

Interview: Ariz Rizvi - President, Apollo Life, India



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"From illness to wellness" - this is what Apollo Life is all about. Ariz Rizvi, president of Apollo Life, gives his insight into the current state of occupational and rehabilitative health in India and explains how the company has revolutionized wellness in workplaces over the past years.

Mr. Rizvi, you do not have a background in healthcare. What made you choose to pursue a leadership position in the wellness business?

Before joining Apollo Life, I was an employee benefits consultant, specializing in advising organizations on their insured benefits structure. Group medical insurance plans in India tend to be inflationary since premiums are largely computed on overall claims and management loading. Since medical inflation in India stood at 20 percent, corporates saw huge premium cost escalations year on year.

It is then that I realized that there were two main basic challenges that needed help: the industry itself and society at large. Furthermore, I realized that corporations were spending more and more to cover the health of their employees. Given that it is not mandated by law, corporations started scaling back on insured benefits for their employees as a way to fight raising costs. Firstly, they started off by removing parental coverage and then by putting specific caps on individual diseases or conditions, which became more and more stringent with every passing year. On the market side, the medical inflation kept going up. As a result, I realized that very soon there will be a situation where an average employee would be left with inadequate coverage and that is going to have a societal fallout.

I was always very interested in how I could institutionalize workplace wellness and when I got an opportunity with Apollo – which at that time started thinking of ways to institutionalize a business that is effective at preventive wellness and rehabilitative wellness – I just seized the opportunity. If you look at the healthcare continuum, Apollo is a brand leader as a curative health provider. We have the best doctors, diagnostics and labs – and the market recognizes that. I reckon that there was a realization within the group that unless the preventive and the rehabilitative continuum of healthcare is addressed, we are really not addressing the healthcare market completely. From ‘illness to wellness’, this is our effective philosophy. Starting from our chairman Dr. Prathap C Reddy to our frontline staff we all strongly believe that life is precious and to save every preventable death. This is our Mission.

Knowledge and understanding of the epidemiological profile of the country is an essential pre-requisite to assess and address health needs and to enable efficient programme planning. How does Apollo Life identify these needs to maximize prevention and management of health?

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If you look at how wellness is usually addressed in India, it seems to be a very nebulous concept and a lot of stakeholder attempt ‘ownership’ of the concept of wellness – from beauty salons, to SPA providers and physiotherapists – and this is mainly due to the fact that, unfortunately, we do not have a standardized definition of wellness. We are a very outcome focused business.

Apollo Life has three divisions: corporate wellness, retail, and media which publishes B+ve, a monthly health & lifestyle magazine. As far as the workplace wellness is concerned, we work with organizations that are willing to set up wellness programs in their organizations. We are India’s largest Occupational health services provider. We have recently made investments in digital health space as well. JIYO our digital wellness app is currently being rolled out to our clients. All our programmes including our health risk assessment tool has been developed inhouse leveraging Apollo group resources. We follow structured approach to wellness management across all our clients, making it mandatory for them to complete a wellness risk questionnaire before attempting to suggest any programme.

On the retail side, we run wellness facilities that include gyms, spas, outdoor fitness & swimming pools. We have a very robust pre-memberships screening tool and all our members are required to go through a complete blood screening tests that includes, allergy, lipid profile among other parameters. This enables us to have a highly customized, outcome driven approach for every

single member. This is our unique selling proposition.

Lastly, our magazine also contributes to disease prevention by educating our readers about the importance of the same. B+ve curates the best content around health & wellness from Doctors, fitness gurus & celebrities across the world. In addition we have an inhouse editorial & design team that produces original content. No other preventive healthcare magazine in India has been as consistent as B Positive over the last decade.

The Indian healthcare industry is undergoing a major transformation with the government working towards health awareness. How does Apollo Life take advantage of the current health receptive government to improve the standards of living of the Indians on a daily basis?

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We work very closely with the government & trade bodies such as CII, FICCI, ASSOCHAM etc through our representations. Apollo Telemedicine is working very closely with different state governments and providing telemedicine solutions to a large section of people who do not have access to a good doctor or a valid medical advice in the remotest corners of the country.

I believe that there is a great amount of eagerness to do something new by the policy makers. They are also willing to listen to new ideas. NCDs are a big challenge for India especially from an economic perspective. If you look at the latest WHO report released in 2015, one out of four people over 35 years old risks dying on account of NCDs, chiefly cardiovascular diseases and obesity. Unfortunately, we do not have a universal healthcare coverage system in India, so most of the expenses are out of the pocket and people use most of their savings to pay for bills. The government is taking steps in the direction of making healthcare access more affordable.

Are there any challenges that you would still like the current government to address?

I believe the government needs to think out of box in their approach to problem solving. One needs to be both pragmatic & more importantly creative when it comes to addressing healthcare. India is a very complex country and I believe that we cannot have one solution that fits all. Workplace wellness is a big area for intervention since organised sector in India employs over 35 million people. The government should come up with policy that encourages employers to invest in health & wellness for their employees.

You recently tied up with Jiyo, founded by renowned physician and author Deepak Chopra and technology expert Poonacha Machaiah, to offer a wellbeing platform which

brings experts, content, products and services to the corporate consumer. Can you discuss the rationale and the importance of this partnership for Apollo Life?

JIYO addresses some of the most important needs of the employer. Those needs being – access, scale, engagement & cost effectiveness of workplace wellness programmes. JIYO is a digital platform that automates the entire workplace wellness workflow in an organization. It looks for where to start, what and where to measure and what to deploy. JIYO also curates some of the best content, experts, products & services globally.

What is your advice to the organizations looking towards the Indian market to invest in the wellness industry?

At the moment, we are targeting North America and to this purpose we have a development team just outside Bangalore. We have many people travelling from the Middle East to India for medical purposes. For this reason, we give special focus for expansion in the GCC countries where the problem of obesity is as stringent as in India. Given the brand perception that we have about Apollo and health across the world and working with great set of people puts us in a very unique advantageous position.

What has been your proudest achievement so far?

What started off as a small step six years ago has now transformed itself into a moment that impacts over two million lives. Apollo Life is changing the paradigm of workplace wellness in India through its reach and deep relationships with our customers. That is something that we are all very proud of.

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