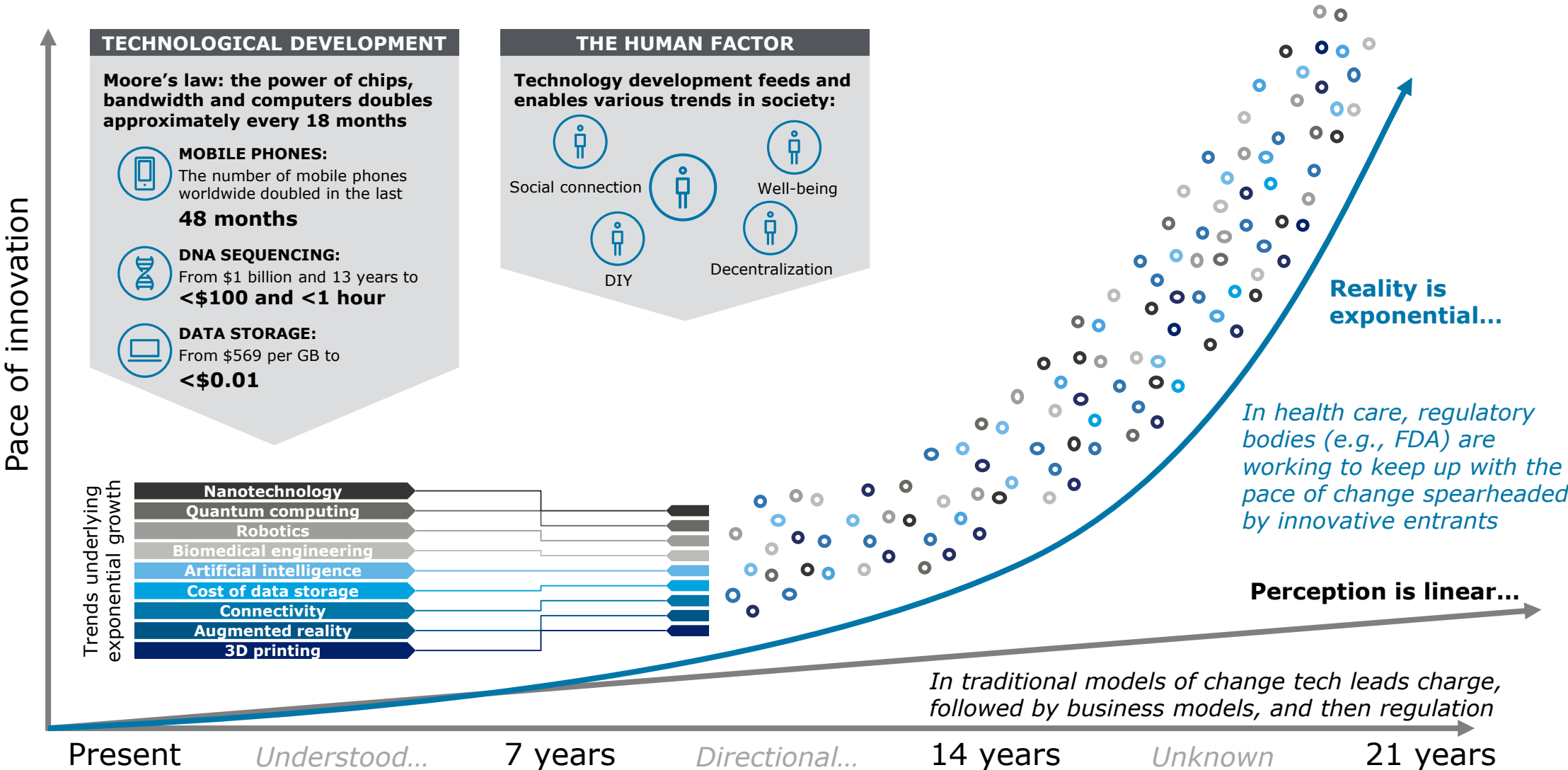




Change accelerates disruption

Exponential change will accelerate the pace of disruption



Trends driving a new Future of Health in 2040

Changes are taking place in the health care industry, driving towards large-scale industry disruption

*The **empowered consumer** is becoming increasingly focused on their **well-being** and demanding more **customized products and insurance offerings***



Affordable health for all



Native data-oriented entrants disrupting incumbents



From care to health to well-being



Acceleration of digital health evolution



Interconnected health communities



Regulation encouraging long-term accountability



Evolution of trusted patient/caregiver relationship



Health data ownership by consumers



“N of 1” personalized care



Personal cognitive and AI for improved outcomes

The future of health will be driven
by digital transformation enabled by
radically interoperable data and open,
secure platforms

What is health?

