

UNDOUBTEDLY the Covid-19 pandemic accelerated the shift towards digital healthcare.

This means that innovative and accessible services are more crucial than ever to provide everyone with convenient and seamless healthcare.

How does an insurer like AIA Malaysia enter the era of advanced health technology solutions to address this shift?

AIA Malaysia's chief marketing officer Heng Zee Wang, who has the overall responsibility for developing and driving integrated marketing strategies and initiatives, shares how insurers like AIA are embracing technology.

Recent advances in technology have infiltrated almost every aspect of our lives. As a leading insurance player, can you share with us how technology has impacted the healthcare industry generally and health insurance in particular?

We are witnessing some of the most remarkable technological advances across all industries including healthcare and insurance. The pandemic accelerated some of these discoveries which have led to an enhanced experience for both patients and medical professionals. We have seen improved operational efficiency across the board, whereby everyone can receive medically necessary care and treatments that are efficient and timely.

But I believe this is just the beginning. In the years to come, we will see digital health technology emerge as the essential driver in transforming healthcare and the insurance industry. As such, it is imperative for insurers like us to continue to explore ways to inte-

BRIDGING THE GAP IN HEALTHCARE ACCESS

AIA Malaysia amplifies health tech innovations to improve health outcomes

grate health technology into our solutions.

How would you describe the digital health and insurance industry landscape in Malaysia?

As the saying goes, "necessity is the mother of invention" and the industry had to adapt quickly during the pandemic, with many services and facilities going online. Before, we could never have imagined visiting our doctor via our laptops or smartphones, but now it is a widely accepted practice.

With health awareness among Malaysians increasing, we have witnessed the value of contactless communication and how it has made healthcare even more accessible. The changing landscape has pushed us to reassess the role we play in mitigating the healthcare demand-supply gap, with a specific focus on making the services accessible anytime, anywhere.

With digitalisation changing the insurance industry landscape, how has AIA Malaysia used the emerging technologies in digital healthcare?

It was clear that the pandemic disrupted our way of business, so we challenged ourselves to leverage these emerging technologies to enhance our customers' health journeys – ultimately delivering on our promise of "Healthier, Longer, Better Lives".

For instance, we've established partnerships to enable online consultation services whereby our



The My AIA app enables you to connect virtually with your physician via teleconsultation.

customers can seek medical treatment by speaking to a doctor via the My AIA app. When you're sick, the last thing you want to face is additional paperwork or long waiting times.

Our app also helps address these pain points by allowing you to easily search for the nearest panel clinics or hospitals, apply for a guarantee letter and track its status in real-time, all while having medicine delivered to your door.

More recently, we've collaborated with a digital mental health platform to help employers provide better support for their people's mental wellbeing. The service comes with online access to one-

on-one sessions with professional mental wellness coaches in addition to wellness trackers, digital content and thought journals.

We also integrated a personal medical case management benefit into some of our plans – a service that helps our customers get the best possible treatment and support when they face serious medical conditions.

These advances have helped us explore new and enhanced wellness services, streamline processes, reduce administrative burdens and enhance the overall experience for our customers.

How do you see the future of

health technology in Malaysia and how would you describe AIA Malaysia's journey in embracing technological advances in healthcare?

AIA has long moved away from the traditional, passive role of an insurer that only collects premiums and pays claims.

We want to empower people to live healthier lives. Which is why we have the AIA Vitality health programme on our My AIA app to motivate and reward healthy lifestyle choices.

We now see ourselves as a healthcare company, committed to creating greater value for our customers by making health insurance and healthcare delivery more accessible, more affordable and more effective.

Health-focused technologies have vast potential to bring positive change in health services. Through innovation and personalisation, we are able to focus on enabling expanded access to care, orchestrate better healthcare journeys and improve health outcomes.

Ultimately we are driven by a bold ambition to transform health insurance and healthcare delivery across Malaysia. Technology remains a crucial enabler that will help us improve the overall health and wellbeing of people while bridging the gap in healthcare access.

For more information on the My AIA app, go to www.aia.com.my/en/myaia-app.html