



Shock wave

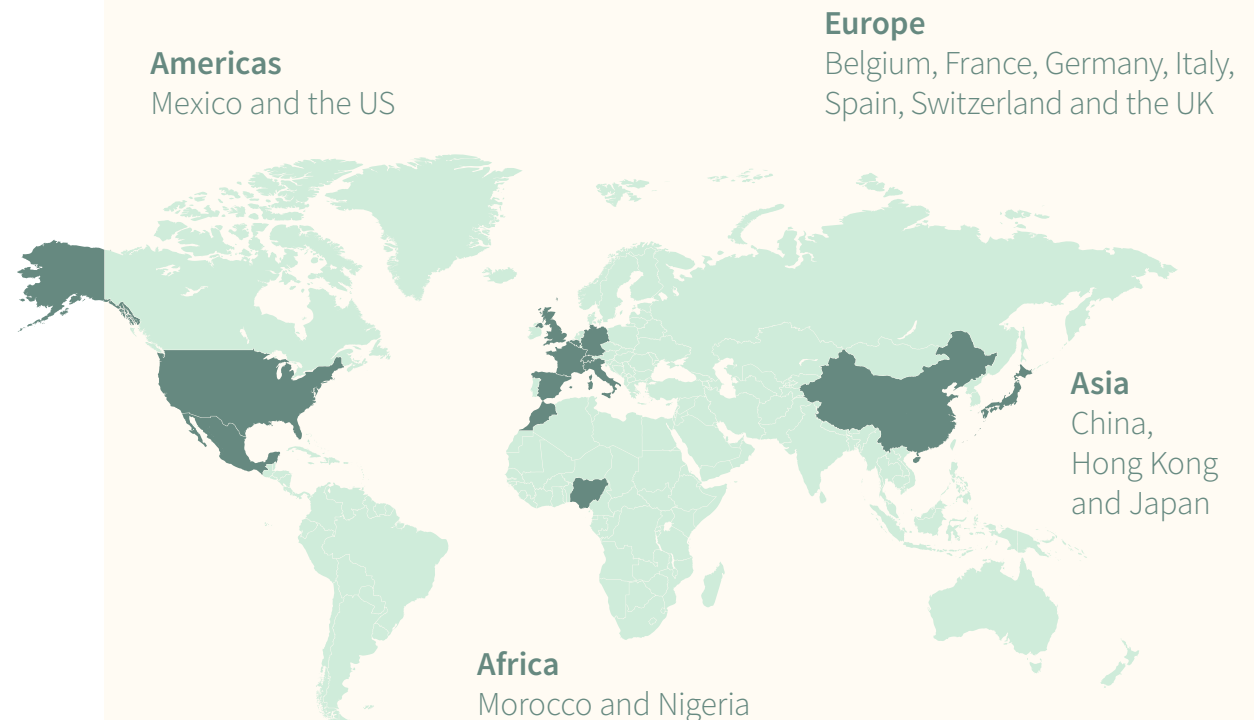
Why we'll still be feeling the health effects of Covid-19 long after the pandemic

AXA's 2021 Pulse
Health Survey

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Welcome to AXA's 2021 Pulse Health Survey examining the impact of Covid-19 on people's health and well-being. The survey covers fourteen countries and territories around the world (see below). It was carried out in February-March 2021, jointly with the research firm Ipsos. For more details on the methodology used, please see page 15.



Foreword Thomas Buberl

The Covid-19 pandemic has been the most severe sanitary crisis of this century. Its swift outbreak resulted in uncertainty for all, hardship and grief for many. Individuals, organizations, and communities were affected to varying extents, but without exception. It has put our healthcare systems under immense strain, revealing the fragility of our health infrastructure, increased precarious imbalances and worsened social inequalities. New vaccines now offer hope, but we must learn from this pandemic and should incorporate the lessons of Covid-19 in the healthcare systems of tomorrow.

We commissioned this Health Pulse Survey to give us insight not only into the impact of the pandemic, but also into how we can meet the global health challenges that lie ahead. While longer-term trends such as the boom in chronic illnesses, aging populations, or the digitization of healthcare may have been overshadowed by the Covid-19 crisis in recent months, they have not gone away.

In the short term, Covid-19 has put immense strain on national healthcare systems, particularly in Europe. During the pandemic, too many people missed medical appointments or postponed check-ups, either as a consequence of the lockdown measures or because of the hospitals prioritizing Covid-19 patients over regular pathologies. As a result, countless cases of cancer and other serious illnesses may have gone undiagnosed. Researchers are also warning of a crisis in mental health because of increased anxiety induced by the stressful

environment. Taken together, this could add up to a new “health shock wave”. In many respects, the Covid-19 crisis is moving from its acute phase to its chronic phase.

