

Laing & Buisson Conference 2021

AVIVA

A photograph of a person in a wheelchair walking a dog on a paved path in a park. The person is wearing a blue t-shirt and is seen from behind. The dog is a small, light-colored dog. The path is paved with grey stones and is surrounded by green trees and bushes. The sun is low in the sky, creating a warm, golden light. The word 'AVIVA' is overlaid in large white letters across the center of the image.

Steve Bridger
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Not for use with Customers



AVIVA

Why do people value PMI?

Quick and convenient access

Cover beyond NHS

The private experience

Headwinds

- Medical Inflation outstripping earnings
- Paterson Inquiry
- Cumberlege Report
- Decline in consumer market
- Growth in waiting times due to Covid-19



What does good look like?

Simplicity

The assurance of **Certainty, Speed** and **Ease** for every customer

Quality

The **guarantee of proven quality** drugs, treatments, specialists and hospitals

Affordability

Obsessing about costs to keep premiums affordable and evidencing value for money

How do we make this happen?

Value-based Healthcare

$$\text{Value} = \frac{\text{Quality}}{\text{Cost}} = \frac{\text{Outcomes + Patient Experience}}{\text{Direct costs + Indirect costs}}$$



Quality Guiding

- Preference higher CQC & HIS ratings
- Consultant cost analysis
- Increasing focus on episodes



Networks

- Subset of providers, selected and managed based on cost and quality measures



Pathways

- Customer journey designed from clinical best practice
- Providers commissioned to deliver end to end treatment journey

Case study: Hip and Knee networks

- A **network** is a **subset** of available providers, chosen based on **value** (quality and cost), for customers with certain **conditions** or **treatments**.
- We launched Hip & Knee networks in December 2020

Simplicity

- Single authorisation
- Direct referral
- Complications covered
- Automated billing processes
- 93% national coverage

Quality

- Enhanced provider due diligence
- Willingness to share insight with registries and us
- Provider takes end to end accountability
- Provider demonstrates innovation

Affordability

- Concentration of volume to fewer providers
- Packaged pricing
- Consultant-inclusive billing

End