

Holistic health the da Vinci way

dacadoo operates a digital health engagement platform. The white-label solution is sold to insurers and providers of workplace health programmes in more than 40 countries. They can then offer their individual and corporate customers a contemporary health promotion service. The platform inspires users to live healthier lives while also benefiting from personalised offers, creating pricelessly close customer relationships. COO Manuel Heuer on customer motivation, Leonardo da Vinci, and the importance of the Airlock Micro-gateway to dacadoo's vision of the future.

ARTICLE

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SMALL SCREEN, BIG VOLUME OF DATA: DACADOO NOTIFIES APP USERS ABOUT THEIR STATE OF HEALTH IN REAL TIME USING ARTIFICIAL INTELLIGENCE AND BIG DATA ANALYTICS.



Define a vision so big that it almost scares you, they say in the start-up world. That's exactly what dacadoo did. The Zurich-based company wants to get people taking more personal responsibility for their wellbeing. Its app motivates users to understand their own health and to take specific steps to improve it by adopting healthier habits and earning points as a result. It is easier said than done.

dacadoo COO Manuel Heuer explains: "It's a big challenge to keep digital engagement with the app consistently high, so that users can cultivate the lifestyle they want. Health isn't like fitness, where hard work soon produces a great six-pack. We're talking about fundamental effects that you can't see today, but that will make a big difference in 20 years' time. That's why the real value lies in personalised prevention."

Health is not enough of a motivator

☞ Ideally, users would enter their data into the app regularly. In reality, something is needed to avoid engagement plateauing after a while. dacadoo knows that the health argument alone is not enough. There is no magic spell that can hold users' interest long term, but there are ways that show promise, such as gamification, or scores that boost motivation.

But how exactly do you gamify an app to motivate a digital community to take regular, preventive care of their health? This is where the Wheel of Life™ comes in. It encompasses seven specific areas. Users can set goals to help them towards better daily health habits in the short and medium term. Internally, it is often referred to as a lifestyle navigator because it merges all of the factors that are relevant to health. The result is presented as the user's Health Score on a scale of 0 to 1,000. It reflects Leonardo da Vinci's holistic principle of human health in which body, mind and lifestyle are in complete harmony, symbolised by the Vitruvian man.

So far, so fun, but the approach is actually a very clever one. dacadoo commissioned a team of scientists to analyse countless studies to

identify what values can best be used to define a person's overall health. The strategy also reflects the quantified-self trend, in which the individual tracks their own health by means of sensors and apps. As dacadoo sees it, the Health Score has to be distilled into a single number for the principle to be globally scalable and work in the same way in different countries, languages and cultures.

99.9% of revenue generated abroad

dacadoo now has a presence in 40 countries across five continents. Business is booming especially in the APAC region, which spans Japan, China, Korea, Thailand, Vietnam and via Indonesia also Australia. That's hardly surprising, given that Asia is a step ahead when it comes to digitalisation, and the points system is a great fit with local mindsets. Communities in Latin America, meanwhile, need more frequent contact to keep up with the app. In the USA most major employers have already adopted digital health engagement platforms and corporate wellness, not least because of the tax breaks they often attract. In Europe, the Netherlands and United Kingdom are most advanced and such platforms are really thriving there.

The DACH region and France, by contrast, are difficult markets for dacadoo because they tend to be more cautious and hesitant when it comes to adopting solutions of this sort. Here there are undoubtedly cultural influences at play as well. Another factor is the persistent public unwillingness to share certain health-related data despite clear laws and rules on data protection, which means that adoption of these tools has been slower.

Customer relationships top priority

Lack of customer loyalty is a problem for many insurance providers. Why should they invest in prevention when people can switch to a more attractive deal at the end of each year? Price-sensitive customers in particular are quickly lost as soon as the new premiums are announced. Too often these deals are arranged via agents and brokers, disrupting the direct relationship with the customer.