Our survey also identifies a change in attitude toward health during this pandemic. Around the world, people are taking more personal responsibility for their own well-being. Whether it is about more carefully monitoring one’s health or investing time and resources in practices like yoga and meditation, the trend toward more personalized healthcare is here to stay.

These trends – the risk of a sanitary aftershock, shifting consumer demands, the rise of mental health issues – are key issues and expectations to be taken into account to build more resilient health systems in the aftermath of Covid-19. This calls for closer cooperation between public and private sectors to move toward a coordinated approach benefiting patients, healthcare professionals, and society at large. It means more focus on prevention, more importance attached to mental health, expanding telemedicine, giving patients more say in their care, better leveraging data.

As an insurer, we have a key role to play, not only with our customers, but also in engaging and coordinating with governments and other healthcare providers to contribute to building the healthcare system of tomorrow, one that will be convenient, affordable, effective and seamless. In every crisis, there are opportunities – this is ours.



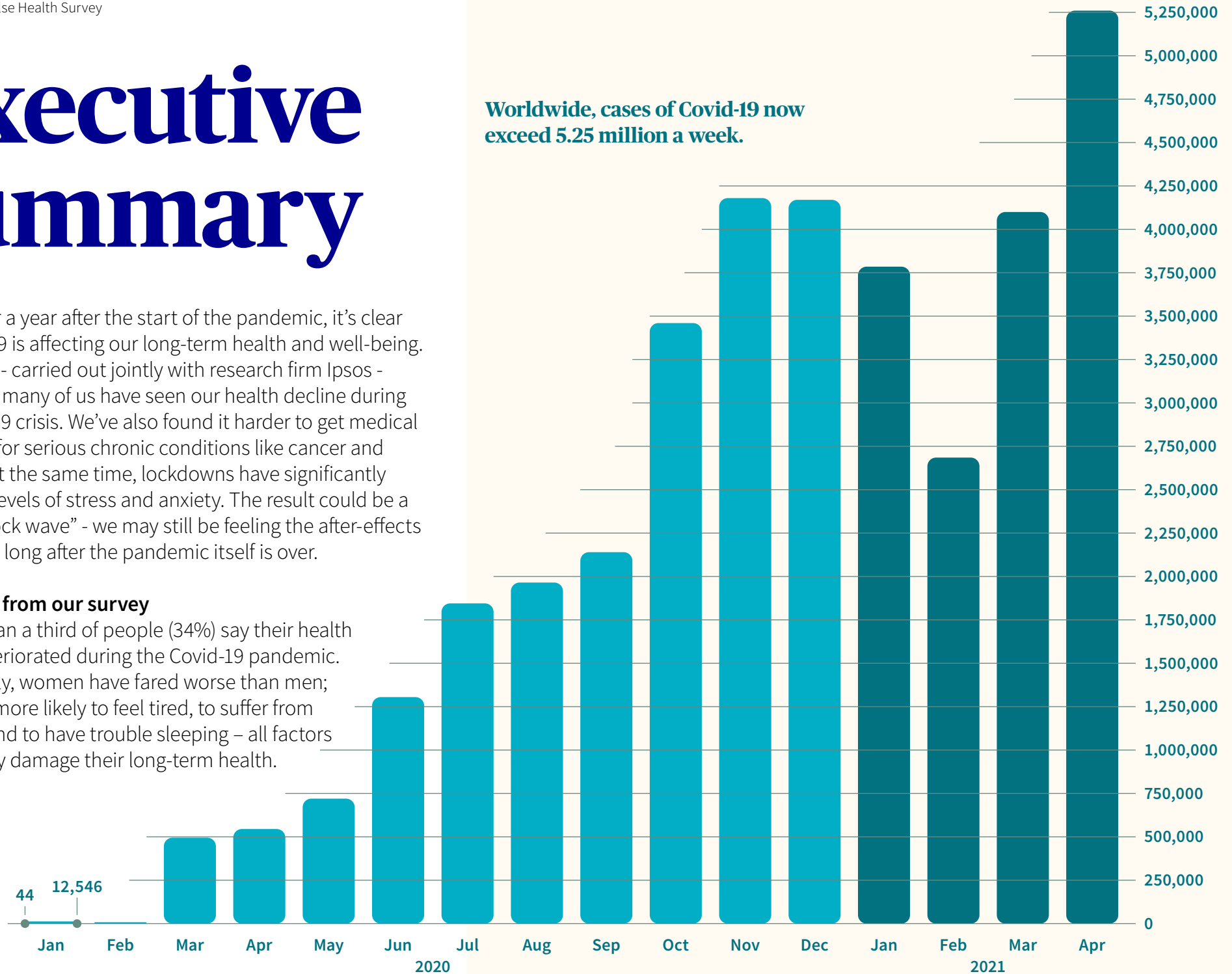
Executive summary

Just over a year after the start of the pandemic, it's clear Covid-19 is affecting our long-term health and well-being. Our survey - carried out jointly with research firm Ipsos - shows that many of us have seen our health decline during the Covid-19 crisis. We've also found it harder to get medical help, even for serious chronic conditions like cancer and diabetes. At the same time, lockdowns have significantly increased levels of stress and anxiety. The result could be a "health shock wave" - we may still be feeling the after-effects of Covid-19 long after the pandemic itself is over.

