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The Power of Lifestyle Behavior Change: Reducing Healthcare Costs

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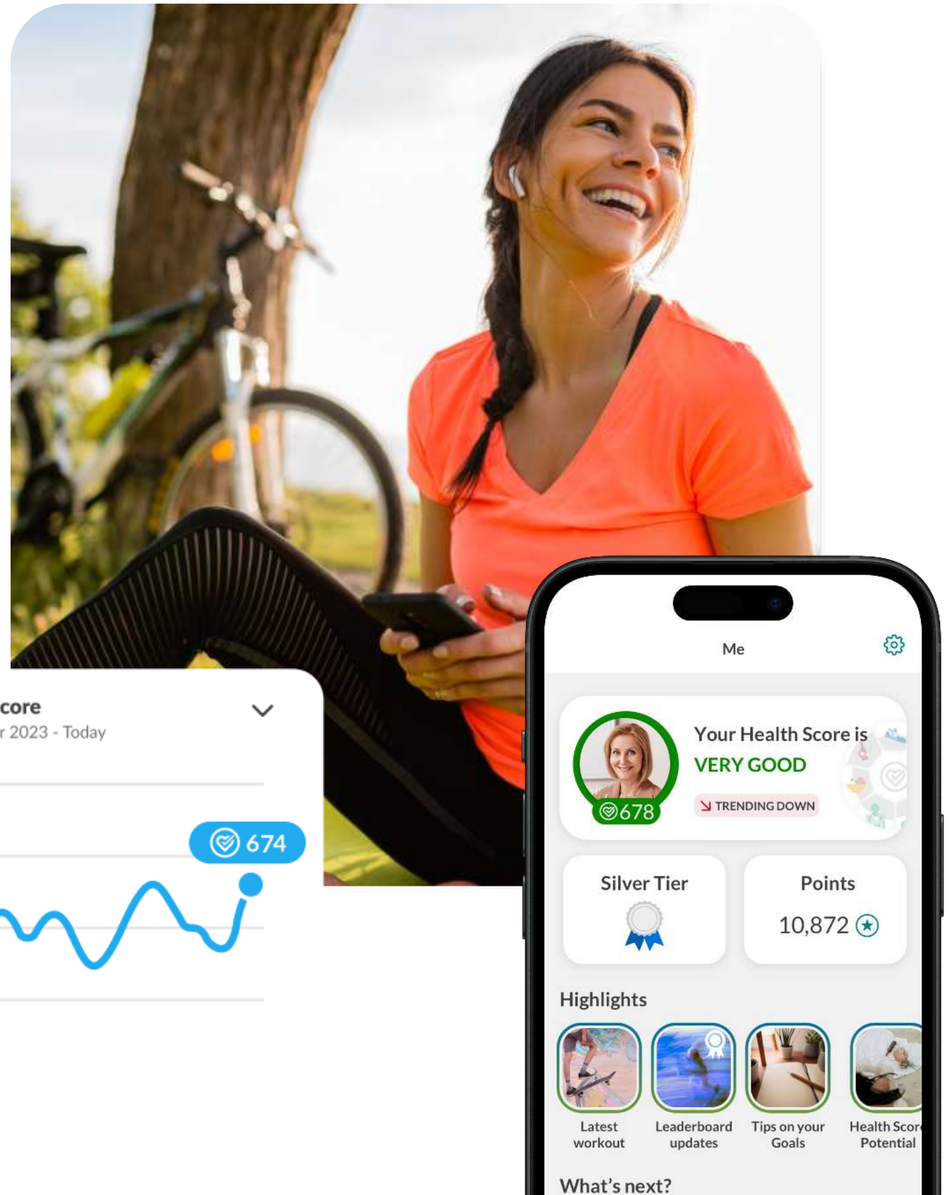
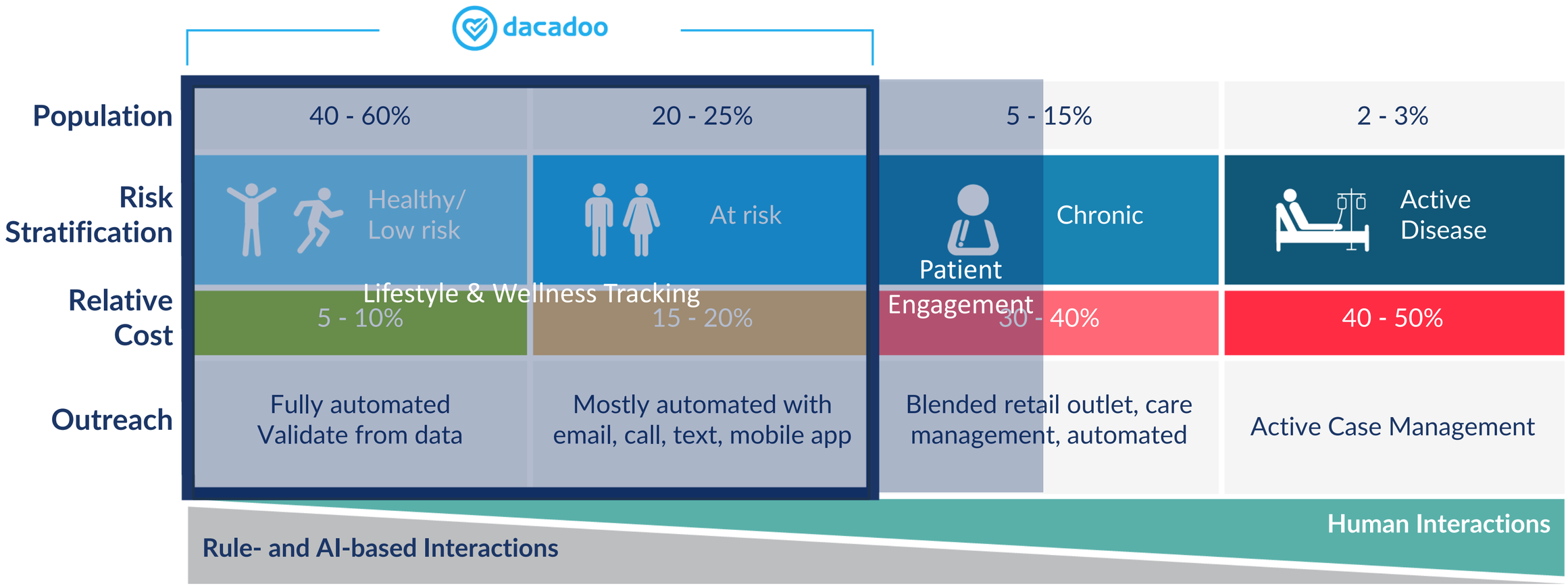
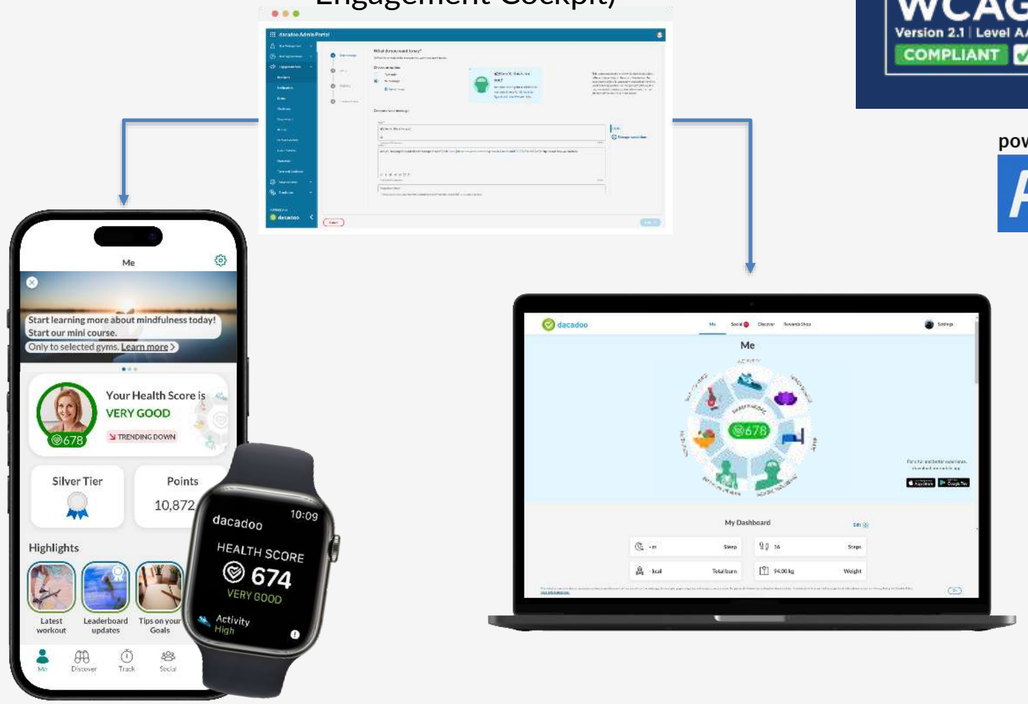


