



Health States of Mind

Understanding the mindset shifts
required to improve health and healthcare

January 2023





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Introduction

With health systems around the world facing unprecedented challenges, this report aims to provide a better understanding of how people's thinking on health and healthcare is changing – and the shifts in mindset that will help to address the issues facing healthcare. It explores public sentiment on a number of key issues, including better prevention, patient empowerment, and the future role of digital health. In doing so, it explores ways to help deliver better patient outcomes and a more sustainable approach to healthcare.

The issues facing health systems are many and well-known. Pandemic-fuelled backlogs and waiting lists are proving difficult to shift. Staffing shortages and recruitment issues persist in many parts of the world. Health systems continue to handle high levels of COVID-19 infections and the seasonal burden of other infectious diseases, such as RSV and influenza. At the same time, long-term structural issues are also worsening: the population in many parts of the world is ageing, and noncommunicable diseases (NCDs) place an ever-greater strain on health systems already strapped for cash.

There can be a sense that health systems are in a state of permanent crisis. But despite the challenges, there are many reasons to be optimistic, and some tremendous opportunities. The development of new drugs, such as cell and gene therapy (CGT) and messenger RNA (mRNA)-based therapeutics offer new and better treatments for life-threatening or life-limiting conditions. Advances in MedTech and digital health are harnessing real-time data and AI to improve outcomes. And health remains very much on the public and political agenda, as countries around the world work to build long-term sustainable solutions for healthcare.

Drawing on expert insights and proprietary research, this report focuses on three vital mindset shifts in healthcare. Nurturing these won't solve every issue our health systems face. But we believe they can play a vital role in promoting better outcomes and empowering everyone to play a greater role in their own health and wellbeing.



Understanding people's States of Mind on Health: **Key Takeaways**

Mindset Shift 1: Refocusing on prevention rather than cure

The pressure from the acute crises facing many health systems means that longer-term, systemic challenges risk being deprioritised. That's especially true of noncommunicable diseases (NCDs), which are the leading cause of death worldwide and the greatest burden on health systems.

Many risk factors associated with NCDs can be significantly reduced through behavioural change. To better tackle NCDs, we need a renewed emphasis on preventing these diseases. That means putting prevention at the heart of thinking across the health ecosystem, as well as fostering a mindset shift among people. Just 33% of over 65s are concerned about the risk of suffering from chronic diseases, despite the threat these pose. That needs to change.

Mindset Shift 2: Empowering more people on health

Increased patient empowerment is essential if we are to improve patient experience, encourage behaviour change, and ensure that health systems are sustainable in the long-term. Right now, however, many people's attitude to health is relatively passive: only 46% of those we surveyed said they want to take a more active role in managing their health and wellbeing.

Patient empowerment is much more than just increased awareness and access to information. Good healthcare solutions are not a case of "build it and they will come", but of meeting people where they are and understanding the barriers to empowerment that they face. Leveraging trusted networks, such as local communities and intergenerational family groups, in a constructive manner is essential.

Mindset Shift 3: Unlocking the true potential of digital health

Recent years have seen a sharp increase in the use and focus on digital health services. Allianz Partners' data reveals a 26-point rise in teleconsultation usage over the last two years among young families. But while the added convenience of many digital health services often attracts the attention, we must also focus on the new and unique potential of these services – and the major barriers to adoption.

Wearable tech, for example, opens up the new possibilities when it comes to gathering accurate, real-time health data; increasing the chances of prevention and early intervention. But access to such devices can be limited among disadvantaged groups in society, such as those without good broadband access, or low income groups. Future thinking must focus on both the untapped digital health dividend and reducing the digital health divide.



About the Report

These trends have been developed from a combination of Allianz Partner's proprietary Customer Lab research, in-house consumer behavioural insights, and research from across the health ecosystem – all of which is referenced throughout the report. The report also draws extensively on input and analysis from two leading health industry experts:

Paula Covey, Chief Marketing Officer for Health at Allianz Partners, has over three decades of experience in healthcare. She has held a series of senior and director level global roles within marketing, market development, product development and operations. Prior to her current role, Paula was Head of Global Health at Allianz Global Life & Health.

Dr Umbereen Nehal, former Chief Medical Officer and Medicaid medical director, current MIT Sloan Fellows MBA candidate, has more than 20 years of experience in healthcare spanning U.S. Medical Affairs oversight and global health. She was clinical lead for a \$1.8b Medicaid

reform and was recognized by the White House for her community engagement leadership. Her work at MIT Sloan focuses on digital health, reducing disparities, data privacy, and the business model of medical AI.