Highlights from our survey

- More than a third of people (34%) say their health has deteriorated during the Covid-19 pandemic. Generally, women have fared worse than men; they're more likely to feel tired, to suffer from stress and to have trouble sleeping - all factors that may damage their long-term health.

Worldwide, cases of Covid-19 now exceed 5.25 million a week.



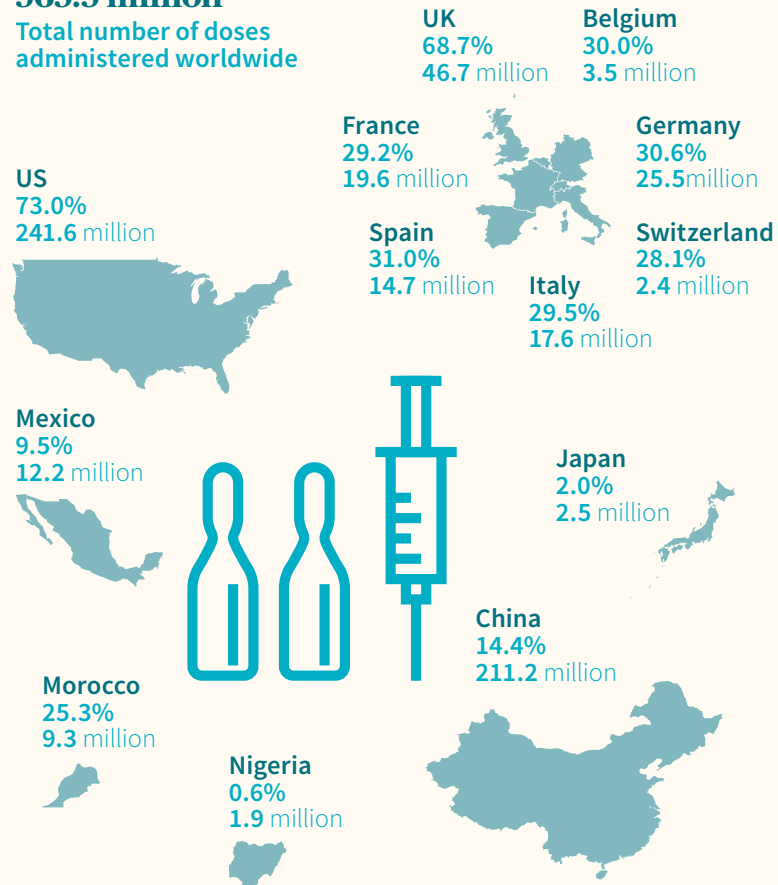
Source: World Health Organization (WHO) Data covers the period from end-December 2019 to end-April 2021.

- At the same time, going to the doctor has become harder. An astonishing 62% of those surveyed say they've had problems getting treatment because of the pandemic. Fear of contracting Covid-19 is preventing many from visiting clinics or doctors' surgeries.
- Many of those with chronic illnesses like cancer and heart disease have seen their conditions worsen. We're also running into new health problems - not least psychological, as a result of increased stress and anxiety. During the pandemic, more of us have had neurological issues - or problems with our muscles, joints and teeth, even with our digestive systems.
- Consequently, more of us are choosing to self-medicate. According to our survey, nearly one in five (19%) are self-medicating more now than they were before the pandemic. Twenty-one percent are turning instead to practices like meditation, homeopathy or relaxation therapy. Rates are highest in China and Africa, where there is a long tradition of alternative medicine.
- There's better news on vaccinations: to escape the current crisis, nearly three quarters of those surveyed (74%) say they're willing to be vaccinated. In some countries – most notably France and Switzerland – there's still significant skepticism. But signs are that, even in these countries, more of us are beginning to accept the need for vaccination to escape the lockdown cycle.

