

plum

2023

Health Report of Corporate India 2023

Understanding corporate India's relationship
with health and well-being

Name 522 million Indian employees

Prognosis Room for improvement

A note from Saurabh Arora

At Plum, our mission is to profoundly impact the well-being of every Indian. We embarked on this journey with a clear vision: to make a meaningful difference in people's lives by partnering with organisations that share our values and dedication. Understanding that the health and wellness of employees are pivotal to this mission, we aim to empower employers with the knowledge and tools necessary to craft comprehensive, effective solutions for their teams.

The landscape of employee health in India is complex. Despite the best intentions, companies today are not able to meet their team's health needs.

A crucial gap we identified was the lack of comprehensive data on crucial aspects:

- The relationship of working India with their health.
- The efforts made by employers towards enhancing their team's health and wellbeing.
- The real impact of employer-sponsored healthcare initiatives.

To bridge this, we initiated an extensive research project. We consulted with over 25 healthcare practitioners, surveyed 700+ employees, and analyzed upwards of 3500 employee healthcare plans and how employees use them.

Our goal was to gain a deep understanding of how working India views health and their relationship with their employers in this context. This report is our equivalent of an annual health check up of corporate India's health.

While many companies are making commendable efforts, there is significant room for improvement:

- A majority of employees feel their company cares for their health, yet the adoption rate of healthcare plans is only around 30%.
- Many employees believe that the health benefits offered are not adequately personalised to meet their specific needs.
- Addressing chronic illnesses and mental well-being remains a significant area where companies can enhance their support.

Our hope is that this report serves as a valuable resource in understanding your team's relationship with health and wellness. It is a stepping stone towards making more informed decisions and implementing effective health strategies in your organization. If you want to improve your team's relationship with health, we'd love to speak with you over a personalized consultation.

Together, let's strive towards a healthier, happier working India.



Saurabh Arora
Co-Founder and CTO,
Plum

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Data and methodology

This report attempts to understand how corporate Indian employees look at their own health, how Indian corporates are taking care of their employee health, the impact of employee sponsored healthcare initiatives, and upcoming workplace healthcare trends.

In order to make this as comprehensive as possible, the report features insights sourced from data and conversations with multiple sources.

The State of Employee Benefits, Plum's flagship report published after analyzing over

3000

employee healthcare plans.

30000+

doctor consultations over Plum telehealth, spanning from February - August 2023

Interviews with

10+

doctors and healthcare experts.

Plum's survey of

700+

respondents about their relationship with health and employee benefits

Chapter 1

Health is an afterthought for working India



The lay of the land

522 Mil

people were **estimated to be employed** across India in the financial year 2022.



90 Mil

Indians **live in households where spending on healthcare** accounts for more than 10% of their total expenditure.



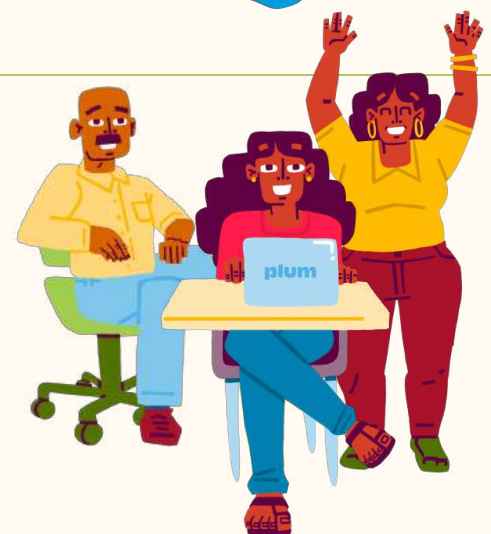
Only
15%

of India's employees receive any kind of support from their employers, according to NITI Aayog.



51%

An AON study for India reveals a 51% **increase in the number of companies offering outpatient benefits**, with the figure tripling among SMEs and more than doubling among hi-tech, consulting companies.



Corporate India's approach to health is mostly reactive



59% of employees admit to not undergoing an annual health check up.

90% of employees do not visit a doctor regularly to keep a tab on their health.

