

CASE STUDY – AIA Australia & CancerAid Coach Program

By Shared Value Project



Cancer can result in a lifetime trauma, even with a success cancer outcome, with cancer related claims in top 3 for AIA Australia (AIAA), costing more than \$222m annually. COVID-19 led to increased anxiety for many people living with cancer due to heightened risks associated with being immunosuppressed. In response AIAA has provided all AIAA customers who have lodged a cancer-related Income Protection claim free access to the CancerAid Coach Program (CancerAid CP). A wealth of scientific literature indicates that the more a patient engages with their treatment, the better their health outcome. This cancer support and behavioural change program is one of the ways AIAA is helping its customers to live healthier, longer, better lives.

Social Issue

- 40% of working age Australians diagnosed with cancer never return to work due to secondary mental and physical health concerns triggered by cancer diagnosis

Business Opportunity

- Increase the number of cancer survivors returning to work
- Reduce the length of time customers are in income protection claims
- Reduce the need for total and disability claims

Social Value Creation

- Improved wellbeing and quality of life scores for those living with cancer and cancer survivors
- Improved return to work rates, with increased feelings of productivity and self esteem

Business Value Creation

- 40% income protection claims returned to work earlier
- Improved customer satisfaction
- Total and permanent disability claims projected to decline
- Reduced claim costs for income protection, total and permanent disability

Partnerships AIA Australia and CancerAid



The Opportunity

While we're fortunate to have relatively high cancer survival rates in Australia, we still have a long way to go before we can say that cancer survivors thrive after recovering from their illness. Furthermore, around 69% of Australians who are diagnosed with cancer survive. Of these, 40% are working age - and, despite recovering from the disease, 40% of this cohort will never return to work. Some of the typical treatment complications that prevent patients from returning to work are cancer-related fatigue, anxiety, depression, chemo fog and a fear of recurrence.

To address the major barriers to cancer recovery, we need to recognise that people living with cancer often require additional support that the current system doesn't generally provide. By taking a holistic approach to patient care – and empowering patients to take back control and actively manage their recovery – AIAA and CancerAid have been able to make a meaningful impact on the lives of Australians living with cancer.

CancerAid and AIAA are both signatories to the Australasian Faculty of Occupational and Environmental Medicine (AFOEM) and the Health Benefits of Good Work Charter by the Royal Australian College of Physicians (RACP). This charter aims to promote the benefits of good work on people's health and wellbeing. Returning to work isn't currently recognised as a key health outcome; yet it is vital if cancer survivors are to live a full and meaningful life post-recovery. With 40% of cancer survivors never returning to work, there exists a critical need to provide early intervention and support to help these Australians make a successful transition to life after cancer.

Scientific literature indicates that patients who actively engage with their recovery achieve better health outcomes. With this in mind, the key focus of the CancerAid CP is encouraging behavioural change among patients so that they become active participants in their own care.

Cancer is one of the three most claimed conditions at AIAA, costing more than \$222 million annually. Since introducing CancerAid, we have seen an increase of 40% of customers with an income protection claim return to work earlier. This has resulted in reduced claim costs for income protection and has also reduced the need for those customers to claim for total and permanent disability.

AIA has an important role to play in encouraging, motivating and inspiring people to become more proactive in the management of their health. As one of the largest life insurers in Australia, AIA is in a unique position to create economic and social benefits for shareholders, customers, partners, and society by helping cancer patients return to work earlier.

The Strategy

To improve both physical and mental health outcomes of customers with cancer who lodge an income protection claim, AIA Australia and CancerAid have partnered to provide all AIAA customers free access to the CancerAid Coach Program.

AIAA initially ran a feasibility pilot with claims for one superannuation fund, measuring customer satisfaction, improvements on wellbeing outcomes, claims outcomes and the corresponding return on investment. When this analysis was completed, and strong evidence emerged showing that the program was adding significant value, we then rolled the CancerAid CP out to all our group insurance and retail customers.

CancerAid is changing the way we provide cancer care by empowering patients from diagnosis, through treatment, and beyond. CancerAid provides patients with digital tools, personal coaching, and educational resources, assisting them to better understand their diagnosis, adopt positive behavioural changes, and to be engaged in their own care.

Delivered in conjunction with the award-winning CancerAid app, The CancerAid CP has been developed in synergy with patients and caregivers, with the purpose of reducing side effects and improving patient outcomes. AIAA and the CancerAid CP bring together technology, behavioural psychology, and evidence-based practices with the aim of improving clinical outcomes for patients following their cancer diagnosis.