Vaccination rates (surveyed countries only)

% Total doses
per 100
population

565.5 million
Total number of doses
administered worldwide



Source: WHO. Data covers the period from end-December 2019 through to May 5, 2021. All figures have been rounded to the nearest decimal point. Only countries covered by our survey are shown. For more information, see the WHO's Coronavirus (Covid-19) Dashboard, available online at www.who.int.

Update on Covid-19

It's just over a year since Covid-19 was officially declared a pandemic. During that time, more than 150 million of us have contracted Covid-19. Sadly, just over three million have died because of the virus. Around the world, governments have imposed strict lockdowns in an attempt to contain the spread of Covid-19. In many countries easing restrictions has proved difficult. The hope now is that new vaccines will reduce transmission and help build collective immunity. To date, just over 565 million people worldwide have been vaccinated with at least one dose.

Survey results in full



Our health during the Covid-19 crisis

30%

Psychological

30% of us have had psychological problems as a result of increased stress and anxiety.



20%

Neurological

20% of us have suffered more from neurological problems like headaches or a loss of consciousness.



10%

Heart

10% have experienced increased heart problems.



21%

Teeth, eyes & hearing

21% of us have had more problems with our teeth during the pandemic, 16% with our eyes and 10% with our hearing.



12%

Respiratory & lung

12% have had respiratory or lung problems, not including those directly affected by Covid-19.



9%

Gynecological

Among women, 9% have experienced more gynecological problems during the Covid-19 pandemic.



38%

Weight & diet

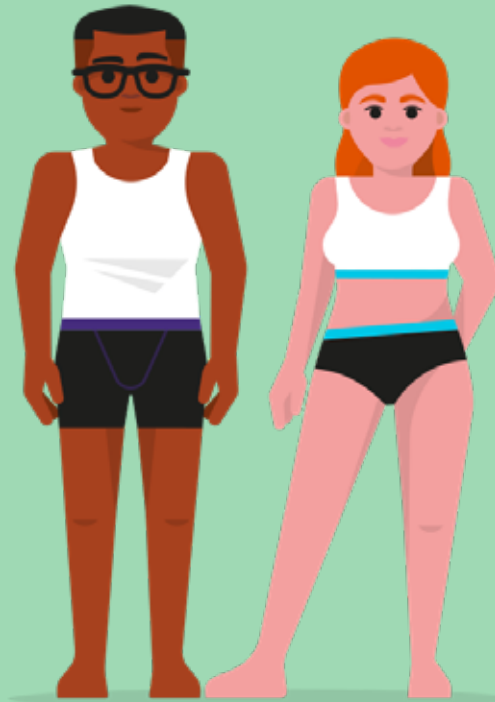
38% have seen their weight increase - however, the same number (38%) say they're eating a more balanced diet.



38%

Sleep & fitness

38% of us say we are not sleeping as well - 45% admit their overall fitness level has deteriorated.



Just over a third of those surveyed say their health has worsened since the start of the pandemic. On the positive side, we're eating better – largely because we're eating out less. Nor has the pandemic affected our work-life balance, despite the switch to home working. But more of us are having trouble sleeping. We've gained weight; we're more tired – and we're suffering from increased stress and anxiety. Overall, 45% of us say our levels of fitness have gone down during the pandemic.

It's worse in Europe than elsewhere – and worse for women than men

In Italy, Spain and the UK, more than 40% say they're in worse health than before. In China, the figure is similar, but in the US and Japan it's much lower. In Africa – where populations are younger – 66% say their health has *actually* improved. Generally, women are faring worse than men. In recent months, research has already shown that Covid-19 has hit women's health particularly hard.¹ That's because more women work in frontline occupations – in hospitals, schools and care homes.

Lockdowns have increased levels of stress and anxiety

It's also clear that lockdown measures are taking their toll. Levels of stress and anxiety have risen sharply. Thirty percent of those surveyed say they've suffered from psychological problems since the start of the pandemic, more than any other condition. People are worried not only about their health – but also the economic consequences of the crisis for

¹ See our previous report: At risk: how Covid-19 is jeopardizing women's long-term physical, mental and social well-being (November 2020).

During the pandemic, our overall health has deteriorated...

