## HealthLeaders Media, US: Cognizant's Vice President, Healthcare Consulting, Discusses the Consumer Shift to On-Demand Healthcare



"As consumers select health services on demand, they will create their own systems of care instead of relying on a third party to do so," says **Bill Shea**. "The impact of these changes likely means integrated delivery systems must focus on providing on-demand healthcare and do so on a large scale." Excerpts:

"The continued market consolidation and efforts to create an 'all-in-one' approach to healthcare insurance customers may lead to carriers acquiring large hospital networks, particularly if the CVS-Aetna transaction proves to be successful and profitable, one analyst says.

Hospital acquisition also could be driven by consumers, says Shea. Health plans also may consider returning to their pre-managed care origins to purse a classic insurance model of benefit design, risk management, and underwriting, he says. Some organizations could become a one-stop shop for every insurance need.

'These diversified insurance players will have the economies of scale to better manage profit and loss across multiple lines of business and to take creative approaches to health-related insurance, such as offering personalized policies targeted to specific market segments,' Shea says."

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