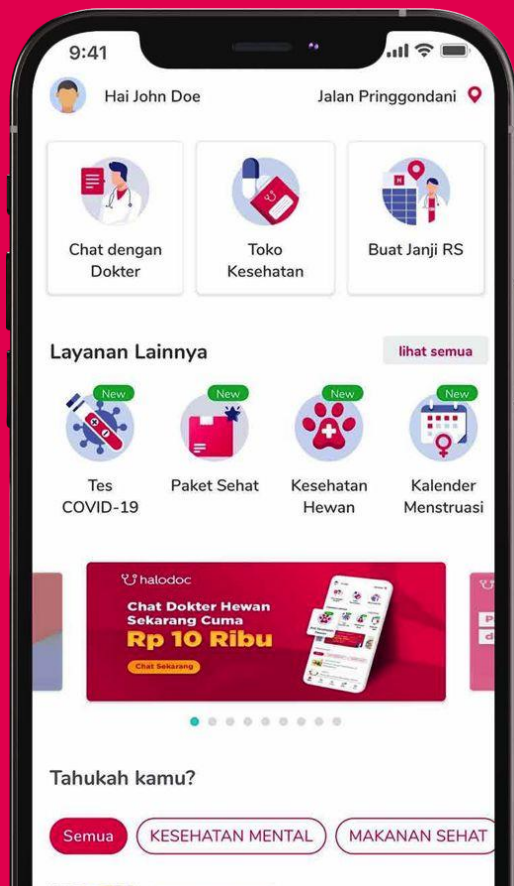




# Halodoc Services

December 2022



## OUR MISSION SIMPLIFYING ACCESS TO HEALTHCARE



**20,000+** Online Doctors

Licensed GP and Specialists



**4,000+** Online Pharmacies

Extensive medicines available



**25+** Insurance Partners

Trust us with their customers



**3,366+** Offline Providers

Hospitals, Clinics, Lab, Optics, Pharmacies

[www.halodoc.com](http://www.halodoc.com)



**20+ mn**  
Monthly active users

**+38 mn**  
Content Viewers

**4.9**  
App store Rating

**80%**  
Returning Users



## Testimonial from Insurer

**halodoc**

**“Kolaborasi yang baik dalam penjaminan claim ataupun kendala lainnya dalam penjaminan claim dengan solusi yang baik.”**

 **Dr. Iqbal Ghazali**  
Medical Advisor, Prudential

**Cek Selengkapnya!**

“Asuransi Astra and Halodoc collaborate to create new customer centric Health Insurance Product. Our Customer will have easiness on teleconsultation, telemedicine and seamless journey for offline consultation using Halodoc Healthtech Ecosystem.”

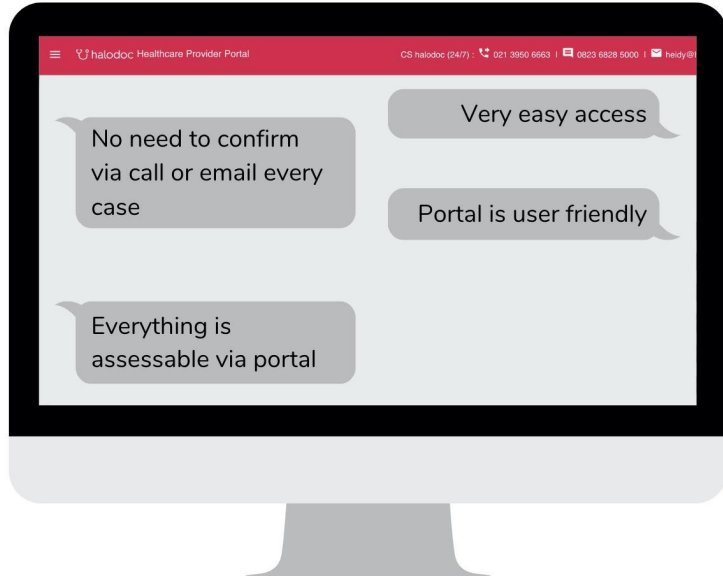
-Teddy Suryawan, Chief Digital Officer at Asuransi Astra-

“As an effort to make it easier for customers, Manulife is improving digital services through a partnership with Halodoc and presenting new features on MiAccount.”

