

Health Benefits Reimagined

Claims Intelligence | Preventive Care | Well-being Culture



Executive Summary

India's corporate healthcare landscape is undergoing a significant transformation. The escalating prevalence of chronic diseases, mental health challenges, and reproductive health issues, coupled with soaring medical inflation, is rendering traditional reactive insurance models inadequate. The current healthcare and insurance landscape demands a proactive strategy that integrates preventive care, workplace culture, and risk management.

This white paper urges a strategic shift from reactive healthcare benefits to a proactive, prevention-led approach. By combining early detection, workplace culture, and claims intelligence, organisations can move beyond cost containment to build a healthier, more productive workforce. It's time to reframe health benefits, not as an expense, but as a critical investment in business performance and resilience.



DID YOU KNOW?

**Well-being is Good for Business.
Companies with strong well-being
culture report:**

2.5* higher employee
engagement

41% lower
absenteeism

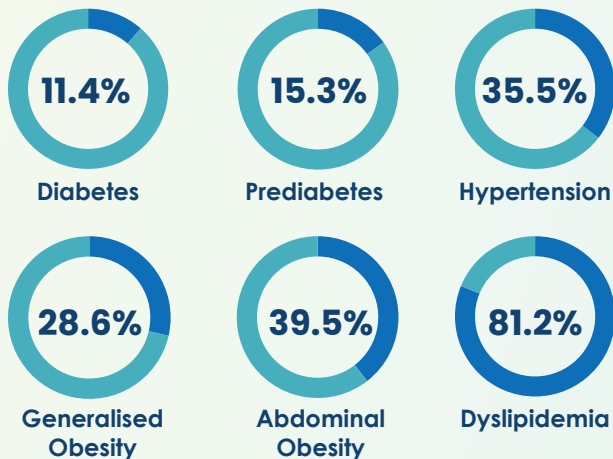
35% lower
attrition

(Source: Gallup, 2023)

The Corporate Health Burden

A Rising Tide of Physical and Mental Risk

Urban India's Health Check: Lifestyle Disorders on the Rise



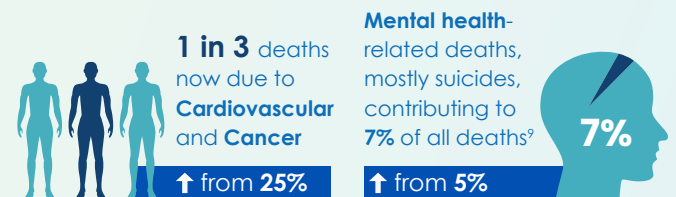
All metabolic NCDs except prediabetes were more frequent in urban than rural areas¹

Infertility and Reproductive Health: The Emerging Crisis

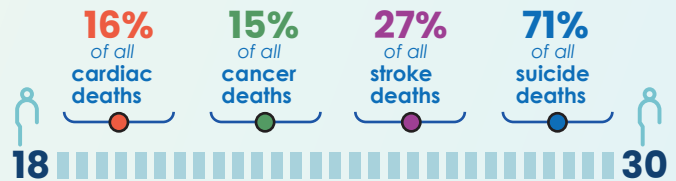


Younger Employees Are No Longer Low-Risk

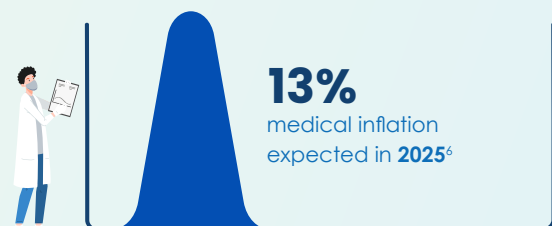
Analysis of Prudent's Group Term Life claims data (2022–23 to 2024–25) highlights a concerning shift in mortality trends among younger employees:



Once considered low risk, the **18–30 age group** is seeing a silent epidemic, driven by poor lifestyle, stress, and lack of preventive care.



Medical Inflation and the Escalating Cost of Care



What's the common thread behind this health unraveling?

An everyday lifestyle that's dangerously misaligned with well-being. Long hours, an always-on hustle culture, poor nutrition, mounting stress, and a consistent neglect of early intervention are driving employees into a downward spiral of physical and mental health decline.

The Cost of Ignoring Prevention

Over **60%** of cancer cases in India are detected at late stages, where treatment costs rise **3–4 times** higher (ICMR, 2020). Cardiac issues often surface only after major events. For employers, such delays translate to higher claims, extended leaves, and reduced workforce capacity—a hidden but growing business expense.