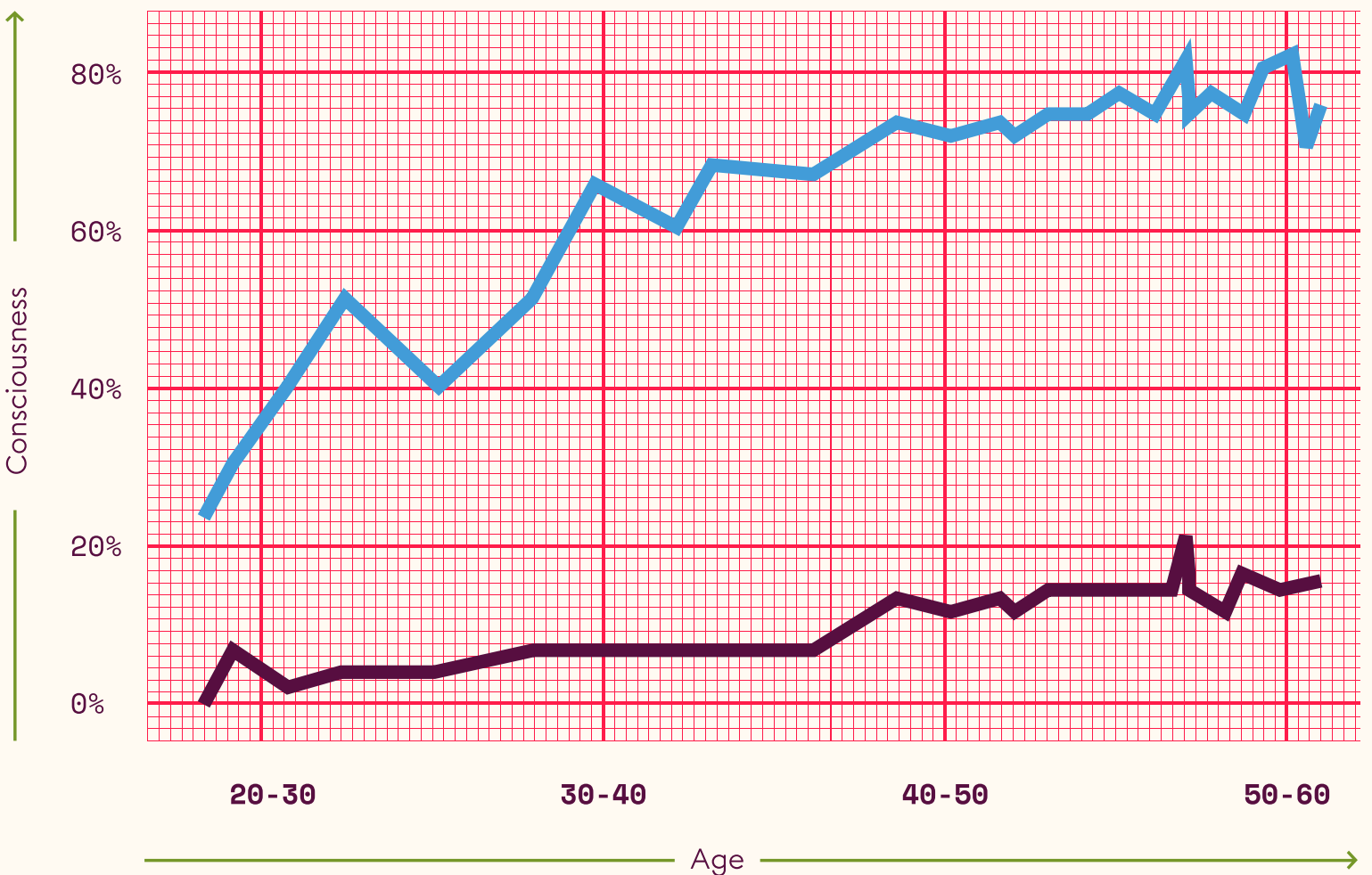
“30-40% of patients coming to us are not even aware that they are prone to serious lifestyle diseases. Hypertension, diabetes, and heart diseases are hidden in employees, waiting to manifest. These are stress-induced problems. If we catch it early, we can save them. And there comes the role of regular health check-ups.”

- Dr. Ashok Kapoor, MBBS, MD (Int.Medicine, DM(Cardio), F.CARD,MCCP Physician & Cardiologist.



Health consciousness improves with age

 I get an annual health check-up  I visit the doctor to keep a tab of overall health



“20 years ago, the onset of diabetes happened in the 50s, now we see it starting at age 20 or 30.”

- Dr. Ruby Taparia, Hyderabad-based Internal Medicine Specialist



Corporate lifestyles negatively influence employee health

Doctors Identify three key themes

Sedentary lifestyles

“60% of my clients do not exercise. They sit on a chair, ride a two-wheeler or a four-wheeler and constantly use smartphones. When the muscular system gets corrupted, the entire body malfunctions - right from causing hormonal issues to systemic problems and muscular pain.”

- Dr. Gladson Johnson,
Sports Physiotherapist, Director of Attitude Prime

Risk of superspreaders

“Closed office environments are a major challenge. If one person falls sick, many others catch on. This is especially true for viral infections.”

- Dr. Ruby Taparia, Hyderabad-based Internal Medicine Specialist

Increased workplace stress

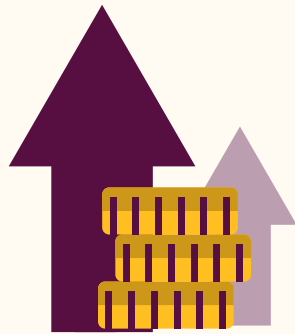
“Among patients who I have examined, 25% are dealing with anxiety and stress; 23% deal with career and self-growth issues; 15% are clinically depressed; 15% have relationship issues; 2% deal with anger management; 8% grief and loss; and 12% trauma.”

- Dr. Manisha Rathore, Senior Psychologist, Plum Telehealth

Healthcare is expensive

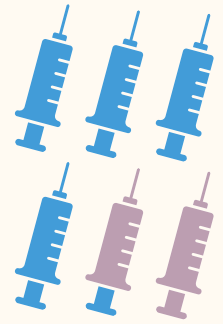
14%

India's medical inflation rate is amongst the highest in Asia.



71%

of employees pay for healthcare spends out of their own pocket.



Average cost of consultation per speciality in urban India:

Bill No. : ICRS389901		MEDICAL BILL		ID No. : 000024661711	
Service	Amount (Rs)				
Average cost of a doctor consult	300 for a General Physician	1000 for a specialist	2500 for mental health		
Average annual spend on medicines per employee	12k to 48k if there are chronic conditions				
Average spend on a health check-up	1500				
Average spend on lab tests	1500 → 25000				

According to a MINT report, out of pocket expenditure in India is around 62% of the total healthcare expenditure. Indian families spent an average of 7.9% of their entire annual household consumption expenditure on healthcare.

82% of urban households in India are not covered under any health insurance scheme, resulting in 55% of all hospitalisations being financed through household savings and 23% through borrowings.

Chapter 2

The State of Corporate Healthcare



Life is too short to work at a company that doesn't care about their employees' health

The average person spends

9000hrs

working

That's almost a third of their life.

The time Indians spend at work influences their quality of health. This in turn impacts their relationship with work, and the quality of their life.

Indians today want to know that their employers care for them, beyond just their work. And there's no better way to do so than investing in their well-being, healthcare, and enabling support for them during a crisis.

As a company operating in the employee wellness and health benefits space, we've consulted with over **5000 companies** in their corporate healthcare strategy.

Our business team modelled data from **3000+ employee** healthcare policies. They also analysed the habits and health benefits adopted by over **3 lakh employees** and their dependents.

This section contains our observations and insights.



The modern corporate healthcare stack

Only 10% of employees might make an insurance claim, but everyone finds preventive healthcare useful.

The corporate healthcare stack needs to extend beyond insurance to include health, wellness, and care.