~Manulife, as featured in social media~



## Testimonial from hospital



## Testimonial from end-user





## What our partners love about us



 halodoc



Very convenient and user friendly, 4.9 rating in app store



Halodoc ecosystem accelerate digital transformation in healthcare and deliver better customer journey



Cashless facility available in 1 day for online & offline treatment

## OTHER

Third Party Administrator



Non popular amongst end user, 2.2 rating in app store



Traditional customer journey



Cashless facility available in 10 days for offline treatment



## Self Insured with Halodoc

### Leveraging Halodoc's Service

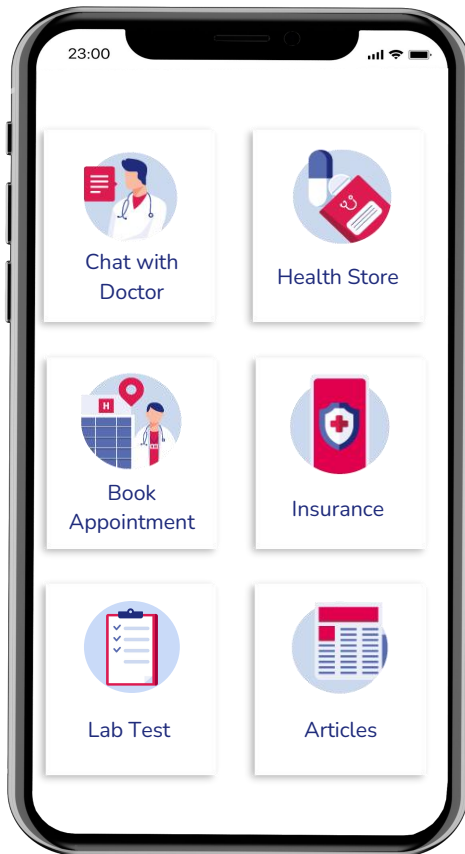
Company can managed own company budget and only pay what is necessary

### Provide Simplicity

We put simplicity in the heart of our services. Halodoc make it easy for the customer by supporting and educating them in every step of the journey

### Cashless made easy

Removing patient pain of claiming by going cashless that are easily accessible anytime anywhere on Halodoc app



### Flexibility

All benefits including terms and conditions follow company's regulation

### Transparent and Reliable

Claims transactions and detail claim documentation can be monitored by company at Halodoc Customer Portal

### Professional Support

24/7 support by Halodoc Customer Service and professional claim management by Halodoc team with medical background



## Halodoc Insurance Services

### OUR SERVICES

#### DCO

Digital  
Cashless  
Outpatient



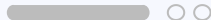
#### TPA

Third Party  
Administrator



#### HEIDY

24/7 Personal  
Assistant



### WE GOT YOU COVERED



Chat With  
Doctor



Health Store



Doctor's  
Appointment



Lab & Medical  
Service



Link Your Insurance →

Get covered for Halodoc  
services

DCO

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TPA

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Heidy

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## Digital Cashless Outpatient

