

The *Shift* to Proactive Health

*Expert and data-driven perspectives on proactive health:
from ambition to action*

With expert voices of

Tom,
Workplace Health Advisor



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INTRODUCTION

“Prevention isn’t theory anymore. It’s already shaping strategies today. The real shift is making it the starting point, not an afterthought.”

Hi person reading this report,

I’m Brecht, CPO of IntelliProve and for those who don’t know: we build technology that lets you measure things like stress, sleep quality or even blood pressure through a simple face scan. But today, this report isn’t about our technology. It’s about a topic that can’t be ignored: the shift towards preventive health.

Why? Because over the past months, dare we say years, in conversations with clients, partners and others in the sector, something caught our attention. Again and again the same message came through:

“Prevention isn’t a nice add-on anymore. It’s becoming a strategic necessity.”

We still talk about health far too often once it’s already too late. Someone drops out, someone gets ill, someone has to recover. And only then we wonder: *“How did it come this far?”* The human and economic impact is immense. According to a 2024 report by IBEC, absenteeism and burnout together cost the EU and US economies an estimated €1.8 trillion per year in lost productivity¹.

And that feels off. Because if we’re honest, we all know prevention is more sustainable, kinder, and frankly smarter than trying to patch things up afterwards. Yet somehow... as a society, we’re still struggling to fully make that shift.

That’s exactly why we wanted to put this report together. What you’ll read here is not a “10 steps to solve it all.” It’s a way of framing the problem, showing why it matters, and sharing genuine insights from people right in the middle of it all. We spoke with experts who work at the intersection of mental wellbeing and organisational culture, who guide employers in building data-driven health strategies, and who see firsthand how prevention shapes wellbeing today.

And they’ve got strong views on what’s really needed: from how digital health data can drive real behaviour change to how prevention reshapes the relationship between providers and the people they serve.

For us, this topic is crucial. Because let’s be real: numbers alone don’t change much. The real change only happens when those insights lead to action and that requires prevention to sit much higher on the agenda for anyone working around health.

So: welcome to this report. Grab a coffee and dive into the insights. We promise this won’t be dry reading, but rather a glimpse of how the future of health is becoming more and more *proactive*.

Enjoy,

Brecht

¹ IBEC. (2024). Report on absenteeism and burnout. IBEC.

The current state of preventive health

A system out of balance

Healthcare today feels a little like running up a downward escalator. We spend more, we build more hospitals, we prescribe more medication yet the overall burden of disease keeps growing. The reason is simple: most systems are still built to react, not to anticipate.

Why is that? Partly because healthcare financing still rewards treatment rather than prevention. A simple example: policymakers are under pressure to demonstrate impact within short political cycles. Preventive measures may take years to show results, while investments in acute care deliver visible outcomes much faster. And at a societal level, health is still too often seen as something to “fix” once problems arise, rather than something to proactively protect.

Most discussions about prevention focus on physical conditions, and rightly so. But there's another layer that cannot be ignored: mental health. Across Europe, rates of stress, anxiety and depression are rising sharply. A Eurobarometer survey from June 2023 revealed that **almost 46% of the EU population had experienced emotional or psychosocial problems**, such as feeling depressed or anxious within the past 12 months².

Turning to broader epidemiological statistics, the WHO's European Region estimates that **1 in 6 people** currently live with a mental health condition. In workplaces, mental ill-health is responsible for the majority of long-term sick leave³. And yet, mental health prevention receives only a fraction of the attention and funding compared to physical disease.

Proactive approaches to mental health, from early screening to digital wellbeing tools and supportive workplace cultures, are still in their infancy. Too often, support only kicks in once someone has reached breaking point. The stigma remains, and the structures to detect and intervene early are underdeveloped.

This is a missed opportunity. Just as lifestyle changes can prevent diabetes or heart disease, proactive strategies can strengthen resilience, reduce burnout and protect mental health. This does not have to be a vague ideal but can be as concrete as taking actions like teaching coping skills in schools, adding digital wellbeing checks to daily life, or normalizing asking for help.

A few key figures



\$9.8 trillion: global healthcare spending in 2021, equal to 10.3% of world GDP.⁴



In the EU, less than 6 % of health budgets go to prevention.⁵



In 2023 46% of Europeans reported emotional or psychosocial problems.⁶

² European Commission. (2023). *Eurobarometer on mental health*. European Commission.

