



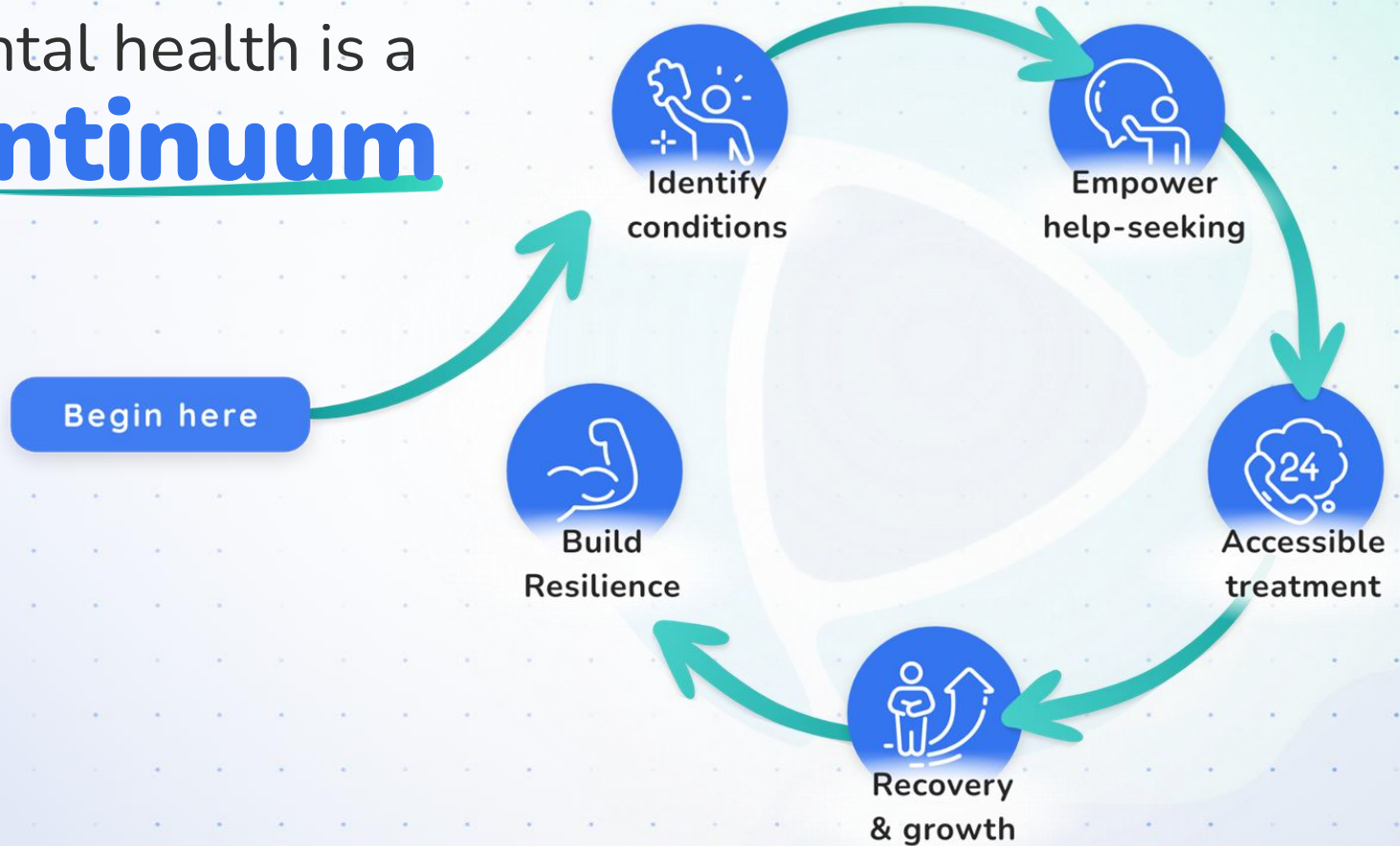
The value of digital mental health tools in insurance

The potential value of digital mental health tools in life and health insurance.