Convenient, Fast, and Reliable

**240 mins** → **35 mins**

Offline treatment

Halodoc



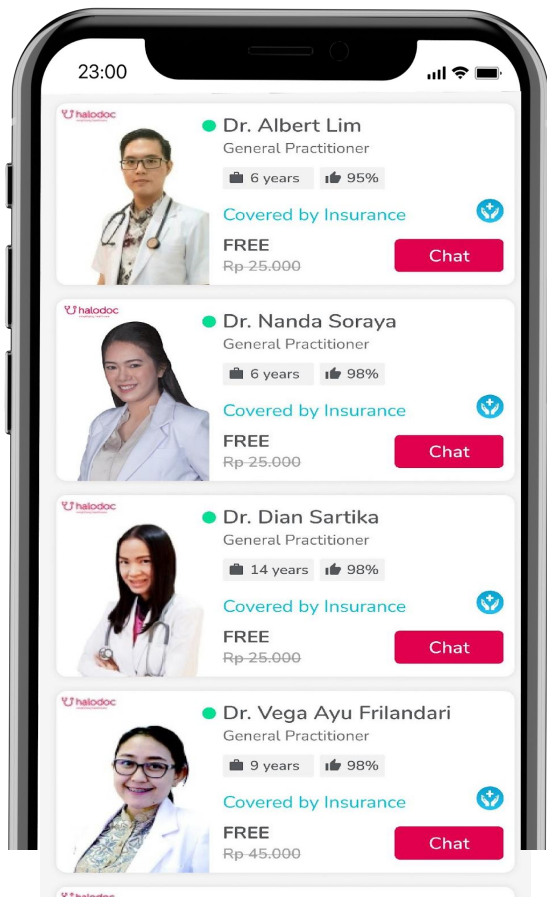
Chat with doctors,  
anytime anywhere



Cashless, connect with  
medical benefit



Medicine delivered in less  
than 60 minutes with  
instant delivery



What makes DCO better?