Primary preventative health & adoption of healthy habits



Components of a Primary Prevention Digital Health Product

Admin Portal (incl. Engagement Cockpit)



WCAG Version 2.1 | Level AA COMPLIANT

powered by AI

GDPR | HIPAA COMPLIANT | ISO 27001 | ISO 27701

18 languages available today

Powerful Engagement Features

- Health Score
- Tracking
- Coach
- Spotlights
- Goals
- Program/ Events
- Articles
- Gamification
- Social/ Sharing
- Point/ Rewards

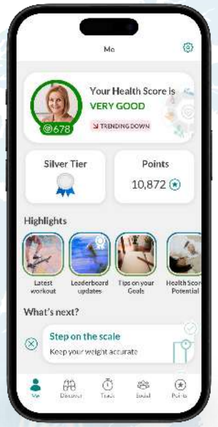
Supported 3rd party devices & apps

GARMIN · STRAVA · WITHINGS · NEW

Google play · Available on the iPhone App Store

Celebrating 15 years anniversary in 2025

- Global **AI-powered** Preventative **Health Tech & Health Analytics** company founded in Switzerland in 2010 that offers products in digital health engagement and health risk quantification.



Digital Health Engagement Platform (White Label, API, SaaS)

Health Score API
Risk Engine API
Grocery Basket Score

powered by AI

L&H Insurance Client Examples

Guardian · Seguros Bolívar · AON · efu Life · Foresters Financial · OPTUM · Irish Life · Generali · FWD · RIMAC

Retail & Banking Client Examples

Albertsons · HSBC · Holland&Barrett

Strategic Partnerships

accenture · Global Reward Solutions · LOYALOGIC · samplemed

Recognitions

- NVidia: Emerging Giants: How Gen AI and LLM Startups are Changing Healthcare and Life Sciences.
- FinTech Global: Global 100 Insurtech 2024
- CB Insights: Top 50 Insurtech in 2022
- SØNR: Global 100 Insurtech 2022
- Gartner: Cool Vendor in Insurance 2021

Mobile health: real savings Cutting costs in Dutch healthcare

Agachi, E., Mierau, J. O., van Ittersum, K., & Bijmolt, T. H. A. (2024). The impact of a lifestyle behaviour change program on healthcare costs: Quasi-experimental real-world evidence from an open-access mobile health app in the Netherlands. Preventive medicine, 189, 108174.

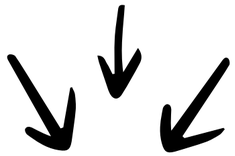
- Universal importance of health
- Rising burden of chronic diseases
- Preventable risk factors as major contributors
- Increasing emphasis on **prevention**

Mobile health program to support a healthy lifestyle

PHYSICAL, SOCIAL & COACHING

Financial rewards for activities

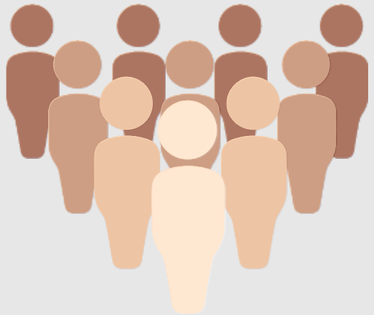
Analysis method: Quasi-experimental



Observational data

Propensity score matching

Difference in difference



15,500 participants over 5 years

Main results

COST DECREASE FOR APP USERS

5% in the first year and 5% in the second

FREQUENCY OVER INTENSITY

Frequent app usage better than intense

Main results

HEALTHCARE CATEGORIES

- ↓ GP Costs
- ↓ Specialist visits
- ↓ Assistive devices
- ↑ Mental care

Implications

Proof of health costs reduction

Support for digital tools

Scaling up: need for integrated policy

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Thank you

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