Preventive Healthcare

Affordable and convenient access to diagnostics, nutrition, and health benefits for employees and their family – impacting employee morale and wellbeing.

Primary Healthcare

Access to high-quality healthcare at affordable costs and increased convenience. This has positive impacts on employee health, productivity, and employee healthcare costs in the long term.

Insurance

Access to comprehensive employee health insurance at a lower or no cost, and support when it matters most.

Employees are underinsured in India

3 Lakhs

the median sum insured offered by India's employers.

40% lesser than the recommended sum insured of 5 lakhs.

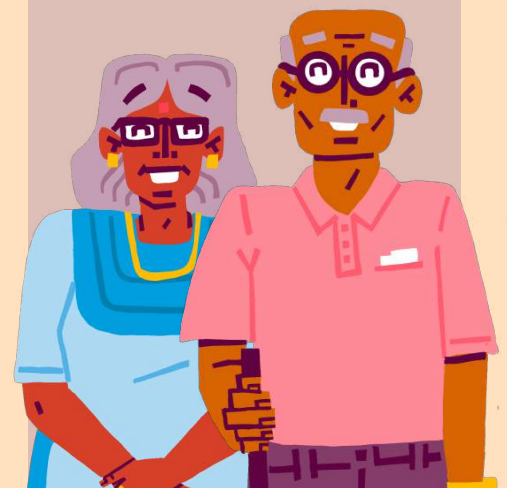


70%

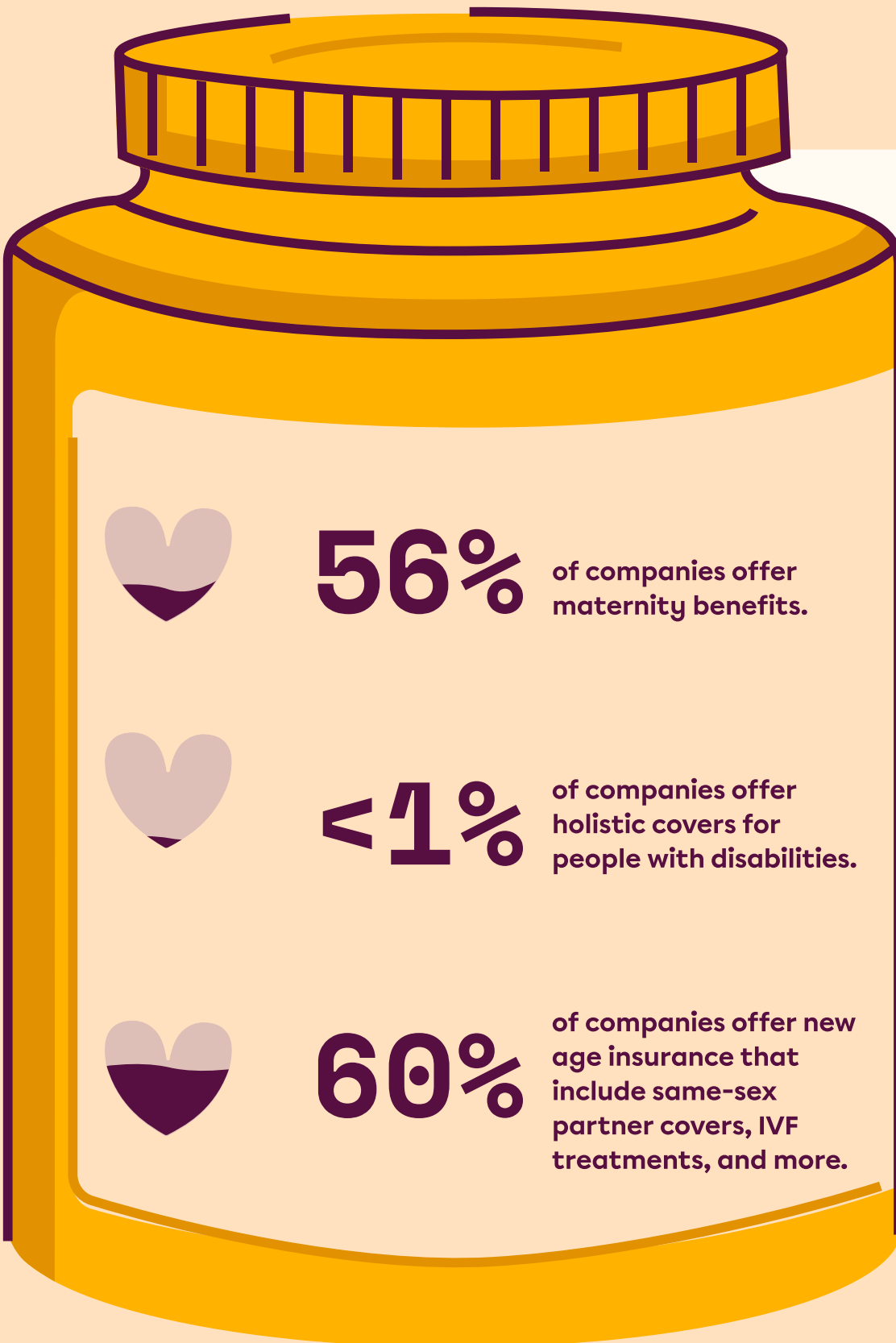
of companies offer health insurance to their employees' families, but only...

25%

extend it to their employee's parents.



Employer sponsored insurance is not progressive enough



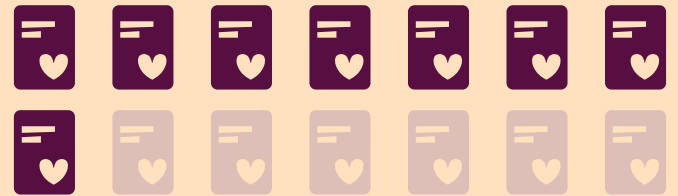
“A truly comprehensive cover, for one, will allow employees to include the people they want, define their families, and choose their dependents.

Parents, children, live-in partners, same-sex partners, and even siblings - there will be minimal boundaries for who you are covering.”

- Aditya Bagarka, Head of Strategy and Innovation at Plum.

