AN INTRODUCTION TO BUPA

LONGER, HEALTHIER, HAPPIER LIVES
Our purpose is longer, healthier, happier lives. We do this by providing a broad range of healthcare services, support and advice to people throughout their lives.

A leading international healthcare group, we offer personal and company-financed health insurance and medical subscription products, run hospitals, and provide workplace health services, home healthcare, health assessments, dental care and chronic disease management services. We are also a major international provider of nursing and residential care for elderly people.

With no shareholders, we invest our profits to provide more and better healthcare and fulfil our purpose.

This means our thousands of dedicated staff can focus their efforts on looking after millions of people all over the world.
BUPA AT A GLANCE

Our 13 million customers live in over 190 countries. Our business is managed in five Market Units.

TOTAL CUSTOMERS
13m

TOTAL EMPLOYEES
62,000

TOTAL COUNTRIES
190

UNITED KINGDOM
- Bupa Health Funding
- Bupa Health Clinics
- Bupa Care Services UK
- Bupa Home Healthcare
- Bupa Cromwell Hospital
Total customers: 2.8m
Total employees: 31,700

INTERNATIONAL DEVELOPMENT MARKETS
- LUX MED, Poland
- Bupa Arabia
- Max Bupa, India
- Bupa Hong Kong
- Bupa China
- Bupa Thailand
- Health Dialog, USA
- New Market Development
Total customers: 3.4m
Total employees: 9,300

INTERNATIONAL PMI
- Bupa International
- Bupa Latin America
Total customers: 0.7m
Total employees: 1,600

SPAIN AND LATIN AMERICA DOMESTIC
- Sanitas Seguros
- Sanitas Hospitales and New Services
- Sanitas Dental
- Sanitas Residencial
- Latin America Domestic Development
Total customers: 2.6m
Total employees: 8,400

AUSTRALIA AND NEW ZEALAND
- Bupa Australia
- Bupa Care Services Australia
- Bupa Care Services New Zealand
Total customers: 3.5m
Total employees: 10,400
Our Business Model

Bupa is a global healthcare company. We fund and provide quality healthcare around the world in a range of settings, including clinics, dental centres, hospitals and care homes. Our services span complex acute care to preventative wellbeing and we engage millions of people in their health, providing them with trusted information and advice.

Our business model is shaped by our commitment to serve customers as their healthcare partner.

We are focused on creating person-centred health systems that deliver the right intervention in the right place at the right time. We are committed to meeting customers’ needs across life stages.

As an expert in funding and in providing healthcare, we are able to deliver high quality patient care while managing costs, essential to keeping high quality care accessible.

Funding Healthcare

Through insurance, subscriptions and other funding solutions, we fund healthcare on behalf of our 13m customers across the globe.

We have a network of 7,500 hospitals and clinics and more than 200,000 medical providers worldwide.

We partner with healthcare professionals to help us deliver the right treatment to patients and to design patient-centred care pathways.

Provisioning Healthcare

We deliver healthcare to customers in our own hospitals, clinics, dental centres and primary care centres, and in a range of other settings. Our chronic disease management services help individuals make and sustain lifestyle changes to manage their condition and improve their health. We also provide treatment to patients at home, which can improve patient experience while also reducing costs.

Bupa is a leader in care services, providing nursing and residential care to over 30,000 residents in the UK, Spain, Australia, New Zealand and Poland. Our dementia expertise is world-leading. We are setting best practice in person-centred care, including through our dementia care nursing training.

Engaging People and Supporting Behaviour Change

Our services also include preventative healthcare, including identifying high risk groups and providing support and advice to improve their health.

We reach out beyond our customers to provide health information, advice and support to people across the world. This includes our online resources which were accessed by 12m people in 2012.

In 2012, our Global Challenge helped 97,000 people to get walking, a simple way to improve health. We have committed to enabling 60 million people to make positive changes to be healthier and happier by 2015. We will also reduce our carbon footprint by 20% by 2015.

An Integrated Model

While we adapt our business model to reflect individual markets’ needs and opportunities, we believe that an integrated approach – combining healthcare funding and provision – offers significant advantages to customers. It brings better oversight of the patient journey and this helps us to make better healthcare more accessible and affordable. This has been demonstrated in our work in Valencia, Spain on behalf of the Valencian regional government.
OUR HISTORY

In April 1947, 17 provident associations joined together to form Bupa with the purpose of preventing, relieving and curing sickness and ill health of every kind.