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Mental health is a **continuum**

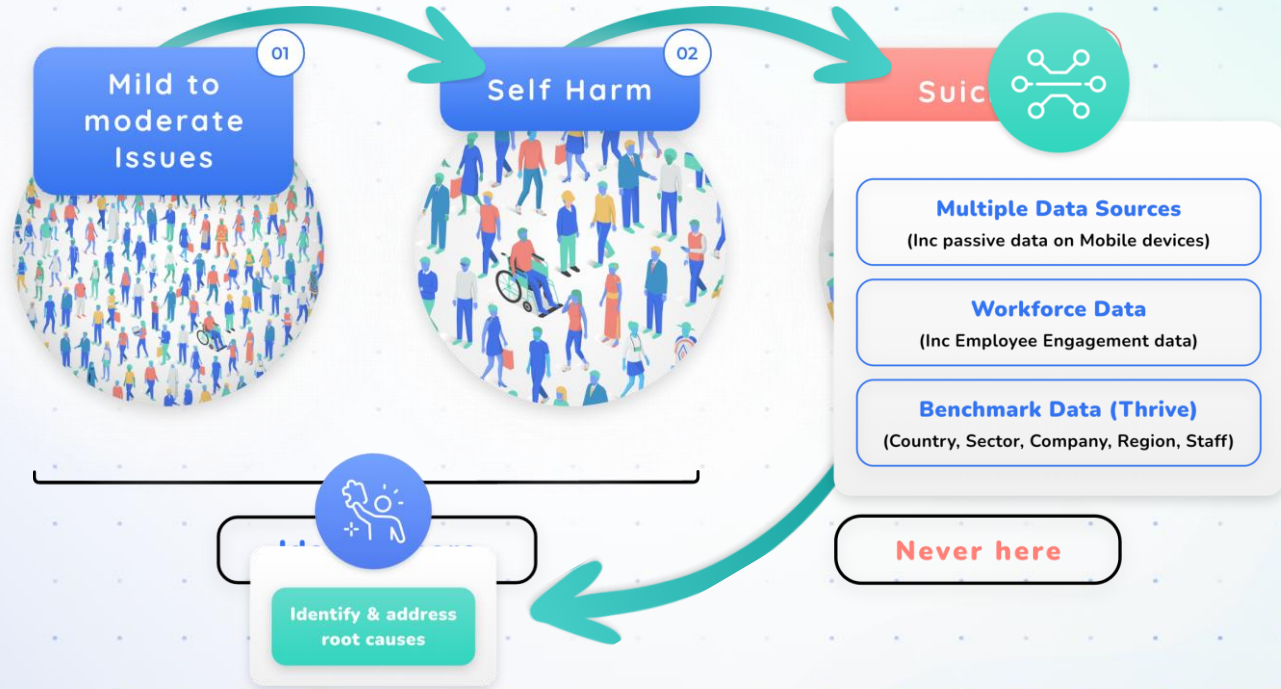




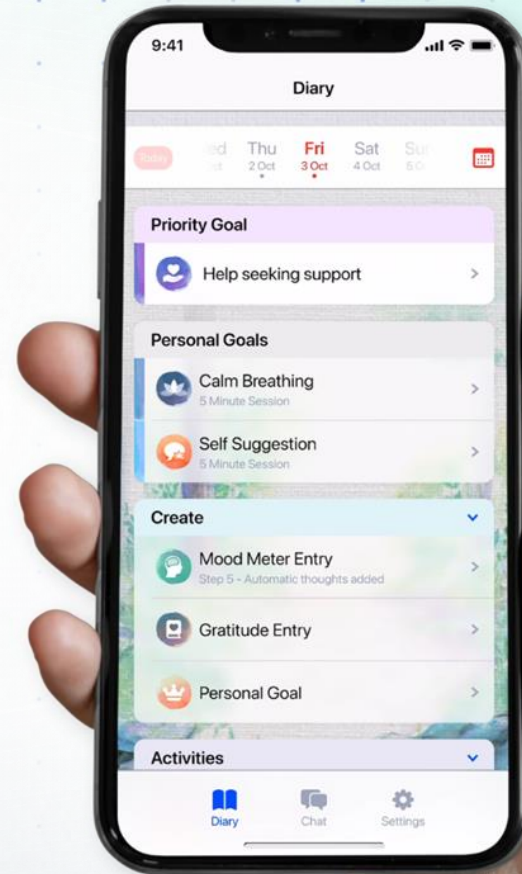
What makes

Thrive different?

