

Stress relief

The key to improving health



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Foreword

Psychological health is just as important as physical health, and the two are closely linked; neglecting one or the other could lead to imbalances in the body and health problems. In the long run, it may make us more vulnerable to the threat of chronic diseases. Modern life is full of challenges. Some people who neither smoke nor drink still develop cancer. While the cause may be hereditary in many of these cases, stress could also have played a role. In the new normal brought on by the pandemic, students are having to alternate between online and school lessons, and working from home has had the unwelcome effect of keeping many people in standby mode. Meanwhile, the need to put our social life on pause has taken away many outlets for relieving stress, while access to most sports venues remains limited. All these are taking a toll on our day-to-day wellbeing and could give rise to sub-optimal health and even serious illnesses.

Physical and psychological problems don't develop overnight. Instead, they could have been lurking in our bodies for a long time by the time they manifest themselves. How can we be more alert to the alarm bells set off by the onset of sub-optimal health and get timely treatment when symptoms appear? This booklet explores the linkage between stress and various health problems, outlines the signs of sub-optimal health and the ways in which you can guard against it, now and in the future.

Stress and diseases – the connections



Stress can be triggered by a sudden event or caused by chronic anxiety or tensions in our daily lives or at work. Leaving your job, relationship problems, undesirable living conditions, financial challenges, health issues and more can all be the culprit. Pandemic-induced social distancing has given rise to a lot of pent-up emotions. All these can add up and impact one's health in the long run. The three most common life-threatening diseases in Hong Kong – cancer, heart disease and stroke – took 15,000, 6,000 and 1,000 lives, respectively, in 2019¹, which represented 31%, 14% and 6% of the total number of deaths². Even though the causes are complicated, stress is thought to be a frequent contributing factor.

1. Department of Health: Tables on Health Status and Health Service 2019

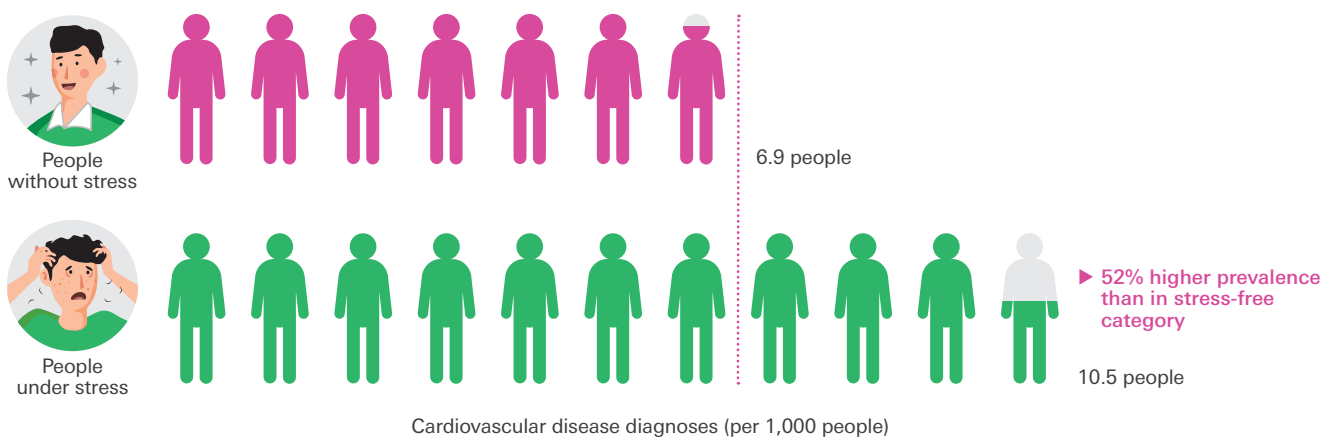
2. Department of Health: Health Statistics

Cancer

Looking through the Hong Kong Breast Cancer Foundation's database for clues to what causes cancer, medical researchers have found that people living under constant pressure are 2.5 times more likely to develop breast cancer than those who don't. According to another medical report, examinations of the saliva samples of breast cancer patients have revealed that the higher the hormone concentration, the higher the risk of a relapse. This clearly points to a link between stress and breast cancer relapse³. Even though the medical community has yet to reach a consensus on the exact relationship between stress and cancer, it is widely believed that, when under pressure, people tend to resort to unhealthy behaviours, such as binge eating, smoking and drinking, as a release, which could indirectly contribute to a higher risk of cancer⁴.

Cardiovascular diseases

In April 2019, the UK medical journal BMJ published a report on stress and cardiovascular diseases⁵. Research done over a 27-year span has shown that among those who are in the high-stress category, 10.5 people out of every thousand are diagnosed with cardiovascular problems such as ischemic heart disease, cerebrovascular disease (stroke), arrhythmia, blood clots, high blood pressure, etc. That means people under pressure are 52% more likely to develop these diseases than people in the stress-free category.



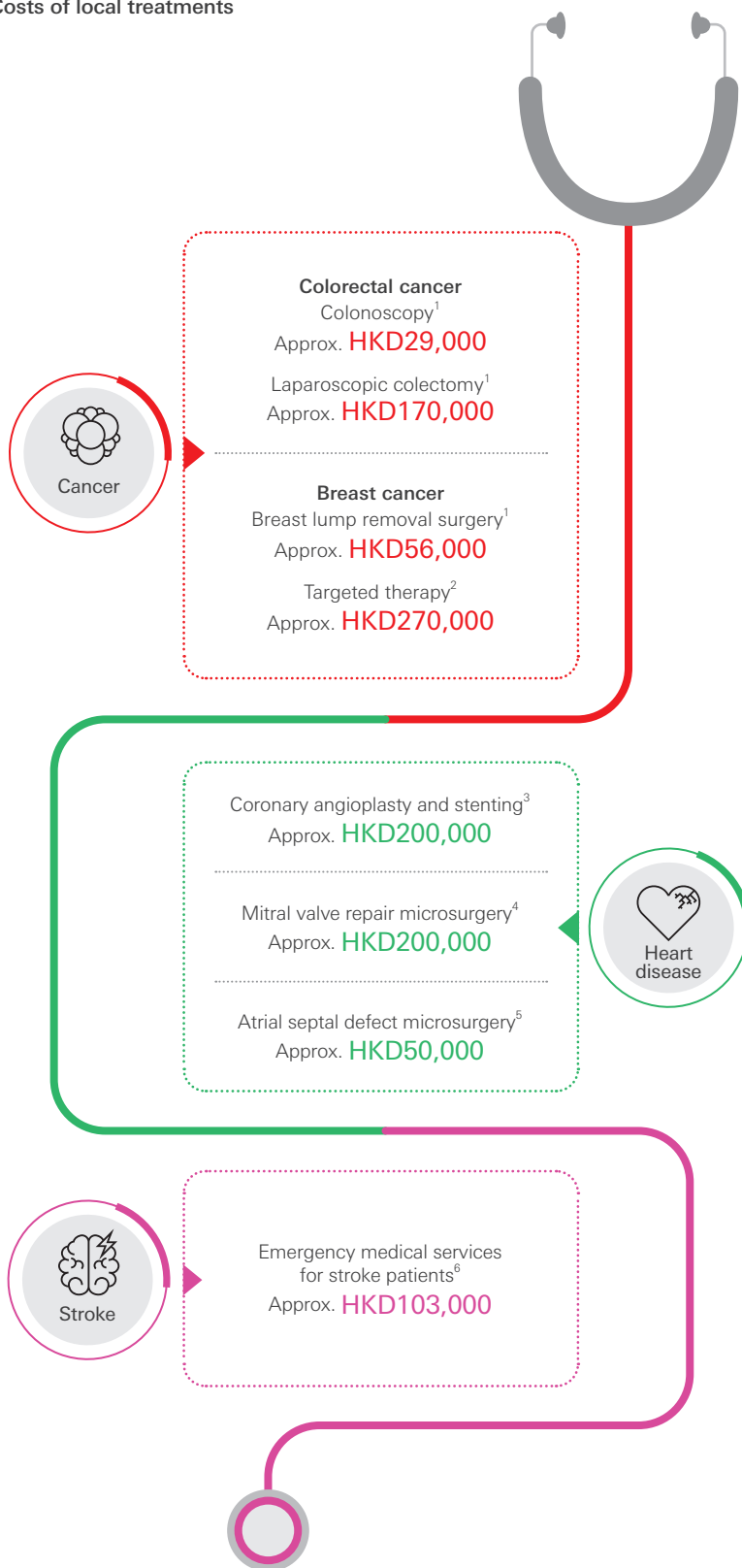
3. Apple Daily: Stress is a cause of cancer

4. Hong Kong Cancer Fund website: Connection between stress and cancer

5. British Medical Journal: Stress-related disorders and risk of cardiovascular disease: population-based, sibling-controlled cohort study

Medical expenses for common life-threatening diseases in Hong Kong

Costs of local treatments



Costs of overseas treatments

Pursuing quality treatment options in the US and other countries is one of the routes open to Hong Kong people.

Proton therapy

A new variation on regular radiation treatment, proton therapy is one of the medical breakthroughs of recent years. By using protons instead in x-rays, high-energy beams can be directed to cancer cells more precisely, reducing the effects on healthy tissues⁷. Proton therapy is not yet available in Hong Kong. The cost of travelling to the US for this treatment is substantial. The procedure itself costs approximately USD12,000⁸. You would also have to budget for air fares, accommodation, post-treatment convalescence expenses, travelling companions, etc.

Targeted therapy

In order to reduce side effects, some cancer patients turn to targeted therapy. Currently, there are two types of targeted therapy medications: monoclonal antibodies and small molecule inhibitors, targeting the surfaces and insides of cancer cells, respectively⁹. Since the US is home to many cutting-edge medical technologies and medications, many people choose to receive targeted therapy in the US. The costs, however, are not easily affordable. Treating phase 1 and phase 2 breast cancer with targeted therapy, for example, can cost as much as USD97,000¹⁰.