Employees are using insurance for their loved ones

60% of claims were raised for an employees' dependent.



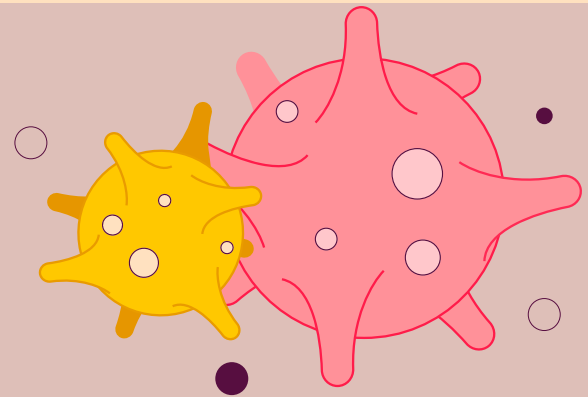
33%

of claims were for maternity, neonatal care, and pregnancy related issues.



14%

of claims were raised for infectious diseases like dengue, bacterial infections, and more.



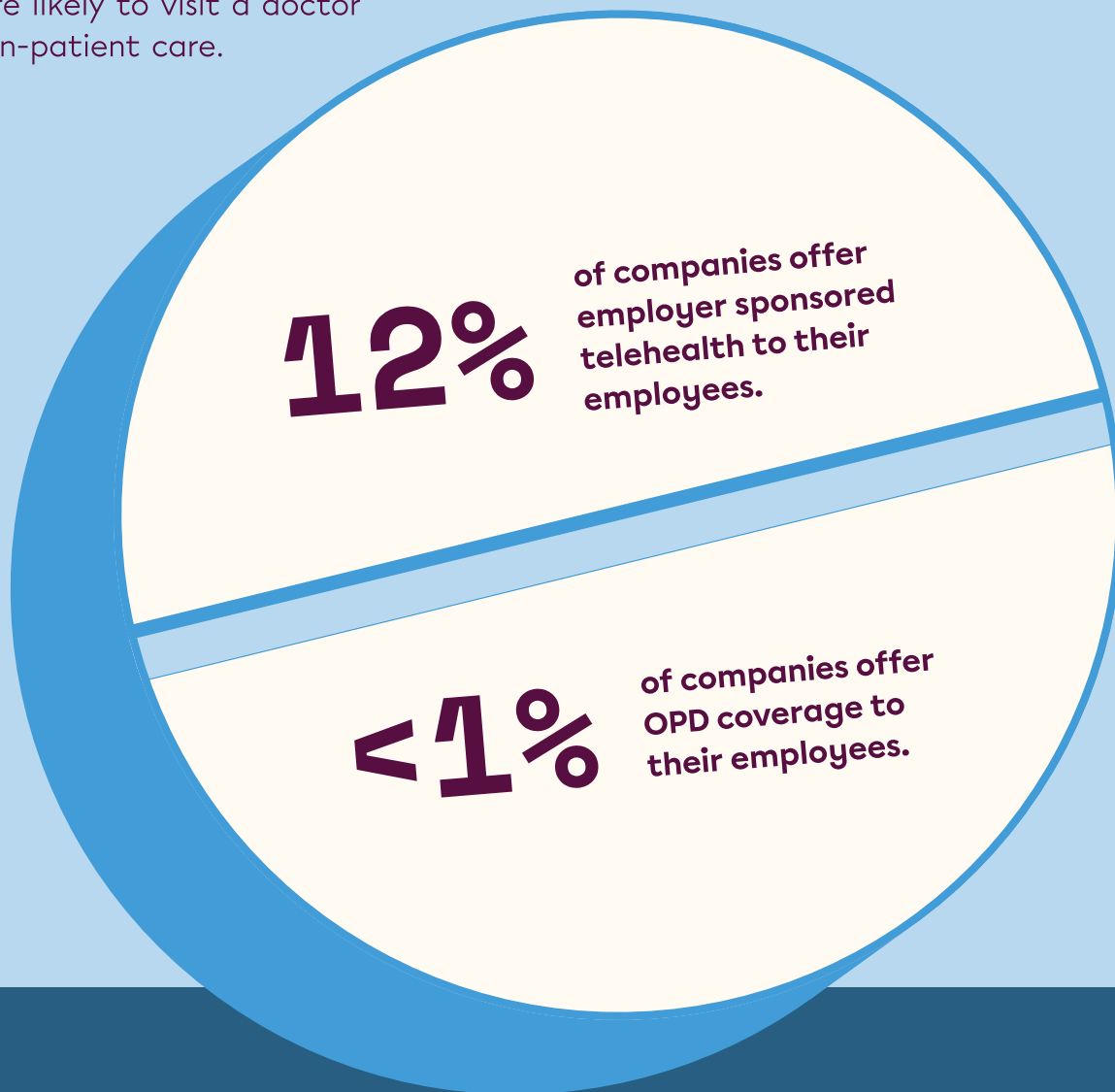
05%

of claims were raised for cancer.



Primary healthcare

Primary healthcare helps employees keep a regular tab on their health. They're more likely to visit a doctor than avail in-patient care.



“Therapy sessions for mental or physical health are a recurring cost for employees. In addition, there are growing cases of autism in children for which employees have to pay. Offering higher OPD benefits to employees can help.”

On average, a patient has to spend between ₹4500- 12000 for OPD and this can go up depending on the type of hospital.”