We began in the UK with just 38,000 members.

Our history goes back even earlier in Australia where our business was founded in the 1930s to help people cover the cost of their hospital treatment.

In the decades since, Bupa has grown by anticipating and meeting people’s evolving healthcare needs and by partnering with national healthcare providers.

1970s
We launched the Bupa Foundation, an independent medical research charity funded by Bupa. With a commitment to wellness, we also pioneered the concept of health screening, opening the very first screening centre in central London.

We also first began to expand to provide services across Asia, beginning in Hong Kong in 1976.

1980s
We grew our European footprint by acquiring Sanitas, Spain’s largest healthcare organisation in 1989. We also began working in tandem with the UK’s National Health Service, including managing services, and began working with universities in the postgraduate training of young doctors. In 1982, Bupa international was launched to provide worldwide medical cover to people working outside their home country.

1990s
Bupa entered the care homes sector with the first acquisition of 30 homes in the UK in 1996. Today, we are among the world’s largest providers of residential care for older people.

We also expanded our Asian footprint to Thailand in the mid-1990s.

2000s
We sold our hospitals in the UK, allowing us to grow rapidly, with major acquisitions in Australia of MBF, HBA and Mutual Community, as well as acquisitions in Latin America.

We also expanded our care homes division into Australia and New Zealand while, in Europe, we acquired Bupa Home Healthcare.

Our operations continued to grow across the Middle East. We also bought Health Dialog in the US, specialists in effective healthcare management.

2010s
We are taking our purpose of longer, healthier, happier lives to more people in more places to greater effect.

Max Bupa launched in India in 2010 and serves over a million customers.

We have grown Bupa’s presence across Asia and in Latin America.

In Australia, we brought our three health insurance brands under the Bupa brand.

We continue to expand our aged care provision in Spain, the UK, Australia and New Zealand, and have entered Poland.

We are entering new segments in existing markets, including dental clinics in Australia, Spain and the UK.

Sanitas acquired the CIMA hospital in Barcelona, and now operates two Public Private Partnerships in Valencia and Torrejón.

In 2013, we acquired LUX MED, Poland’s largest private healthcare provider, including four hospitals and over 100 clinics.
1950s
We began the first major company health insurance scheme. Membership grew as demand for healthcare increased dramatically.

To meet this demand, Bupa founded the Nursing Homes Charitable Trust, later renamed Nuffield Hospitals. By 1955, Bupa membership had exceeded 200,000.

In 1954, Sanitas was founded to provide health insurance in Spain.

1960s
In the face of pressure on UK hospital places, Bupa’s hospital funding programme created a national network providing quality care.

Bupa helped to create the International Federation of Voluntary Health Service Funds and Bupa membership reached 1.5 million.


Read about how Bupa 2020 will help us fulfil our purpose by accelerating our growth to reach millions more people in more places to greater effect.
BUPA 2020

Bupa 2020 is our strategic vision and defines how we will pursue our distinctive and inspiring purpose – longer, healthier, happier lives – for the benefit of customers and society more broadly.

In creating this vision we challenged ourselves to identify how to accelerate our growth to reach millions more people in more places to more effect.

We believe that the conclusions we reached are exciting and motivating for all our stakeholders around the world.

OUR GOALS

Our goals for Bupa 2020 will make our enduring purpose of longer, healthier, happier lives count in the eyes of customers, healthcare systems and communities around the world.

We will deliver our purpose through being a healthcare partner to millions more people around the world.

We intend millions more customers will enjoy better health because of Bupa. To achieve this goal, trust is essential, and we intend our customers to trust us and recommend us unreservedly.

We will also engage tens of millions more people around the world in their health and wellbeing.

We have committed to helping 60m people make positive changes to be healthier and happier by 2015.

We will reach millions more people as we deliver extraordinary business performance.

We will build on our success to deliver strong and sustainable revenue and profit growth, which will ultimately provide the means for us to reach more people and better fulfil our purpose. To support our efforts, we will be financially disciplined and ensure we invest to create long-term economic value.