**LOW PRICE**

Our consultation cost is **5x**  
cheaper than offline



**RELIABLE**

**7/10** top OP diagnosis can  
be treated with DCO



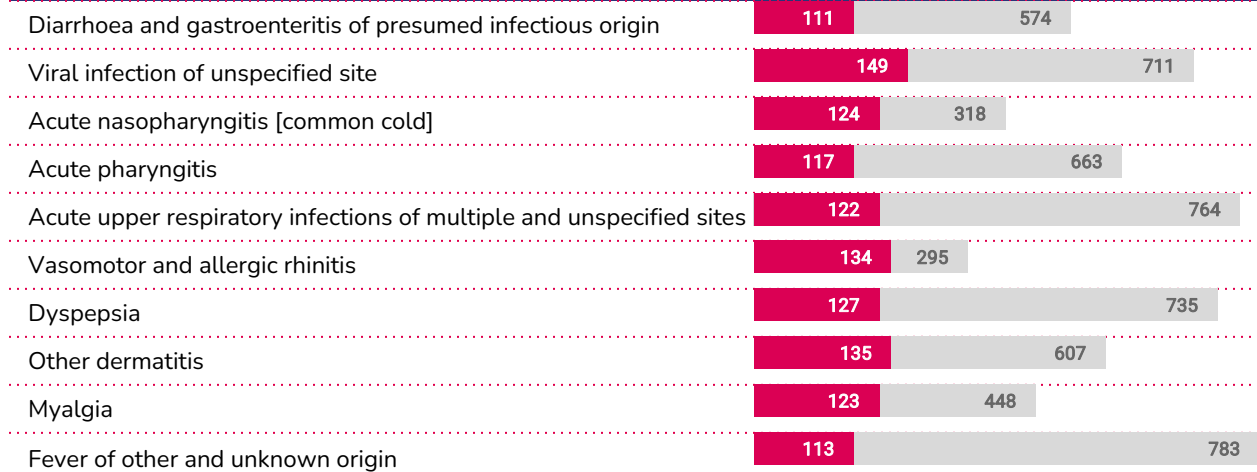
**EFFECTIVE**

**97%** of cases solved on **1<sup>st</sup>**  
consultation



## DCO - Cost effective

### Average cost of International Classification of Diseases (ICD-10) in thousand IDR



5x

Cheaper than going  
offline visit

351k

Average cost saving  
per claim of DCO  
compared to offline



Link Your  
Benefits



Online Doctor  
Consultation



Digital  
Prescription



Cashless  
Payment



Medicine  
Delivery

DCO

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TPA

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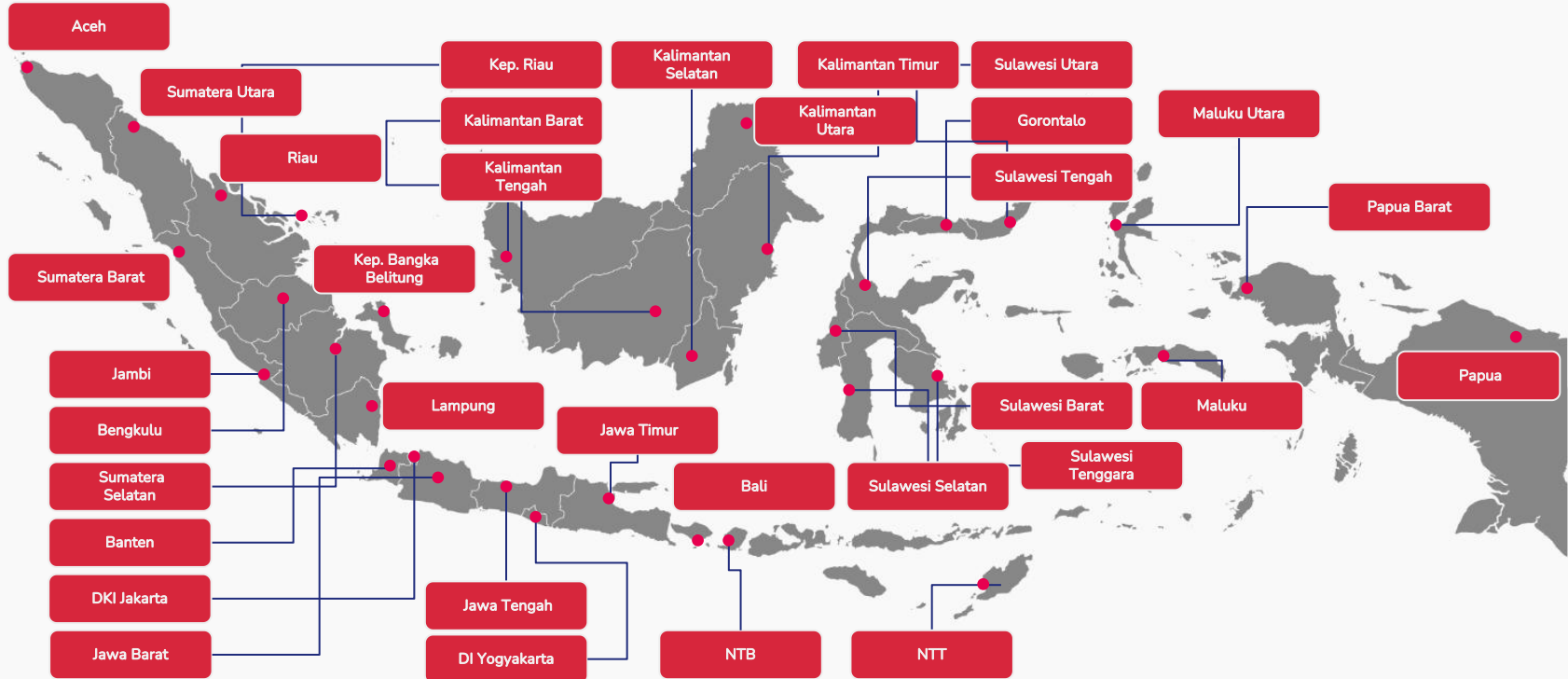
Heidy

