

# Cigna: Decades of Hong Kong Heritage and an Unrelenting Focus on Affordable and Innovative Health Services

Jonathan Spiers, Hong Kong's Chief Executive Officer of Cigna Worldwide General Insurance Company Limited, outlines why the health services provider has proven so enduring for almost 90 years, and how it intends to continue to serve the people and communities in Hong Kong.



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Spiers, Chief Executive Officer of Cigna Worldwide General Insurance Company Limited (Cigna Hong Kong), a company that has been providing insurance solutions in the city since 1933. With the company's increased focus on health in Hong Kong, Spiers is understandably keen to emphasize both Cigna Hong Kong's unique positioning and its ongoing commitment to innovation across every area of its operation.

## Integral Part of the Hong Kong Health System

Expanding upon what he sees as Cigna Hong Kong's unique offer, he says, "The most important thing about us is that we are genuinely different. We don't see our mission as just to sell our insurance products. Affordability is at the core of our mission, and this means that at a very fundamental level, we see our role as being an integral part of the Hong Kong healthcare system.

"By focusing on long term affordability through a wide range of our products which have innovative service offerings, and a range of price points matched to different needs of groups and individuals, our products are accessible to the people of Hong Kong. This accessibility reduces pressure on the stretched public health system, a system that is dealing with growing waiting lists for access to many treatments."

This focus is also a wider part of Cigna Hong Kong's mission, with Spiers saying, "People in Hong Kong can't have peace of mind if a loved one can't access the public health system for months, while also being excluded from the private system on affordability grounds. The Health Bureau of the HKSAR of the People's Republic of China introduced the Voluntary Health Insurance Scheme (VHIS) in 2019 to help address accessibility and take pressure off the public system, and we are proud of our role in supporting their efforts. We were the

"Cigna has an inspiring mission to improve the health, well-being and peace of mind of those we serve. Our goal is to make health-care affordable, predictable and simple. We strive to deliver our mission and goals everyday through our long-term commitment to affordable and innovative health products and services, as well as through the

interactions with our customers. Delivering on our mission keeps our market leadership and growth aspirations grounded in health-care affordability, customer understanding and focus, product and service innovation, and quality. This is far more important to me than being the biggest by market share."

It's a striking statement from Jonathan

first insurer in Hong Kong to offer a Certified Plan with deductible options, providing more price point choices to customers.”

### Innately Innovative, Supremely Service-minded

In order to make good on the company’s aspirations and to maintain its unique position within the market, Spiers is adamant that innovation has to be at the heart of its health strategy. Expanding upon this, he says: “Our unique selling proposition has always been that we provide our customers with the most relevant and innovative healthcare services and products. In 2019, for example, we were the first health insurer to introduce a tele-medicine service in Hong Kong, and we expanded this offering globally for our Elite customers who have access to some 50,000 doctors around the world on a 24-hours-a-day, seven-days-a-week basis. Our virtual consultation usage has increased by nearly 80 times between 2019 and Q1 2022, at a critical time of uncertainty through the pandemic.

“We have also taken the lead with our Care Manager Service, an in-house group of locally registered nurses who are employed by Cigna Hong Kong, and are dedicated to guiding and helping our customers. The team offers assurance in navigating the Hong Kong health system such as providing one-to-one medical treatment advice from pre-hospitalization to follow-up clinic visits with practical and emotional support, making sure our customers receive the best care and have a speedy recovery.

“Additionally, we have embraced many of the digital options that have become open to us and that are valued by our customers, which is what prompted us to launch an online assistant, a WhatsApp chatbot service, as we believe accessibility is of paramount importance.”

This commitment to innovation has also led Cigna Hong Kong to enter into a range of strategic partnerships to deliver bespoke health solutions that meet the needs of its customers in new ways. One example is that recently, Cigna is working with a multinational client to design a musculoskeletal (MSK) care program because after reviewing the client’s employee claims data, it was clear

that MSK claims were the largest category of Outpatient spending. The program will be holistic and multidisciplinary for this client, to treat the root cause of the conditions that were driving up treatment frequency and costs, with the aim of improving the overall health and wellbeing of the employees.

For Spiers though, innovation is not just about adopting new technology for technology’s sake. As customers are always at the center of its business, Cigna Hong Kong will look for ways to grow by innovating its current products and services to improve the experience based on customers’ evolving health needs.

“Sometimes, it’s all too easy for companies to forget the basics and fail to give customers the frictionless experience they clearly crave, and this is even more important when dealing with the emotions of health,” he says. “For example, many of our clients indicated they wanted the facility to seamlessly make a claim via an app and minimise paperwork. We’ve taken that on board and made it possible. A customer can simply take a photo of their medical payment receipts, together with associated notes from their doctor, lodge the claims on our MyCigna or CignaEnvoy app or website, and have access to track them 24/7. This improves accuracy, saves the customer’s time and allows faster payment.

“Similarly, during the pandemic, it became apparent that our customers want immediate health protection. That is why we are investing heavily in data analytics and research to enhance our capabilities to better assist customers earlier in their health journey, and building virtual and in person services around their specific needs.

### Hong Kong Heritage, Committed to Continued Excellence

“We have the broadest and most comprehensive health insurance offering in the market for individuals and groups, ranging from basic individual plans, through to full international medical plans with Inpatient/ Outpatient/Maternity, and group plans offering value-for-money coverage for local small companies with single digit employees, as well as for multinational companies.



“We’re continuing to invest heavily in services across the board, including highly tailored product offerings for SMEs and small local businesses. We believe we offer some of the most flexible solutions on offer anywhere, with policies at highly competitive price points that suit businesses of all sizes so they can focus on running their business.”

Spiers is also resolutely confident that the company is genuinely delivering optimized solutions for one particular, fairly incontestable, reason: “We pride ourselves on always listening to what our customers are saying, striving to better understand and anticipate their needs,” he maintains. “This is why I am confident when it comes to our future growth prospects.”

Overall, to the company’s customers, prospects, business partners and the industry in general, Spiers has one simple message he wants to convey: “We are now nearly 90 years old and we have a 100% commitment to the Hong Kong market, we’re here to stay.”



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