Umbereen and Paula took part in a detailed two-hour discussion exploring the data and the recent trends in health and healthcare. Quotes from their discussion are included throughout this report.

About the Customer Lab data

Allianz Partners' Customer Lab is a proprietary quantitative database of consumer insights. The 2022 data was collected in Spring 2022 and involved surveying more than 25,000 consumers across ten major markets: Australia, Belgium, Brazil, Canada, China, France, Germany, Italy, UK, and USA. Data is analysed at a country and age group level, as well as at the total sample level.



Mindset Shift 1: Refocusing on prevention rather than cure

“The behaviours that help to prevent people from getting sick in the first place aren’t radical or new – they’re the same today as they were before COVID-19. But the focus on short-term challenges, whether that’s reducing the spread of infectious diseases or reducing waiting lists, means we risk losing sight of the fact that better prevention is the only way health systems can be sustainable in the future.”

– Paula Covey, Chief Marketing Officer for Health at Allianz Partners

The COVID-19 pandemic was an acute global health emergency that saw global health systems stretched to the limit. A sense of crisis still exists today in many countries around the world. Although, as of January 2023, there are less cases of the virus, healthcare systems are currently dealing with long waiting lists, staff shortages and a high level of seasonal respiratory viruses.

With immediate challenges currently preoccupying health systems, there’s a risk that the world’s attention has been diverted from the holistic solutions required to meet many of the major health challenges the world faces. Tackling the effects of a growing and ageing population, the management of finite financial and environmental resources, and the impact of noncommunicable diseases demands a strategic mindset and long-term thinking.

When health systems are in a perpetual crisis mode, the importance of preventative action can be lost. But it is only through improved preventative measures that the world will be able to reduce suffering, improve quality of living – and fund healthcare sustainably into the future.

The challenge of NCDs and the importance of prevention

Noncommunicable diseases (NCDs) – such as heart disease, stroke, cancer, chronic respiratory diseases, and diabetes

– are currently the greatest structural burden on health systems. According to [data produced by the World Health Organization](#) (WHO) in 2019, NCDs are by far the leading cause of deaths globally: 41 million deaths out of a total of 55 million worldwide are a result of an NCD. Of course, the COVID-19 pandemic has seen an increase in mortality from infectious diseases. But throughout 2020-2022, NCDs have remained the leading cause of death and poor physical health.

The good news is that the four most common risks factors associated with many NCDs – physical inactivity, an unhealthy diet, alcohol use, and tobacco use – are all behaviours that can be altered. [WHO](#) estimates that 80% of heart disease, diabetes and strokes, for example, can be prevented. Many of these risk factors also increase risk for those suffering with infectious diseases, such as COVID-19 and ‘flu, so the benefits of reducing them have other positive effects, too.

At the same time, there is no simple remedy to reduce the impact of these risk factors. Social, economic, environmental and cultural factors all play a critical role in their prevalence. Only by focusing on prevention in a holistic manner can it be ensured that health systems around the world are sustainable in the long term, thereby reducing suffering.

“A great example of the importance of thinking about prevention holistically relates to healthcare for older people. We have known for years that ensuring people lead independent, fulfilling lives into old age has enormous benefits in terms of physical health. So, our ‘treatment’ of these conditions should really begin with prevention, which means helping people stay independent for longer.”

– Dr Umbereen Nehal, former Chief Medical Officer and Medicaid medical director, current MIT Sloan Fellows MBA candidate



Assessing public attitudes to prevention

The main preventative actions for reducing NCDs have been widely accepted for decades. So, do people recognise this? Our research shows that 80% of those surveyed agreed with the statement: 'There is nothing more precious than health'; and 77% say that prevention is better than cure. But many are also underestimating the risk posed by chronic diseases. Just 33% of over 65s are concerned about the risk of suffering from chronic diseases. That compares to 51% of those aged 26-40 with families who feel the same, despite the risk of many chronic diseases increasing with age.

The findings suggest there is a potential disconnect between a widespread understanding of the importance of prevention, and an understanding of the risks posed by NCDs. That in turn may mean many people fail to recognise the need to change individual behaviour, in order to reduce the risk factors associated with conditions such as heart disease, diabetes and some cancers.