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## TPA - CASHLESS FACILITY

20,000+ ONLINE DOCTORS • 4,000+ ONLINE PHARMACIES • 3,000+ OFFLINE PROVIDERS NATIONWIDE





## Halodoc Offline Provider Locations

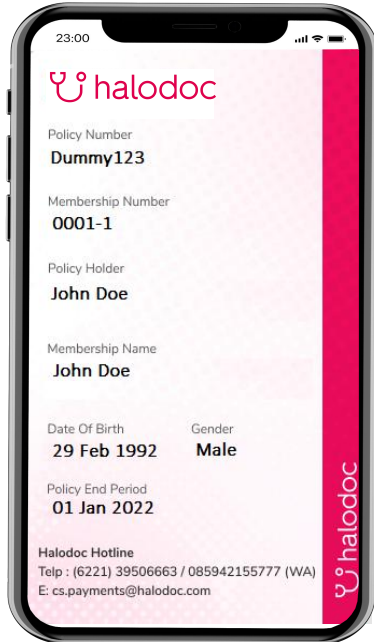




## TPA - DIGITAL FEATURES

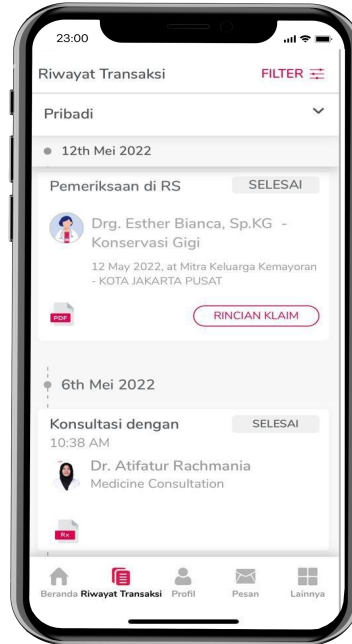
### DIGITAL CARD

Activation within 1 day



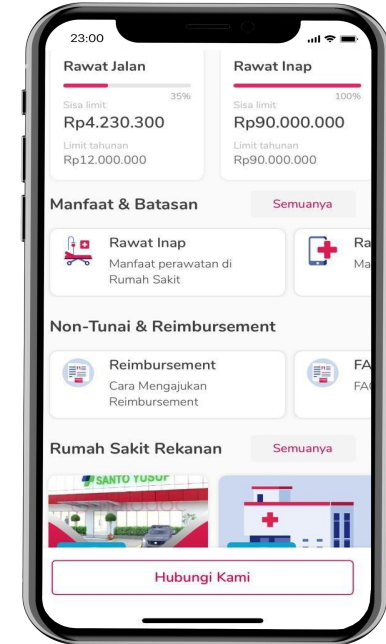
### DIGITAL MEDICAL RECORD

Store all claims transaction - Digital,  
Cashless, Reimbursement



### SIMPLIFYING BENEFITS

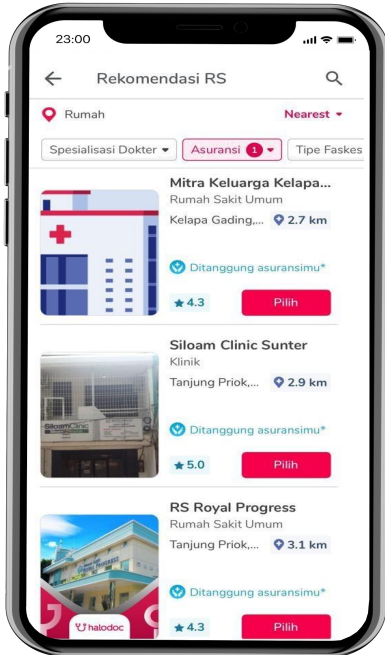
Check your benefits





## TPA - DIGITAL FEATURES

### HOSPITAL RECOMMENDATION

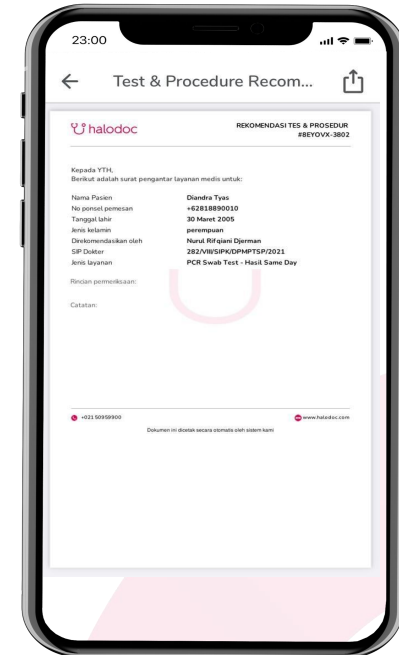


### DIGITAL REFERRAL LETTER

For offline doctor visit



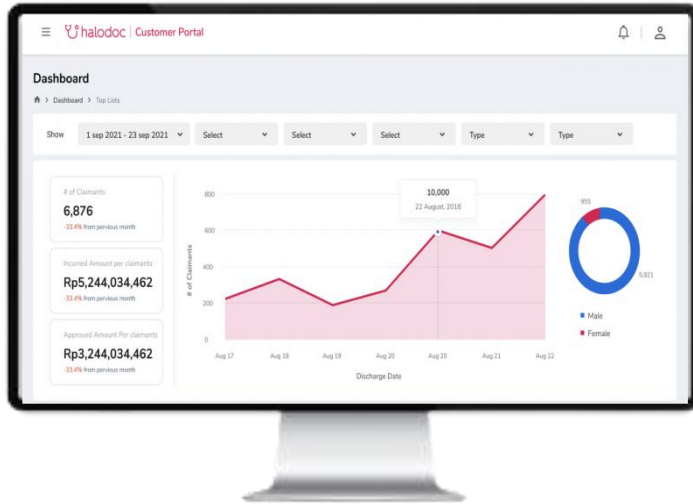
For offline lab test





## TPA - CUSTOMER PORTAL

### REAL TIME MONITORING • SELF SERVICE MENUS • DATA VISUALIZATION



Policy  
Management



Member  
Management



Claim  
Management



Case Monitoring



Provider  
Management



Deposit  
Management



Report and Data  
Exchange

Integrate transaction data claims  
DIGITAL • CASHLESS • REIMBURSEMENT at one place



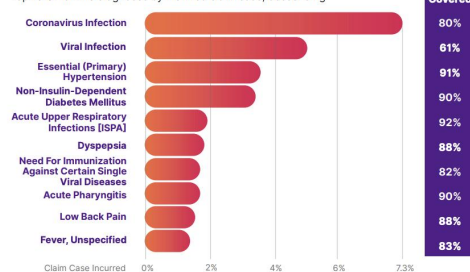


## TPA - HOW WE USE THE DATA



### Claim Cases (OP Offline)

Top 10 OP offline diagnoses by incurred claim case; descending



→ While **most top OP offline diagnoses** are considered acute, two **chronic diseases** should be highlighted: **Essential (Primary) Hypertension** and **Non-Insulin-Dependent Diabetes Mellitus**. These claim cases are **high for OP**, but cases are still not severe as both do not appear as a top diagnosis for IP.

→ **6 of the top 10 diagnoses** for OP offline are also top 10 for OP online.

Members can consult online as a first line of treatment, and go offline if symptoms get worse.

→ **73% of immunizations** against certain single viral diseases are done by children **aged below 5**. Hospitals usually offer immunization in packages: One of the most popular packages being the **DPT combo**, which includes **HIB vaccination**, an optional and usually not covered immuni-

zation. This explains why coverage is at 82%, as **not all corporates cover optional immunization**. Another possible reason for uncovered claims is **age limitation**, as primary immunization is only covered for members **below 5 years old**.