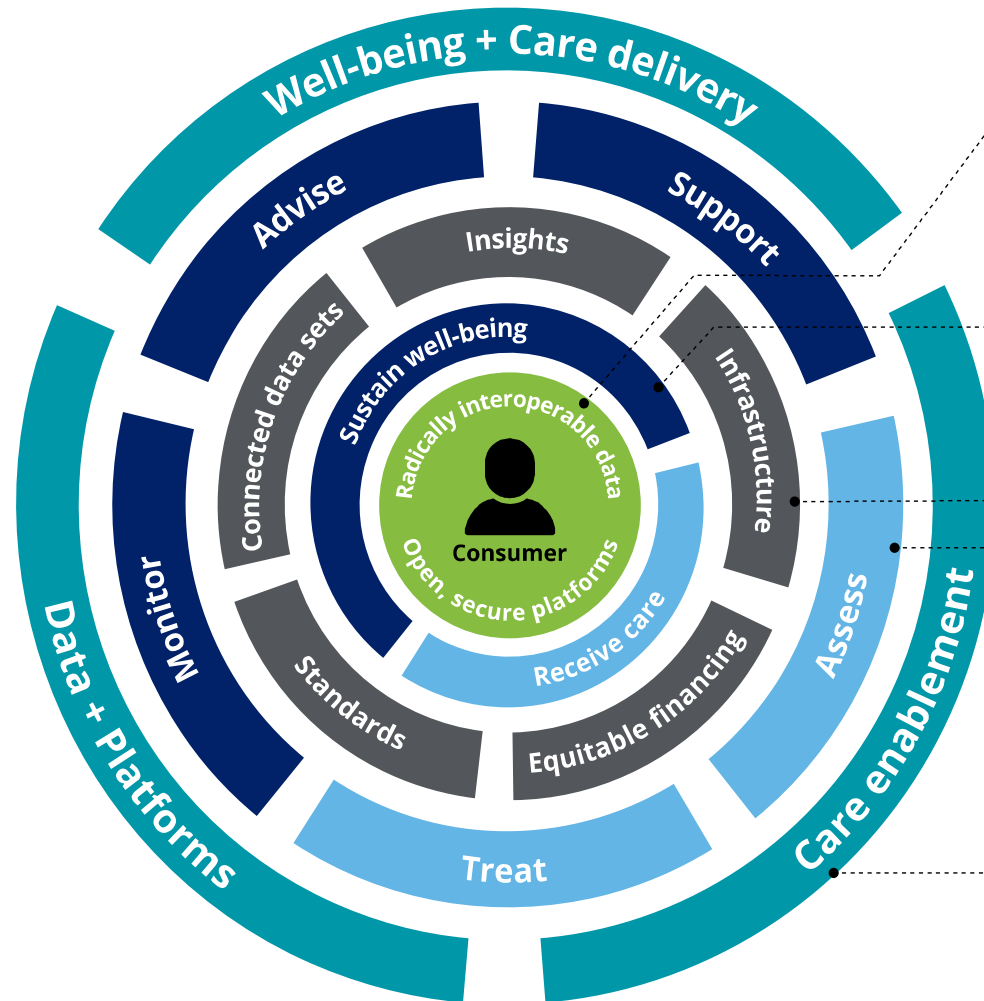


Health is defined holistically as an overall state of well-being encompassing mental, social, emotional, physical and spiritual health

The Future of Health

The future of health will be driven by digital transformation enabled by radically interoperable data and open, secure platforms

Always-on sensors that capture data and platforms that aggregate, store, and derive insights from individual, institutional, population, and environmental data will catalyze the transformation.



