thrive

PREVENTIVE HEALTH BY IN2HEALTH

A PARTNER PROGRAM FOR
Private & industry health funds

You pay for illness after it happens. Thrive helps prevent it.

Thrive turns complex health data into simple insights. Members get a free, personalised health dashboard; your fund gets de-identified population intelligence and a powerful new member benefit — the engagement, retention and claims-cost advantage of a genuinely healthier membership.

~A$3.5B	~1 in 3	12.6M
annual cost of preventable hospitalisations from chronic conditions (AU, 2024)	Australian health-spend dollars are driven by chronic conditions	Australians hold private hospital cover (APRA, Sept 2025)

One platform. Two kinds of value.

For your members

- **Free 20-minute Health Check** + a 12-month personalised dashboard: Medical Age, Vitality, Stress & Health scores and 30+ indicators.
- **GP-reviewed plan** with a clear roadmap to move from red/orange into the ‘green zone’.
- **Targeted screening referrals** so risks are found early, not late.
- **AI Health Navigator + lifestyle-medicine GPs** for everyday guidance and expert support.
- **Fully confidential** — individual data is never shared with the fund.

For your fund

- **A free, high-value member benefit** — a compelling reason to join and to stay, beyond price.
- **Early risk detection at scale** helps avoid costly, preventable hospitalisations and lowers claims cost over time.
- **De-identified population dashboard** to target programs, segment risk and prove ROI.
- **Continuous engagement between claims** — more touchpoints, higher advocacy, lower lapse.
- **Turnkey & co-brandable** — a clinically-governed prevention program with no in-house build.

Fits how funds fund prevention

Designed to operate within Broader Health Cover / Hospital Substitute Treatment and chronic-disease management provisions available to Australian health insurers since 2007.

Trusted & private by design

Built by health professionals, every plan doctor-reviewed. Australian-hosted and compliant with the Privacy Act 1988, the Australian Privacy Principles and the Health Records Act 2001 (Vic).

Reward what works — incentives are a lever only insurers can pull

Incentives drive the behaviour change that reduces modifiable risk — and they work best when tied to objective, personalised data. Thrive supplies the scores and wearable-tracked progress to power rewards, premium credits or shared-value programs. *A RAND Europe study of 400,000+ Vitality members found incentives + Apple Watch lifted physical activity by a sustained 34%.* (See AIA Vitality, Discovery Vitality, Medibank Live Better.)

Give your members their health dashboard.
Give your fund the advantage. Let’s talk about a pilot.

hello@in2health.com
thrivein2health.com/health-insurers

In2health Solutions Pty Ltd · Built by health professionals · Australian-built and hosted · Partner pricing with tiered rates by member volume. Figures: AIHW & APRA (2024–2025).