### Utilization trend based on benefit type



\*Due to the wide range of values, services which are of the lower range (IP, Dental, MCU, Glasses, Special, Maternity) will be shown separately.

#### General Trends:

**Outpatient services:** Both online and offline, are the **most frequently used services**, with online being the **preferred channel**: online claims are **2.4 more** than offline claims.

**Utilization** for both online and offline OP services **peaked in July**, consistent with the **covid-19 peak** in Indonesia. In contrast, **dental and glasses services** declined during this period as patients **delayed non-urgent treatments** to avoid offline hospital or clinic visits.

#### Outpatient Trends:

A similar utilization trend is observed for **both OP services** throughout the year: When claim cases for **online OP rise**, claim cases for **offline OP also rise** - and vice versa (except for February, April, October and December).

Both **online and offline OP services** had approximately the **same number of claim cases** at the **beginning** of the year. However, a split direction was observed by the end of year: **OP online** saw a **drastic increase in utilization** compared to the beginning of the period (Jan), while **offline OP fell** over the same period. This **significant increase** indicates growth in demand for online services over the past year.

DCO

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TPA

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Heidy

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Heidy

## PROACTIVE MESSAGING

### CASHLESS TRANSACTION



- Registration
- Guarantee Letter
- Discharge

## PROACTIVE MESSAGING

### REIMBURSEMENT TRANSACTION



Submission



Approval 1 day from submission



## CUSTOMER SERVICE



Whatsapp, Call center, Email



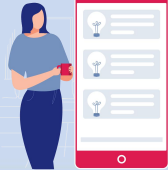
2 minutes first response time



Secure encrypted conversations



CSAT 9 out of 10



Hassle free with  
**HALODOC GO**

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Skip all the waiting and go home right after your treatment

# Thank You



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