the help of wearable. The real game changer, however, lies in the ability to make previously untapped information accessible to health care providers and insurance companies.

From wearables to body implants in the future, there is going to be a Big Data paradigm shift and personal data will be leveraged for a wide range of purposes. Data will have a significant impact, specifically on the entire healthcare ecosystem where data aggregated can drastically reform the way in which patients and care providers interact.

We are aiming to change and get people to move away from a reactive and cure based healthcare approach to adapt to a preventive healthcare system. Last year we gauged the trust index of the people of India on the healthcare system and found that 93% did not trust the healthcare system, this year GOQii India Fit Report 2019–Insurance: An Investment in Health, we have been able to understand people’s attitude and concerns about Health Insurance. Having said this, the report also takes an indepth look at How fit is India?

GOQii started with a mission to help people make a permanent shift in their lifestyle. It was such a disruptive idea to begin with. Least we realised that we have to fight our biggest competitor ‘Laziness’ and ‘Lack of Motivation’ that is estranging people from adapting a healthy lifestyle. However, we managed to get people to change their habits and get active.

How did we manage this? We managed with our band of care team that includes health experts, coaches, doctors and incentivised people with our several services and got people motivated to be healthy. We have upgraded our band from merely helping people to check step count and KM walked to now being able to track and measure their BP and heart rate. Our Data suggests that 93 times in a year BP is monitored by each user. Now, we are at the cusp of taking this disruptive idea to its next stage. It’s time for us to #ReimagineHealth.

People have already been tracking their activities such as step, water intake, sleep cycles, food intake, BP and Heart Rate with

Foreword
Have you ever reimagined anything in your life? If you haven’t, start now!

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Executive Summary

When we talk about health, the term ‘prevention is better than cure’ immediately rings a bell. In today’s day and age, people are more aware about adopting a healthier lifestyle, as they have access to resources to support them on their journey. The signs of steady improvement are there to see; the average step count has increased from 6126 to 6783, water intake has increased from 1.5 to 2.17 litres and the average sleep time has increased from 6:32 hrs to 6:51 hrs, all in a span of a year (between 2017 to 2018), reveals the latest report titled GOQii ‘India Fit Report’ 2019—Insurance: An investment in Health.

However, for the vast majority, healthcare is more reactive, especially when alarm bells of illness ring aloud. It is only then does one realize the importance of an insurance policy, a safety net that would ease the financial burden of providing adequate treatment for a smooth recovery to normalcy.

The incidence of lifestyle and stress induced diseases are on the rise, such as blood pressure (9 to 12%) and heart related ailments (from 10 to 14%), especially among people in their mid 30’s, which is why approximately 85% of the people feel that health insurance should be bought by the age of 30. External factors such as deteriorating quality of the air we breathe, as well unhygienic surroundings also contribute to ill health. As the years have gone by, we have seen an increase in medical care costs for both, lifestyle diseases and catastrophic illnesses. This results in most people being unprepared thus dipping into their savings to pay for these expensive lifelong treatments.

In GOQii India Fit Report 2019 that is based on a survey conducted by GOQii among 700000 players across India, we take a closer look at Insurance: An investment in health, which is an important aspect of the healthcare system. Even though it is thought to be a necessity for all, this sector is marred by complexities and confusion with underlying caveats. Through extensive research and surveys, we have dissected their thoughts, concerns, suggestions and the benefits they expect from insurance offerings. We have learned that approximately 70% of people are willing to share their health data to get a discount on their insurance covers. Not to forget that insurance companies too are coming up with new product innovations to benefit the user.

Think about the money spent on shopping, fancy dinners, lavish vacations and expensive gadgets to pamper our comfortable lifestyle. Unfortunately, we don’t even consider investing in large health insurance covers that protect our health, rather look at it as a tax-saving benefit. Let’s start looking at health insurance not as an expense, but an investment for preserving good health and living a happy life.
HEALTH INSURANCE
Should benefit the healthy

85% believe they should get health insurance before 30

70% willing to share health data to get discounts on insurance

Top 3 Benefits sought from Insurance
- Cashless hospitalization
- Medical bills reimbursement
- Better treatment in hospitals

Key Buying Differentiators
- Quality of Hospital Network
- Easy Claim Procedure
- Number of Hospitals nearby
Do you have a Health Insurance?