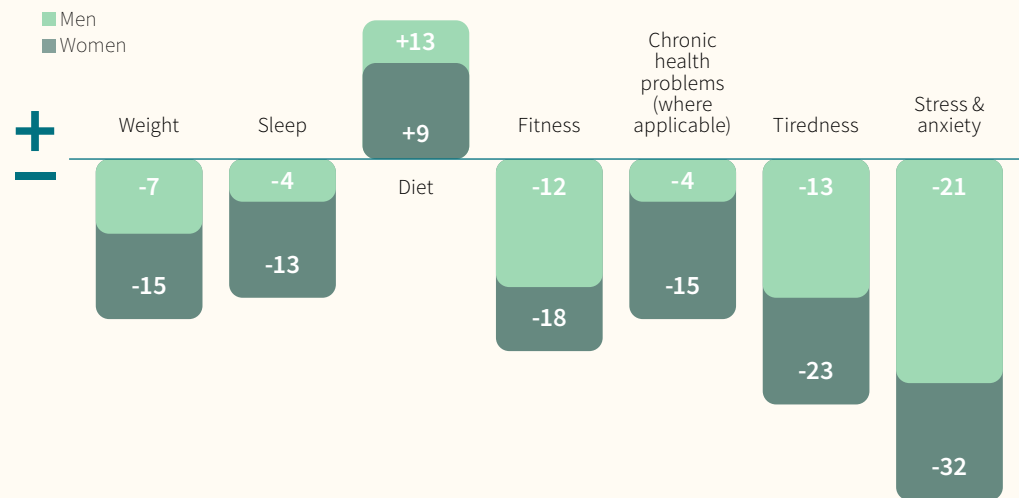
34%

of respondents say their health is "somewhat" or "much worse" than before the pandemic.



■ Much better ■ Somewhat better
■ No change ■ Somewhat worse ■ Much worse ■ Did not answer

...And women generally have fared worse than men.



Scores are based on the following question: Since the beginning of the pandemic, would you say your personal situation with regard to the following is better or worse? Scores are calculated by subtracting those answering "worse" from those answering "better."

their jobs and livelihood. Younger people are most at risk - 42% say they've had psychological problems since the Covid-19 outbreak began. In Europe, anxiety may have worsened because of fears that health systems would be overwhelmed.

Worldwide, healthcare systems have come under extreme pressure

In many countries, confidence in national governments' handling of the virus has taken a hit over the past year. Europe is no exception as Europeans have grown used to reliable public healthcare – for the first time, they fear their health systems could be overwhelmed by the rise in Covid-19 cases. That trend can be seen best in Italy – the country's health system came under unprecedented strain during the pandemic. In our survey, 85% of Italians said they found it harder to access the treatment and healthcare professionals they needed – the highest of any of the countries included in our poll. In response to the pandemic, there are calls for increased investment in public health.²

We're struggling to manage pre-existing health conditions properly

In our survey, just over a third (35%) of those with chronic illnesses like cancer, diabetes and heart disease, say their conditions have worsened during the pandemic. Many have missed out on care, treatment or visits to the doctor because of Covid-19. Even those without chronic problems are running into health issues - 29% of all respondents say they've suffered more from muscle, bone or joint pain since the beginning of the pandemic. One in five report neurological

During the pandemic, many people have seen their chronic illnesses worsen.

81%

Since the beginning of the pandemic, 81% of those with chronic illnesses say they've experienced health problems.

42%

Say their health has worsened since the start of the pandemic.

43%

Say they have missed out on care, treatment or visits to the doctor during the pandemic.

58%

Say they'll need a full health check-up in the coming weeks.

problems, such as headaches or loss of consciousness. Nearly the same number have experienced issues with their teeth or digestion. Ten percent of those surveyed say they have had more problems with their heart. In all, 69% of respondents say that, during the pandemic, they have either developed a new health problem or a previous health problem has worsened.

What these results tell us

Our survey shows that, in the short term, we're less healthy – we're not taking care of chronic conditions. Lockdowns have led to increased stress and anxiety. The consequences for our long-term health could be serious – and could emerge fully only months or even years after the pandemic is over.

² Sources: A year of Covid in Italy (Eurispes, February 2021), WHO urges countries to build a fairer, healthier world post-COVID-19, (WHO, April 2021).

Access to healthcare during lockdown

Problems experienced for the first time or more intensely than before, since the beginning of the pandemic.



We've seen that Covid-19 has brought added health problems. But it's also made it harder for us to get the right medical care when we need it. In our survey, 45% of those surveyed say they've given up on at least some care, treatment or visits to the doctor - 14% have given up altogether. Unsurprisingly, perhaps, more of us are self-medicating - or turning to alternative methods of treatment. One of the unforeseen consequences of Covid-19 has been the yoga craze in many countries.