³ World Health Organization – Regional Office for Europe. (2023). *Mental health data and statistics*. WHO Europe.

⁴ World Health Organization. (2021). *Global health expenditure database*. WHO.

⁵ European Commission. (2023). *Health expenditure by function of care (preventive care)*. Eurostat.

⁶ European Commission. (2023). *Eurobarometer on mental health*. European Commission

The value of prevention

Why proactive health matters for business and beyond

So far, we have looked at the problem: rising rates of preventable illness, overstretched systems, and an underinvestment in prevention. But the story doesn't end there. Prevention is not just about saving lives, it is also about creating value. For employers, insurers, and society at large, proactive health has the potential to shift healthcare from being a cost centre to becoming a driver of resilience, engagement and long-term sustainability.

Healthier workforces, stronger businesses

Workplace wellbeing isn't just about morale, it impacts the bottom line. Mental disorders drive up to 40% of long-term sick leave in the EU, costing 3% of GDP.⁷ Wellness programs deliver nearly \$5 for every \$1 invested, cutting absenteeism by up to 30%.⁸ Proactive measures like health checks and digital wellbeing tools reduce costs and boost engagement, motivation, and productivity.

Prevention as the future of insurance

Non-communicable diseases dominate mortality and cost in Europe, driving 1.8 million avoidable deaths and massive healthcare spending.⁹ Prevention offers a clear path forward. An OECD report shows insurers using digital wellness tools already see fewer and less severe claims.¹⁰ Bain & Company's analysis estimates AI-driven prevention can add 10–15% revenue, cut functional costs by 30%, and reduce P&C leakage (losses due to errors, inefficiencies, or fraud in claims handling) by up to 50%.¹¹

The case is also strategic: consumers now expect insurers to offer proactive health services. Those who do strengthen loyalty and retention. By shifting from passive payer to active health partner (through early detection, lifestyle support, and digital wellbeing) insurers build trust, satisfaction, and long-term sustainability.

Lower costs, higher resilience

At the societal level, prevention translates into healthier populations and more sustainable health systems. The potential gains are immense. Scaling preventive programmes could cut healthcare costs by up to 15%,¹² while boosting wellbeing, productivity, and participation. Every chronic disease avoided eases hospitals, every burnout prevented relieves social systems, and every resilient individual strengthens society.

⁷ European Commission. (2023). *Mental disorders and long-term sick leave statistics*. Eurostat.

⁸ Baicker, K., Cutler, D., & Song, Z. (2010). *Workplace wellness programs can generate savings*. *Health Affairs*, 29(2), 304–311.

⁹ OECD & European Union. (2024). *Health at a Glance: Europe 2024*. OECD Publishing.

¹⁰ OECD. (2024). *The role of digital wellness tools in prevention*. OECD Publishing.

¹¹ Bain & Company. (2024). *The future of AI in health insurance: Preventive and predictive models*. Bain & Company.

¹² OECD. (2024). *Cost-effectiveness of scaling preventive health programmes*. OECD Publishing.

EXPERT VOICES

By now, we've shared quite a lot of numbers and system-level arguments. Important, for sure, but prevention isn't just about spreadsheets and policy papers. It's also about the people who have to make it work in the real world, every single day.

That's why we wanted to step away from our own perspective for a moment and hand the mic to three people who live and breathe prevention in their daily work. From shaping workplace cultures to guiding insurers and supporting employee wellbeing, they see first-hand how proactive health is shifting and what it really takes to move from theory to practice.

So instead of us telling you what we think, let's hear it straight from them.

Tom,

Workplace Health Advisor



 **Zilveren
Kruis**

Lloyd,

Head of Clinical & People Excellence



plumm.

Kim,

Business Developer Prevention



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TOM SPLITTHOFF

Workplace Health Advisor at Zilveren Kruis

Zilveren Kruis is one of the leading health insurers in the Netherlands, committed to improving health and wellbeing across society. Among other areas, they focus on supporting organisations in building healthier and more resilient workplaces. Their 'Healthy Employment' approach emphasises the prevention of health issues, strengthening mental wellbeing, and fostering safe, supportive work environments. By combining data-driven insights with practical solutions, Zilveren Kruis helps both individuals and organisations invest in vitality and long-term success.



On the shift to prevention

Prevention is no longer an extra. It is a necessary response to a system that is under increasing pressure. Healthcare costs continue to rise, the labour market is tight and the number of people with chronic complaints is growing. At the same time it is becoming increasingly clear that health is not only determined by medical care, but by lifestyle, working conditions and social factors. That requires a different approach: not waiting until someone becomes ill, but intervening earlier.