What we can do to improve the situation: Ensuring prevention is front of mind

It is vital that all stakeholders in the health sector attempt to put prevention at the heart of what they do. There are two ways in which we can challenge existing ways of thinking:

1. Reconsider the concept of the 'patient journey'.

Too often, the 'patient journey' is still envisaged as beginning when a patient experiences symptoms and presents to a healthcare professional. But every stakeholder in the health ecosystem should challenge themselves to think of the patient journey holistically, to understand the underlying causes of health issues

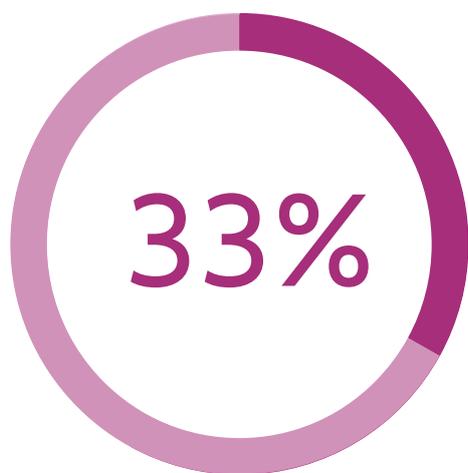
and the circumstances that might lead to it. Only by doing this can we ensure that preventative measures are incorporated at every phase. This could also involve empowering patients through quality of life and patient-reported outcomes, which have proven to be effective early detection and preventative measures.

To enforce these changes effectively throughout the health ecosystem though, patients need to be adequately versed in the appropriate language to communicate with the system and clinicians. These changes will help to further empower patients by increasing individual accountability for their own health and well-being – a topic we explore in more detail in the following section.

2. Consistently question your role in the system.

All healthcare stakeholders should think creatively about how their roles might change to provide a more holistic approach to healthcare. In medicine, whereas healthcare professionals (HCPs) in the past have often worked in relatively siloed specialisms aimed at treating specific conditions, now their role is increasingly as part of a multidisciplinary team designed to help patients with complex conditions.

Insurance companies also offer an interesting case study: having once assumed a relatively narrow role by stepping in to provide a service once a patient becomes sick or injured, they've since evolved. Health insurers now actively encourage and incentivise prevention, reducing premiums when consumers engage in healthy lifestyles, and embrace awareness campaigns.



33% of over 65s are concerned about the risk of suffering from chronic diseases



51% of those aged 26-40 with families are concerned about the risk of suffering from chronic diseases

Mindset Shift 2: Empowering more people on health

A shift in mindset

A renewed focus on prevention also requires a renewed commitment to the principle of patient empowerment.

The benefits of individuals and communities being more engaged and proactive when it comes to managing their health are [well-documented](#). Empowerment means patients are less like passive consumers of healthcare services, and more directly involved in helping to reduce health risks and determining treatment as and when they (or their families) need it. As the [UK's public health service](#) puts it:

"Evidence tells us that supporting patients who are actively involved in their own care, treatment and support can improve outcomes and experience for them, and potentially yield efficiency savings for the system through more personalised commissioning and supporting people to stay well and manage their own conditions better."

Of course, there is no single, simple solution to increasing individuals' proactivity when it comes to health and healthcare. Many of the barriers that can limit proactivity are complex and multifaceted, as we will explore in more detail in relation to the pandemic.

But as well as addressing the underlying structural issues, it is important to note that a mindset shift may be required

among many people. Allianz Partners' Customer Lab research has found that 46% of those surveyed wanted to take a more active role in the management of their health and wellbeing post COVID-19. This was particularly true for people over 65 years old, among whom 52% wanted to play a more proactive role.

Of course, this means that overall, 54% of those surveyed have not expressed a wish to take a more proactive role. For these people, becoming more proactive may require a significant change in the way they think about their own health, and a shift in the way they believe that healthcare should be delivered.