The **catalyst for change**: Radically interoperable data will empower hyper-engaged consumers to sustain well-being and receive care only in the instances where well-being fails.

Two **jobs to be done** for consumers to holistically address their health (overall state of well-being encompassing mental, social, emotional, physical, and spiritual health).

Five **enablers** for consumers to accomplish their jobs to be done.

Five **tasks** that ecosystem players will perform on behalf of health consumers.

Three categories of **business archetypes** in the future of health environment.

What do you have to believe to achieve the Future of Health?



Strong participation in data sharing

Data sharing

Consumers are **willing to share data**, which is captured and owned by a large number of players in the market. Transparency in data use and collection is standard practice, increasing **consumer trust and willingness to share additional information**. Financial incentives are used to ensure institutions and individuals participate in data sharing.



Data architecture and analysis is radically transformed

Interoperable data

Large aggregated data sets provide a **real-time and holistic view of the consumer** and their environment. These data sets **enable advanced analytics** to generate novel insights in real-time. Incoming data from various sources will be standardized, aggregated, stored and continuously updated.



Socioeconomics do not dictate access

Access

Traditional barriers to health care access, like geography and lack of resources, are significantly reduced thanks to a **radically transformed health system**. The **cost of wellness and care has plummeted** thanks to interoperable data and data sharing. More patients have more access so they have the tools to achieve wellness and health.



Consumers demand convenience and transparency

Empowered consumer

Consumers are driving the pace of change as they are no longer passive participants. They **demand transparency, convenience and access**. These demands require the market to respond with a fundamentally patient-centric approach that benefits all consumers, ensuring access across socio-economic groups.



Consumers influenced via digital tools

Behavior change

Diseases of today can often be modified by behavior, but many patients do not feel empowered or do not have the ability to be responsible for their health. The introduction of **AI, VR, AR, remote care and sensors** that are tailored to consumer interests and health status can empower patients to **take control of their holistic well-being**.



Breakthroughs will happen at an exponential pace

Scientific breakthrough

Scientific breakthroughs, like stem cells, nanobots, biome sensors, and others, will **occur at an exponential pace**, building on the insights derived from **radically interoperable data**, orthogonal players that disrupt the market, transformed clinical trial structure/timing, and increased participation from the crowd.

Today's health care sectors will be disrupted by radically interoperable data and the empowered consumer

The existing health ecosystem will change dramatically in a world with real-time access to data and advanced capabilities to capture, interpret, and act on near-perfect information



Providers

The shift to prevention and wellness will cause **complex procedure volume** and **routine care costs to crater**

Increased connectivity will transform care delivery models and engage consumers via virtual and localized care hubs, leading to **shifts in care delivery location and type**



Plan

The availability of real-time data and advanced, predictive analytics removes uncertainty and risk from the market and **eliminates the need for traditional coverage**

Increased interoperability, consumer-centricity and technological advances **drive change in health coverage offerings**



Life Sciences

Advanced early intervention, prevention, and precision medicine will contribute to a shift towards **curative and preventative therapies** and **drop in volume of units**

Cognitive technology applied to massive data sets **automate R&D and lower costs**

