

Press release

ALMOST HALF OF IRISH EMPLOYEES SPEND FOUR DAYS OUT OF WORK VISITING THEIR GP EACH YEAR

- *Estimated cost of lost time is €462m every year for employers¹*
- *Employees with kids who need GP care miss an additional four days a year*

22nd August, 2016: Almost half (45%) of Irish employees on average miss more than four working days every year as a result of attending GP appointments, new research released today by laya healthcare, Ireland's second largest private health insurer, reveals.

The cost of this absence from work to employers is €462m per annum.

On average it takes an employee 50 minutes to meet face-to-face with their GP, including travel time and time spent in the GP waiting room with those needing GP services spending just over four days a year visiting their doctor. One in two employees admit they feel guilty about taking time out of work to visit their GP, with the majority (86%) trying to schedule visits outside of work hours.

Employees with children fare even worse; almost half of those surveyed (48%) with children said they had to bring their child to the GP, missing an extra four days on average out of their work schedule.

The research was commissioned to mark the launch of two new digital services from laya healthcare:

- **GPLive**, Ireland's first seven-days-a-week, out-of-hours video GP consultation service to be offered by an Irish health insurer, laya healthcare in partnership with Webdoctor². The service will offer face-to-face consultations, with opening hours of 8am - 10pm Monday to Friday, 10am to 8pm Saturday and 10am - 4pm on Sundays
- **24/7 Prescription Service**, an online private prescription service for repeat prescriptions for on-going conditions such as asthma and high cholesterol.

Laya healthcare's research identified that 40% of face-to-face GP visits could have been avoided by using convenient video GP consultations, with over a fifth of workers (22%) taking time out to visit their GP in order to refill a prescription and a similar number (18%) going to their doctor with cold or flu symptoms, both of which could have been handled through advanced online GP and smart prescription services.

Commenting at the launch of laya healthcare's new services Dr Sylvester Mooney, Clinical Director of GPLive and the CareOnCall Prescription Service, says the new service will offer unrivalled convenience and potentially significant savings for busy professionals:

"We've seen a massive uplift in the popularity of online GP consultations and expect to be treating several hundred thousand patients using this software in the next five years. We see GPLive as a complementary service to the traditional GP consultation model. Through video consultations, our team of Irish registered doctors can safely treat many general health conditions that patients

¹ €34,323 average salary of all who participated in survey. On average 21 working days per month. €553 per employee for time missed based on average of 4.06 days. 1.9m in full time employment based on CSO Quarterly National Household Survey Q1 201. 44% have missed an average of 4.06 days & 56% have not missed any time due to GP visits.

² Webdoctor is an Irish company that is a recognised leader and innovator in telemedicine.

frequently visit their GPs with such as colds and flu, skin conditions and kidney infections, cystitis and urinary infections as well as stress and mental health queries, amongst others. It's a brilliantly convenient service for working parents too, with extensive out of hour's availability that can be booked in real-time via smartphone, tablet or PC. For many, the potential cost savings of this new service will be a huge appeal with cost of a GPLive video consultation from €22 and approximately €20 for repeat prescriptions.

"Through the use of the smartphone app and webcam, we can see our patients through GPLive, ask probing questions and use phone cameras and lights to get a closer look if needed," Mooney explained.

The laya healthcare research reveals there is a demand for this new GP video consultation service with 57% of people polled happy to use face-to-face online GP services because it means not having to leave your home, spend time traveling to a GP surgery or spend time in a waiting room. Some 68% of those who would use the online GP service would do so because of its speed and convenience and 51% stated it would enable them to speak to a GP even when feeling too ill to travel to a GP surgery.

Both new services will be made available via a dedicated smartphone app or via **Careoncall.ie**. Many of laya healthcare's schemes offer a specific number of free GPLive consultations, while all members will receive a 20% discount for GPLive and Prescription Service, paying a discounted fee of between €22.40 and €28 for GPLive consultations and approximately €20 for repeat prescriptions.