TAVR surgery

In the US, the number of patients requiring heart surgery is rising yearly. The total includes local patients and people from around the world. Transcatheter aortic valve replacement (TAVR) is an advanced surgical procedure that costs approximately USD66,000¹¹, which makes it more expensive than in other countries. Many still prefer the US, however, because it is where over 40% of all TAVR surgeries are done each year. In 2019, approximately 66,800 TAVR operations¹² were performed in the US.

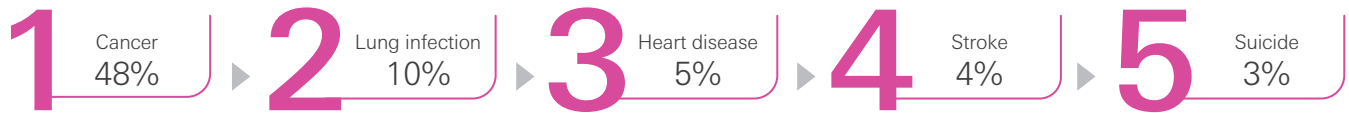
1. Pilot Programme for Enhancing Price Transparency for Private Hospitals of Hong Kong Government (average based on the 50th percentile of different hospitals)
2. Hong Kong Breast Cancer and Disease Centre: Breast cancer chemotherapy costs - how much does it cost? Is it expensive?
3. Sing Tao Daily: Private hospitals launching coronary angioplasty "pandemic special" starting at \$60,000, comparable to public hospitals
4. AM730: Enabling elderly to avoid open-heart surgery; 3-day hospital stay made possible by microsurgery
5. Centre Medical website: Microsurgery for atrial septal defect
6. Hong Kong Sanatorium and Hospital, ASAP Plan - Emergency treatment for stroke patients
7. Weekend Weekly: 4 main cancer treatments! New high-precision proton treatment brings major reduction in side-effects

8. Ming Pao Health website: Proton treatment with reduced side-effects is good news for children battling cancer
9. Drug Office, Department of Health: Targeted therapy medications
10. WebMD website
11. Journal of the American College of Cardiology: Costs of Surgical and Transcatheter Aortic Valve Replacement and Medical Therapy
12. HKEXnews

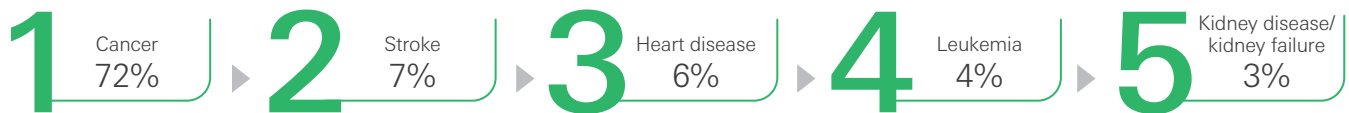
HSBC Life's critical illness claims data¹³

The implications of critical illnesses are also reflected in data on insurance claims in Hong Kong. According to HSBC Life's 2020 claims data, of the five most common reasons for death benefit and critical illness claims, cancer, heart disease and stroke are the three deadliest. The data show not only the impact these diseases have on the families of the life insured, but the importance of insurance protection to them when they need financial support to cope with the challenges.

Top 5 reasons for death benefit claims



Top 5 reasons for critical illness claims



Average critical illness claim amount HKD535,000

Highest amount claimed HKD3,000,000

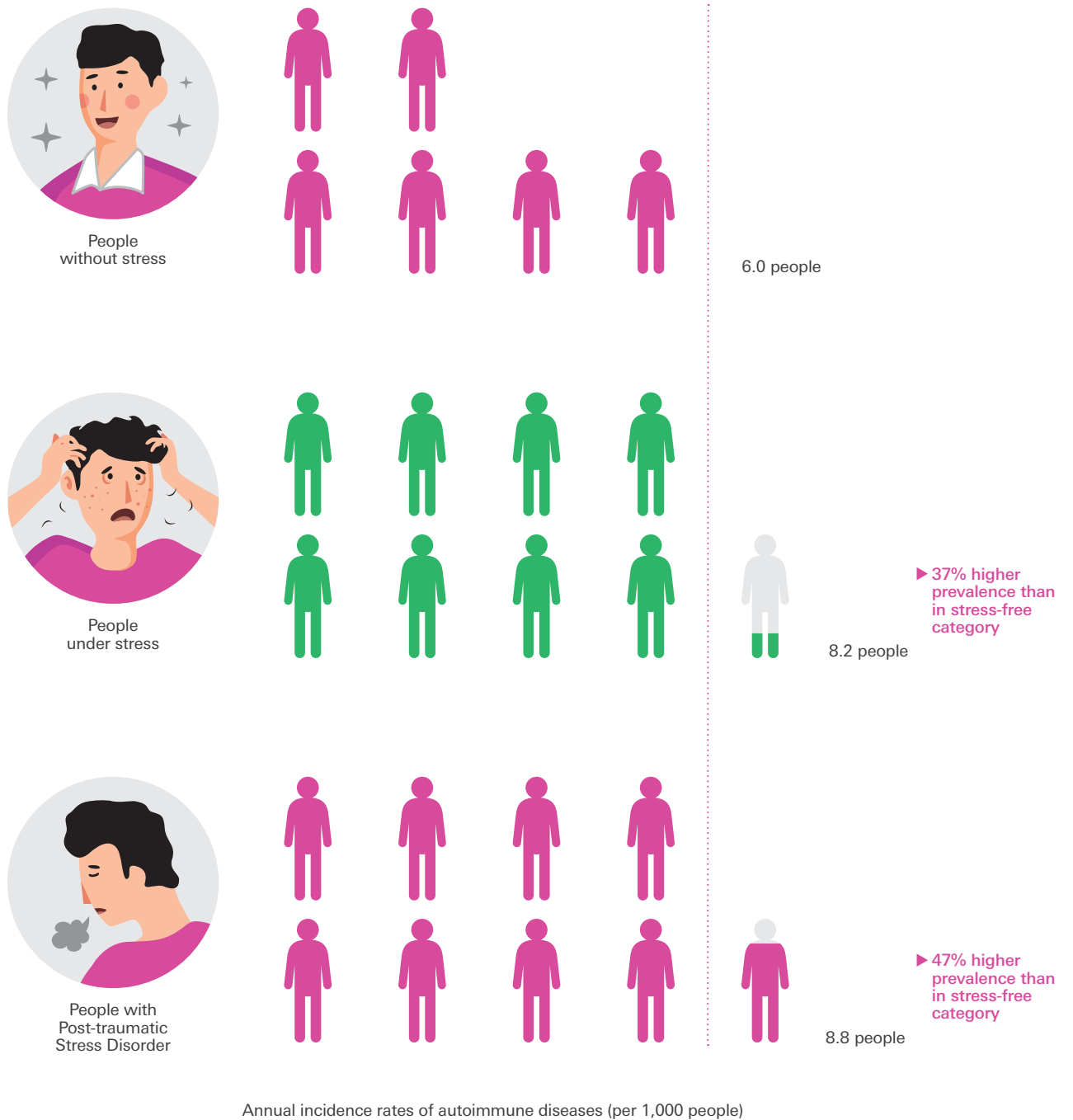


13. HSBC Life Insurance Academy: Life Claims Study 2020

Stress can be the trigger – autoimmune diseases

When the immune system mistakes normal cells or substances in the body for outside anomalies and produces antibodies in response, it can cause localised inflammation or lesions in cells, tissues or organs, ultimately giving rise to autoimmune diseases.

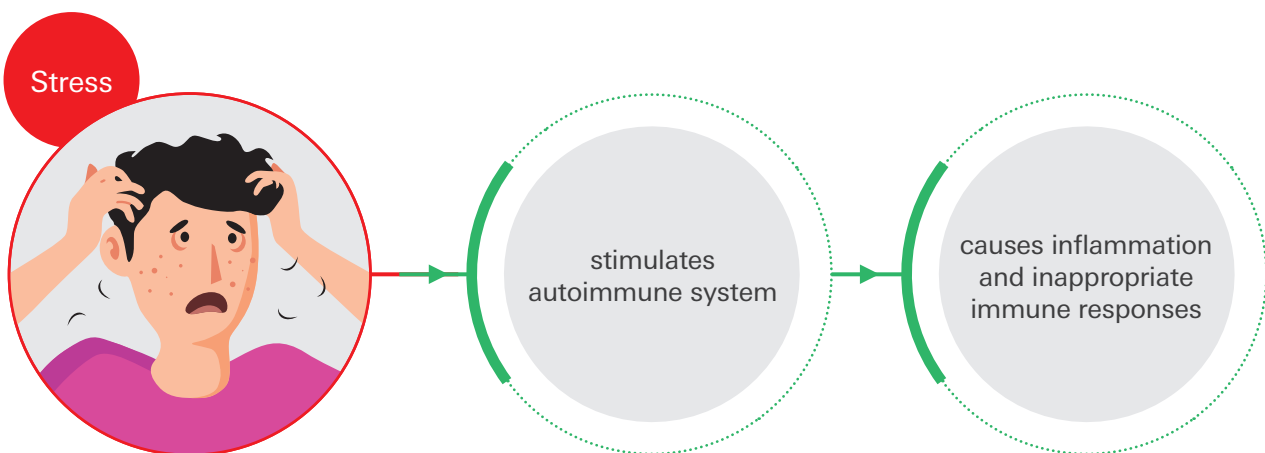
According to a 10-year study¹ on the connection between stress-related health problems and autoimmune diseases published by the medical website JAMA Network, an analysis of the incidence rates of 41 stress-related autoimmune diseases among 100,000 Swedish patients has found that stress is responsible for a 47% higher risk of illness.