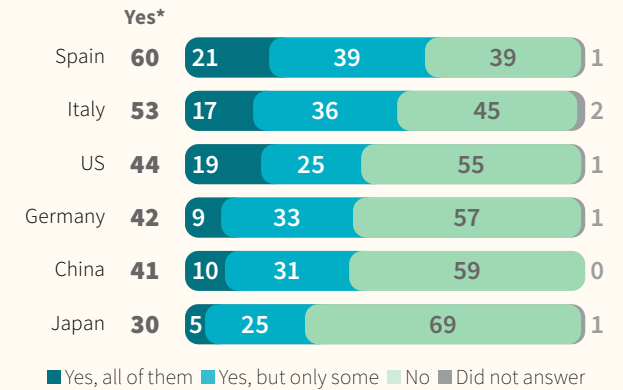
Fear of the virus is keeping us away from the doctor's

Overall, 62% of those we surveyed say they've found it "slightly" or "much" harder to get to see healthcare professionals during the pandemic. That includes people suffering with serious, long-term conditions like cancer and heart disease. Generally speaking, it's fear of contracting the virus that is keeping us away from the doctor's surgery - though nearly a quarter of those surveyed also blame financial hardship.

This sense of mistrust is highest in European countries worst affected by the pandemic. Sixty percent of those surveyed in Spain, for example, say they've stopped at least some medical care during the pandemic. Elsewhere, the figures are still worryingly high - 44% in the US, and around half the respondents in Italy, Nigeria, Hong Kong and Morocco say they've missed out on treatment. In Japan, it's only 30% - so far, with just 600,000 confirmed cases, the country has escaped the worst of the Covid-19 pandemic.

Because of the pandemic, more of us have missed out on vital medical care.

Since the beginning of the pandemic, have you given up care, treatment or visits to your doctor?



*Selected countries only

Technology is helping improve access to care. However, our survey shows that, in many countries, there's still work to be done. In the US, 26% of respondents say they're now using video more to consult their family doctor, but figures for Europe, Africa and even Asia are much lower. Among those likeliest to use video consultations are those between 25 and 34 years of age, or with children in their household.

We're finding it easier to monitor our own health

Though we have less access to medical care, we're finding it easier to monitor and manage our own health. Fifty-five percent of those surveyed say they know more now about how to treat their health problems than they did before the pandemic. Eleven percent of those we surveyed say they're making more use of health and well-being apps on their smartphones.

More of us are self-medicating – or turning to alternative treatments

One result of the pandemic is an increase in self-medication. Nineteen percent of respondents to our survey say that, since the start of the Covid-19 crisis, they have opted for more self-medication rather than visiting a healthcare professional. Others are turning to practices like meditation, homeopathy or mindfulness as a way of reducing stress and anxiety brought on by the pandemic. Clearly, figures are highest in countries with an established culture of “non-western medicine”, such as China, Morocco and Nigeria. It’s high, too, in the US, where 20% say they’ve increased their use of alternative treatments over the past year. In many countries, activities like yoga, hiking and running have become more popular – at a time when other forms of exercise, like swimming, football or keep-fit classes, have been stopped as part of lockdown measures.¹

What these results tell us

During the pandemic, we’ve not always been getting the professional healthcare we need. Fear of the virus is stopping many of us seeing our doctors and specialists. As a result, we’re becoming more self-reliant, and more pro-active when it comes to managing our health. Coming out of the pandemic, 43% of those surveyed said they will “probably” or “absolutely” book a full health check-up.

¹ Data from health tech company Withings shows the number of people practicing yoga increased 42% during the pandemic. Numbers hiking and running have also risen significantly – by 34% and 18% respectively (May 2020). For more information, see www.withings.com.

It’s fear of Covid-19 that’s keeping us away from clinics and doctors’ surgeries.

Which of the following best explains why you gave up care, treatment or visits to your doctor?

41%

Fear of getting Covid-19 while seeing a healthcare professional.

33%

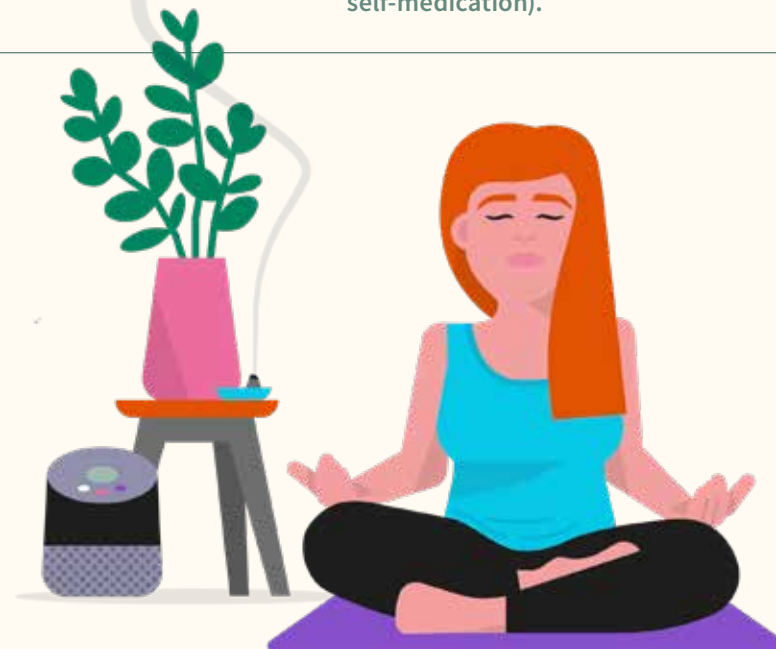
It wasn’t possible to see your doctor during the pandemic.

