







Reducing risk and building awareness ECONOMIS^{*}

Foreword

Policymakers, health practitioners, businesses and individuals are collectively responsible for the health of a nation.

As a life insurer, we play a part in helping our customers and community to adopt a healthier lifestyle that will help prevent the early onset of chronic disease.

Reducing such health risks is important given the increasing lifespan of Singaporeans. We must take action early if we want to live healthier and fulfilling lives in our older years.

Since 2018, the Ready for 100 series of research by Economist Impact has raised the importance of aging well in Singapore. As Prudential celebrates its 175th anniversary, including 100 years in Asia this year, we commissioned Economist Impact to undertake a new research series called Fulfilling Futures. It explores how across Asia, people's aspirations, and their

concepts of success may be changing amid longer lifespans and ever-evolving challenges to health and well-being.

In the Singapore edition of the Fulfilling Futures series, Battling chronic disease in Singapore: Reducing risk and building awareness, we explore the health-related challenges and opportunities that lie ahead for Singapore, as its people live longer. The research is relevant and timely, given the Healthier SG movement to make healthcare more proactive and preventive.

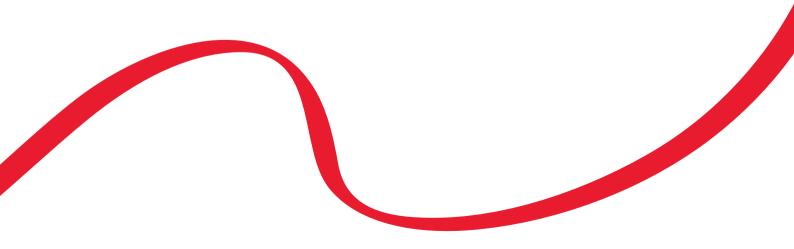
The pursuit of better health is a shared responsibility. We hope the insights shared will inspire action from all stakeholders and pave the way for a healthy, fulfilling future for Singaporeans.

Dennis Tan

CEO

Prudential Singapore





At 83 years, according to the World Bank, Singaporeans have one of the longest life expectancies globally, presenting an opportunity to age healthily and productively. At the same time, however, citizens are at growing risk of contracting one or more chronic diseases. According to a government health report published in 2022¹, the prevalence of chronic diseases such as hypertension (high blood pressure) and hyperlipidemia (high cholesterol) has risen to "worryingly" high levels, at 32% and 37% of the population respectively.

Facing rising longevity potentially with one or more chronic diseases, many Singapore

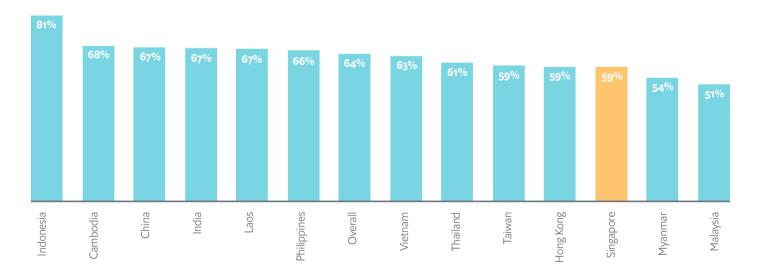
residents are indeed worried about the prospect of a lower quality of life in their silver years. In an Asia-wide survey conducted by Economist Impact, only 59% of the 300 respondents from the city-state express confidence that they'll be healthy enough to live well to age 80 or longer.² Although a majority of the sample, the figure is lower than the regional average (64%) and lower in all but two other Asian countries.

However, with a joint commitment to prevention, early detection and effective management, it is possible for Singaporeans to conquer the chronic disease challenge and lead a healthy, fulfilling life.

In particular, the government, health providers and employers have several levers at their disposal to significantly build awareness and reduce the risk. In the survey, Singaporeans appear to be the most receptive to incentives by the government, employers and others to take a more proactive approach to improving their health. Singapore citizens are also tapping on technology to help track their health with over 75% of respondents—higher than the regional average—reporting that they often use mobile apps.