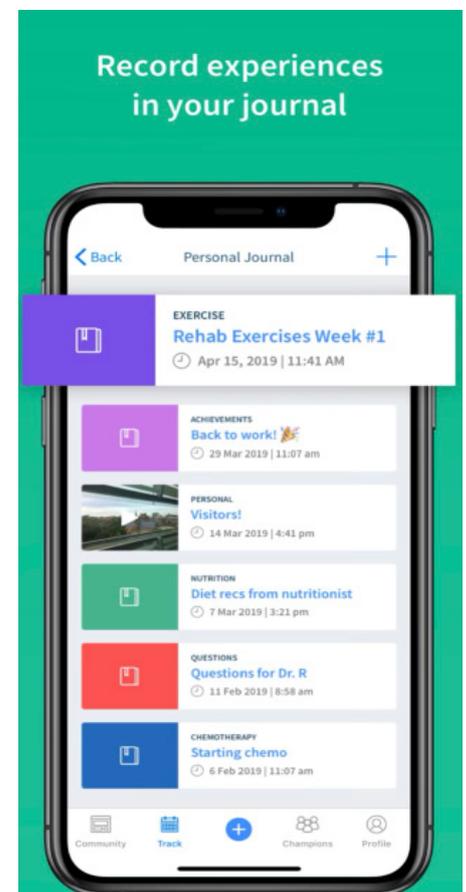
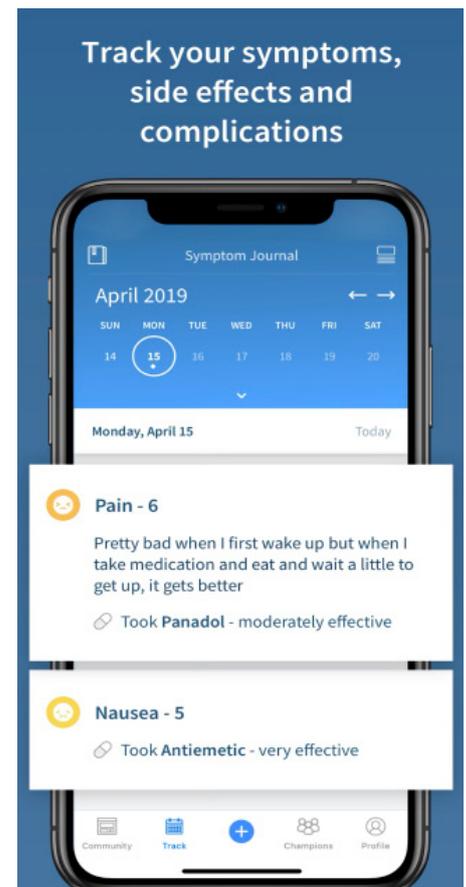
The program includes:

- Weekly evidence-based educational modules
- Self-management tools and techniques (including access to the CancerAid app for patients to manage their care)
- A personal coach who provides education, motivation, accountability and wellbeing support.

Extensive research has shown that COVID-19 has a disproportionately adverse impact on people with compromised immune systems and/or pre-existing medical conditions, such as cancer. To address these health risks and the impacts that pandemic-related anxiety can have on mental health, CancerAid developed a COVID-19 'module' that CancerAid staff deliver during calls with program participants. Feedback has been very positive, with calls lasting 30% longer on average than usual.

AIAA customers who have lodged a claim for a cancer diagnosis received within the last 18 months also receive an SMS inviting them to actively manage their health by tracking their symptoms in the CancerAid app. In addition, within five days of lodging a new cancer claim, AIAA customers receive an SMS text inviting them to enrol in the CancerAid Coach Program.

All CancerAid Coach Program participants (past and current) receive an email from AIAA and a message in their CancerAid app. This message contains peer-reviewed, medically reliable information from peak bodies about COVID-19, and features practical tips and information from Cancer Australia outlining how patients receiving treatment might be better able to manage their care and recovery.



Results – Value Creation for Business and Society

Social outcomes:

- Improved wellbeing and quality of life scores for those living with cancer and cancer survivors
- Improved return to work rates, with increased feelings of productivity and self esteem
- 39% improvement in the number of patients who have completed the program.

Business outcomes:

- Positive impact on customer satisfaction and return on investment
 - Return on Investment – There is a strong ROI for this program. The ROI is tracked monthly and as any changes are made to the program.
 - Customer Satisfaction (CSAT) – 97.5% of customers were satisfied with the program.
- Reduced claim costs for income protection, total and permanent disability
- 40% increase of customers with an income protection claim returned to work earlier
- 40% of customers progressed through to our comprehensive occupational rehabilitation programs
- 82% of customers who enrolled into these programs returned to work
- 53% of customers were supported into government-subsidised allied-health support programs as a result of the CancerAid CP.

Lessons Learned, Challenges and Outlook

AIA aim to make a difference in our customer's lives and we really wanted to help all customers with cancer regardless of whether they were likely to return to work or not. We have offered the program to all customers who have a cancer diagnosis and despite doing so we can still demonstrate a strong return on investment. Initially we had concerns that the return on investment may not be strong enough to offer the program to customers who were not likely to survive their diagnosis. By having a strong measurement framework, we were able to monitor this and justify the decision to offer the program to all customers.

AIA would love to see all Australians have access to the program. We will continue to collect data and will share the results so that health departments may in fact see the merit in investing in the CancerAid Coach program.

We now have the opportunity to scale the program to other parts of the business.