- Doctor Archana PS, Physiotherapist, Plum Telehealth



Employees are using telehealth to address sensitive healthcare needs



26%

of consultations are for a general physician

Most common issues: Fever, cough and cold



18%

of consultations are for dermatologists

Most common issues: Acne and pimples, hair fall, and dandruff



16%

of consultations are for mental wellness

Most common issues: Anxiety, stress and coping, relationship issues



6%

of consultations are for nutritionists

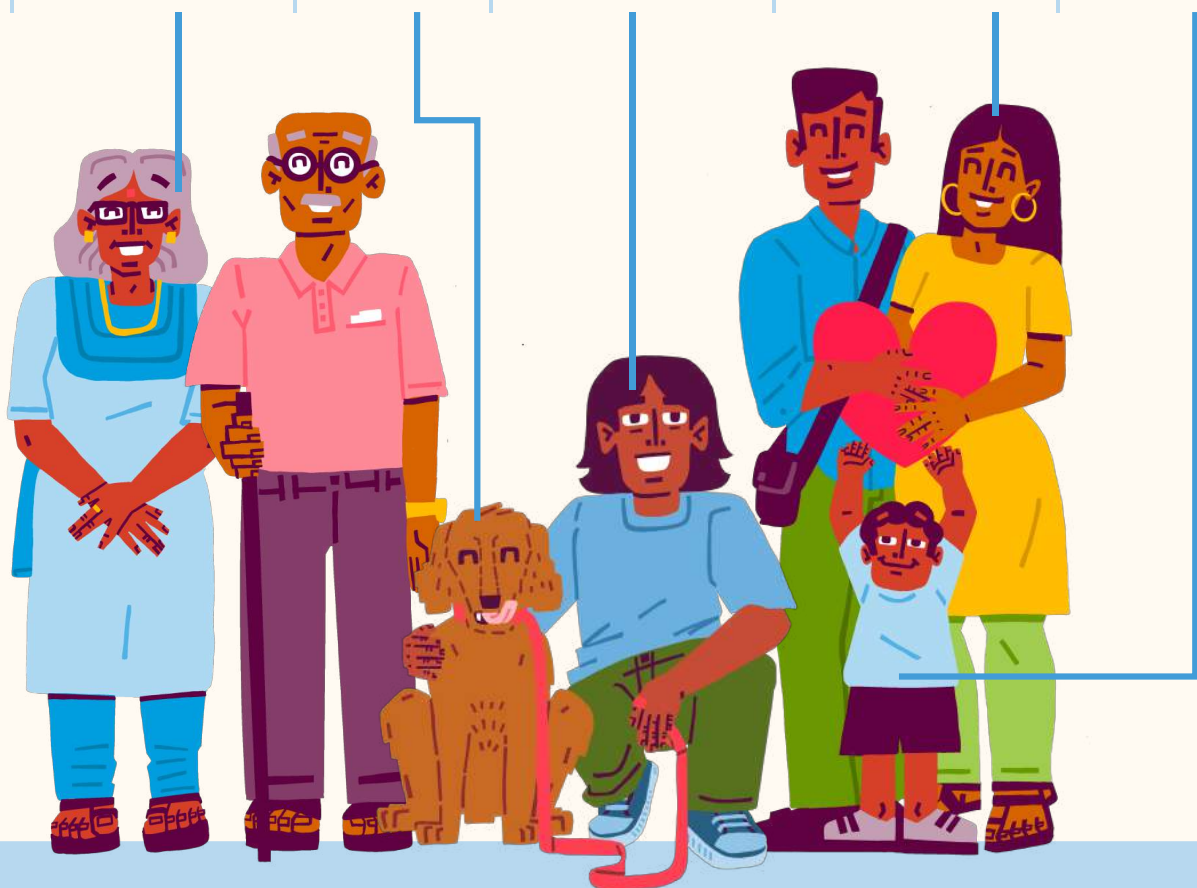
Most common issue: Weight loss and diet planning

Employer sponsored telehealth makes healthcare accessible to employees' families

40% of consultations were made for an employee's family member

Different dependents, different healthcare needs

Relation	Parent/in-law	Pet	Sibling	Spouse	Child
Booking	24%	3%	19%	34%	20%
Commonly booked specialities	Dermatologist, Orthopaedics	Vet	Mental wellness, Dermatologist	Obgyn, Dermatologist	Paediatrician



Employer sponsored telehealth makes healthcare accessible to non-metro cities

30% of telehealth consultations were made in a non-metro city.

55%

of non metro bookings were made by employees.

Most common consultations:

24% General Physician

18% Mental Health

21% Dermatologist

45%

of non-metro bookings were made for an employee's family member.

Most common consultations:

23% General Physician

13% Obgyn

13% Paediatrician



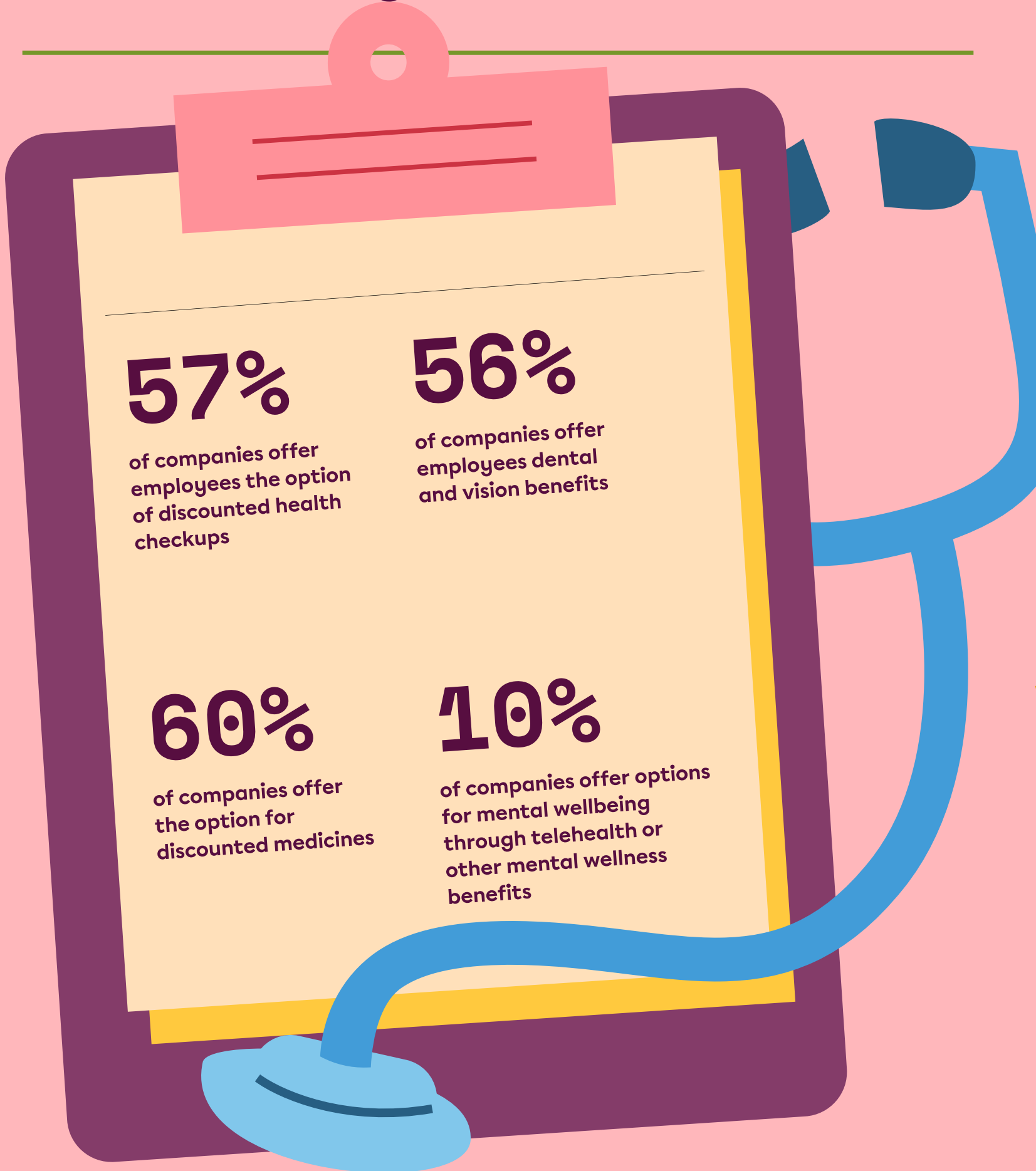
With virtual primary healthcare*, employers were able to save their employees over

6 Crores

in healthcare costs.

*doctor consultations over the time period of August'22 to August'23. This was calculated by estimating the consultation costs of all telehealth bookings (INR 300 for general physicians, INR for specialists, INR 2500 for mental health professionals) in this period.

60% of employees believe their companies care for their health and wellbeing



Yet, only 30% of employees participate in a company's wellbeing initiative

30%

of employees avail corporate sponsored healthcare checkups

8%

of employees avail discounted medicines

<1%

of employees take up a vision check up

8-10%

of employees avail a company's mental health benefits

(number calculated on the basis of Plum's customers and telehealth adoption)

Have leadership talk more about their health and fitness journeys as role models. Control sweets/snacks/pizza nights in offices. Plan more fitness related team events. - a survey respondent

Why is adoption low?

Jayanth Ganapathy, Head of Healthcare at Plum, believes three factors come into play: **Trust, Convenience, and Impact.**

Trust

There's a constant apprehension of whether employers access personal healthcare data. To increase adoption, companies must first offer employees psychological safety.

Convenience

52% of respondents trust their family doctors over employee sponsored healthcare. In addition, vendors change every year, impacting the continuity of care.

Impact

Most companies do not measure impact or improvement in health outcomes. For example, there's no way to ascertain if an employee's diabetes has been reversed due to interventions made.

With preventive healthcare*, employers were able to save their employees over

1.8 Crores

in healthcare costs.

*calculated by estimating total adoption of Plum's additional health benefits (health checkups, vision and dental checkups, mental wellbeing, and discounted medicines) over the time period of August'22 to August'23

Chapter 3

Gaps in corporate healthcare



Companies aren't offering comprehensive healthcare options to their employees

<5%

of companies offer comprehensive healthcare options to their employees that include insurance, telehealth, and other health benefits.



“

A wellness allowance that covers a broad range of things – not just gym memberships. If money spent on therapy or mental health related expenses aren't covered under the wellness allowance, then there must be a reimbursement policy. How is this not as important as internet and telephone reimbursement?

- A survey respondent

”

“

I had a UTI a few days back. It was really expensive to consult doctors and get lab tests. I reached out to my company asking if it could be reimbursed, but unfortunately it couldn't. Honestly, there should be some allowance dedicated to preventive healthcare expenses. It would help a lot, especially as a woman with a chronic illness that requires regular treatment and consultation. This constitutes a bigger part of my healthcare expenses other than any accident or illness.

- A survey respondent

”

Utilization of healthcare plans remain a challenge

Only

30%

of employees actively participate in an organisation's healthcare initiatives.



“

A company sought one-on-one consultations for their employees. They did it for the first 100 employees on a first-come first-serve basis. The top three employees who lost the maximum weight got awarded. It was a three-month workshop, where I would visit their office every 15 or 20 days and consult them about diet and nutrition. Everything worked well during the workshop, but there were no follow-ups. Consistency and discipline is the key to maintaining a healthy lifestyle in the long term.

- Shreya Shah, Founder of Healthfuel

”

Employers need to include chronic illness in their healthcare plans

85%

of employees with a chronic illness do not feel supported by their employers.



“

I have had viral arthritis for 7 years. My company helped by relaxing the working hour rule, and got me space on the first floor despite the office being on the third. I also got a lung infection, for which they gave me an extended leave.

At Obvious, (as a continuation of my condition), I had brain fog and while they were supportive, they also tried understanding the condition. They would wait for me to finish sentences or when I trailed off, they would ask if it was because I was thinking of something or because I forgot what I was talking about.