A Journey we ~~are~~ do not ~~to~~ take

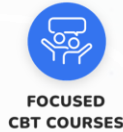
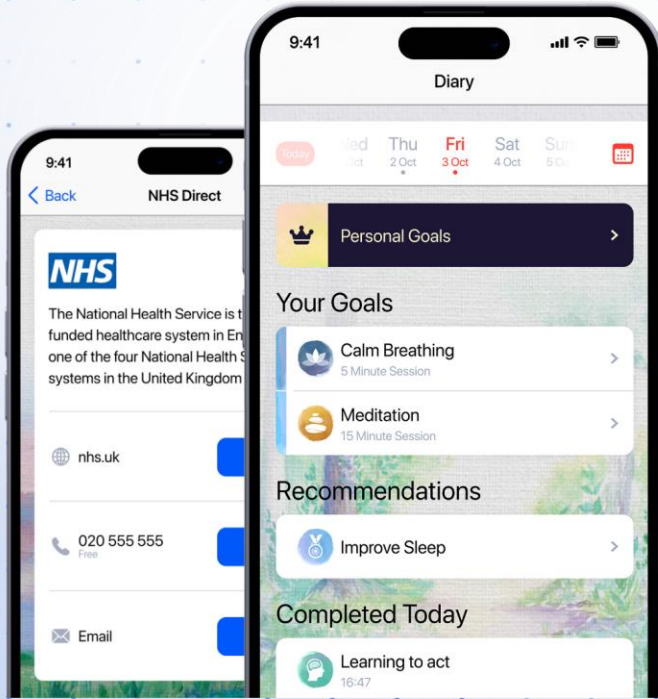


Proactive, confidential & comprehensive
mental health services, providing coverage
to **every single person** in your
organisation.



Thrives suite of **Modules**

Evidence based & clinically validated to help build resilience.



**FOCUSED
CBT COURSES**



MEDITATION



**DEEP MUSCLE
RELAXATION**



**CALM
BREATHING**



**SELF
SUGGESTION**



**APPLIED
RELAXATION**



**WELLBEING
GUIDES**



**MOOD
JOURNAL**



**PROGRESS
TRACKING**



**GOAL
SETTING**



**IN-APP
ASSESSMENTS**



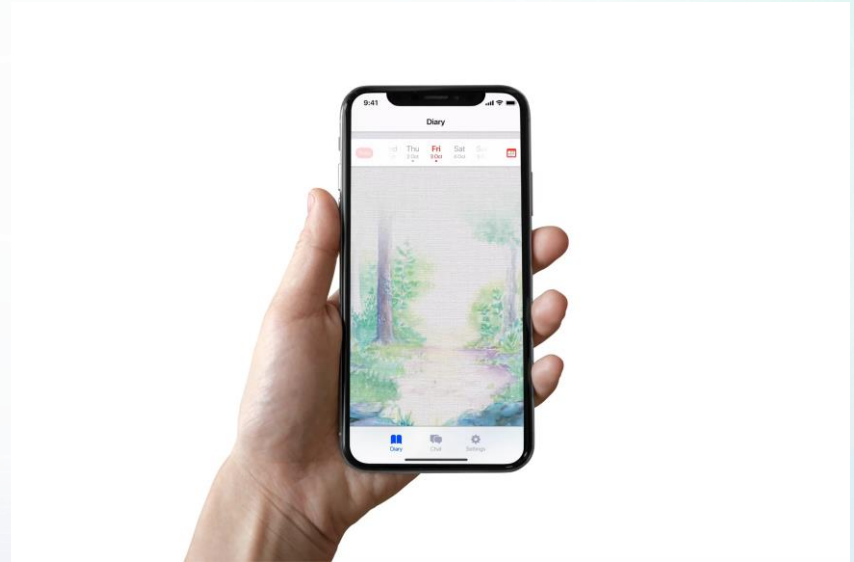
**EDUCATIONAL
CONTENT**

Screen & Intervene

Proactive intervention is the game-changer.