Empowerment is not just about awareness or access to information

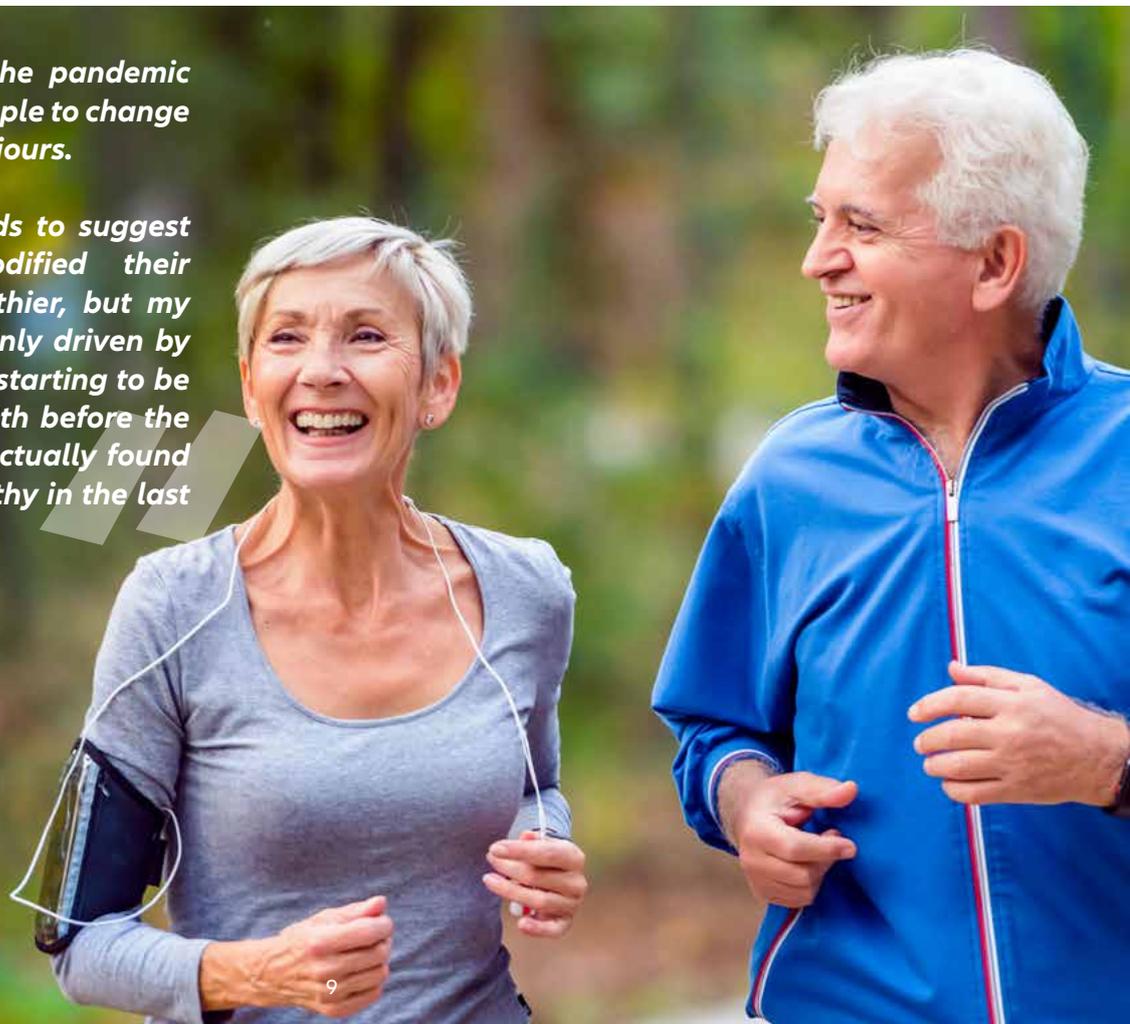
The [dramatic impact of COVID-19](#) on health and the delivery of healthcare has thrown the issue of empowerment into sharp relief, as well as underlining its complexity. It has also shown that increasing awareness among populations does not automatically increase patient empowerment.

The pandemic forced many citizens globally to engage with their own health and public health issues more than ever before. Coverage of the pandemic continuously dominated news agendas, with health becoming the biggest concern for populations in countries around the world.

"I'm not convinced that the pandemic was a catalyst for most people to change their health-related behaviours."

"We have seen some trends to suggest that some people modified their lifestyles to become healthier, but my sense is that this was mainly driven by people who were already starting to be proactive about their health before the pandemic. Many people actually found it more difficult to be healthy in the last few years."

-Paula Covey



Billions of people significantly changed their behaviour for both personal and public health reasons – either due to legally-enforced rules on social distancing and mask-wearing, or by voluntarily changing their behaviour in a variety of ways to reduce the risk of catching or spreading the virus. Many changes had a major impact on people's lives. In the US, for example, [Pew's research](#) indicated that in June 2020, a remarkable 1 in 10 Americans (9%) had either moved home or had someone new move into their home since the pandemic began.