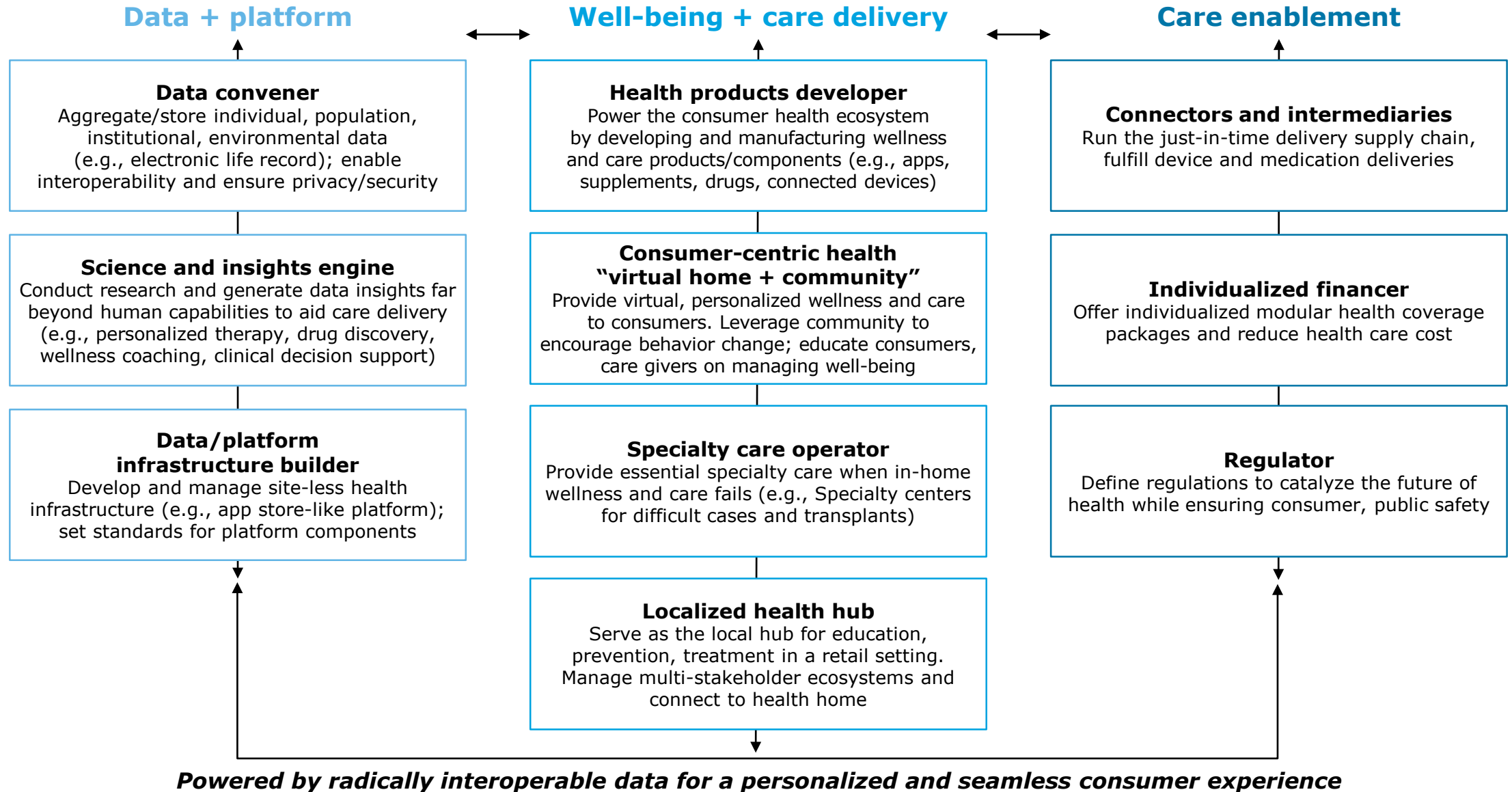
Medical technology will advance exponentially and uses will extend across the entire health ecosystem