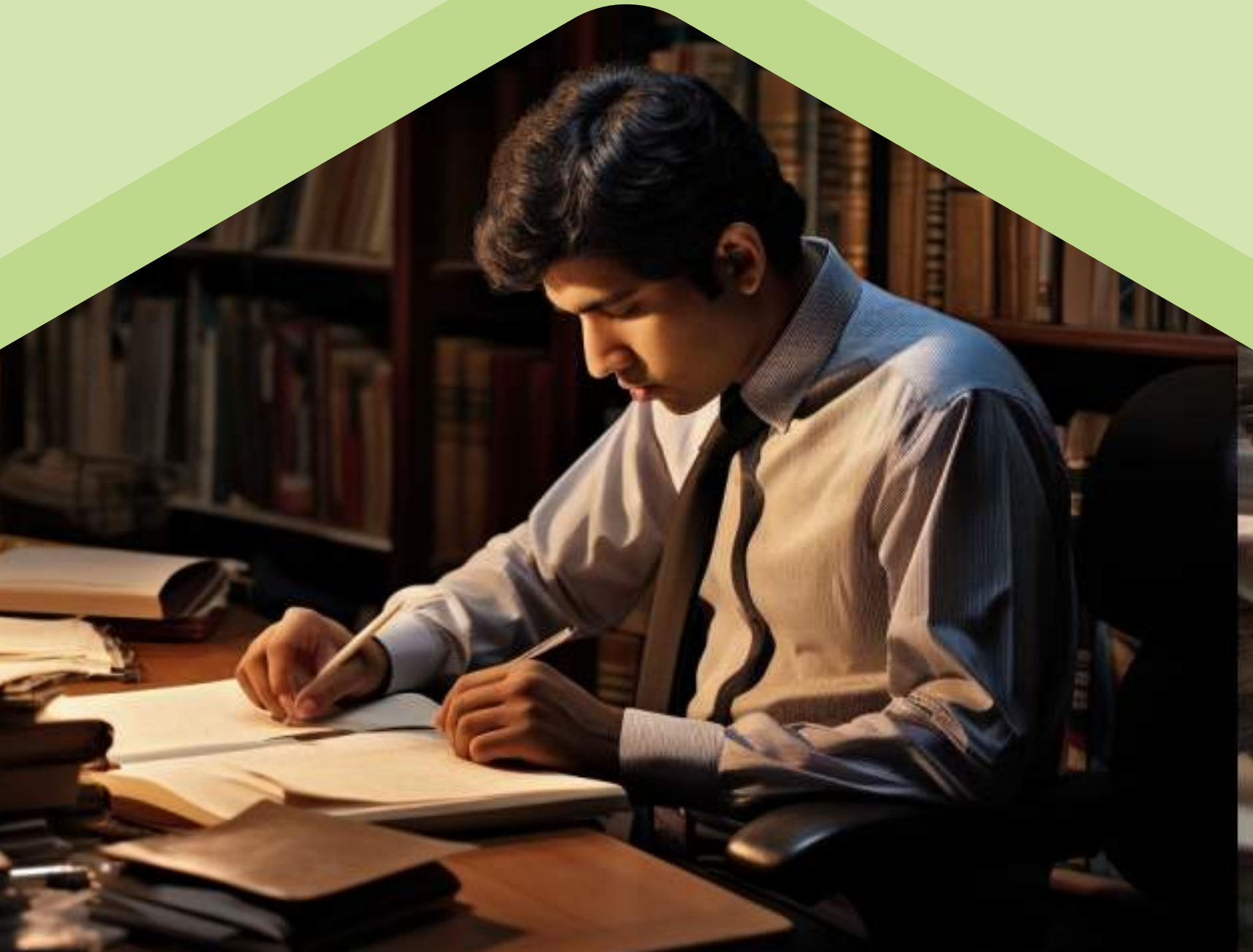
The biggest change also came at Obvious, where I found it hard to open the heavy door, and the company was understanding enough to change the working mechanism of the door to make it easier for us to navigate it.

- Monica Pillai, Obvious

”

Chapter 4

Learnings and recommendations



How Chargebee views employee health

Chargebee offers a comprehensive health insurance policy that comes with coverage up to nine family members, 1 lakh maternity cover, OPD coverage, and LGBTQ+ friendly health covers.

They also offer flexible working hours, work from home and an unlimited paid leave policy.



“External motivation in the form of rewards for maintaining health does not help in the long run. Internal motivation is important. For example, we don’t want employees to burn out. We assess their calendar and if it is fully blocked for several days in a row, we actively reach out to them to make amends. We make sure that all employees take some personal time off every day. It will keep them physically and mentally healthy.”

- Arun Seshadri, Director People Success at Chargebee

How Target views employee health

Target offers a host of benefits that are benchmarked regularly through internal sources (team member surveys) and external sources (market benchmarks). Benefits include families as the company believes that to keep their employees happy, their families should be taken care of too.

The company provides sponsored health checkups, health coach programs and free teleconsultations, and a self-based health risk assessment (HRA) tool for team members to understand their physical health better. They receive aggregated anonymised information from these programs that helps them design their year-long initiatives.

Target also provides free mental health counselling through an EAP partner and psychiatric OPD cover through insurance.



“We believe that a truly holistic approach should encompass the needs of a multi-generational workforce and so, personalization of wellness programs for a diverse workforce will continue to be a key theme for us. All team members get a predetermined wallet balance which they can use to purchase the insurance plan or cover they need. This allows each team member to customize their insurance plan based on their personal and unique requirements.”

- Vasanth Balachandhran, Director, Pay & Benefits, Target in India.

How Zerodha views employee health

Zerodha offers an insurance cover of Rs 10 lakh, accidental insurance cover, free basic health checkup and diagnostics, maternity benefits, and free doctor consultations for employees and their families.



- **“Zerodha conducts yearly fitness challenges for its employees since 2019. Employees can set their own target (starting with minimum criteria set by the company) - based on the fitness level they want to achieve. Winners of the fitness challenge are offered a cash bonus yearly and a lottery system for one lucky winner. We do not cap any treatment under the insurance coverage. Unlike other companies that cap certain illnesses to 50% of the policy cover.”**

○ - Nithin Kamath, CEO, Zerodha

How Zomato views employee health

The medical insurance policy at Zomato covers all employees, including their spouse/partner and children. It has progressive features, such as live-in and same-gender partners being covered as dependents, double maternity coverage in case of twins, the inclusion of treatment for autism and gender reassignment surgery.

They also have telehealth services offering free doctor's consultations for all employees and their families. Zomato has comprehensive accidental insurance for all employees. The company was amongst the first ones to start Period Leaves to support women's health.