But despite the prominence of health and widespread behavioural change, there is little evidence that the majority of people have become more empowered in their health and wellbeing in recent years.

The pandemic seems to have enabled some people to adopt a healthier lifestyle. Perhaps they improved their diet and got more exercise while working remotely. Maybe a new wearable device meant they could track their personal health metrics in much more detail. For these individuals, it could be said that the pandemic empowered them.

However, for the majority of people, the [pandemic reduced the amount of exercise](#) they were getting. Economic pressures (especially on lower income families), increased time commitments, the increase in remote working, and restrictions on the use of gyms and sports centres all contributed to this. The pandemic showed that greater awareness and concern about health is not, in and of itself, enough for people to become more proactive.

Meet people where they are

If encouraging people to take a more proactive role in their own health is not simply about increasing awareness, how can health service providers adapt to increase levels

of engagement, trust and, ultimately, empowerment? A key focus must be on better understanding existing health behaviours and the context within which health decisions are made – and then developing interventions that reach the population.

This is an area where public health systems can learn from approaches often taken by the private sector. In commercial enterprises, new products and services are typically designed with a deep understanding of the customers' or service users' existing preferences. By developing something that reflects these preferences, a company is more likely to create something that succeeds. It's not a case of "build it and they will come", but of meeting people where they are.

The importance of communities

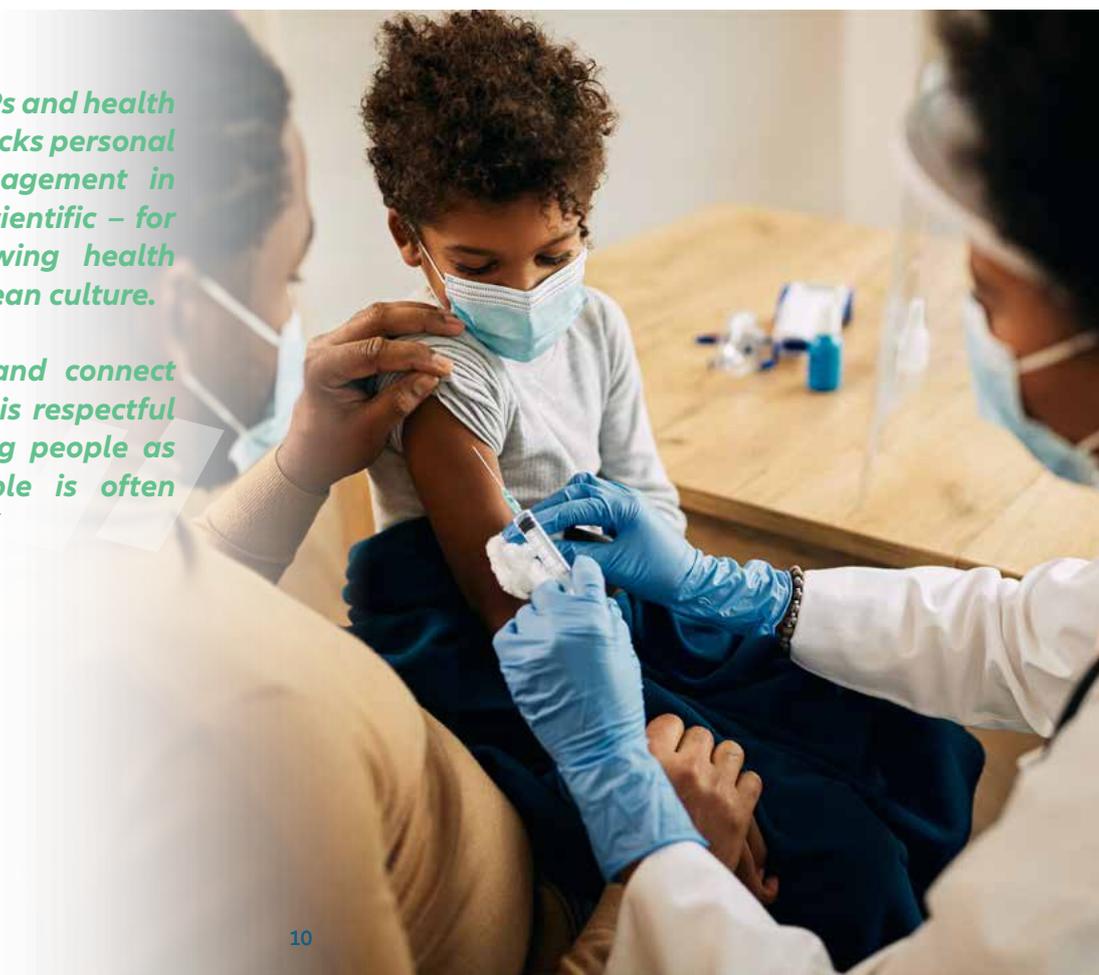
Two important focal points for healthcare providers should be local communities and family groups. The pandemic repeatedly demonstrated the importance of communities and intergenerational relationships in the successful delivery of healthcare, and in terms of how information is shared and amplified. These networks are often highly trusted; good communications and engagement within these groups is an effective way to empower community members to play a more proactive role in the healthcare they receive.

