

How BT is helping to change the face of cancer support



✓ Delivering high-quality, digitally-based care and recovery services to clients with income protection insurance

BT came to Valion Health wanting to address a common problem in the insurance industry. They needed to speed up the intervention and coordination of care for members with a cancer diagnosis and provide a national solution. Valion Health delivered a digital health solution in partnership with Thrive Re Consulting and BT that used video call, wearable data and online learning to deliver tailored cancer care for BT members. The results showed: Increased and earlier customer health service engagement, high customer satisfaction and significant rates of return to pre-disability duties.

✓ As a leading life insurer, BT gets a lot of things right.

The proof is in the pudding, as they've scooped up a multitude of awards over the past three years from industry bodies and events like ALUCA, the Australian Insurance Awards and CANSTAR.

But that doesn't mean the insurance teams at BT aren't continuously challenging themselves to provide better, more timely care and support for their customers.

✓ The struggle to support clients better

In one recent instance, the BT health support team needed to arrange recovery health support for a customer named Gail*, who had been diagnosed with breast cancer. Gail had just completed her first cycle of chemotherapy, and while struggling with treatment related fatigue, also showed signs of psychological stress, including difficulty accepting her diagnosis.

The challenge BT's health support team faced was that early intervention was crucial, yet as is often the case with complex cancer claims, early support referral can be difficult to coordinate. The team reported feeling 'helpless' when it came to referring Gail to adequate care – they knew she needed extensive support, but specialist and generalist services were limited in her local area.

BT isn't alone in handling challenging customer circumstances like Gail's. Factors such as location and support in finding suitable specialist and extended follow-up services have negatively affected the service standards and bottom line for many insurers. Traditionally, there have been no easy answers to address these issues.

* to protect privacy names have been changed

✓ A service with a digital difference

BT knew they needed to improve the outcomes for clients like Gail, but recognised they didn't have the in-house capability to fully achieve this. They engaged Valion Health – a virtual health provider specialising in remote support services – to assist in delivering a digitally-based program. After getting to know the team's situation and operational requirements, Valion Health helped to develop a pilot in partnership with BT and Thrive Re Consulting called the Cancer Assistance Program (CAP) which launched in 2017.

The CAP focused on giving clients diagnosed with cancer an early, holistic intervention strategy for rehabilitation and recovery. The key differences between this program and others BT had previously launched was that it empowered the BT team, provided an expert provider team and heavily used digital health technology. This allowed BT to deliver the CAP wherever clients were in Australia, and reduced the cost and effort that usually came from sourcing specialist support, especially to clients in regional areas.

“Valion Health have highly skilled staff with a genuine passion for caring for those struggling with cancer.”

HEALTH SUPPORT CONSULTANT, BT



✓ Results for both insurers and participants

The impact of the CAP was immediate to both BT and their customers.

For BT's Financial team, the regular updates and communication on how customers were progressing in recovery improved BT's ability to strategically support CAP participants more appropriately from a case management perspective. Improved pathways meant that customers were referred early in their cancer treatment pathway and the BT team felt more empowered to assist.

From the customer side, the feedback was overwhelmingly positive. Not only did customers report high levels of satisfaction (>90% Satisfaction Score), but the data also showed measurable outcome improvements.

**75%**

Customers can be difficult to engage with non-mandated support services, but the CAP has had a 75% uptake since inception, compared to an industry average of under 50%.

50%**81%**

81% of closed cases have returned to full duties following CAP participation.

Using Valion Health's digital delivery as the cornerstone of the CAP brought BT additional benefits other solutions couldn't offer:

- ✓ Convenience for clients in terms of scheduling
- ✓ Reduced travel costs and/or no travel time for either clients or providers
- ✓ A provider team who are experts in cancer care and suited to the client's need, delivering a higher standard of support



The CAP program is award winning, receiving a mid-pilot

2018 Swiss Re & ALUCA
[Excellence & Innovation in Return to Work Award](#)

and the

2019 Financial Services Council
[Innovation in Retail Life insurance Award](#)

✓ Cancer Support from the Customer's Perspective

Gail*, a 50-year old banker, was diagnosed with breast cancer in 2018. Her treatment was intensive: surgery, chemotherapy and then radiation therapy. This took a heavy toll on her body, which left her with significant cancer related fatigue, and many psychological challenges including:

- unwillingness to accept her diagnosis
- social isolation
- poor coping strategies
- a fear of how others would perceive her
- limited self-management strategies

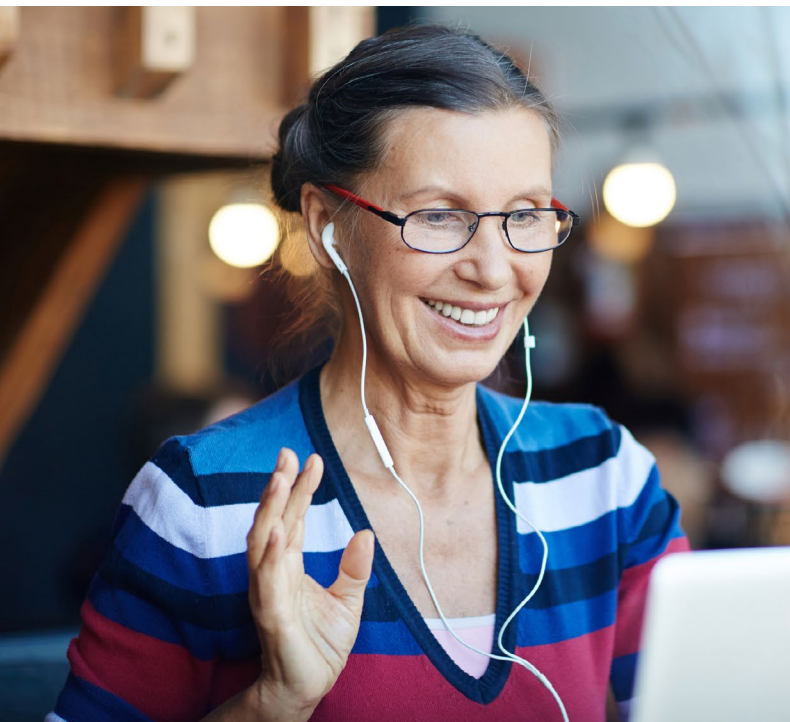
To support both her physical and mental recovery, BT's health support team directed her to Valion Health as part of their early intervention support service. After initial assessment with an oncology nurse, she was led through a personalised care plan that incorporated exercise physiology and dietitian and psychology sessions.

Every fortnight, the Valion Health oncology nurse checked in with Gail to discuss progress and any problems she was dealing with. She was linked with a local support group and given a lot of education about her treatments and how to manage side effects.

By the time her program wrapped up, follow-up assessment showed improvements in all areas, including self-efficacy (confidence dealing with her condition), symptom and side effect burden, exercise levels and mood.

Having resumed her job through a graduated return to work program, Gail praised BT and Valion Health, believing she wouldn't have returned to work without their assistance.

"I am so grateful for this program that helped me through the most rough time of my life. Cancer is so frightening and cruel but these kind and professional people helped me through this hard path... this support program is great help for people like me to recover and go back to their life, please continue this great program".



While Valion Health has helped to deliver the CAP for BT, we have a range of support programs that can be tailored for your needs and delivered remotely to your customers.

Call us to learn more about how you can

- ✓ make recovery for your customers easier and comprehensive,
- ✓ streamline your referral and support processes, and
- ✓ reduce claim-related ancillary costs, such as provider travel