We can screen for anxiety, depression, stress & resilience

Thrive users screen for mental health conditions regularly & our service will take care of the rest for them.



Link to screening video <https://www.youtube.com/watch?v=-jRlKhWjHYo>

Why Thrive makes sense

88% recovery rate

Measured by users screening sub clinical after a positive screening for anxiety and depression

Relapse prevention and self-management encouraged following therapy

We cover the risk

Unlimited (based on clinical need)

One annual cost, regardless of usage

Clinical triage process ensures members get the help they need

We learn what works

Clinical experience and supervision informs our product roadmap

Clinically validated data collected and reportable to Insurer / employer



Mental health issues can affect anybody, anywhere

Benefits for Stakeholders

Service Users

- Private & Confidential
- Help they would otherwise never receive
- Expert Help immediately
- Definitive
- Recovery Rate 86-88%
- Self-Served Support
- Reassurance
- Resilience



Breaking down the barriers to effective mental healthcare

Benefits for Stakeholders

Customers

- Help their staff would otherwise never receive
- Recovery rate
- Resilience
- Fewer absences
- Shorter absences
- ROI
- Duty of Care



Case Study Staffordshire Police



"Working with Thrive Mental Wellbeing has allowed us to provide the whole of the Staffordshire Police Force with readily available confidential tools and services to manage their mental health.

In collaboration with our Federation and the Thrive team, we have seen very high numbers of officers download the app and then in turn seek help before their situation deteriorates through the seamless integration of the therapy service.

Those that have sought therapy have been able to get this quickly with outstanding recovery rates. Thrive Mental Wellbeing has had a very positive impact - catching issues earlier, keeping people in work and allowing us to invest in our officers and combat the issues we know officers experience on a daily basis."

- Claire Bond



Challenges

- High absenteeism, presenteeism and staff turnover straining people budgets and affecting productivity and service to the community.
- Lack of engagement with existing services due to trust and confidentiality.
- Reactive service when officers are already in crisis.
- Long wait times exacerbating conditions.
- Suicide risks.



Goals

- Provide a discreet, trustworthy and readily available therapy service.
- Ongoing assessments underpinned by a proactive triage service to provide help to officers at an earlier stage.
- Higher levels of engagement.
- Improve recovery rates.
- Digital tools to help officers manage and improve their mental wellbeing.
- Reduce the cost of mental wellbeing.



Solutions

- Thrive Mental Wellbeing Mobile App.
- Thrive Proactive Triage.
- Thrive Unlimited Therapy.



33%

of Staffordshire Police have downloaded the app



92%+

of unwell users have sought help



86%

fully recovered through therapy



£600,000+

saving in sickness absence avoidance and lowering employee churn

Breaking down the barriers to effective mental healthcare

Benefits for Stakeholders

Insurers

- The right clinical pathway
- Claim Reduction
- Reducing Repeat Claims
- Underwriting