Where levels of distrust in 'official' sources of health information are high, it is important to engage constructively. The pandemic has also underlined another reason why increasing awareness is not always sufficient for increasing empowerment: there are high levels of distrust of official health information sources among certain groups within societies. The task of those working in health is to forge relationships, not reinforce divisions. Only then can we increase engagement and empowerment throughout society.

"There's a real risk that HCPs and health systems assume someone lacks personal responsibility if their engagement in health is perceived as unscientific – for example, if they're following health practices from a non-European culture.

Our task is to engage and connect with people in a way that is respectful and builds trust. Dismissing people as disengaged or irresponsible is often deeply counter-productive."

-Dr. Umbereen Nehal



Mindset Shift 3: Unlocking the true potential of digital health

The rise of digital health

The Covid-19 pandemic caused a step change in the way that people used digital health tools. Prior to the pandemic, many digital health services were considered niche – for example, a teleconsultation was a potential alternative to an in-person consultation if travel meant it was impossible to be there in-person.

But with a large number of in-person services significantly reduced or unavailable during the peak of the pandemic, services such as remote consultations played a critical role for many in ensuring access to healthcare continued.

That increase in exposure to digital health services during the pandemic is clear in Allianz Partners' data. While 7% of those surveyed said they had used teleconsultations prior to the start of the pandemic, a further 17% said they had used a teleconsultation since the pandemic. Put another way, before 2020, fewer than 1 in 10 had used such a service. Now, the proportion is close to a quarter of people in the countries surveyed. Increased usage is particularly pronounced among younger families aged 26-40. 14% report having used a teleconsultation before 2020; an additional 26% accessed such services in the last two years.

Much more than convenience

Digital health services have often been viewed through the prism of convenience, and as a lesser substitute for in-person services. But while convenience is one benefit, solely thinking of digital health in this way risks missing both its real potential and some of the challenges of digital health. We should be asking a broader set of questions: What features are new and unique to digital health services? What can it help to deliver that was previously impossible? And how do we ensure that it increases access and empowerment among patients, reducing health inequalities?

“Access to health information and the rise of digital health tools has created a shift. People recognise that they can understand more and that they can go to their doctor being a more informed patient. It certainly has empowered people to enter the healthcare system already informed.”

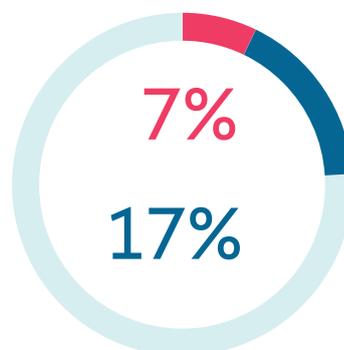
- Paula Covey

One example of the new benefits of digital health is the potential for much greater medical telemonitoring. Wearable technology can provide accurate, real-time monitoring of conditions that previously could only be monitored in a healthcare setting. As well as enabling individuals and healthcare professionals (HCPs) to make more informed decisions about treatment, it also means that early warning signs can be spotted, allowing for earlier interventions or preventative measures to be taken. The ability to use AI to analyse large datasets gathered in this way offers tremendous opportunity for new insights, at both individual and population health levels. There is evidence, too, that [wearable technology increases empowerment](#) among patients.