36%

You were able to take care of yourself in another way (including self-medication).

23%

You were experiencing financial hardship.



Vaccines offer a way out of health crisis

Of those surveyed, nearly three quarters (74%) said they would be willing to be vaccinated against Covid-19. Not surprisingly, figures were highest in countries that had been hard hit by the pandemic, including Italy, Spain and the UK. Vaccine skepticism remains in countries where there is low trust in central government - both Hong Kong and France fall into this category - though signs are this skepticism is beginning to weaken as people recognize that vaccination offers a way-out of the current crisis.¹ Our survey shows that, overall, men are less skeptical about vaccination than women; those on higher incomes or with higher formal education are also likely to be less skeptical.

¹ In France, a recent Le Figaro /Odox-Backbone Consulting poll showed 61% of French people would be willing to be vaccinated, up from just 42% in December 2020.

Vaccine “skeptics” and “enthusiasts”

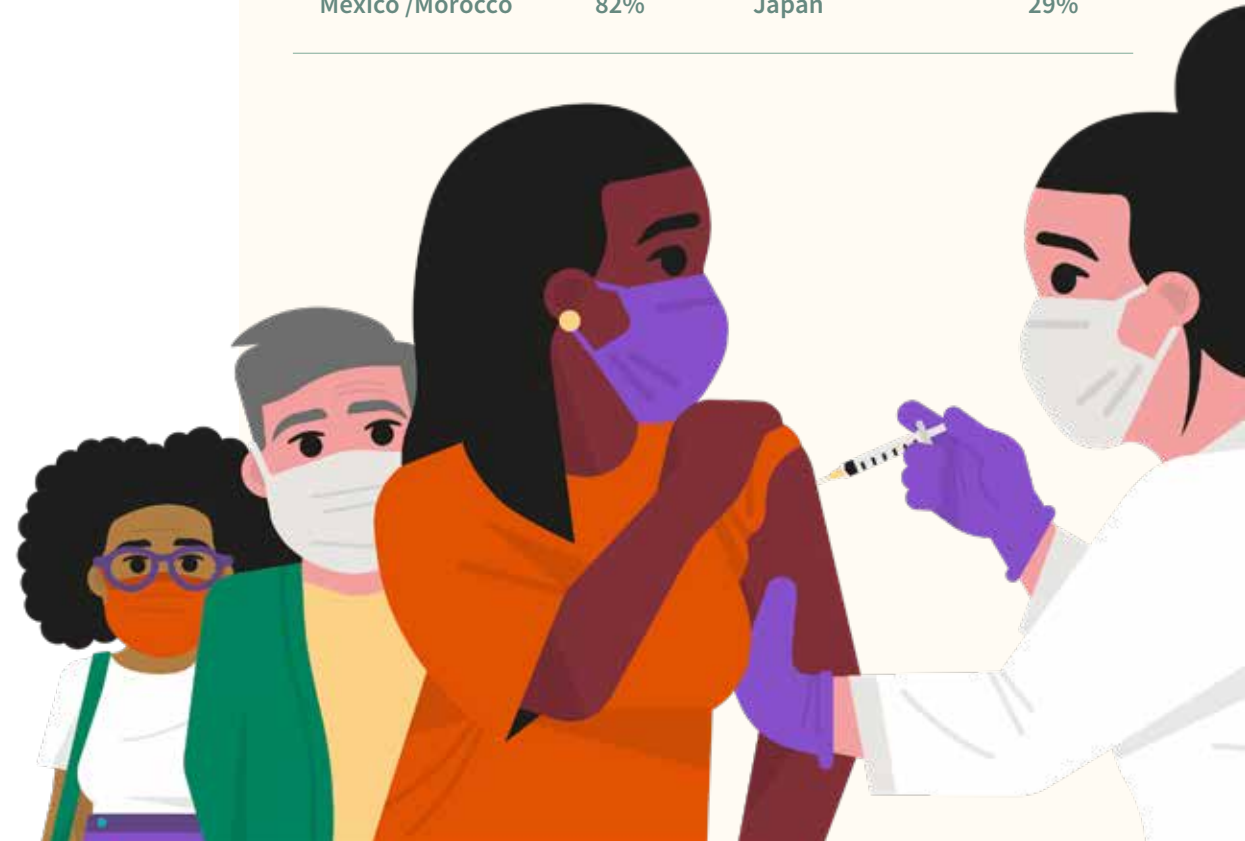
74% Yes

26% No

Top five vaccine enthusiasts (% Yes)