Right pathway for the employee

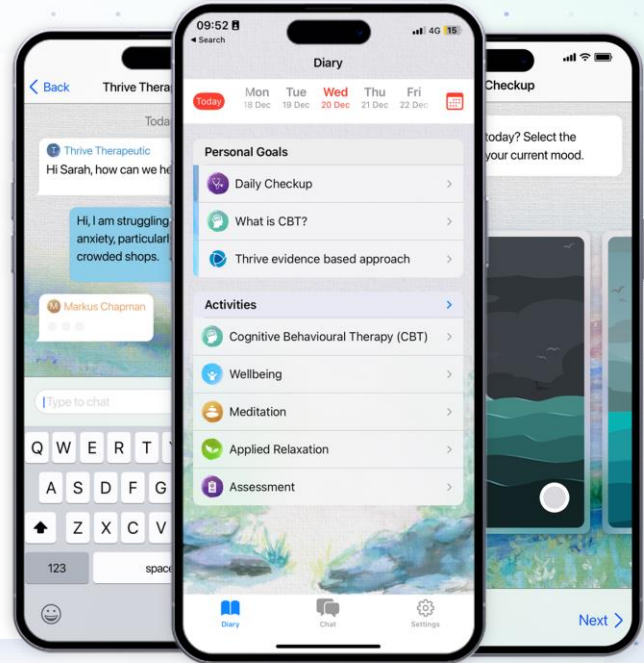
A digital journey for your members

- 1 A scalable, secure and evidence-based tech solution enabling employees access to the right support at the right time
- 2 Daily check-up in Thrive's tech triggers a clinically validated assessments, PHQ & GAD
- 3 If employee scores moderate + on PHQ/GAD then Thrive therapist reaches out to schedule Triage assessment. Alternatively, member can request a chat with therapist
- 4 Appropriate care pathway suggested, e.g. self-management, guided self-help or structured therapy (unlimited based on clinical need) and referral where appropriate



Supporting members, whatever their needs

- Self-management via evidence-based exercises in Thrive app
- Digital Triage Assessment by Psychological Therapist
- Guided self-help (coaching)
- Structured therapy (unlimited based on clinical need)
- Risk assessment with signposting to appropriate services, includes GP referral, Blue Light Service, other clinical services e.g. Redarc



Thrive's Therapy Service

Digitally enabled talking therapy service

- Following the NICE stepped care model
- BACP accredited therapists
- Supervised by NHS trained consultant level clinicians

Various specialisms

- CBT, Person-Centred Experiential Counselling, Integrative Counselling, Psychotherapy, Addiction Psychology, Counselling Psychology, Compassion Focused Therapy (CFT), Solution Focused Therapy (SFT) and EMDR.

What support we can offer

- Anything and everything that can be catered to that don't require medical intervention
- Mild, moderate and complex presentations
- Remain involved, playing advocate role even when member is involved in other service

What don't we cover?

- Severe and enduring mental illnesses such as schizophrenia, schizoaffective disorder, severe personality disorders or very complex traumas. Each member would be assessed individually and we would work with them to find the most appropriate service if it was not Thrive.



Pre-Claim: reducing volume of claims

Prevention - early detection - self-management - clinical intervention

- 1 More members using Thrive's tech and accessing appropriate mental health support earlier
- 2 Issues addressed and treated earlier, reducing the volume of severe and complex cases
- 3 Proactive reachout enables members to get support sooner. **91%** of our users in therapy service have been proactively reached out to
- 4 Fewer referrals into expensive clinical treatment pathways eg. psychiatry



Thrive incorporated into claims pathway

Better controlled and less costly claims

- 1 When a claim is made, Thrive's service should be the first port of call
- 2 The member experiences Thrive's triage process & is enrolled in therapy if necessary - **88%** recovery rate at fixed cost
- 3 If case is severe enough and not appropriate, successful referral to psychiatry may occur under Shared Care Protocol
- 4 Cost per claim predictable and better controlled. Thrive continues to monitor individual while they see more expensive mental health professionals



Reducing repeat claims

How Thrive can address this

- 1 Members encouraged to use Thrive's services after claims and activity monitored
- 2 Ongoing self-management of issues to help prevent relapse
- 3 Members invited to re-enter Thrive's service if necessary - no additional cost to Insurer as they don't pay per activity
- 4 Reducing volume of individuals coming back into Insurer's pathway



Thrive facilitates better underwriting

Better controlled and less costly claims

- 1 Introducing a tool better than the "tests" that refine the underwriting process in other medical specialties – typically absent in mental health
- 2 More and better data at the underwriting stage
- 3 Use of Thrive (eg for the 2 weeks it takes a nurse to visit home/office) yields longitudinal behavioural data that can also be leveraged to predict claims
- 4 Extra benefit of fewer exclusions



Challenges

- The Benefits Trap
- The Tech Trap.....AI Washing
- Engagement
- Learnings vs. Revenues
- Research Partners
- Collaborative ecoSystem



Questions?