1. RheumNow: The Stress - Autoimmune Disease Connection (JAMA Network: Association of Stress-Related Disorders With Subsequent Autoimmune Disease)



The impact of stress on immunity²



Common autoimmune diseases in Hong Kong include Type 1 diabetes, systemic lupus erythematosus, Sjögren's syndrome, multiple sclerosis, rheumatoid arthritis and autoimmune thyroid disease³. The incidence rates for systemic lupus erythematosus and rheumatoid arthritis are 0.1%⁴ and 0.35%⁵ respectively. Out of the more than seven million people in the city, there may be tens of thousands of people who are suffering from lifelong medical problems. Their biggest wish is bound to be "a life without diseases".

2. AM730: Stress and immune system diseases

3. The University of Hong Kong Li Ka Shing Faculty of Medicine website: What are autoimmune system diseases?

4. Hong Kong Arthritis & Rheumatism Foundation: SLE - Latest treatments and care

5. Department of Health website: Rheumatism medicines

Rheumatoid arthritis

A chronic inflammation response caused by irregularities in the autoimmune system, rheumatoid arthritis attacks the joints, causes pain and reduced mobility, and affects the patient's overall health and quality of life. Rheumatologists point out that people often dismiss painful joints as the result of bone attrition or light injury, and try to solve the problem by taking painkillers. In fact, delaying treatment can lead to chronic inflammation of the joints and even increase the risks of stroke and heart disease¹.

Rheumatoid arthritis is a common rheumatic condition in Hong Kong. Statistics indicate that incidence is at its peak in the 30-50 age group, while women are three times more susceptible to this condition than men². The actual cause has not yet been fully established, but is believed to be linked to genetic, environmental and hormonal factors.



Key differences between rheumatoid arthritis and other pains:

- ✓ Stiffening of the joints for over 30 minutes after waking up in the morning
- ✓ Inflammation of large joints such as the knees and shoulders
- ✓ Inflammation of the fingers, toes, wrists and other small joints
- ✓ Symptoms typically appear in the same areas on both hands/legs



Rheumatoid arthritis needs to be examined by a doctor based on a clinical analysis of symptoms, test results and other factors. Treatments range from traditional non-steroid medications and steroids supplemented by immune system drugs to oral targeted therapy. Non-medicated treatments include physiotherapy and hydrotherapy. Generally, the earlier the treatment, the better the chances of controlling the disease. If there is sufficient progress, medications can be reduced or stopped. If you have questions, see a doctor as soon as possible.

1. Ming Pao Health website: Understand rheumatoid arthritis and seize the golden period for treatment
 2. Hong Kong Arthritis and Rheumatism Foundation website: Rheumatoid arthritis

Shingles (herpes zoster)³

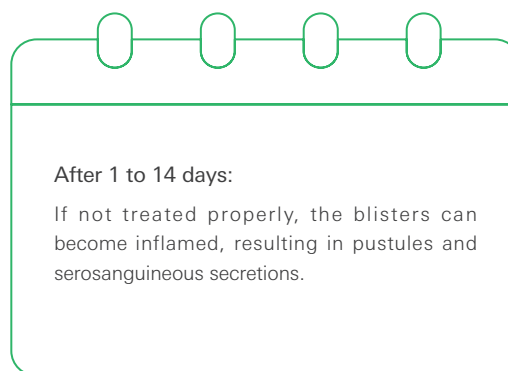
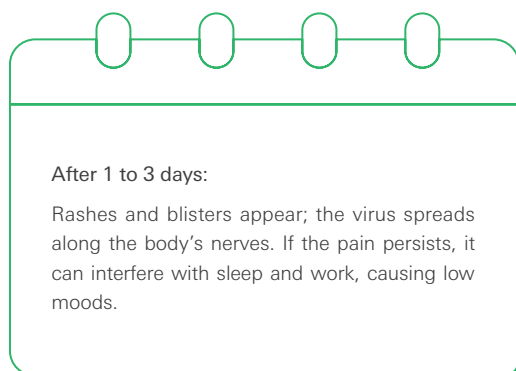
Stress can over-stimulate the immune system, or it can weaken the body and make it vulnerable to diseases. According to geriatric specialists, herpes zoster, commonly known as shingles, is no longer an elderly disease. In recent years, it has found its way into younger age groups; cases in which the patient is in their 20s have been reported. Under the pandemic, men have been particularly hard-hit by the disease. Since men have relatively heavier financial burdens and tend to shy away from talking about their problems and emotions, they are at a higher risk of being under pressure and developing the disease.

Cause

Herpes zoster is a varicella zoster virus infection. All patients have had chickenpox in the past. After the chickenpox has been healed, the virus still lurks inside the nervous system. When there is a combination of a weakened immune system, stress and extreme weather, shingles can emerge.

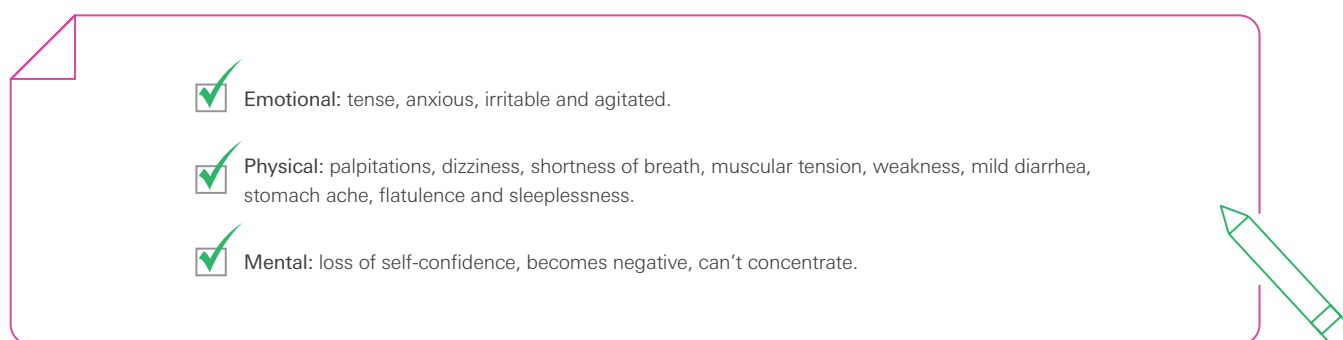
Symptoms

Initial stages: Itching in the affected areas, persistent mild pain. Some sufferers erroneously attribute the pain to other medical conditions. For example, chest pains are mistaken for signs of stroke, heart disease or cerebral haemorrhage.



Mood disorder

Hong Kong people lead hectic lives, and pressure is inevitable. Students' schedules are packed with homework, tutorials, tests and exams. Parents are torn between supporting their children and dealing with other responsibilities. Office workers regularly put in long hours to appease demanding superiors and deliver results. Pressure can easily build up and reach a breaking point. The consequences can range from minor distress to mood and physical problems⁴ (different disorders may have different symptoms; please seek your doctor's advice).



The World Health Organization estimates that depression could become the world's most common disease by 2030. Large-scale medical studies have found that mood disorders can increase the risks of heart disease and death⁴. To effectively prevent mood disorders, we need to know the symptoms, learn to decompress and deal calmly with the pressure from different challenges.

Treatment is an important link too. In recent years, there has been no shortage of new medications that, when supplemented by psychological and behavioural therapies, can effectively improve a person's mood in a few weeks. As long as they persist with the appropriate treatments, most patients can eventually step out from the gloom and begin their journey to recovery.

3. TOPick: Young shingles patient in his 20s; frequent overtime and stress cause shingles and intense pain; male IT worker hospitalised

4. Hong Kong Health Care Federation website: Stress and mood disorder

Are you really healthy?

Even if you have not been diagnosed with anything specific, does that mean you are really healthy? If you don't have any definite physical or psychological symptoms but often feel unwell, you are probably somewhere between healthy and ill. It's a borderline condition known as sub-optimal health. Studies have found that over 95% of Hong Kong people have signs of sub-optimal health¹.

Stress can cause chronic illnesses

According to the "Survey on Hong Kong Citizens' knowledge and opinions on sub-health" on the University of Hong Kong's Public Opinion Programme website, persistent pressure from work and personal relationships, irregular eating habits, lack of sleep and exercise and other bad lifestyle habits are all contributors to sub-optimal health.

Many Hong Kong people work year-round and are often too busy to remember important dates or even notice warning signs from their bodies. Some have the misguided notion that as long as they don't have any physical discomforts, they are in good health. It becomes all too easy for them to overlook symptoms of sub-optimal health. If left unchecked, sub-optimal health can gradually jeopardise our physical and psychological wellbeing, taking a toll on both our work performance and relationships. Ultimately, it can lead to even greater stress, thus creating a vicious cycle and increasing the risks of different chronic illnesses.

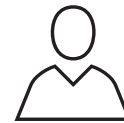
15 common symptoms of sub-optimal health

Studies have found that Hong Kong people are no stranger to sub-optimal health symptoms, the most common of which are eye fatigue, back pains and frequent tiredness.