Top five vaccine skeptics (% No)

UK	87%	Hong Kong	45%
China	84%	France	40%
Italy	84%	Switzerland	36%
Spain	83%	Nigeria	33%
Mexico /Morocco	82%	Japan	29%



Our conclusions

- It is clear that, during the pandemic, our health – both physical and mental – has worsened. More of us are having trouble sleeping, are tired, or have gained weight. Lockdowns have added to stress and anxiety. Again, women are among the most vulnerable – something we’ve seen throughout this pandemic. Inevitably, in recent months, many of us have incurred new health problems. At the same time, the virus has kept us away from consulting doctors and other healthcare professionals. Consequently, illnesses are going untreated – and undiagnosed. The result could be a “health shock wave” in the wake of the Covid-19 pandemic, particularly in Europe where healthcare systems are already under significant strain.
- We’ve become more conscious of health issues. Around the world, we’re ready to take more responsibility for our own health. We understand more about the link between mental and physical health – and more about the need for prevention. We’re using digital more and more – it’s making it easier for us to monitor our health and making us less dependent on national healthcare systems. A more personalized approach isn’t entirely without risk, however – our survey shows that, during recent lockdowns, more of us turned to self-medication.
- Post-pandemic, we’ll need to rethink the way, together, we tackle global health crises. We’ll also need to respond to society’s changing expectations with regard to health – increasingly, we want better access to information about our health, and a more holistic approach to health and well-being. We want digital

devices that help us make better decisions – and smart use of data, which not only improves diagnosis and treatment, but also protects our privacy. And we want effective, quality health services accessible both to developing countries and the most vulnerable in our own societies.

- Rightly, our current focus is on rolling out new Covid-19 vaccines – but we need to act now to prevent a “health shock wave”, with long-term effects, following the pandemic. To do so, we must return to our doctors, resume treatment, screenings and check-ups, and put more emphasis on prevention – particularly when it comes to chronic disease. Private and public sectors must work more closely together at building a Healthy Recovery and pool resources where possible – so that, in recovering from this pandemic, we create more resilient communities better able to resist future health crises.

Health at AXA

AXA is one of the world's leading health insurers. Around the world, we have more than ten million health customers. That gives us an important stake in the future of healthcare. For us, health is part of protecting what matters. In recent years, we've put a lot of emphasis on illness prevention. Increasingly, we're working with our customers as a health partner, rather than simply paying the bills. To support our health business, we're also investing more in technology – in Europe, we already have six million telemedicine customers. Earlier this year, we joined forces with Microsoft to build a digital healthcare platform, offering a virtual healthcare system open to all. This platform – already successfully launched in Germany and Italy – includes a self-assessment tool, teleconsultation and a medical concierge. We're planning to expand the platform to other European countries. During the Covid-19 outbreak, AXA has helped arrange more than half a million online consultations. At the same time, we're growing in Asia and investing in our own clinics and diagnostic centers in Spain, Italy, Mexico and Egypt to improve access to affordable, quality healthcare. We're also helping developing countries combat the pandemic - we've joined forces with the 101 Fund to provide new intensive care units in 60 countries, and we have donated EUR 1.5 million to support UNICEF's roll-out of Covid-19 vaccines worldwide through the COVAX facility.¹

¹ Please note UNICEF does not endorse any company, brand, product or service

Additional note on methodology

This report is based on results from AXA's 2021 Pulse Health Survey. This survey covered countries and territories in Europe (Belgium, France, Germany, Italy, Spain, Switzerland and the UK), Africa (Morocco and Nigeria), Asia (China, Hong Kong and Japan) and the Americas (Mexico and the US). The survey took place online from February 21 to March 19, 2021. In each country, 1,000 respondents were interviewed. All were adults (over the age of 18). Steps were also taken to ensure respondents were representative in terms of gender, age, region and market size, as well as socio-economic category. Each respondent was asked ten questions (apart from basic identification information). All answers were checked for consistency and response behavior.

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