As we can have a big impact on the world’s health, we are also committed to having a positive impact on the environment as we believe that good health and the environment are interdependent.

We are committed to reducing our carbon footprint by 20% by 2015.

We will excel when our people love working at Bupa.

To do this we will cultivate an extraordinary culture and organisation. And we will practise what we preach, which means Bupa employees being healthier as a consequence of working at Bupa, as well as making a big impact in their communities.

WHAT WE WILL BE FAMOUS FOR

We believe that when we do these things, we will make a difference that matters to people – our customers, our employees and well beyond.

We will be giving more people access to advice and care that is right for them as an individual.

We will be trusted by our customers to be there for them when they need it, providing support through their lives.

While support is most acutely valued when a person is facing a life-threatening illness or a debilitating condition, we will go beyond these boundaries to help more people take steps to improve their overall health and quality of life, and reduce their risk of developing serious conditions such as diabetes, cancer or heart disease.

“Our Bupa 2020 goals will make our enduring purpose count in the eyes of customers, healthcare systems and communities around the world.”
We will partner with the best to be the best at providing advice and care that is world-leading, innovative and, above all, effective.

**We will be obsessive about making quality healthcare affordable and accessible.**

Affordability is essential for good healthcare to be accessible, and it is fundamental to our commitment to democratise good healthcare.

Among Bupa’s 62,000 people, we have considerable and world-leading healthcare expertise. We will harness this knowledge to greater effect for customers and their communities, through taking a greater role in shaping patients’ healthcare journey and by working with health systems to shape health policy in the interests of communities. Increasingly, we are seeing the powerful benefits of integrated healthcare – funding, commissioning and provision.

**We will be tackling the toughest challenges in healthcare – and making a difference.**

Good health is essential – to happy families, to thriving communities, to efficient economies.

The challenges to securing good healthcare are immense.

We will use our expertise to help individuals take steps to keep well even into old age, and reduce their risk of developing a chronic condition, starting with dementia, diabetes and cardiovascular disease, and we will take a holistic approach to cancer – from prevention and treatment to surviving well and dying with dignity.

In this way, we will fulfil our purpose of longer, healthier, happier lives.
Making and sustaining positive lifestyle changes is difficult. With soaring rates of chronic disease, we believe that helping people adopt a healthier lifestyle is the single most effective way we will help people live longer, healthier, happier lives.

In Australia, our Integrated Osteoarthritis Management Programme is helping customers to improve their health by providing them with a tailored programme that helps increase their mobility, manage pain, lose weight and improve fitness. It is designed to be simple, home-based and flexible.

Geoff started the programme on the recommendation of his orthopaedic surgeon. Weighing 110kg, the pressure on his knees was a major cause of pain. Through the programme, Geoff lost 23kg, saw his knee pain significantly reduce and has taken up running.
AN INTRODUCTION TO BUPA

97,000
PEOPLE ACROSS THE WORLD TOOK PART IN BUPA’S 2012 GLOBAL CHALLENGE ON WALKING.

Walking is the most accessible form of activity for all ages and abilities. Walking an extra 15 minutes a day can extend a person’s life by up to three years. Source: Get Walking, Keep Walking, Bupa & C3

12m
PEOPLE ACROSS THE WORLD ACCESSED OUR HEALTHCARE INFORMATION ONLINE IN 2012.

In addition, 530,000 downloaded our healthy apps, which help people take simple steps to be healthier and reduce their risk of developing a chronic condition, such as diabetes or heart disease.

883,000
PEOPLE WE HELPED TO BE HEALTHIER THROUGH OUR COMMUNITY PARTNERSHIPS.

Initiatives ranged from providing health risk assessments to shoppers in malls with Diabetes UK, to encouraging commuters to walk to work with the Pedestrian Council of Australia.

1.1m
PEOPLE WE HEALTH COACHED IN 2012.

Health coaching helps people improve their health and reduce the risk of developing chronic conditions.

“I am a healthier, fitter person and my wife and I are much more active. The personal support made all the difference.”
Geoff Russell
Integrated Osteoarthritis Management Programme customer
Access to healthcare services is severely limited for many millions of people. In rural India, many families live below the poverty line and diseases of poverty, such as pneumonia and diarrhoea, are leading causes of death for children in the country.

