Similarly, XX% of Kaiser Permanente's downloads come from its Kaiser Permanente app and XX% of Aetna's downloads come from iTriage. The rest belongs to the long tail with only few downloads and hardly any active users.

Most of the health insurance companies do not apply best practice standards for their apps. They also do not make use of either cross promotion or usability guidelines which could drive adoption.

Given both the little impact in the app market the vast majority of HICs have after XX years of app publishing and the aggressive positioning of some of the mHealth market players, health insurance companies must rethink their mHealth app publishing approach. Simply going on would for most companies mean to grow their app portfolio without reaching a significant user number.

¹ Calculation is based on unique app model. That means that if available on both platform the app's downloads are added and the app available on both iOS and Android is treated as a single, unique app.

To become more successful, HICs would have to formulate their mHealth app strategy along 5 imperatives.

1. Understand the value mHealth apps have for their core business and concentrate on apps that deliver the highest value.
2. Apply best practice rules to all apps they publish.
3. Leverage the unique position they have to link certain app usage and behaviour change to financial benefits.
4. Make sure that the value of a larger app portfolio is understood and leveraged.
5. Understand and evaluate all options they have to play a role in the mHealth app economy.

These imperatives may also apply to other mHealth app publishers. Health insurance, however, companies are best positioned to link financial rewards via incentive schemes to healthy and cost saving behavior of their members. Still, currently there are only few companies that link healthy behavior to financial rewards with the help of an app.

Improving the mHealth app approach along the lines of these 5 imperative is a must for any health insurance company that wants to use the mobile channel to reduce pay out costs, retain members, acquire new customers, generate new revenue sources and improve process efficiencies.

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