

Vitana FAQs

1. What is Vitana?

[Vitana](#) is an experimental, App-based gestational diabetes insurance solution using blockchain technology. The solution was developed by LumenLab, MetLife's innovation centre in Asia, SwissRe, Cognizant and Vault Dragon and is the world's first claim-free health insurance product using blockchain technology.

2. Why is it unique?

Vitana is a 'first-of-its-kind' use of blockchain technology in the health insurance sector. It can issue a policy within minutes and trigger an automatic payout upon diagnosis, without the customer having to make a claim or take any action. It is also Singapore's first dedicated insurance product offering financial protection for women diagnosed with gestational diabetes.

3. Why offer financial protection for gestational diabetes?

Gestational diabetes is a serious health condition that impacts around one in five expectant mothers in Singapore¹. The condition often leads to additional unexpected medical expenses during both pregnancy and birth, and there was no existing dedicated insurance solution offering financial protection for pregnant women in Singapore.

4. What role did the various partners play in developing and launching Vitana?

- [LumenLab](#), MetLife Asia's Singapore-based innovation centre, owns Vitana and brought the various partners together to create the platform that underpins the solution.
- [Swiss-Re](#) has been working hand-in-hand with LumenLab from day one to brainstorm possible insurance product concepts. They are also enabling the test product to go to market by reinsuring the risk.
- [Cognizant](#) has been involved from the beginning, bringing significant technology expertise to the project by exploring all the possible protocols in blockchain to see which one would be most beneficial to the project.
- [Vault Dragon](#) has been instrumental in finalising the use case and has been supporting the on-the-ground implementation with forward-thinking doctors and clinics.
- [PwC Singapore](#) and [ComplyAdvantage](#) provided significant support in ensuring Vitana met the necessary compliance hurdles.
- [Singapore Medical Group Women's Health](#) and other select clinics are offering Vitana to expectant mothers visiting their clinics.

5. Who can access the experimental product?

Because this is an experiment, Vitana will initially only be available to up to 300 Singapore-based patients in their first 23 weeks of pregnancy who attend a participating clinic (see below). Patients can download Vitana from the [App Store](#).

6. Which providers and clinics are participating?

[Singapore Medical Group Women's Health](#):

- Dr. Tho Chin Keong at Astra Women's Specialists (Jurong East)
- A/Prof Fong Yoke Fai at Astra Laparoscopic & Robotic Centre for Women and Fertility (Paragon and Mount Elizabeth Novena)
- Dr. Watt Wing Fong at The Obstetrics & Gynaecology Centre (Gleneagles Medical Centre)
- Dr. Henry Cheng at Astra Women's Specialists – (Bishan and Mount Elizabeth Novena)

- Dr. James Lee at Astra Women's Specialists – (Bishan and Mount Elizabeth Novena)

Others:

- Dr. Tan Eng Kien at E K Women's Clinic
- Dr. Selina Chua Poh Kim at Women's Specialist Associates
- SOG – Dr. Beh Suan Tiong at Beh Clinic for Women
- SOG – Dr. Choo Wan Ling at Choo Wan Ling Clinic for Women
- SOG – Dr. Natalie Chua at Natalie Chua Clinic for Women
- SOG – Dr. Hong Sze Ching at SC Hong Clinic for Women

7. What financial protection does the insurance cover and when will it be available?

Vitana offers expectant mothers financial protection to cover additional medical expenses in the event that they are diagnosed with gestational diabetes. The product provides an automatic SGD 500 pay out upon diagnosis and an additional SGD 2,000 if the patient encounters certain birth complications post diagnosis. Vitana is available for download on the [App Store](#) now.

8. MetLife doesn't have an insurance license in Singapore – did it receive an exemption?

Vitana was developed within the [Monetary Authority of Singapore's](#) (MAS) [regulatory sandbox](#), which gives companies a well-defined framework to explore new product and service innovations. SwissRe is also a critical part of the equation as it is reinsuring the risk for this product.

9. What role did technology and blockchain, in particular, play in the development of Vitana?

The Vitana platform was designed with the customer in mind. The primary goal was to eliminate or reduce the friction (difficulty) a customer experiences when purchasing and filing claims on an insurance product. LumenLab and its partners saw an opportunity to test how the automation and enhanced security blockchain technology offers can be used to create a more frictionless experience.

10. Could the technology be used for other types of health/critical illness insurance?

Vitana offers a blueprint that could be used to launch additional parametric health insurance products in the future.

11. Why blockchain vs. other architecture?

Since LumenLab's operating principle is to experiment to stay ahead of the curve, it's been testing blockchain technology to understand potential benefits to the insurance customer. Blockchain allows transparency and auditability, which will provide simpler reconciliation between different parties and operational efficiencies.

ⁱ Gusto, a longitudinal baby study at NUH and the KK Women's and Children's Hospital (KKH) ([Khalik, S. 2016](#)).