Bupa is working with Bihar’s regional government to implement Rastriya Swasthya Bima Yogna (RSBY), or National Health Insurance Programme. Funded by the government, the scheme provides low cost health insurance to families living below the poverty line. Families are recruited via community road shows, with up to 3,000 people joining the scheme daily.

This initiative is transformational. It is also a first step. Utilising the experience gained from RSBY, Bupa is developing new micro health schemes that can be taken to scale in India and beyond.
HOSPITAL QUALITY ASSESSMENTS COMPLETED IN INDIA.

We have been working with our network of provider hospitals in India since 2010, undertaking quality assessments and providing advice on how to raise standards and improve the quality of care to patients.

12.5% LOWER HOSPITALISATION RATE.

Health Dialog’s shared decision making programme delivered significantly lower hospitalisation rates as well as 5.3% lower healthcare costs compared with usual levels of support. This is another way we are making quality healthcare more accessible.

696,000 PEOPLE JOINED THE RSBY SCHEME ESTABLISHED BY BUPA IN 2012.

The scheme gives families access to in-patient treatment in private and public hospitals.

25% LOWER COST PER PATIENT AT OUR MANISES HOSPITAL COMPARED WITH OTHER PUBLIC HOSPITALS IN THE REGION.

90% of patients treated would recommend the hospital and, compared to all Spanish public hospitals, patients rate nearly all medical areas as above average.

800 HOSPITAL QUALITY ASSESSMENTS COMPLETED IN INDIA.

We have been working with our network of provider hospitals in India since 2010, undertaking quality assessments and providing advice on how to raise standards and improve the quality of care to patients.

“Many peoples lives will be saved in our community. Now when people become sick, we will be able to get them help.”

Gita Devi
Community leader, Phulpars Block of Madhubani District, Bihar, India
At Bupa, we will focus on where we believe we can make the greatest difference – in cancer care, diabetes, heart disease and dementia.

For cancer care, this means taking a truly holistic approach and caring for the whole person – from swift diagnosis to leading treatment and care.

Our approach made all the difference to Sue. Diagnosed with advanced facial skin cancer, Sue decided to opt for radical surgery. Although this meant removing a quarter of her face, she knew this surgery would give her the best chances of survival. Sue then had facial reconstruction surgery by a leading specialist. Bupa was by her side all the way.

Today, her scarring is hardly noticeable.
AN INTRODUCTION TO BUPA

Sue McIntosh-Gibbs
Bupa UK customer and cancer survivor

“Being diagnosed with cancer was frightening, but I always felt I was in safe hands.”

75,000
HEALTH ASSESSMENTS PROVIDED IN BUPA WELLNESS CENTRES.
In addition, over 85,000 individuals completed online risk assessments which help people learn more about their body and reduce their risk of developing conditions such as Type 2 Diabetes.

7,500
UK BUPA CARE HOME STAFF WHO RECEIVED SPECIALIST ‘PERSON FIRST, DEMENTIA SECOND’ TRAINING.
Pioneered by Bupa’s Prof Graham Stokes with the University of Bradford, the programme is helping care home staff provide leading person-centred care to our residents.

5,000
AUSTRALIAN CUSTOMERS TREATED BY THE GENESIS HEART CARE NETWORK IN 2012.
Bupa has a partnership with the Genesis network of cardiologists to provide quality, evidence-based care to customers with heart disease as well as support to help them understand their condition, treatment and care options.

450,000
PATIENTS TREATED IN OUR HOSPITALS IN 2012.
Among these were cancer patients receiving care in our Oncology Advice and Care Units in Spain. The units combine the most advanced treatment with emotional support for the patient and their family.
KEEPING PEOPLE WELL AND SUPPORTING A HEALTHY PLANET

Good health is dependent upon a healthy environment. Decisions which can improve our health, such as how we travel and what we eat, can also have a positive impact on our environment. Likewise, improving our environment, for example by polluting less, can be good for our health.

At Bupa we believe that we can enable people to make positive changes to improve their health and protect our environment. This is why we have committed to our goals of keeping people well and supporting a healthy planet.