- Sleeplessness
- Dizziness and headache
- Low moods • Chest congestion
- Impaired short-term memory
- Anxiety
- Difficulty in concentrating

Psychological
symptoms



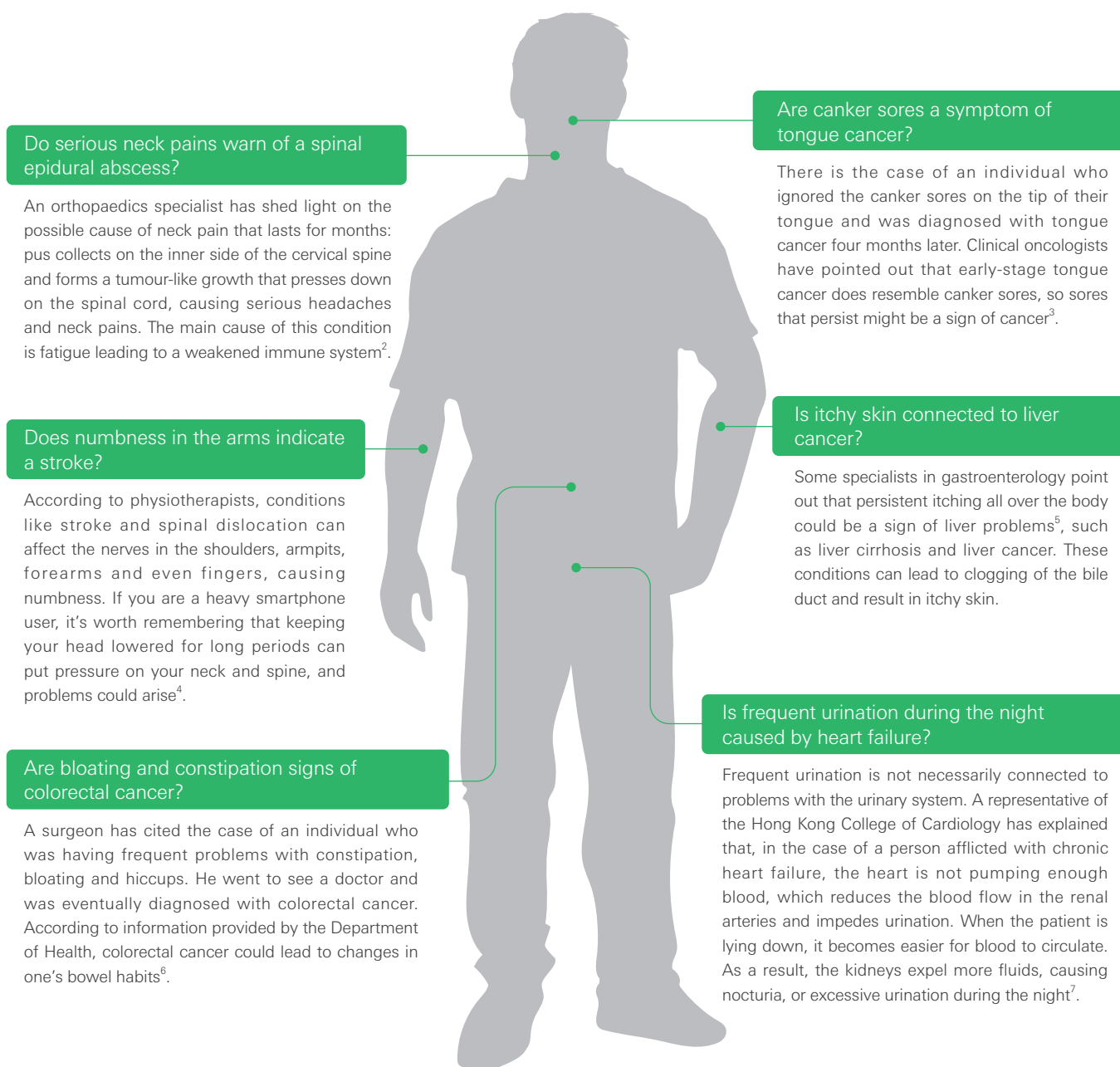
- Aching or tired eyes
- Back pains • Indigestion
- Cold intolerance
- Low resistance against cold and flu
- Sore throat
- Chronic fatigue • Breathlessness

Physical
symptoms

1. HKU survey results: 95% of Hong Kong people have symptoms of sub-optimal health; people in their prime most at risk; sub-optimal health symptoms affect 60% of Hong Kong people and their daily lives

Attention! Warning signs

In addition to the above signs, the body could experience other abnormalities; even mild ones are potentially linked to serious illnesses. If you suspect you have any of these signs, get a doctor's opinion as soon as possible. Early detection is always key to effective treatment.



2. ViuTV's Takeshi's Medical Check-Up Show: Don't neglect neck pain; it could be a spinal epidural abscess

3. Ming Pao Health website: persistent canker sores could mean tongue cancer

4. ET Net: Numbness in arms can be serious, possible signs of spinal dislocation or stroke

5. TOPick: Itchy skin and skin color changes may indicate cancer; doctor cites 5 key symptoms of liver problems

6. TOPick: Frequent constipation, bloating and hiccups; man diagnosed with colorectal cancer that has spread to liver

7. Oriental Daily: Frequent urination at night could be a sign of heart failure in middle-aged and elderly men

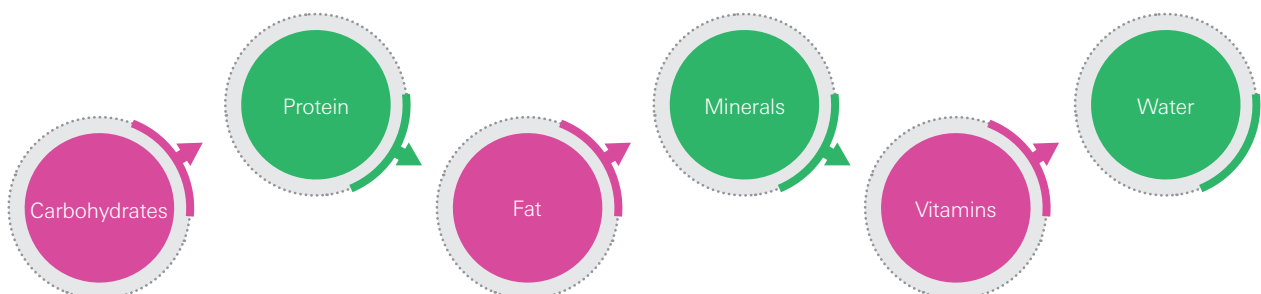
Reversing sub-optimal health with ease

There is a seemingly endless array of modern-day diseases, and more and more people are suffering from sub-optimal health. This condition can be reversed, and future critical illnesses prevented, with timely lifestyle changes. It is only with good health that you can look forward to a carefree retirement.



Dietary nutrition

Nutrients and calories are the two keys to maintaining a balanced diet. There are six essentials that you need every day.



Natural foods are the best sources of these nutrients. If necessary, the right kinds and quantities of health supplements can be added. But the health supplements on the market can vary in quality, so it's recommended that you consult your doctor first.

There is a vast variety of processed foods on the market, so we often take in excessive calories without getting enough micronutrients like vitamins and minerals. The US health magazine Prevention suggests the following health foods for regular consumption¹:

Green Tea

Alleviates arthritis

The antioxidant in green tea – catechin – can reduce the enzyme activity that causes joint erosion.

Brazil nuts

Protect the liver

Contain selenium, a key contributor to liver health.

Cauliflower

Suppresses joint inflammation

Rich in sulfuraphane, useful for suppressing inflammation of the joints.

Cabbage

Prevents cancer

The glucosinolates it contains change the metabolism of certain chemical compounds in the body, reducing the risk of cancer.

Rocket

Lowers blood pressure

Contains nitrate, which transforms into nitric oxide in the body to help expand blood vessels, promoting circulation and lowering blood pressure.

Sesame oil

Reduces bad cholesterol, strengthens bones

The phytosterol it contains can help reduce LDL cholesterol (bad cholesterol), and its high zinc content promotes bone health and immunity.

Salmon

Prevents rheumatoid arthritis

Rich in Omega-3, it can help protect the heart, fight inflammation, lower the risk of rheumatoid arthritis and relieve pain.

Brussels sprouts

Maintain the liver, alleviate joint pain

In addition to their benefits for the liver, Brussels sprouts contain fibre, minerals and Omega-3 to alleviate joint pain and improve moods.

Blueberries

Lower the risk of diabetes

According to research results published by the UK medical journal BMJ, adults who eat blueberries regularly are 26% less likely to develop Type 2 diabetes than those who don't.

Sour cherries

Reduce inflammation

Researchers at the Oregon Health and Science University have found that women who drink sour cherry juice twice daily for three consecutive weeks experience a significant decrease in the inflammatory response in their bodies.

Mushrooms

Alleviate inflammation

Contain vitamin D, essential for regulating the immune system; can alleviate inflammation in the body and boost the quantities of antibacterial protein produced by the immune cells.



1. United Daily News: Balanced diet supremely important! Prevention magazine recommends 30 super foods for powering the immune system.

Calculating the daily calorie intake you need¹

Other than eating nutritious, unprocessed foods, we also need to adjust our daily calorie intake based on our activity levels. If you've taken in more calories than your body needs, do a suitable amount of exercise to burn off the excess calories to prevent obesity and the related health risks.

Resting metabolic rate (RMR) x physical activity level = required daily calorie intake

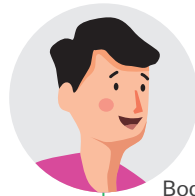
Formula for
estimating RMR



Estimated physical
activity level



Examples



Male

Body weight (kg) x 10

+

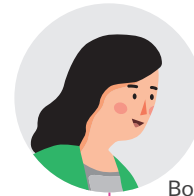
Height (cm) x 6.25

-

Age x 5

+

5



Female

Body weight (kg) x 10

+

Height (cm) x 6.25

-

Age x 5

-

161

Minimal activity or staying still most of the time	1.2	Moderately active	1.4	Very active	1.7
Mildly active	1.3	Active	1.5		



Take a moderately active male office worker as an example. He walks to and from the bus station and different shops daily and exercises twice a week:

Weight: 70 kg / Height: 178 cm / Age: 30

$$[(70 \times 10) + (178 \times 6.25) - (30 \times 5) + 5] \times 1.4$$

$$= 2,335 \text{ calories}$$



Another example, a woman, is not as active. She likes to surf the internet, shop online and order food deliveries.

Weight: 50 kg / Height: 160 cm / Age: 28

$$[(50 \times 10) + (160 \times 6.25) - (28 \times 5) - 161] \times 1.2$$

$$= 1,439 \text{ calories}$$

1. Alfary website: How many calories per day? Understand your daily nutrient requirements (Part 1).

The right amount of exercise

Insufficient physical activity increases not only the likelihood of chronic illness but the risk of cancer. Exercise can help keep our organs active by promoting the circulation of blood and oxygen in our bodies. It's also a catalyst for the release of endorphin, the happy hormone. People who work in an office can try standing up at the end of every hour to do some light exercises, such as walking, stretching and turning or even running in place, which can counteract the sub-optimal health brought on by a sedentary lifestyle.