Whereas in 2025 there is enough evidence that investing in prevention pays off. Also, or perhaps especially, in difficult times.

Health is a precondition for participation in work and society. Investing in prevention contributes not only to organisations, but to social resilience.

As an organisation you should not only talk about health, but make it visible in choices, priorities and role modelling

As an organisation you should not only talk about health, but make it visible in choices, priorities and role modelling. That consistency is essential for credibly communicating a vision on health and wellbeing.

What I often see in practice is that prevention is supported by HR managers and vitality advisers, but too rarely at board level. There might be a KPI on absenteeism, and if you are lucky also on engagement. But if the board does not set clear goals and does not show exemplary behaviour itself, then insufficient resources and capacity are released further down in the organisation. And as soon as the economy slows down, preventive budgets are often the first to be cut.

Prevention is also relevant beyond the organisational level. Health economist Jochen Mierau argues that health is a precondition for participation in work and society. This perspective again underlines that investing in prevention does not only pay off at organisational level, but also contributes to social resilience.

Insurers can play an important role here by not treating prevention as a side issue, but as an integral part of their services.

In 2025 there is enough evidence that investing in prevention pays off. Also, or perhaps especially, in difficult times.

From my role at Zilveren Kruis I see this happening more often. Preventive activities are reimbursed through supplementary insurance, policyholders are given more scope to choose how they want to strengthen their health and public awareness of prevention is increasing (for example, through our [sun protection campaign](#)). Towards employers I also see change: more is being purchased in the field of prevention, new services such as “[Well at Work](#)” and “[AfvalLEN met Afspraken](#)” (a weight loss program) are being created, employers are being brought together to learn from each other and innovative providers are actively linked to companies to take steps together.

On how technology can contribute to sustainable behaviour

Technology makes health visible and personal. A face scan that measures stress or blood pressure, an app that gives a targeted tip based on biometrics: these lower the threshold for taking action. But technology is not an end in itself. The value lies in the link between data and behaviour.

Without context and follow-up, a measurement remains without meaning. That is exactly what I find difficult. More and more parties are doing something with health technology, but too often they stop at measuring. Something is recorded, but little is done with it afterwards. No follow-up, no intervention, no behavioural guidance. Whereas technology only gains value if it helps people make choices, change something, and take control.

As an adviser I see it as my task to ensure technology is not approached as a gadget, but as part of a broader policy strategy. That means making sure insights land, that there is follow-up, and that technology fits the reality of workplaces.

Employers can use health technology as a catalyst for behavioural change, but only if there is follow-up, tailoring and integration into existing processes.

In my work I see it working when technology is embedded in a broader strategy. Think of tools that make health tangible, but also dashboards that give teams insight into their wellbeing. At Zilveren Kruis we are therefore developing more and more services that support employers in this.

Employers can use health technology as a catalyst for behavioural change, but only if there is follow-up, tailoring and integration into existing processes. That often requires cooperation between insurers, care providers and developers.

I also see health technology as an important part of making healthcare future-proof. There is a structural shortage of healthcare workers, demand for care will only continue to rise, and people increasingly expect a personal approach. Technology can contribute to this, only when it's well embedded and ethically responsible. And if we also link technology to social goals such as participation and self-reliance, the impact becomes even greater.

On how prevention changes the partnership between provider and end user

I think a preventive approach fundamentally changes the relationship between provider and end user. The provider is no longer a problem solver afterwards, but a partner in health in advance. That requires a different attitude: proactive, transparent and connecting.

In work-related healthcare this means not waiting for absenteeism, but focusing on employability. Not only individual interventions, but also structural improvements in policy, culture and environment.



An equal relationship requires trust. You do not build that with one-off interventions, but with a consistent long-term commitment.

Users are no longer passive recipients of care, but active participants in improving health. Technology can strengthen this role change, provided it encourages ownership. In my work I see it working when people feel seen, when they can make their own choices and when health is not something that is arranged for them, but something they can actively contribute to.

An equal relationship requires trust. You do not build that with one-off interventions, but with a consistent approach where people know what to expect. It requires long-term commitment and partners who stay, even when it becomes difficult.