By 2015, we will have:
- enabled 60 million people to make positive changes to be healthier and happier and to help protect the environment.
- reduced our carbon footprint by 20%.

These aims are integral to our business approach and have been incorporated into our Bupa 2020 vision for how we can use our special status to focus our energy and resources for the benefit of current and future customers and society. As such, our goals are now part of how we measure our success as an organisation and how we reward performance.

Our goals are ambitious and will require us to engage in new approaches and partnerships to go far beyond our current work and customers. We have launched a number of initiatives and partnerships around the world, many of which are already having a positive impact on peoples’ health and the environment.

KEEPING PEOPLE WELL

One area in which there is a clear relationship between health and the environment is lifestyles in cities. The majority of the world’s population now live in cities and this trend towards urbanisation will continue in the coming decades.

Air pollution, sedentary lifestyles and poor diet are all health problems associated with urbanisation. However, with effective planning and policies, cities can be designed to improve people’s health, from encouraging cycling to supporting local food systems. Cities should be at the forefront of encouraging healthy, sustainable lifestyle and, with increasing interest from politicians and the public, this is the time to act.

We are working with the European Centre for the Environment and Human Health on a healthy cities project, globally highlighting the win-win approach of tackling health and climate change together and gathering case studies of practical action that works.

Our research shows that walking is one of the best ways of keeping people healthy and supporting a healthy planet. One in ten people admit to using cars for short journeys, rather than walking. As such we are encouraging all Bupa employees to walk more and to get their communities walking.

We have developed a number of smartphone apps which help people to make decisions to improve their health and the environment. An example of this is Life E-volution, an app developed by Bupa Latin America to help users calculate and understand more about their carbon footprint and the impact it has on their health and the health of the planet.

A major focus for our goals has been tackling the major causes of preventable disease worldwide. Diabetes is one of the most urgent and serious global challenges facing health and development. In 2012 more than 371 million people had diabetes and by 2030 the global figure will rise to 552 million – or one in ten adults.

The greatest burden is increasingly falling on low- and middle-income countries, where the disease is hitting people at a younger age.

Bupa has a research partnership with the International Diabetes Federation to deliver two research reports. The first research report is to explore the connection between type-2 diabetes and climate change; the second report, on global diabetes, is to track progress and drive action on the UN Political Declaration, global non-communicable diseases (NCD) targets and policy response to diabetes and NCDs.

“We have launched initiatives around the world, many of which are already having a positive impact on peoples’ health and the environment.”
SUPPORTING A HEALTHY PLANET
We are committed to reducing the carbon footprint of our businesses around the world. Our goal is to reduce our carbon footprint by 20% by 2015. During the first three years of our commitment we have achieved a 4.8% carbon reduction from our 2009 baseline and we are committed to accelerating our progress.

One of the ways we have done this is by looking at the impact of our energy use on our carbon footprint. Globally, over 85% of Bupa’s carbon emissions relate to energy use, including electricity and gas. Energy reduction and efficiency programmes have been prioritised across Bupa, particularly in our care homes in the UK, Spain, Australia and New Zealand.

Our care homes in Australia have also achieved significant reductions in carbon emissions through incentivising behaviour change and changes to buildings, including improved insulation, light timers and energy monitors. In a single month one of our care homes saved 10,000 kilowatt hours of energy while also making financial savings for the business. Overall carbon reductions in our Australian care homes are over 10% and rising.

IMPROVING DEMENTIA CARE GLOBALLY
As part of our commitment to Keeping People Well, we have partnered with Alzheimer’s Disease International to launch a joint Global Dementia Charter that outlines the core fundamentals of high quality, person-centred dementia care and support.

The Charter is being used to benchmark national healthcare systems around the world and to support our campaign to help countries develop National Dementia Plans that make dementia a national public health priority.
OUR PEOPLE

We are a people-based organisation. We are investing in, and developing, our people to realise our ambitions and we are working to create an extraordinary culture and organisation where people love to work.

We are proud of the affinity our staff have with Bupa’s purpose and the customer care our people provide every day. We are committed to building on this foundation to cultivate a truly extraordinary culture and organisation so that we can reach millions more people in more places, fulfilling our purpose.

Our new vision is shaping our culture – how we lead, how we communicate and how we work with each other and our partners.