Exercise daily and take the first step towards good health

Many people are often too caught up in the fast-paced urban lifestyle to make time for daily exercise. The Hong Kong Department of Health suggests at least 15 to 20 minutes of brisk walking daily, as walking is the simplest, safest way to exercise your body. A lifelong walking habit has these benefits²:

- | | |
|--|-------------------------------------|
| 1/ Strengthens bones, muscles and joints | 5/ Burns calories |
| 2/ Increases mental agility and boosts memory | 6/ Improves cardio-pulmonary health |
| 3/ Enhances flexibility and balance | 7/ Prevents osteoporosis |
| 4/ Lowers the risks of heart disease, high blood pressure and diabetes | 8/ Lowers cholesterol levels |

One way to keep track of your activity levels is by wearing a sports watch to calculate and record the number of steps taken and calories burnt each day. To encourage customers to exercise regularly, HSBC Life Well+, a 24-month health incentive programme* has been launched. All you have to do is hit the activity target during the programme to earn RewardCash or a brand-new smartwatch, a great accessory for helping you move closer to your health goal one step at a time. For details, visit www.hsbc.com.hk/WellPlus.



Psychological health

With too little time each day and too many challenges to face, it's inevitable that city dwellers are often anxious and stressed out. Excessive stress can deplete adrenaline, increase the free radicals in the body and lower its self-healing ability. That's why we should review our psychological wellbeing from time to time, so that we can detect any imbalance and take timely, appropriate remedial measures. Developing good hobbies and talking with friends at regular gatherings are among the things you can do to de-stress. Healthy eating habits also mitigate pressure. Vitamins C and E, for example, can help fight oxidation and adjust hormone levels in the body.

Adjust and rest

Develop good sleeping habits

If both the quantity and quality of sleep are below par, the endocrine system, as well as normal physiological functions, can be affected. Avoid contact with blue light or working intensively during the one hour before sleeping. Find the sleeping environment and time that suit you.

Meditation

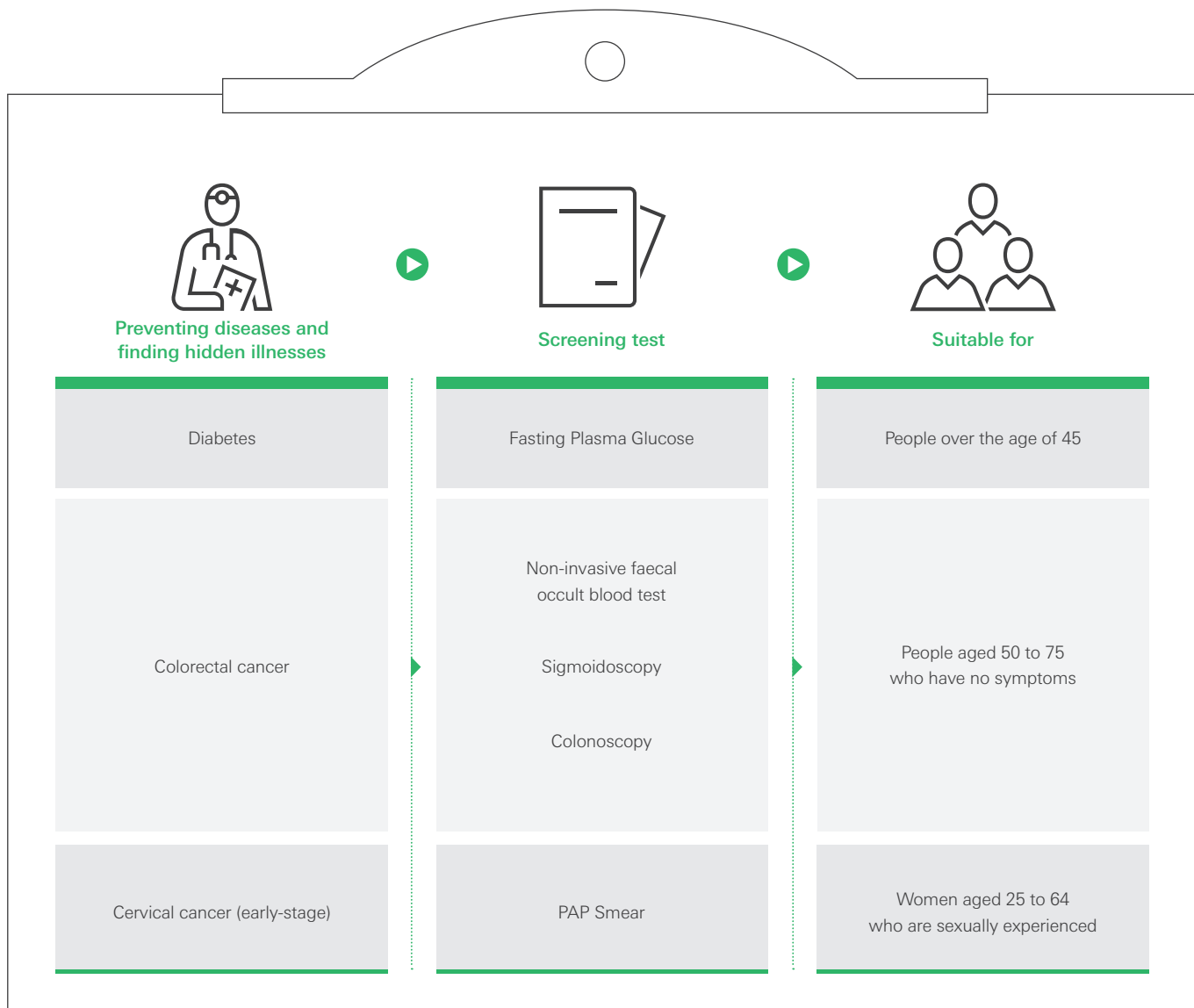
Meditating helps relax the whole body's muscles and clear the mind. Taking deep breaths can strengthen the autonomic nervous system and alleviate any imbalance therein.

* All rewards are subject to terms and conditions. Eligibility for HSBC Life Well+ is determined at the discretion of HSBC Life (International) Limited. In case of dispute, the decision of HSBC Life (International) Limited will be final.

2. Department of Health website: Exercise and health – brisk walking

Regular check-ups

In addition to a healthy lifestyle, regular check-ups should be incorporated into your health maintenance strategy to help you find hidden problems. Giving your body the attention it deserves, coupled with early detection and treatment, is the best way to prevent serious illnesses. Below are a number of screening tests and procedures that have been proven effective for the detection and prevention of diseases¹.



* If you have questions about these tests and when they should be taken, please consult your doctor.

Assessing the risk of stroke or dementia – Automatic Retinal Image Analysis (ARIA) test

ARIA is a pioneering predictive test for assessing the risks of stroke and dementia. In this test, photographic images of a person's retina are taken, which enables effective assessment of any cerebrovascular disease and the resulting lesions in the brain's white matter. It also makes it possible to accurately determine the risks of stroke and dementia a person is subject to. Stroke is one of biggest health threats faced by Hong Kong people, while dementia can have a very disruptive impact on the lives of patients and their caregivers. If a risk assessment can be made before symptoms appear, lifestyle habits can be changed in time to help reduce the risks².

Health examination packages come in all shapes and sizes, with costs that range from several hundred to ten thousand Hong Kong dollars. And since everyone's physical condition is different, you should get your family doctor's advice on which tests you need. And your doctor should go over the report with you and offer their professional opinion.

1. Consumer Council website: consult doctor on check-up options, understand limits to avoid misdiagnosis

2. The Chinese University of Hong Kong website: CUHK professor holds off on thesis for patent, pioneered retinal imaging for assessing stroke risk

Genetic testing for cancer³

There are families in which multiple members have been diagnosed with cancer, giving rise to concern that the disease has a genetic basis and could be passed on to future generations. Genetic testing for cancer makes it possible to find out if a person has inherited their family's cancer genes and if those genes have started mutating, thus enabling early treatment and increasing the chances of recovery.

Who is genetic cancer testing for?

- Families in which multiple members of multiple generations have had cancer: the siblings of the father or the mother, grandparents, cousins, etc.
- Families in which different forms of cancers have appeared: the same cancer genes can be manifested as different forms of cancer in different family members. For example, in a family with a history of breast cancer, it is also possible for ovarian cancer, pancreatic cancer, stomach cancer, prostate cancer, skin cancer, etc., to appear. If a single person has been diagnosed with two different kinds of carcinoma-in-situ, the family is also considered to be a high-risk group for hereditary cancer.
- Young cancer patients in the family: generally speaking, hereditary cancer appears in relatively young family members. For example, people who develop breast cancer and colorectal cancer are, on average, in their 50s. If a family member is diagnosed with cancer before the age of 45, then the family could be a high-risk group for hereditary cancer.



If your family is suspected to be a high-risk group, taking genetic tests in the following situations is advisable:

People who have had cancer

After the completion of acute phase treatment, testing can be done to determine if their cancer is hereditary or non-hereditary.

People who have a family history but have not had cancer

Regular testing after the age of 25 as a cancer prevention measure.

Families of patients

Testing is recommended when a family member has been diagnosed with hereditary cancer.

Hereditary cancer can be both prevented and treated. There are already medications developed specifically to treat cancer gene mutation, and preventive medicines are also on the horizon.

3. Formosa Cancer Foundation: "I was not brave": decoding high-precision medicine—personalised cancer treatment the new trend

Be prepared, be protected

A healthy lifestyle is indispensable if we want to take good care of ourselves. If a serious illness does come, substantial medical expenses are unavoidable, but having adequate protection will give you the peace of mind you need to focus on your treatment. To keep pace with changing needs, insurance plans are evolving, covering not only medical claims but healthcare, post-treatment support and, even wealth management.