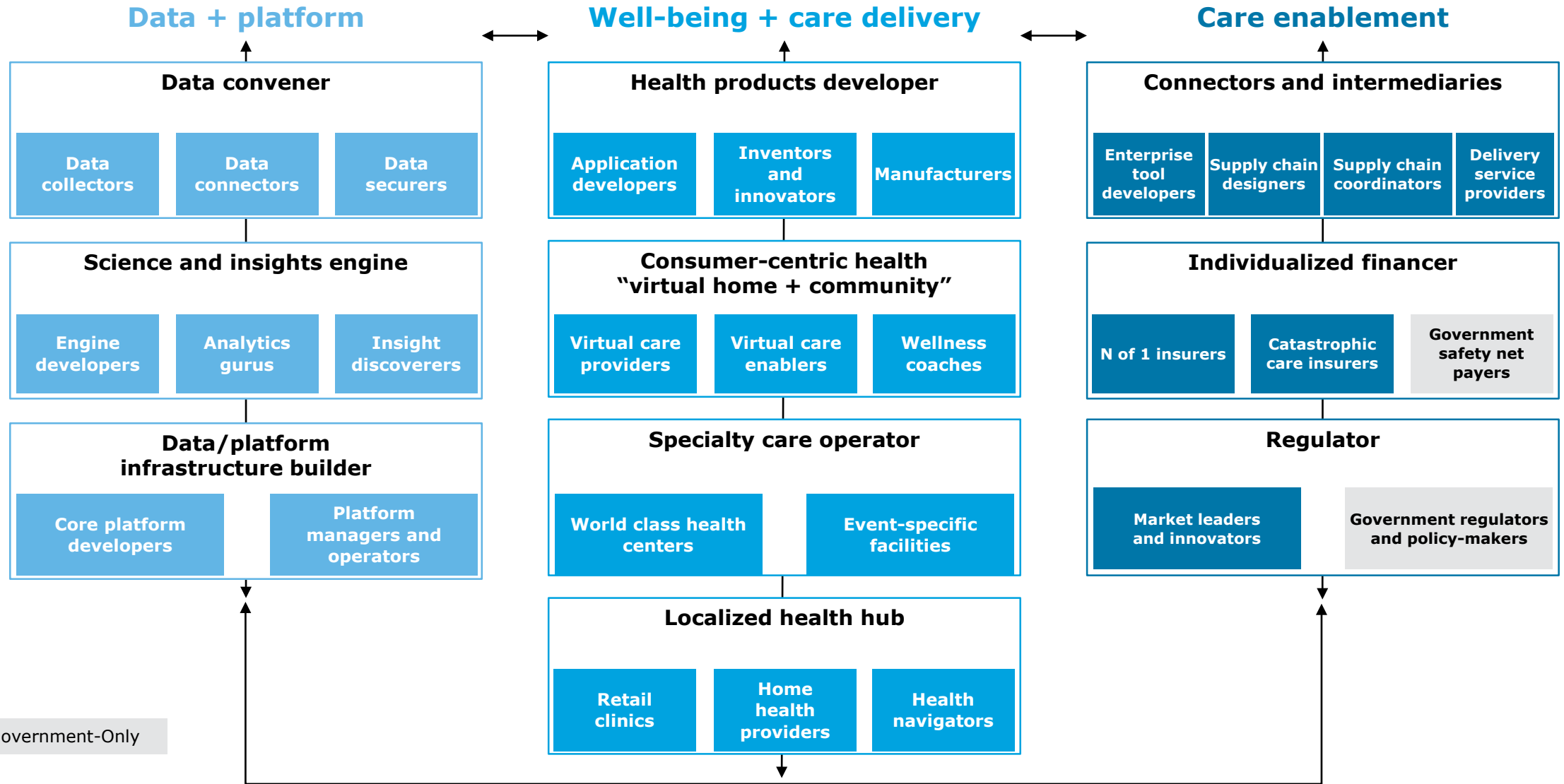
Government & Public Sector

The role of government shifts to **catalyst of change** and **enabler of equitable health care for all**

10 winning business archetypes in the Future of Health



10 winning business archetypes in the Future of Health



Powered by radically interoperable data for a personalized and seamless consumer experience

How can market players respond?

Incumbents have a choice...

Traditional players can either act as **innovative market leaders driving the transformation** or resist change and disruption



Built-in advantages—Health care expertise, operational excellence at large scale, targeted consumer base, and existing partnerships with other incumbents



Insiders must be self-disrupters—Traditional players are understandably hesitant to drive change in a marketplace that they currently dominate, but they are well-positioned to **lead from the front** if they act quickly, given their strong foothold in the existing ecosystem

...while new entrants rush ahead

Data and consumer-oriented adjacents are **sprinting forward to penetrate the health ecosystem**



Built-in advantages—Digital and technical expertise, deep pockets, access to consumers and data, and proven analytical capabilities



Outside looking in—Tech giants, start ups, and other disruptors have little stake in the current health care landscape—they are **incentivized** to drive change

*Incumbents' decisions will determine whether the orthogonal players will be **willing to partner with them** in the transformation or **compete and disrupt** their existing business models*



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