Wearable technology is being developed to meet precise healthcare needs and address challenges that could not be met through traditional health services. For example, prototype smart underwear has been developed to enable elite female athletes to understand and align their exercise regime habits, menstrual cycle, and physical health, so that they can better meet their performance goals. Gathering the required data in other ways would be highly impractical, expensive and less accurate. Wearable technology offers an innovative solution.

Addressing the digital health divides

While there are clearly tremendous opportunities for digital technology in healthcare, there are also significant challenges. An obvious issue is a potential lack of enthusiasm and low rates of adoption among the public. While many people are keen to embrace technology, others are not. Allianz Partners' data reveals significant differences across age groups. 66% of young families are either already using medical or fitness telemonitoring in some form or would



7% used teleconsultations pre-pandemic

A further 17% used teleconsultations since the pandemic

consider doing so in the future. But for those aged over 65 – many of whom would benefit from such services – the proportion falls to 39%.

There are also potential issues around equity and access. The provision of teleconsultations relies on the service user having access to good-quality broadband. There have been significant concerns raised about biases being built into the algorithms that power health apps because the training data is not representative of the whole population, just as ethnic minorities are often underrepresented in clinical trials. Finally, we must be transparent and realistic about the limitations of digital health in some contexts. There are many situations in which physical examinations by medical professionals are essential, and cannot be replaced by remote technology. Further, other critically important details can be missed without in-person consultations, such as the signs that a patient is in an abusing or controlling relationship.

Creating stakeholders in the future of digital health

To address these issues, unlock the potential of digital health and increase patient empowerment, it is essential that people become stakeholders in digital health. The increased access to health information online means that many people come to HCPs with greater knowledge and a more informed set of questions. Now we need to have a

more informed debate about the role of technology in the wider health ecosystem, particularly the use of data.

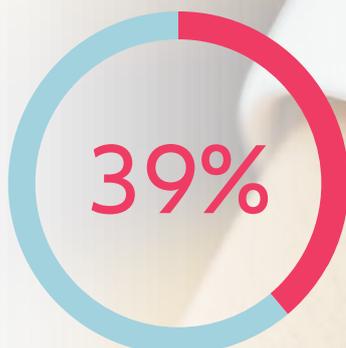
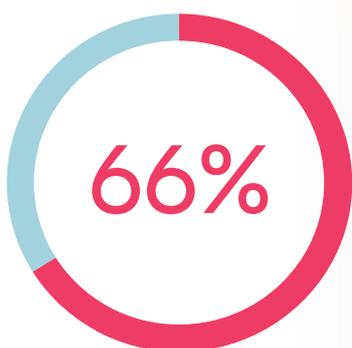
Concerns around privacy and security are, of course, important for health providers to address – both technologically as well as in terms of public perceptions. But we also need to debate just how patient data can and should be used, as well as whether patients should be compensated for providing it. To ensure everyone reaps the benefits of technological innovation in healthcare, we need to ensure that issues such as disparity of access are tackled. It's vital that patients are actively engaged as stakeholders here, not simply passive objects in the system.

The rapid advances in digital health are an opportunity for us all to reassess our role in healthcare, and how the ecosystem can deliver better outcomes for more people in a more efficient way.

“During the pandemic there were intergenerational and community mechanisms by which those who had better digital skills helped to onboard those who had lesser digital skills, creating more of a community and family element to the digital health ecosystem.”

- Dr Umbereen Nehal

66% of young families are either already using medical or fitness telemonitoring or would consider it in the future, compared to 39% for those aged over 65



Conclusion: Towards a more personalised healthcare model

Refocusing on prevention rather than cure. Empowering more people on health. Unlocking the true potential of digital health.

As we have set out in this report, all of these mindset shifts individually will create tremendous benefits for populations around the world, in terms of their long-term health and quality of life. They are also essential to ensuring the healthcare system of the future is fit for purpose and sustainable. With the burden of NCDs on the rise, we simply cannot afford to treat an ever-increasing number of people who are ill for longer. Better prevention is the only answer – just as more patient empowerment and the harnessing of

digital health's real potential are essential to delivering it.

But focusing on these areas is also vital if we are to create a more human-centric, personalised approach to medicine and healthcare more broadly. Whether it is through preventative measures that are tailored to an individual's unique situation, or personalised treatments that use a patient's genetic information to increase effectiveness, personalised medicine has the potential to cut risks, improve outcomes and reduce inequalities. The mindset shifts highlighted in this report are important steps towards a truly personalised model of healthcare.