**"We listen, we learn, we deliver."
_Manuel Heuer, COO, dacadoo**

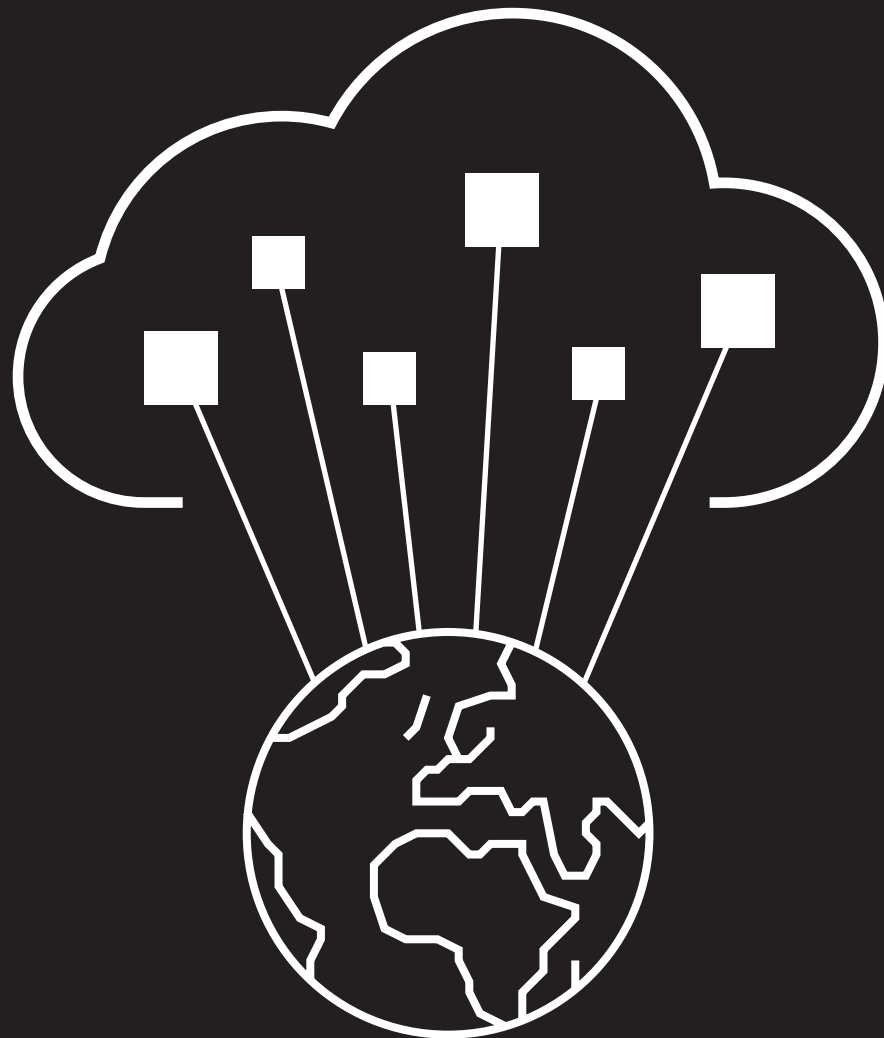


_HEALTH ADVICE FROM YOUR ARM: DACADOO CAN DO A LOT MORE THAN JUST MEASURE. WHAT DO 8,000 STEPS PER DAY OR SEVEN HOURS OF SLEEP MEAN? DACADOO EXPLAINS TO USERS WHAT THE DATA THAT'S BEEN GATHERED REVEALS ABOUT THEIR HEALTH.

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_Manuel Heuer, COO, dacadoo.



_MICROSERVICES ON A CLOUD BASIS
FOR FIVE CONTINENTS AND 40 COUNTRIES.





_MINDFULNESS, SLEEP, NUTRITION OR SELF CONTROL:
THE WHEEL OF LIFE COVERS SEVEN AREAS THAT HELP
USERS WORK ON THEIR DAY-TO-DAY HABITS. IT SERVES
AS A POINTER TO A HEALTHY LIFESTYLE.

_DACADOO IS BASED ON SCIENTIFIC DATA. THE HEALTH ENGAGEMENT PLATFORM USES 300 MILLION PERSON YEARS OF CLINICAL RESEARCH TO MEASURE THE HEALTH OF ITS USERS.

300 M.

_HEALTH SCORE AS A MOTIVATION BOOSTER: THE HIGHER THE SCORE, THE HEALTHIER THE USER'S LIFESTYLE.

My 3 hacks for trust and solidarity*_Manuel Heuer***Be authentic**

It's important to me as a leader to always stay authentic and transparent. I see that as the essence of successful trust-building, whether it's with the internal team or with external partners.

Find your North Star

In the age of hybrid-working models every company needs a vision - a North Star - as a point of reference for employees. As a semi-virtual global enterprise we know just what that kind of vision is worth.

Gauge the temperature

Listening, polling opinions, feeling the pulse of staff: it's important to gauge the temperature within the organisation. That way I make sure that we're moving together towards the North Star and don't lose anyone along the way.

Digital health engagement platforms help to counter this. They bring and keep customers onside because insurers know a great deal about their lifestyles, and can tailor offers perfectly to their actual needs. Health prevention is also promoted using positive phrases such as healthy living and healthy aging. From brand image to customer loyalty to USP, the advantages are many and varied. Swiss Re is a good example. dacadoo's latest customer, it uses the company's digital platform for its MyWelllife programme. This offers its customers intelligent 24/7 coaching that supports and motivates them to achieve their health goals, and rewards them when they do. Swiss Re firmly believes that lifestyle factors are becoming increasingly important, and are key to the holistic approach to risk assessment. That's not to mention the value of close customer relationships.

Secure, global scaling with Airlock

The platform processes sensitive health-related data, so security is a critical success factor. Non-IT professionals can rest easy, however. Data protection laws and ISO certifications abound these days. dacadoo has to have IT architecture and IT security that satisfy these complex legal and industry requirements, and continue to do so as the infrastructure grows steadily across multiple continents.

That is why dacadoo shuns major applications in favour of agile microservices that can be scaled faster and facilitate solutions with independent processes. This modular philosophy demands a fundamentally different and more flexible security architecture. Airlock Microgateway fits the bill.

The fast, easy deliverables are short innovation cycles, automated roll-outs and distributed applications in cloud environments. The solution also meets so many different regulatory provisions that not every application has to be modified constantly to meet specific countries' standards. Being a cloud solution with no vendor lock-in underscores its advanced agility still further.

A healthy future in the dacadoo ecosystem

With such a progressive IT architecture it's no wonder that dacadoo is optimistic about the future. After all, there are other sectors such as pharmacies and retailers that want to link health engagement platforms to their solutions.

Another idea is to use health engagement platforms to promote customer loyalty to chemists and pharmacies. They could then host mini health clinics with blood pressure monitors or stations at which you can take your own blood and analyse and store the data on your phone, or forward it if necessary.

On to new galaxies

Manuel Heuer sees the big picture. "Our motto is we listen, we learn, we deliver," he says. "Since we are growing quickly, we believe in the power of strong, quality-focused partnerships of trust, like the one we have built up with Ergon for over a decade. That will make for a limitless future," Heuer explains. />

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