Speaking at the launch of these new services Deputy Managing Director of laya healthcare D.O. O'Connor commented: "With over half a million members, we are constantly striving to offer our members access to the most innovative and progressive health and wellness services on the market. We know convenience is key for people who are unwell or whose child is sick. This is particularly the case for people who are working and who can't get to their local GP easily or where they may have to wait a few days to make an appointment," said Mr O'Connor.

"Through our newly expanded CareOnCall service, you can get qualified medical advice around the clock, and this really ties in with our brand promise to Look After You Always. Our new services offer cost-effective convenience combined with a high standard of clinical excellence."

As a clinically led service, GPLive and the repeat Prescription Service have stringent controls in place in relation to confidentiality, data control and protection, technology and the regulatory environment. All data is stored securely and no confidential information will ever be sent by email. The services use the same security as banks to ensure your information is safe and secure.

About CareOnCall

GPLive and Prescription Service are the latest additions to laya healthcare's existing **CareOnCall** benefit. Introduced in 2015, CareOnCall offers 24/7 phone access to GPs, Nurses as well as access to Physioline for musculoskeletal injuries. The addition of GPLive and the home Prescription Service strengthens the CareOnCall offering and ensures it is the most holistic offering of its kind on the market. All GPLive doctors are fully covered by the relevant medical indemnities insurance. All GPLive GPs are registered with the Irish Medical Council and practice medicine in Ireland.

CareOnCall is available to all laya healthcare members from their policy renewal on desktop, mobile and tablet by visiting CareOnCall.ie or downloading the CareOnCall app. Phone 1890 904 067 to speak to a member of the laya healthcare team. To find out more about CareOnCall check out: <https://youtu.be/wUWGFFpAwcc>.

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Notes to Editor

Research:

Research carried out by Ignite Research on behalf of laya healthcare in 2016. Nationally representative research was conducted among 1,182, adults aged 18+ in full time employment.

1. Almost half (45%) of Irish employees on average miss over four working days every year as a result of attending GP appointments (actual number missed 4.06 days)
2. Half of those surveyed with children (48%) said they had to bring their child to the GP, missing an extra four days on average out of their work schedule as a result
3. It takes on average 50 minutes to get face-to-face with a GP in their surgery. This is made up of an average of 26 minutes travel time from their place of work to their GP surgery and on average 24 minutes in the GP waiting room
4. More than 50% of employees feel guilty taking time off work for GP visits. 47% of those surveyed stated they always try to schedule a GP visit outside of work hours, with the majority (46%) arranging these appointments in the evening after work and 34% trying to visit their GP in the morning before work and 14% trying to visit their GP during their lunch break
5. 40% of GP visits could have been eliminated using online GP services such as laya healthcare's GPlive and Prescription Service, as the reason for 22% of the last GP visits were to refill a prescription and 18% as a result of suspected cold or flu, both of which could have been handled through these two services
6. Research results identified that 6 in 10 surveyed would be willing to use a face-to-face online GP service. Top reasons for this choice:
7. 68% of employees are interested in this type of service due to its speed and convenience - not having to leave your home, spend time traveling to a GP surgery or spend time in a waiting room
8. 51% of those surveyed are willing to use this type of online GP service as it would enable them to speak to a GP even when feeling too ill to travel to a GP surgery.

About laya healthcare:

Laya healthcare is the second largest provider of private health insurance in Ireland with over half a million members. Laya healthcare offers some of the most innovative benefits in the Irish health insurance market along with life insurance (layalife.ie) and travel insurance (layatravelinsurance.ie). Its brand promise, Looking After You Always, represents laya healthcare's member-centric approach, which is fundamental to its vision and values.

Last year laya healthcare proudly became part of AIG, one of the strongest insurance organisations in the world with over 90 million customers in 100 countries and jurisdictions. With their experienced team and innovative insurance solutions, along with AIG's financial backing, global expertise and long term commitment to Ireland, laya healthcare expect to go from strength to strength, widening their offering and bringing value and innovation to Ireland's insurance market. Laya Healthcare Limited, trading as laya healthcare is fully underwritten by Elips Insurance Limited and regulated by the Central Bank of Ireland.