Comprehensive insurance coverage for more peace of mind

An insurance policy is designed to protect the life insured from the burden of substantial medical expenses. In the event of a serious illness, some insurance plans may enable the life insured to seek medical treatment overseas. Some plans even provide comprehensive convalescence support. HSBC Health Goal Insurance Plan, for example, offers Global Medical Care Services through Preferred Global Health Ltd (PGH), designed to provide comprehensive, thoughtful services for life insureds with cancer, heart disease or stroke.

Diagnosis Verification and Treatment Plan

This service gives the life insureds of certain plans access to multidisciplinary, expert medical opinions and treatment recommendations from specialist doctors working at hospitals affiliated with Harvard Medical School, the largest hub of medical excellence in the US, and other hospitals ranked among the top 1% in the US. In all, the multidisciplinary team includes over 6,700 Harvard-level specialists at top-rated US hospitals.

Doctor-to-Doctor Dialogue

An encrypted video conference in which the life insured's local medical team and Harvard-level specialists in the US discuss the case to ensure the best possible treatment plan can be formulated.

US Care Management services

All medical appointments at a top-ranked hospital in the US will be made on behalf of the life insured; concierge services and logistical arrangements will also be provided. At the same time, on-the-ground personal care management will be provided in the US to give the life insured and their travel companion all-round support.

Personal Care Manager

The life insured and their family are supported by a dedicated Personal Care Manager throughout the journey. Caring, capable, and compassionate, our Personal Care Managers are registered medical professionals who work closely with the care management team at PGH to provide coordination, patient advocacy and support to ensure the highest standards of personal care.



New health concept – combining protection and health maintenance

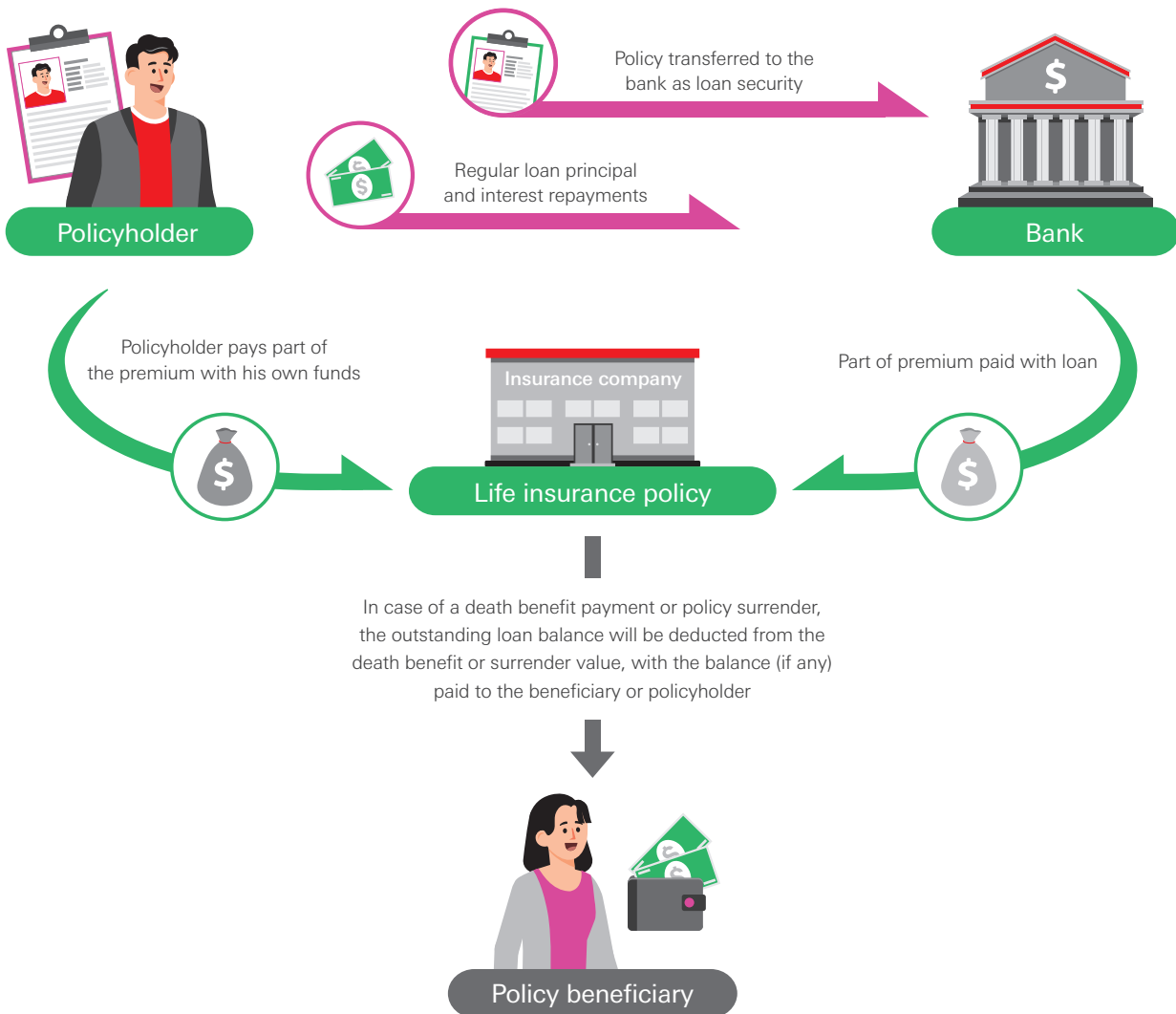
Many medical providers offer check-up plans, while some insurance companies have launched innovative solutions that combine premium protection and health maintenance to bring customers a wider variety of high-quality and convenient services. The newly upgraded HSBC Life Paramedical Centre, for example, provides customers with all-round services, including:

- Holders of designated insurance plans can enjoy privileged one-stop health examination experiences. Medical personnel are on hand to accompany them throughout the process, and same-day test results make for a faster, more convenient application process to suit the needs of high-net-worth individuals.
- Regular healthcare and medical offers, such as pre-vaccination health assessment, vaccination services, allergy testing, etc. to meet individual and group medical needs.
- HSBC Life believes prevention is better than cure, and has launched health management programmes to help prevent obesity, diabetes, high blood pressure, etc., and provide all-round solutions to meet customers' needs.

Insurance premium financing for protection and wealth management

Thanks to medical advances, there are now treatments for critical illnesses such as cancer. A critical illness may be scary, but even just as frightening are the medical expenses it brings. According to the Consumer Price Index Annual Report (2018 edition) published by the Department of Statistics, the cumulative increases in the costs of medications and medical services were 39.6% and 41%¹ respectively. Some banks provide insurance premium financing for customers who want to acquire policies with high sum insured and premiums while maintaining liquidity.

The concept of insurance premium financing



Insurance premium financing can help you achieve the following:

- Enhanced flexibility – insurance premium financing provides flexible payment options, allowing the policyholder to pay the premium without liquidating their assets.
- Increased cash flow for more financial control – once the premium has been paid, the balance (if any) can be allocated to other needs, such as making business investments, funding children's education, etc.

1. Economic Digest: High-end medical services the next trend; how to lower the risk of escalating premiums when medical inflation is snowballing?

Case studies

Case 1: Critical illnesses on the rise among young people

Matthew’s Voluntary Health Insurance Scheme (VHIS)

Matthew, who is supporting his elderly parents, is the main source of income in his family. Even though he already has a group medical policy, he is worried that it might not be enough to protect him financially in the event of a serious illness, and that he would have to pay his medical expenses himself, putting his parents in a financial crisis.

When he is 35, he decides to take out an HSBC Voluntary Health Insurance Flexi Plan ("HSBC VHIS Flexi Plan") – Diamond level (HKD0 annual deductible; monthly standard premium: HKD3,159) for the comprehensive medical protection it provides, so he wouldn’t become a burden to his family even if he is diagnosed with a critical illness and needs to stay in a hospital. The plan he purchased provides HKD2,000 per year from the 2nd policy year onwards to encourage the life insured to get regular check-ups. The year after taking out the policy, Matthew is unfortunately diagnosed with kidney failure. As early-stage kidney diseases have no symptoms, he was totally unaware of his condition during the application stage. Symptoms such as fatigue, vomiting and swollen feet appear only after his health examination the following year.

HSBC VHIS Flexi Plan				
	Bronze level	Silver level	Gold level	Diamond level
Medical implants		Specified items: Full coverage Other items: HKD150,000 per policy year		Specified items: Full coverage Other items: HKD300,000 per policy year
Companion bed		Full coverage		Full coverage
Outpatient kidney dialysis		Full coverage		Full coverage



Remarks:

- Age refers to the age of the Insured Person on his or her last birthday.
- Please refer to the Policy Provisions for detailed terms and conditions.
- Full coverage shall mean the actual amount of eligible expenses and other expenses charged and payable in accordance to the terms and benefits of this policy.
- The figures shown in the above example(s) are subject to rounding adjustment and are for illustrative purposes only. You should refer to your insurance proposal for illustrated figures and details.
- Tax deduction eligibility is only applicable to policyholders or their spouses who are Hong Kong taxpayers. Tax deduction for the qualifying premiums paid under a VHIS plan (not including levy) will be based on the premiums paid after deducting the premium discount (if any) for each year of assessment. The actual tax savings may be lower than the illustrated amount and is subject to review and agreement by the Inland Revenue Department of the Hong Kong SAR on a case-by-case basis. For more information, please refer to www.ird.gov.hk or seek independent tax advice.
- HSBC VHIS Flexi Plan is underwritten by the Company and is only intended for sale through HSBC in the Hong Kong SAR. The Company is authorised and regulated by Insurance Authority to carry on long-term insurance business in the Hong Kong SAR. HSBC is an insurance agent of the Company. The Company will be responsible for providing your insurance coverage, while our partner, AXA General Insurance Hong Kong Limited, will handle network management under your policy.