The Zomato logo is displayed in white, lowercase letters on a red, tilted rectangular background.

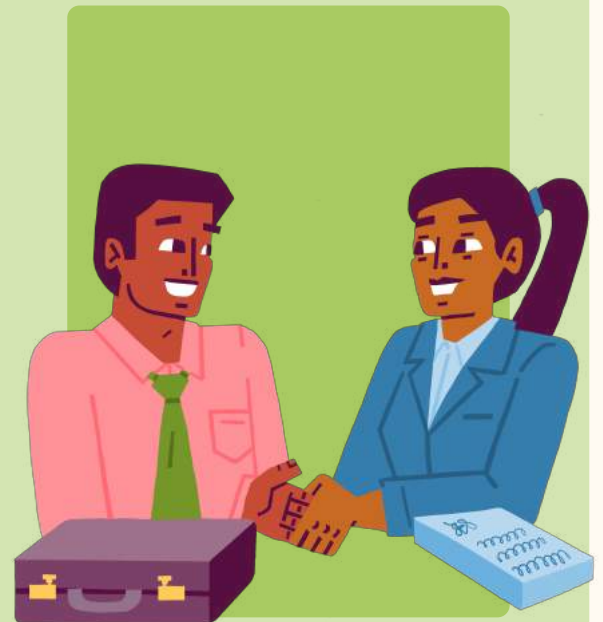
“The health and wellbeing of our employees is of utmost importance to us. The company’s founder, Deepinder Goyal, is himself a fitness enthusiast who leads by example. This year, Anmol Gupta joined us as our Chief Fitness Officer. Anmol works closely with our in-house wellness team of trainers, nutritionists and wellbeing counsellors to enable Zomans to embark on their individual journey of wellness and healthy living.”

- Shruti Goel, AVP, People team, Zomato

What doctors suggest

Recommendations for Employers

- Conduct wellness sessions but keep taking feedback and follow-ups
- Spend money on employees; don't look at ROI immediately
- Create green gyms, standing desks, reflexology tracks, and recreation room
- Replace unhealthy food joints with healthy food in cafeterias
- Tie-up with experienced doctors for online consultations
- Frequent workshops and constant reminders about benefits
- Ventilated office infrastructure to maintain fresh air
- Generous OPD benefits



Recommendations for Employees

- Take frequent breaks
- Eat healthy
- Spot early warning signs of diseases and approach a doctor
- Regular health check-ups are important before vitals touch obnoxious levels
- Use a lumbar support chair. Table height should be such that your elbows are straight while working
- Attend wellness workshops and follow what is being advised



What employees want

Discounted programs for baby care, child development, elderly support, and more

Regular surveys to understand employee health, which enables us to analyse occupational and non-occupational issues

There should be a fixed amount of money designated to every employee for anything health-related. This includes gym memberships, dental work, surgery not covered by insurance, counselling, diagnostics, and more.

Use a more bespoke model for certain age groups to make the most of healthcare. For example, 20 year olds are more likely to prefer a gym membership over a health check-up.



What Plum recommends

Insurance

Basic comprehensive coverage (irrespective of size)

Spouse, and children covered

Sum insured of **INR 5 Lakhs**

Including maternity and modern treatment expenses upto **INR 1 Lakh**



Above and beyond coverage (irrespective of size)

Spouse, children and parents covered

Sum insured of **INR 10 Lakhs**

Including maternity and modern treatment expenses upto **INR 1.5 Lakh**



What Plum recommends

Preventive and primary healthcare

For preventive and primary health, we recommend that corporates offer their employees virtual healthcare, as well as a wallet that allows employees to avail personalized health benefits that work for them.

Here's what it looks like

Telehealth	<ul style="list-style-type: none"> • Sick care (incident based) GP and Specialists • Mental wellbeing counsellors
Wallet	<ul style="list-style-type: none"> • Gym subscription • OPD doctor consultations • Prescription medicines • Nutrition and supplements • Diagnostic tests and health checks • Managed care for chronic conditions • Fertility care • New mother care • Geriatric care • Child care
Wallet/ Telehealth	<ul style="list-style-type: none"> • Physiotherapy and rehab • Nutrition
Workshops	<ul style="list-style-type: none"> • Provide CPR and emergency skills
Health checkups	<ul style="list-style-type: none"> • Mandatory annual health checks

Recommendation for Telehealth - Rs 500-2,000 per employee per year, based on specialities covered and size of the organisation

Recommended amount for Wallet - Rs 50,000 per employee per year

“Invest in your employees’ health. It is not a check in the box item. Work with partners with a long-term approach to create an impact on health outcomes rather than looking at health as ‘employee-engagement.’”

- Jayanth Ganapathy - Head of Healthcare and Wellness at Plum



Finally, the change we want to see

Hear from your employees - especially while bridging the last mile healthcare gap



Walk the talk - effective healthcare initiatives mean happier employees



Finally, measure what matters, don't measure what you can (even if it doesn't matter!)



Bonus Chapter – Fun Facts

Five things makers of this report found interesting





Pets over parents-in-law

Over the last six months, employees have booked more telehealth consultations for their pets than their parents in law.



Let's talk about sex

Male employees are 34 times more likely to book a sexologist consult than their female counterparts.



Siblings got each others' backs

25% of consultations booked for siblings are mental health related.



On alternative medicine

8% of respondents of our survey mentioned that they trust alternative medicine over traditional healthcare.



Party rock is in the house

Most companies allocate Rs 1000 for employee engagement and parties per employee. Healthcare comes at a fraction of the cost.

About Plum

Plum is an employee health insurance platform that provides health benefits to corporations.

The company is on a mission to accelerate the adoption of health insurance in India by making employee health insurance accessible, affordable, and usable for employees.

It is re-imagining the health insurance stack and accelerating the penetration of health insurance in India to 100%.

Plum aims to reach a milestone of 10 million lives insured by 2025. Plum is backed by Tiger Global and Sequoia Capital.

[Speak to our experts](#)



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