- I don’t have it: 20%
- I bought it myself: 38.4%
- I didn’t buy it myself, but I have it: 41.6%

Reasons for not buying Health Insurance

- Confusing: 32.5%
- High Cost: 31.8%
- No Trust in Insurance Cos: 26.0%
- No Returns on Premiums: 19.5%
- No time to get it: 18.8%
- I’m Healthy, I don’t need it: 14.3%
TRUST in Healthcare deteriorates further

Which aspects of the Healthcare industry in India do you find difficult to trust?

67.8% Hospitals
42.2% Pharma Companies
41.9% Insurance Companies
41.9% Doctors
38.5% Diagnostic Labs
25.0% Medical Clinic

Changes sought in Healthcare

◊ More people want focus on prevention from conventional healthcare
◊ Affordability, Transparency, Quality (as seen last year as well)

BENGALURU remains healthiest City in India

Parameters
BMI, Lifestyle diseases, Waist Size, Steps, Water, Sleep, Stress, Food, Smoking and Alcohol
RISE IN LIFESTYLE DISEASES
(People below 45 yrs)

- Increases by ~40% overall
- Increases by ~134% among people below 45
- As one ages, the probability of getting cholesterol doubles post 45 (15.6% to 31%)

- Increases by ~40% among people below 45
- Diabetes doubles post 60 years (21% to 40%)

- Increases by ~90% among people below 45
- High BP doubles post 60 years (32% to 61%)
40% Indians are stressed

- Lifestyle trend continues to shift from activity to nutrition
- 4 out of 10 Indians suffer from acute stress
- 1 out of 4 Indians have body aches and pains
- 1 out of 4 have a constant cough or cold

MOST OVERWEIGHTS in Delhi

Overweight population on the rise – From 55% to 57%
35% of India has acidity concerns – increases by ~5% from last year

Kolkata has most Digestive concerns – Acidity 45% and Constipation 20%

More Gut Health issues among Women – on Avg. 10% more than Men

Seniors see more gut issues due to medication – on Avg 11% more than people from 45-60 years

More Doctors are actively prescribing lifestyle improvements (Nutrition, Exercise and Sleep)

MUMBAI holds onto pole position

India moves more this year – 6783 steps steps up from 6126 steps last year
MORE WEIGHT
= More difficult to be Active

Avg. Steps in each BMI Categories

- Underweight: 7157
- Normal Weight: 6710
- Overweight: 6657
- Obese: 6090
- Severely Obese: 5764

As one gets heavier it naturally gets difficult to walk more

ACTIVITIES

- Running increased from 22% to 33%
  - Among people looking to be active

- 87% of the population do not focus on strengthening exercises
  - Only done by millennials
  - Not tried by women and seniors

- Cycling increased from 10% to 15%

Badminton is the fastest growing sport
**NUTRITION**

- **62%** of the population have outside meals at least once a day
- **25%** skip breakfast
- **51%** of Indians are either skip evening snacks or eat junk
- **22%** have late dinners after 10pm

**INDIA**

becoming more sleep aware

India has slept more this year – **6:51 hrs** from **6:32 hrs** last year

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<tr>
<th>City</th>
<th>Chennai</th>
<th>Bengaluru</th>
<th>Delhi NCR</th>
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WOMEN HEAVIER,
Men have a pot belly

While Women are heavier, they have a smaller waist size than men
Women have more gut health issues and Men have more lifestyle diseases
Although Women sleep less, they have better quality of sleep
Women are more stressed than men

Men are more physically active than women
Men eat outside more often than women
Men hydrate better
Men have more alcohol and smoke more

MILLENNIALS
are the unhealthiest

Younger
- Youngsters are sleeping less this year
- Stress is increasing among the millennials (20-30 years)
- Youngsters eat outside more often

Older
- More lifestyle diseases occur as one ages
- Older groups have a higher BMI and a bigger waist line
- Older people are putting in more efforts to stay healthy
- Older Adults (45-60 years) walk the most
DELHI
the most generous City

Generosity Increases with age

Men are more generous

WALKING FOR DIFFERENT TYPES OF CAUSES

Mission to make India Disability Free
Donate for planting trees (Rs. 85 per tree)
Donate for Kerala – Fastest Completed Karma Cause
PUNE
Most Liveable City

How would you rate the quality of the following in your city?

1 – Very Poor  2 – Bad  3 – Average  4 – Good  5 – Excellent

- All Across India – Air, Water deteriorated since last year
- Pune is a safe haven with the best air and water
- Delhi’s bad air quality causes a decline in steps once again
- Chennai has the worst water quality seen two years in a row
Download the Full Report from indiafit.org

For any enquiries please write to press@goqii.com