By the time the diagnosis is confirmed, his kidney failure has already advanced to the terminal stage. That means he has to rely on dialysis to stay alive and wait for a kidney transplant.

On his doctor's recommendation, Matthew has to undergo peritoneal dialysis or hemodialysis. Peritoneal dialysis puts a smaller strain on the heart, but since the fluid used in the process needs to be changed three times a day, it will inevitably affect the daily life of the patient. It also requires the patient to maintain very strict hygiene or risk peritonitis. As for hemodialysis, two to three weekly sessions of four to five hour each are needed. Once the waste products have been removed from the body through this procedure, the patient can resume his normal life. The procedure, however, is more stressful for the heart.

Public hospitals mainly provide peritoneal dialysis. If the patient wants hemodialysis, they will have to go to a private hospital. Each hemodialysis session typically costs over HKD5,000 at a private hospital, which would amount to a significant financial burden for Matthew. Fortunately, his insurance plan provides full coverage for outpatient kidney dialysis with no waiting period, helping him cope with the financial challenge and giving him a lot of peace of mind to complete his recovery journey.



Case 2: Late-stage breast cancer

Bonnie's savings plan with critical illness protection

Raymond and Bonnie are a young couple who have been married for five years. Raymond, 40, is a successful businessman who owns a logistics company. Bonnie, 25, is a jewellery salesperson. Her job requires her to meet different sales targets and work shifts, so she doesn't have a fixed schedule and is too busy to exercise. Knowing that his wife is under considerable pressure from work, Raymond is worried that she might be at a higher risk of critical illness. If treatments are ever needed, his unstable income alone may not be enough to pay the medical expenses and mortgage.

He has therefore purchased HSBC Health Goal Insurance Plan for his wife that includes both medical protection and savings, for which he pays an annual premium of approximately HKD650,000 for three years, with Bonnie as the life insured and himself as the beneficiary. For long-term non-guaranteed wealth growth, the plan offers potential annual return of up to 4%. In terms of protection, if Bonnie is diagnosed with cancer, heart disease or stroke before the age of 80, Raymond will receive an extra lump sum benefit. This benefit can be claimed up to three times, adding up to 150% of total premium (approximately HKD2.92 million), with the policy value remaining unchanged after the claims.

When she is 35, Bonnie is told she has breast cancer that is at a late stage after a routine mammogram. According to her doctor, the cancer could spread throughout her breast and to other parts of her body.



Bonnie's insurance plan

Annual premium:
HKD650,000

Premium payment period:
3 years

Potential annual return:
4%

Total benefit amount
(3 times of critical illnesses benefits):
up to HKD2,920,000

Using premium financing to pay part of the premium

Total loan amount:
HKD790,000

Loan tenor:
10 years

Expected premium financing interest rate:
1% p.a.

Expected total interest payment:
HKD70,000

Assumptions:

- All premiums are paid in full when due during the premium payment period.
- The total outstanding bank loan and interest will be settled by the end of the loan tenor.
- The tenor of a Premium Financing loan is 10 years. The annualised interest rate is 1%, which is subject to change throughout the loan tenor.

Below are two hypothetical scenarios illustrating the differences between having and not having insurance protection.

With the insurance plan

Premium financing – fund for expanding online business

Raymond learns about the premium financing option during policy application and decides to pursue it. As a result, his life insurance policy is assigned to the bank as security, and the bank loan of HKD790,000 is then used to pay part of the premium. That means he is able to use a smaller amount of capital to buy an insurance policy. The loan also enables him to maintain better cash flow and expand his online business, which yields enough profit for him to fully repay the loan within 10 years.

Lump sum cancer benefit provides more financial security

During a routine mammogram when she's 35, Bonnie is diagnosed with late-stage breast cancer. Raymond receives a lump sum cancer benefit of approximately HKD980,000.

Preferred Global Health Ltd ("PGH") helps the life insured choose the most appropriate treatment

Global Medical Care Services, which are included in their plan through PGH, provide information about the most appropriate course of treatment for the type of breast cancer Bonnie is diagnosed with.

Handled by a dedicated Personal Care Manager from start to finish, including confirmation of initial diagnosis and development of a treatment plan.

In Hong Kong, her Personal Care Manager arranges for Bonnie's breast cancer diagnosis and full medical case to be evaluated by a multidisciplinary team of specialists in the US (Diagnosis Verification and Treatment Plan). Harvard-level specialists confirm the late-stage breast cancer diagnosis and the gene mutation caused by her breast cancer. Targeted immunotherapy is recommended, which is more effective but costs more.

Bonnie wants her local doctor to discuss the treatment plan with the US specialists (Doctor-to-Doctor Dialogue). During the video conference, the doctors share knowledge about treatment protocols and follow-up care.

High cost of US treatment partially offset by insurance benefits

Raymond and Bonnie decide to travel to the US for surgery and immunotherapy and targeted therapy. The average cost of targeted therapy is USD250,000 (HKD1,950,000), plus travel expenses. The cancer benefit of HKD980,000 they have already received, however, makes it relatively easy for them to cope.

The cost of accommodation near the hospital in the US, plus food and transportation for about one month, is approximately USD10,000 (HKD78,000).

Compared to chemotherapy alone, targeted therapy with chemotherapy can result in a higher chance of survival and the complete shrinking of the tumour.

Choosing expensive treatment with extra peace of mind

Targeted immunotherapy produces fewer side effects because it offers higher precision but costs more.

- The critical illness benefit they receive makes it relatively easy for them to cope with the medical cost
- PGH provides information about the most appropriate course of treatment
- The treatment leads to a higher chance of survival and fewer complications

Total premium (paid over three years) is approximately HKD1,950,000. The policy value remains unchanged after the claim and continues to offer potential growth, reaching approximately HKD2,140,000 in the 10th policy year.

Without insurance protection

Lack of funds for business development

Before applying for the policy, Raymond discovers an opportunity for expanding his online business. But since he has limited cash flow and wants to reserve sufficient funds to cover any unexpected medical expenses, he has to pass up the opportunity. In the end, he also decides not to apply for the policy.

All the psychological and financial pressure in exchange for limited treatment options

Bonnie has late-stage breast cancer when she's 35, and she's worried that the waiting period at a public hospital could be six months or longer from diagnosis to treatment. As a result, they go to a private hospital, where preliminary tests alone cost them approximately HKD20,000, putting them under even more stress.

Chemotherapy and breast reconstruction surgery: HKD1,000,000

Without any insurance protection or financial support, Raymond and Bonnie have to sell their flat to pay for her expensive treatments.

Pre- and post-treatment chemotherapy, surgery, breast reconstruction, radiation therapy and oral chemotherapy medications cost a total of approximately HKD960,000.

Hormone therapy medications add to the financial burden

After surgery, Bonnie has to pay for hormone therapy every three months, which costs HKD15,000 per year for a 10-year total of HKD150,000.

Overwhelming pressure in the absence of financial support

Rent and medications combine for a crushing financial burden that seriously disrupts their lives and keeps them under pressure.

- In the absence of insurance protection, they have to face the financial burden alone
- The patient and her husband have to seek treatment options on their own, which results in overwhelming psychological pressure
- Without sufficient financial support, there are limited treatment options for them, which results in a long-term reliance on medications
- Long-term reliance on medications that uses up much of their savings and impacts their retirement plan

Remarks

1. Potential return is calculated in the 30th policy year based on the present projected rate of return on investment, including special bonuses. The amount is non-guaranteed and can be higher or lower than those given in the examples. Return levels are for reference only and not guaranteed. Policies' returns vary.
2. Please see product brochures and policy provisions for the terms, conditions and exclusions.
3. The figures given above are hypothetical and for illustrative purposes only. They have been rounded off to the nearest ten thousand. Please see product brochures and policy provisions for the terms, conditions and exclusions.
4. The expenses for travelling to the US are borne by the customer.
5. The actual amounts of the premiums are decided at the discretion of the Company.
6. Premium financing service is not provided by HSBC Life (International) Limited.

7. Upon successful application for premium financing, the policy in each of these cases will be assigned to the bank as loan security, so that in the event of a death benefit claim / policy surrender, the benefits payable will be used to repay the outstanding loan balance and the remaining value (if any) will be given to the beneficiary/policy owner.
8. The exchange rate between USD and HKD is based on the linked exchange rate (1:7.8)
9. HSBC Health Goal Insurance Plan is not a bank deposit or bank savings plan but a whole life insurance plan with a savings element underwritten by HSBC Life (International) Limited ("HSBC Life") which is authorised and regulated by the Insurance Authority ("IA") to carry on long-term insurance business in the Hong Kong SAR. Policyholders are subject to HSBC Life's credit risk and early surrender loss.

Featured interview

Smart hospital, smart healthcare

The CUHK Medical Centre, which came into service earlier this year, is the first private hospital in Hong Kong that boasts 100% 5G coverage. Under the leadership of Dr Fung, it is set to provide people-centric healthcare to patients through cutting-edge communication technology.



Dr Fung Hong
Chief Executive Officer
CUHK Medical Centre



Can you tell us briefly what the 5G smart hospital is all about?

The concept of the smart hospital is much more than 5G. CUHK Medical Centre positions itself as a smart hospital, but it is people, not technology, that are at the heart of the smart hospital. Technology is adopted to support medical personnel, and more importantly, cater to patients' needs. The smart hospital brings together smart medicine, smart care, and smart management, which work together to safeguard patients' health, deliver high-quality services, and reduce patients' financial burdens.

Smart medicine is based on a fully electronic medical record system. Thanks to artificial intelligence and data analysis, it has become easier for different departments to obtain the information they need. Smart care uses a mobile network to support patients throughout their treatment journeys, so they can enjoy more personalised services with shorter waiting times. As for smart management, it uses the Internet-of-Things, which is enabled by 5G technology, to seamlessly connect people, equipment, and materials.