Figure 1: Health in longevity?

Share of respondents expressing confidence that they will be healthy enough to live well to age 80 and beyond



Source: Economist Impact survey, 2023

- "White paper on healthier SG." 2022. go.gov.sg. https://file.go.gov.sg/healthiersg-whitepaper-pdf.pdf.
- 2 The survey of 5,000 people across 13 Asian markets was conducted in September-October 2022. See Re-thinking well-being in Asia: How outlooks on life are changing, for an analysis of the region-wide survey results.

Crucially, behavioural change from Singapore residents is needed to drive down the prevalence of chronic disease. This is possible and our survey suggests that citizens are already evaluating their priorities, placing well-being closer to the top compared to five years ago.

The will to bring healthy balance to their lives is clearly present among Singaporeans, but people are likely to need help to realise these goals. So, how can Singapore residents become better educated about the risk factors that contribute to chronic disease? What are the tools that are already at their disposal to improve well-being? We spoke with three medical professionals to

understand the nature of the risks and what can be done to improve people's awareness of them and incentivise them to take preventative action.

The negative health ramifications of success

The growth in Singapore of conditions that give rise to chronic disease— hypertension, high cholesterol and obesity, among others—are not difficult to fathom. People living longer and behavioural changes are also, in part, driving the prevalence of chronic disease.

"We've had a strong shift in recent decades toward a sedentary lifestyle," says Josip Car,

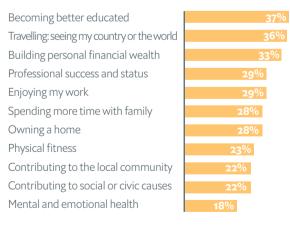
director of the Center of Population
Health Sciences at Nanyang Technological
University. "People are eating more highcalorie foods and engaging in less physical
activity, leading to weight gain and increased
risk of chronic conditions. This trend is
not unique to Singapore, but it's been
concentrated in a fairly short period of time."

Dr Car also emphasises the malign impact of stress, which may worsen or increase the risk of chronic conditions. "In Singapore, stress begins right from school years and continues on in a highly competitive work environment," he says. "It can lead to unhealthy behaviours and also mental health issues."

Figure 2: The pandemic triggered a re-evaluation of what is important in life

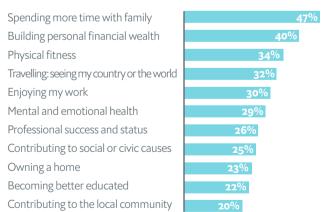
Respondents were asked which of the following were the most important in their lives five years ago, and which are most important today

Five years ago



Source: Economist Impact, 2023

Today



Risk-reducing behaviours

Taking more exercise and improving one's diet are the surest means of reducing the risk of chronic disease onset later in life. The Singapore health authorities have launched several initiatives in recent years to nudge citizens toward adopting healthier lifestyles, including with the help of digital technology. The National Steps Challenge, for example, encourages people to use wearable fitness trackers and a mobile health app to record and improve their physical activity levels.³

Screening is another means of reducing disease risk. The government has actively sought to encourage earlier and more frequent screening for several diseases, and it appears to have had success with this.⁴

"The cost of health screening has fallen dramatically thanks to heavy government subsidisation, and it's now readily available at most primary care clinics," says Clive Tan, assistant professor, Saw Swee Hock School of Public Health, National University of Singapore. The government's Healthier SG strategy, for example, an initiative aimed at encouraging Singaporeans to take charge of their health through their family doctors, will spend about \$\$400m (US\$298.4m) each year on recurring costs such as annual health screenings for residents.⁵

Nevertheless, says Dr Tan, there is considerable room for improvement in the frequency and quality of screening. Participation in chronic disease screening

fell from 66.3% in 2019 to 59.2% in 2021, according to the country's Ministry of Health. The pandemic may have led to this decrease as well as a passive approach to healthcare.