Why Early Detection & Timely Interventions Matter

ICMR (2022) found **56%** of working professionals aged **30–50** show early signs of chronic illness, yet only **20%** are regularly screened. Predictive health tools can change this—AI-led assessments reduce hospitalisations by **25%** (NASSCOM, 2023), helping employers lower healthcare costs and maintain a healthier, more productive workforce.

Building a Health-First Culture: The Real Game-Changer

A health-first culture goes beyond traditional wellness programs or medical benefits. It's a holistic organisational mindset where employee health—physical, mental, and emotional—is embedded into every aspect of work life. This culture prioritises well-being in leadership decisions, work design, communication, and employee engagement.

Leadership Commitment & Role Modelling

Culture starts at the top. Leaders must actively support and model healthy behaviours to embed well-being into the culture.

Data-Driven Personalisation

Use health data insights (while maintaining privacy) to predict health risks and personalise well-being programs as per employee needs.

Health-Positive Work Environment

Provide ergonomic workspaces, access to healthy food options, opportunities for physical activity during the day, and policies that support work-life balance.

Integrate Well-being into Insurance

Collaborate with insurers to develop well-being-linked insurance plans that reward healthy behaviours and preventive care.

Psychological Safety & Mental Health Support

Encourage open conversations about mental health through counselling, stress workshops, and flexible work

Holistic Health Benefits

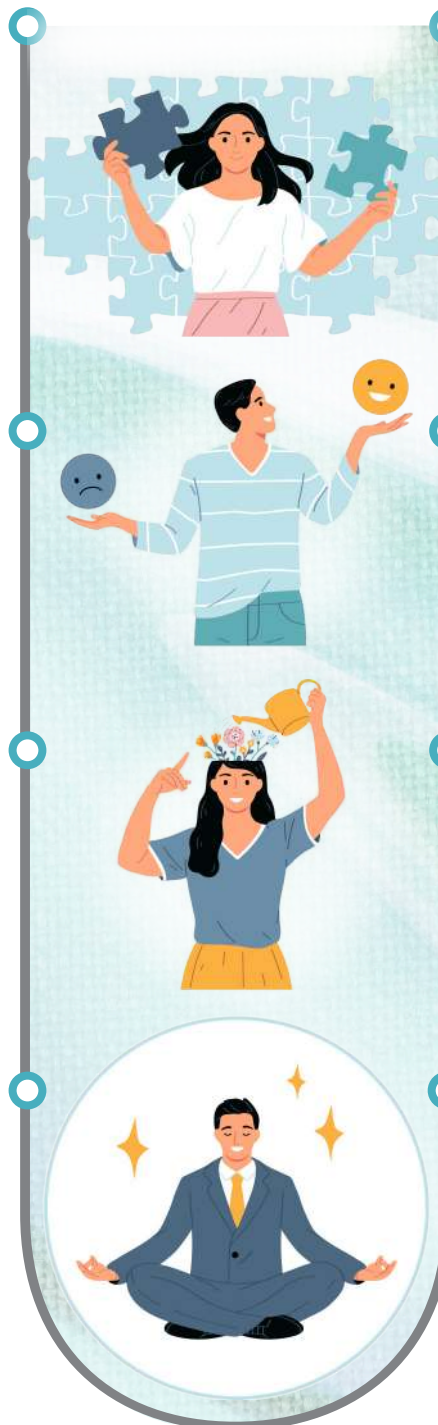
Expand beyond insurance to include preventive care, chronic disease support, fitness, nutrition, parenting and fertility assistance.

Track and Improve

Measure success through claims trends, absenteeism, engagement, and productivity.

Continuous Engagement & Education

Regular communication, wellness challenges, health screenings, and educational content keep health top of mind and motivate sustained healthy habits.



Enabling Wellness Culture Through the Right Partnership

Embedding wellness into an organisation's culture is only effective when supported by partners who can translate vision into execution. A broker's role goes beyond policy placement to include data driven insights, technical capabilities and targeted engagement. Organisations should evaluate their broker by asking:

- Do they offer advanced data analytics for claims and health trends?
- What is their wellness and benefits consulting expertise and partner network?
- Can they identify and address emerging risks?
- Do they enable targeted wellness through employee segmentation?
- Are there effective communication and design capabilities to engage employees?
- How is impact tracked — ROI or outcome-based metrics?

A broker who aligns with cultural goals enables measurable, long-term well-being outcomes

Conclusion & Call to Action

The rising tide of chronic illness, mental health issues, and medical inflation demands a shift from reactive insurance to proactive, culture-driven health management. True impact comes when organisations move beyond isolated wellness efforts to embed well-being into their culture through leadership, policy, environment, and data-led personalisation. Organisations that treat employee health as a strategic priority and not just a benefit, will lead in productivity, engagement, and cost control. It's time to build workplaces where well-being isn't a program, but a way of life.

References

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