AXA’s partnership with a mobile health provider

Many people covered by the social health insurance scheme in Indonesia still face a double burden when ill: loss of income and significant residual out-of-pocket expenses. Many costs are actually "hidden costs": geographical access is a barrier for many people living on the more than 17,000 islands of the Indonesian archipelago. Local culture and customs also often require a member of the family to accompany a patient. The financial and logistical burden associated with missing working days are therefore particularly significant for Indonesian families.

Mobile phone and (mobile) internet penetration is on the rise in Indonesia, with 80 million people (30% of the population) having access to mobile internet. AXA Indonesia saw potential in this trend and developed an innovative digital health solution with hospital cash insurance, to replace some of the lost income and thus make the out-of-pocket expenses related to an ill-health event more affordable.

AXA collaborated with Alodokter, one of the leading mobile health companies in Indonesia. Alodokter provides doctors’ consultations through its chat function in a mobile application. By collaborating with AXA, Alodokter was able to diversify its income and services. The mobile app is central in the customer experience. Alodokter customers can use the app to purchase the hospital cash insurance policy, access all policy information and submit digital copies of claims documents.

The collaboration between AXA Indonesia and Alodokter was ambitious and had a very short timetable. Curious to know how they pulled it off? Read all the details in our latest Case Brief: AXA Indonesia [1].