Singapore's government issued a white paper on the transformation of its health system, prioritising the proactive prevention of disease. 6 "The key is for our population to reshape their health-seeking behaviours and lifestyles," according to the report.

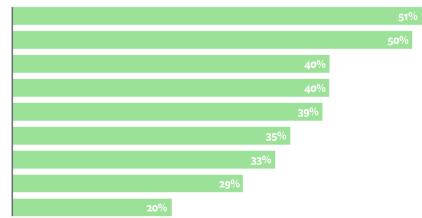
"Many people are still reluctant to get screened," Dr Tan says, "and this is often due to a fear of receiving bad news." To counter this, he believes physicians and the health authorities should seek to change mindsets about chronic disease. "Too often people think the onset of a disease is a death sentence.

Figure 3: Incentivising healthy behaviour

Share of respondents citing government incentives and having more personal time as key to helping them live a healthier lifestyle

Government incentives

Having more personal time available
Incentives offered by insurance providers
Financial incentives offered by employer
Encouragement from friends
Increased availability of relevant mobile health apps
Local community support
Non-financial incentives offered by employer
Gaining better access to the Internet



Source: Economist Impact, 2023

3 See Re-thinking well-being in Asia: How outlooks on life are changing.

 $5\ ^{\prime\prime} 4 \, things \, to \, know \, about \, Healthier \, SG. ^{\prime\prime} \, 2022. \, \\ https://www.straitstimes.com/singapore/health/4-things-to-know-about-healthier-sg. \\$

6 "White paper on healthier SG." 2022. go.gov.sg. https://file.go.gov.sg/healthiersg-whitepaper-pdf.pdf.

⁴ The share of population aged between 40 and 74 years (without chronic disease) participating in screening for a range of diseases rose from 59% to 66% between 2007 and 2019. Ministry of Health, National Population Health Survey 2021

We need to educate people that it is not uncommon to develop a chronic condition in their 50s, 60s or 70s, and that living with one, or even two, is manageable."

The bigger problem with screening currently, according to Dr Tan, is that it doesn't necessarily encourage behaviour change. "A lot of health screening today is transactional," he says. "People get screened, see their results and say goodbye, often without being advised the steps to take to address their risk factors." That's not the desired relationship between physician and patient, he adds. "The purpose of screening should be to inform people about the disease risks that they face and hopefully to induce some behaviour change."

The awareness challenge

According to Low Lip Ping, chairman emeritus of the Singapore Heart Foundation, building public awareness and knowledge about chronic disease is the most important step the health authorities can take to manage and constrain its growth.

The survey also showed that the majority of Singaporeans (65%) find government policies and support helpful in enabling them to improve their physical health, higher than the regional average (55%).

He is therefore hopeful that Healthier SG, launched in 2022, will go a long way to achieving this. The strategy aims to increase citizens' enrolment with primary care clinics and encourage regular screening, as well as to nudge citizens toward exercising more and eating healthier foods.

Dr Low believes that the emphasis that Healthier SG places on the role of family doctors in preventive care is long overdue. "Primary care physicians will need to become more proactive in their communities in explaining the implications of, for example, hypertension and high cholesterol, and precisely what patients need to do to manage those risks," he says. Two-thirds of respondents reported that they follow the advice of a general physician or family doctor to improve their physical health (fig. 4).

For Dr Tan, the policy's focus on building chronic disease awareness at community level is the right one. "Previously, we've

Figure 4: Most use mobile apps to track their health

Share of respondents that use the following to monitor and/or improve their physical health and fitness



Source: Economist Impact, 2023

taken a top-down approach, posting health information in TV ads or on websites. That approach remains necessary, but it needs to be complemented with educational efforts in local communities."