What is so "smart" about the smart hospital?

For hospitals in Hong Kong, the implementation of smart technology is still at an early stage. However, 5G technology and solutions are becoming increasingly widespread, and the gains in data speed and the shortening of network latency are enabling real-time transmission of tremendous amounts of data and information.

From hospital admission, consultation, prescriptions, surgery, physiotherapy and, computed tomography (CT) to magnetic resonance imaging (MRI), many treatment journeys involve numerous complex procedures and generate large quantities of data. Applying information technology to the management of detailed electronic medical records helps doctors, nurses, and therapists to formulate treatment plans. It also provides patients with comprehensive information about charges and medical cost estimates, which is one of the key concerns of many patients.

Remarks:

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How does the real-time information highway help treat patients?

Information networks are often compared to highways. Another reason for the network upgrade is that a lot of the data generated in a hospital is images and videos, including those from ultrasound scans, CT, MRI, diagnostic radiography, endoscopy, minimally invasive surgery, etc. These procedures typically require the transmission of several hundred images at the same time or high-resolution video sequences of multiple frames per second. Upgrading the network to 5G will minimise latency. During gastroscopy or colonoscopy, for example, 5G technology can ensure smooth transmission of images for immediate monitoring and analysis to determine whether a polyp is benign or malignant. The high accuracy helps ensure medical safety and also enhances the hospital's operational efficiency.

When it comes to telemedicine, video consultation can no doubt reduce the risk of infection, particularly during a pandemic. If only video conferencing is deployed for consultations, then the current 4G technology is already adequate for doctor-patient dialogue and sending photos of the symptoms. In the long run, when more handheld electronic devices are used, and more data is stored, telemedicine will involve different types of files and real-time big data processing. That is when 5G technology will play an even more significant role.



How can mobile technology raise a hospital's performance?

The Internet-of-Things, for instance, brings people, equipment (devices, apparatuses, and robots), and materials (drugs, consumables) together in a communication network that enables real-time overviews of locations, activities and quantities. This has several advantages.

First, comprehensive automation saves manpower, especially the manpower needed for repetitive tasks. Second, inventories and consumption can be monitored to cut waste. Third, improved inventory management can help private hospitals manage cash flow.



How can 5G networks be connected to other medical organisations?

On this issue, many factors need to be considered. First, our counterparts should also adopt 5G technology. Otherwise, the two systems cannot communicate with one another and be integrated. Currently, hospitals in the Hong Kong SAR do not necessarily have compatible equipment. In the Greater Bay Area and overseas, not all legacy equipment has been upgraded.

At another level, we need to consider the purpose of data sharing. Data sharing is meant to help patients and doctors, as data transmission is not an end in itself. At the same time, identifying the service recipients and areas as well as mode of payment is the prerequisite of a meaningful system integration. The Greater Bay Area offers many opportunities, but the problem goes deeper than what the technology can do. It involves much more, such as promotion, operation and other channels of implementation.



Besides technology, why is the smart hospital inherently smart?

Patients may have different opinions about technology. For instance, a lot of patients who have used telemedicine would rather go to see their doctors in person. They do not seem to like video consultation.

A truly "smart" medical professional listens to and understands the patient's concerns. Adopting new technologies is meant to help patients, doctors, and nurses. A hospital can be equipped with smart technologies, but the services it provides will always be people-centric and cater to patients' needs. Both public and private hospitals are exploring what technologies are the most beneficial to healthcare. The ultimate goal of the smart hospital is to find ways to provide patients with the most cost-effective treatments and the best health protection.



Scan this QR code
to watch the interview.

Get to know telemedicine

As communication technology becomes more widespread, telemedicine has become a new way to seek medical advice and treatment for some Hong Kong people during the pandemic. Last year, Hong Kong Sanatorium & Hospital launched its telemedicine service to offer patients an alternative to traditional consultation. To help keep you up-to-date on new developments, we interviewed Dr Chan on the current state of medical consultation.

Dr Joseph Woon Tong Chan

Chief Medical Officer, HKSH Medical Group
and Deputy Medical Superintendent,
Hong Kong Sanatorium & Hospital



Which types of patients is the HKSH telemedicine service for?

Based on individual needs and where appropriate, telemedicine service is primarily intended for the following groups of patients:

1. Existing patients, for whom medical records are kept at HKSH Medical Group. As doctors already know these patients from previous consultations, they have a thorough understanding of their medical conditions.
2. Patients who suffer from chronic illnesses, such as hypertension and chronic pain, instead of acute medical problems. Telemedicine is suitable for patients whose conditions are more stable and who require consultations that are relatively simple.
3. Patients who can complete simple procedures such as taking measurements of their own blood pressure or blood sugar, and can relay the relevant information to the doctor. Telemedicine is not supposed to replace in-person consultation. If the patient, for example, tells the doctor that he or she is experiencing pain and the doctor cannot precisely locate the problem by touch, or if he determines during the course of the examination that telemedicine is not appropriate or there is not enough

time, he can end the teleconsultation at his discretion and schedule an in-person consultation instead. In addition to patients who suffer from chronic illnesses or need follow-up consultations, telemedicine is also helpful to those who have mobility issues, are elderly or do not wish to go to the hospital during a pandemic. Some patients also use sample delivery services to test for COVID-19.

Will telemedicine lower the risk of COVID-19 infection for patients and other people?

The risk of not only COVID-19 but other kinds of infection can be reduced. In an outpatient area, there are different kinds of patients, including those who have a fever, cough or upper respiratory tract infection, and telemedicine can reduce interpersonal contact and the risk of infection. At present, individuals returning to Hong Kong are required to be quarantined. Those showing symptoms of a possible COVID-19 infection could infect medical personnel and other people if they are taken to a hospital.

Remarks:

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Does teleconsultation require a specific video conferencing programme? Normally, how many doctors are present for a consultation?

Teleconsultation does not require a specific program. Any smartphone and most apps will do. Those that support video conferencing offer more convenience. Before conducting video conferencing, nurses need to verify such information as a patient's face or ID card, just like it's an outpatient registration. Video conferencing can be very useful because medical information such as blood pressure readings and blood test results can be better transmitted visually rather than verbally. Moreover, if there is any abnormality on the skin or another part of the body, the patient can easily show it to the doctor during a teleconsultation.

When it comes to the number of doctors, it depends. If the medical condition is very complicated, it is more suitable for the patient to come to the hospital to seek medical help. If the patient's physical condition is not suited to travel, telemedicine can be an option.



How much time does it usually take for prescription drugs to be delivered?

Drug delivery lead time depends on the medical condition. Since telemedicine is typically for chronic conditions and follow-up consultations, the doctor can prescribe drugs based on medical records and the lead time should not be too long. Checking for viral infection requires a few standard questions to be answered, so the process is rather straightforward. Delivering the sample vial, taking the sample, and returning it to the lab for analysis usually do not take much time. At the earliest, the patient may get the result on the same day.

After the doctor issues a prescription, the patient may ask someone to collect the drug at a HKSH medical centre with a dispensary right away. Drug delivery is more complicated. As the Department of Health rigorously monitors how drugs are delivered by hospitals, we must diligently follow protocols every step of the way. Patients suffering from chronic illnesses usually have medications left from the last refill. For these non-urgent cases, next-day delivery should be fast enough.

All medications at HKSH will be delivered in sealed plastic bags with tamper-proof seals so nobody but the recipients are allowed to open them. When medications are delivered, the identities of the recipients are verified to ensure accuracy. Pharmacists or dispensers will call the patients to explain how different drugs should be used and if there are other things to note. The process is the same as collecting drugs at a pharmacy, and all relevant procedures are followed. Contact information including a phone number and email address will also be available for the patient to reach us in case we are unable to get in touch with the patient after several attempts.



Is this form of consultation more efficient? Does it reduce or increase your workload?

It is more efficient, but it does not necessarily reduce our workloads. Whether it is an in-person consultation or telemedicine, the time we spend is about the same. If we see an average of six patients in person in an hour, we see six patients per hour through telemedicine too. Some overseas private doctors choose to see their patients via telemedicine at home, as they serve patients from a wide area; that enables them to spend less time on commutes and more time on taking care of patients. In Hong Kong, since every district is served by a large number of clinics, patients can seek medical attention easily, so the demand for telemedicine varies.

Besides boosting medical efficiency, telemedicine can also help patients save time. For instance, since they do not need to travel to and from hospitals, they can save a lot of travel time. Or, instead of leaving the office in the middle of the workday, they can simply stay and resume work right after a teleconsultation. This is a real benefit to the patients.



What is the demand for telemedicine now and in the near future? What is the feedback you have received from patients who have used the service?

From April 2020 until now, there have been approximately 350 teleconsultations provided by specialist clinics, encompassing allergy, cardiology, comprehensive oncology, endocrine and diabetes. Over 5,800 COVID-19 tests have been carried out due to the pandemic.

Telemedicine offers an extra option to many patients with chronic conditions or those needing follow-up consultations. Although there are limitations to telemedicine, the service makes life easier for many, and the patients at each of our clinics are very satisfied with it.

In the future, we will continue to offer this service at Hong Kong Sanatorium & Hospital, HKSH Healthcare and HKSH Eastern Medical Centre. Usage may vary in different areas, but it represents a good, practical solution for those who need it, so the demand for telemedicine is definitely there.



“Afterword

The past two years have been a stark reminder of how precious our health is. Whether the COVID-19 virus will eventually develop into a regular menace like influenza remains to be seen, but one thing is for certain, protecting your loved ones from the ever-present threats of stress and diseases is a lifelong mission. In addition to encouraging them to embrace a healthy lifestyle, building a protective shield made up of personalised medical, life and other insurance solutions is equally important to enhancing their future wellbeing. Even though we will never be totally immune to diseases, we can still vaccinate our future by putting more thought into minimising our risks.

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