

# Chief Medical Officer Report 3rd edition: Digital health and wellbeing

**Instalment four:**  
**Key take-away document**  
Supporting growth





# How to support growth

# Grow inclusivity

## Theme

### Supporting people with long-term, chronic conditions

Supporting employees with long-term – otherwise known as chronic – conditions, is not an aspect of Group Income Protection (GIP) that is well discussed. But, in our view, it should be. That’s because it can play a vital role in helping to reduce absence, improving presenteeism and performance, plus potentially even preventing individuals falling out of employment altogether. All of which represent significant issues right now, to people, business, society and the economy.

#### People are living longer, but not necessarily healthier, lives.

Current health and welfare systems are struggling to cope, as evidenced by the government’s ongoing Get Britain Working review. This report is designed to solve the same issue – namely economic inactivity – that governments for nearly two decades have endeavoured to tackle; from Dame Carol Black’s 2008 Working for a healthier tomorrow, onwards. The Independent Commission for Healthier Working Lives, supported by The Health Foundation, says the solution lies in deep-rooted change; not only to public policy, but also to workplace practices. The Commission recently published a report, providing recommendations to the latest government review. Amongst other things, the report highlights the role of insurers and the value of expanding the use of Vocational Rehabilitation which is central to income protection insurance. Of course, as part of GIP, such expertise is also complemented by a vast ecosystem of multidisciplinary support; both digital and face-to-face – everything with accessibility, efficiency, inclusion and personalisation in mind.

All of this is discussed in the latest instalment of our CMO Report.

## Opportunity

### Digital health plays a vital role in wellbeing, helping reach wider audiences and levelling the playing field.

By integrating digital health technology, such as CONNECTPlus, into our GIP proposition, we can deliver scalable, personalised and inclusive support to employees – plus their immediate families, HR and Line Managers. In turn, this brings benefits to public health and care teams, better informing GP and specialist consultations and paving the way for precise and personalised interventions. This is about giving individuals what they need to improve their health and wellbeing outcomes; namely, the confidence and empowerment to self-manage their own health and care.

For example, our annual outcomes data shows that we have consistently, year on year between 2020 and 2023, supported more than 9 in 10 employees with a mental health claim to be able to return to work during the deferred period. The same goes for mental health claimants within the first year of absence.



**Dr Tarun Gupta, Chief Medical Officer, UK Protection, L&G Retail**

**“Cancer represented the most used ‘condition-specific’ aspect of the CONNECTPlus app. As an integral part of our personalised, multidisciplinary pathways, the app is helping play an important role in return to work, informing interventions and contributing to our latest results. For example, we supported almost a third (31%) of employees with a cancer claim to return to work within the deferred period in 2024. And more than a third (36%) in the first year of absence.”**

## How we can help

### Evidence based, digital support for long-term chronic condition management

We provide comprehensive, evidence based support for long-term chronic condition management. As part of our Group Income Protection, employees have access to the CONNECTPlus app, which was co-designed with NHS clinicians and patients and is used in various NHS Foundation Trusts.

#### Self-management of chronic conditions through:

- Health trackers and scores to monitor pain or symptoms, enabling and informing follow-ups with the individual’s regular GP or specialist
- Condition specific – and clinically approved – patient information videos, articles and blogs, including frequently asked questions from others with the same condition
- Medication reminders to support treatment regimes
- A diary to help with dosage information, plus hospital or GP appointment information and reminders

Also, general health and wellbeing tools and resources on topics that range from attending hospital, to healthy lifestyles and carer support Crucially, it also helps HR and Line Managers better understand chronic conditions and their impact on life and work, so they can better support employees.

**“By integrating digital health technology, such as CONNECTPlus, into our GIP proposition, we can deliver scalable, personalised and inclusive support to employees”**

[Find out more](#)

[Download report](#)

# Read our Chief Medical Officer report series

## 1st Edition

### Good work is beneficial for health

In the first edition we looked at how 'good work' can be beneficial for health and how prevention and early intervention can support 'good work'. We also considered the role of protection insurance in terms of how to extend salary replacement (in times of illness or injury) to more people, helping employers ensure the good physical, mental, financial and social wellbeing of their entire workforce. Finally we looked at work as part of the recovery journey and help to shift thinking from the 'all or nothing' approach that traditionally prevails in absence management.

[Read report](#)

## 2nd Edition

### Diversity, equality and inclusion

In the second edition of our CMO Report, we continued the theme of 'good work being beneficial for health'. However we looked to explore how Group Income Protection (GIP) can address the barriers to equity and inclusion for many, and show how GIP can positively contribute to a productive workplace for all.

[Read report](#)

## 3rd Edition

### Digital health and wellbeing

In today's market, using digital health and wellbeing services can help employers grow satisfaction, culture, engagement, inclusivity and of course the health and wellbeing of their employees. From an adviser perspective, technology can help grow relationships, knowledge, expertise and purpose. It's the value that digital health services add to people, business and wider society, together with their future potential, that we're focused on for the purpose of this edition of our CMO Report. This edition of the report is broken down into four bitesize instalments.

[Read report](#)





## How to contact us

### Want to know more:

We're a leading provider of Group Protection cover in the UK with over 90 years of expertise and knowledge. We looked after over 8,700 group protection policies and provided protection to over 2 million employees at the end of 2024.

If you'd like to know more about our Chief Medical Officer report or about how our Group Protection proposition can support the wellbeing of your business, please contact your account manager, or you can contact us on the following details:

### For Employers:

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm.

(We may record and monitor calls)

Email: [employer.services@landg.com](mailto:employer.services@landg.com)

### For advisers:

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm.

(We may record and monitor calls)

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