CULTURE

Our culture will facilitate and reflect our ambitions. We have been working with our people to foster a mindset of ‘possibility and accountability’. This is about creating a culture in which our people are empowered to explore new ways of doing things and to work collaboratively to achieve better outcomes which they ‘own’.

The ultimate goal is always our purpose – having all our people fully aligned behind delivering it, seeing how their role contributes, and knowing that they can change how we do things to make us more effective and efficient.

LEADERSHIP

Embedding this mindset in our culture begins with our most senior people. We have initiated a programme based around a philosophy of ‘breakthrough leadership’. The concept behind it is the transformation of how both individuals and teams lead in the relentless pursuit of outcomes in service of our purpose.

As part of the programme, we have invested in 200 of our most senior leaders, building capability in breakthrough leadership via residential programmes, coursework, workshops and coaching. We have introduced a biannual performance diagnostic to provide leaders with insights into the environment they are creating for breakthrough thinking and performance.

We are also creating an aspirational profile describing the leadership it will take to deliver Bupa 2020 which we will align to our leadership effectiveness and development efforts, along with reward and talent management.

COMMUNICATION

Delivering our purpose requires all of our employees to connect with our vision and see the part they can play in delivering it. To do that, we have created a range of communication and discussion tools to help team leaders share the vision with their teams through two-way dialogues.

This approach is part of a wider step-change in how we engage our people. Throughout the business, we are striving to build and embed a breakthrough culture where everyone contributes to our growth and development.

We have also introduced a new online employee survey – the Global People Survey (GPS). It allows our whole workforce to contribute to the conversation about our future and suggest areas where we can improve. Insights provided by employees are now driving changes to enhance our overall performance.

MAKING AN IMPACT IN OUR COMMUNITIES

Our people do incredible things in the communities in which they work. In September 2012, the Bupa Global Challenge saw 97,000 people put on their walking shoes to improve physical and mental health and boost environmental sustainability.

All our businesses engaged their communities with the walking challenge, from a walk along sections of the Great Wall of China to a Walkathon in India.

Bupa Latin America and the Caribbean coordinated eleven events across five cities in five countries and Care Services UK partnered with Alzheimer’s Society and Alzheimer’s Scotland to engage local communities in Memory Walks.

Smartphone apps were developed for Bupa Hong Kong and Bupa Arabia to encourage colleagues, customers and other walkers to track their progress.

DIVERSITY AND INCLUSION

Our inclusive approach makes us a more effective organisation and we are proud that 40% of the Bupa Executive Team is female. Our efforts have been recognised in Saudi Arabia by the Minister of Labour as an exemplar for recruiting and developing Saudi national women.

We are committed to treating all our people fairly and with respect, making decisions for recruitment, training, development and promotion on ability and aptitude, and giving all people equal opportunity regardless of gender, ethnic...
origin, physical or mental ability, sexual orientation or any other individual characteristic.

WELLBEING, HEALTH AND SAFETY
As a healthcare business, we intend our people to be healthier because they work for Bupa. To do that, we need to ensure their safety at work and enable them to live healthier lives.

We have strengthened our Wellbeing, Health and Safety capability and processes. Board member, Professor Sir John Tooke, assumed the role as Champion for Wellbeing, Health and Safety and we have appointed a Global Director of Wellbeing, Health and Safety and Diversity.

Changes were implemented in the Health and Safety management system, controls and governance. Leading and lagging indicator scorecards were introduced across all businesses and a global audit was conducted by Marsh Consulting across 15 locations and eight businesses. Findings included good compliance to local legal requirements and evidence of strong leadership.

HEALTHIER WORKING AT BUPA
We have implemented numerous initiatives around the world to help our people to be healthier, including:

- In the UK, we rolled out ‘Positive Health’ in partnership with Diabetes UK and Bupa Health Coaches. 1,390 employees participated and over 1,000 diabetes risk assessments and cholesterol tests were conducted.
- Bupa Care Services New Zealand achieved 50% engagement in its ‘B-fit’ programme, designed to help staff make healthy choices.
- 80% of Health Dialog staff engaged in Wellness Dialog. The programme combines health assessment and one-to-one coaching to support employees to be healthier.