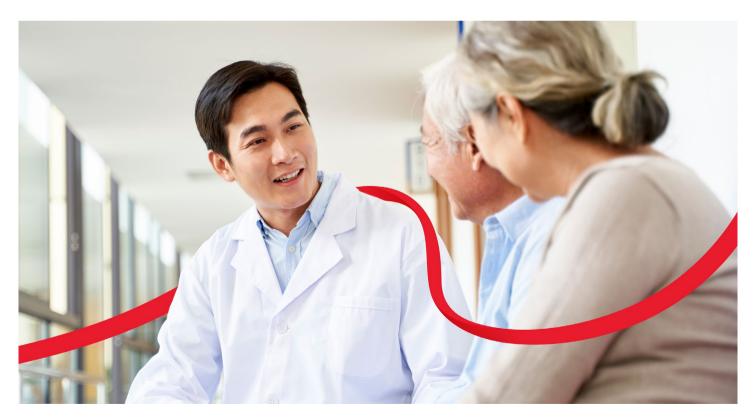
Singaporeans are also digitally savvy. Digital technology is revolutionising the way chronic diseases are tracked, managed and treated. They also allow for better management at home with reducing visits to health centres and hospitals. Supporting older people with the skills and help needed to navigate an increasingly digitised world will be key to the success of efforts to drive down chronic disease.

A healthy, fulfilling future

With 25% of Singapore's population predicted to be aged 65 and older by 2030, compared to 14.4% in 2019⁷, it is a profound demographic shift that will bring implications for the country's health and care needs. But for people to enjoy extended lifespans, they need well-supported healthspans.

According to our research, while Singapore's government is moving towards a more holistic view of health and care, so too are its citizens, who are increasingly acutely aware of the challenges they are likely to face as they age.

As such, to help Singaporeans live well for longer, a concerted effort is necessary. Chronic disease is one aspect explored in this paper. Although the government has policies to prepare for this challenge, behavioural change and providing appropriate levels of long-term, social care and support is key. A combination of efforts from the government, businesses and citizens will pave the way to healthy and fulfilling lives in Singapore.

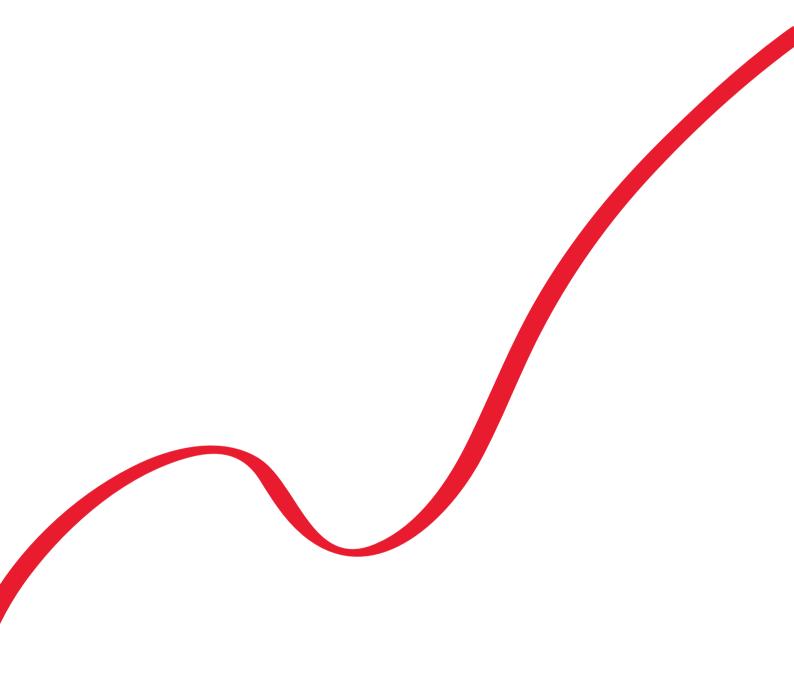


7 "Aging Asia and the Pacific: Singapore's Long-Term Care System-Adapting to Population Aging." n.d. Asian Development Bank. https://www.adb.org/sites/default/files/publication/637416/singapore-care-system-population-aging.pdf.









Written by

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