I strongly believe in a shift from care to prevention. Health is not only an individual responsibility, but arises in context: workload, financial worries, social support. Prevention only really works if we take that broader context into account. It requires systems thinking: not only looking at the employee, but also at the organisation and sometimes even the sector and society.

From my role I try to shape this shift and guide employers in it. But it also requires national attention and structural anchoring. If prevention is truly regarded as an investment, then it belongs in policy, legislation and financing systems.



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LLOYD RIPLEY-EVANS

Head of Clinical & People Excellence at Plumm

Plumm is an all-in-one HR and payroll platform that integrates traditional people operations with wellbeing support. From payroll and recruitment to therapy, coaching and AI-driven insights, Plumm helps organisations streamline processes while strengthening employee mental health. With customers in 50+ countries and a rapidly growing base of active users, Plumm is shaping how companies embed prevention and wellbeing into the heart of work. We talked with Lloyd, Head of Clinical & People Excellence, who brings the perspective of translating these tools into real, sustainable change for employees and organisations

On the shift to prevention

Prevention over cure is something very close to my heart. I'm a psychologist by background, so it has always been central to how I work. Coming into Plumm, the opportunity to connect the technical side of data and AI with the psychological foundations of prevention has been powerful, because it allows us to embed that perspective within organisations in a very tangible way.

When you take a preventative approach, you immediately minimise downstream costs: absenteeism, turnover, wellbeing claims. Those outcomes are expensive, financially, but also in lost productivity, performance and output. By intervening earlier, you avoid that spiral.

When you take a preventative approach, you immediately minimise downstream costs: absenteeism, turnover, wellbeing claims.

But for me, it's not only about cost. Prevention has a profound cultural impact. It signals to employees that wellbeing is a priority. It encourages engagement, trust and belonging. It builds cohesion.

I see it now as part of the psychological contract of work. Employees increasingly expect this kind of support, not as a perk or a "nice-to-have," but as something fundamental.

When organisations get it right, the benefits are clear: better retention, stronger relationships, and resilience across the system.

Employees increasingly expect this kind of proactive support, not as a perk, but as something fundamental.

That's why we developed our Thrive framework at Plumm. We use this as the foundation for embedding psychological, wellbeing and performance concepts. It prompts the right questions: *How can we help you and your team thrive?* Once an organisation defines what thriving looks like for them, the benefits multiply. Otherwise, wellbeing risks becoming just another plug-in service, a tick-box exercise.

For us, prevention is about sustainable change, educating, training, and equipping teams with tools they can truly own. When you build on that foundation, the impact is far more durable.

On how technology can contribute to sustainable behaviour

I'll be honest, I love my tech. I'm passionate about exploring AI and digital tools wherever they can help. There are incredible solutions emerging every day, with real potential to change how we work. But here's the catch: if we don't use them for the right reasons, they can become something that gathers dust. Technology on its own doesn't change behaviour.

The tech should surface what you need to know before you need to know it, highlighting early patterns, flagging potential risks, and pointing to interventions that actually work.

That's why I always emphasise: the behaviours must come first. The product should enable change, not be the change. Tools like our [Mood Tracker](#) or [Emma AI](#) are fantastic, but their value depends entirely on how they're used. For example, I often encourage managers to start a meeting by spending 30 seconds for everyone to log their mood. It's a tiny step, but it normalises reflection. Over time, those small rituals accumulate into new habits of behaviour.

We're now focused on connecting the dots between our data points: wellbeing scores, engagement data, HR functions. By layering AI on top, we can generate preventative insights. Because let's be honest: no one has the time to sit and manually analyse spreadsheets.

The tech should surface what you need to know before you need to know it, highlighting early patterns, flagging potential risks, and pointing to interventions that actually work.

Of course, this isn't about replacing human judgment. It's about giving people tools that help to make prevention practical, efficient and actionable. If we don't anchor technology to human behaviour, we risk over-automation, cold compliance, and loss of trust. When we anchor it well, it becomes a catalyst for sustainable change.

On how prevention changes the relationship between provider and end user

Prevention fundamentally reshapes the relationship between provider and end user. It shifts it from compliance to care.

A compliance mindset says: "We've got the mechanisms, the tools, the processes. Tick the box." It's not wrong, compliance keeps the system working, but it can feel cold, impersonal, distant.

Technology on its own doesn't change behaviour. The behaviours must come first. The product should enable change, not be the change

A care mindset is different. It says: "I see you, I support you as a person."

That builds trust and, importantly, it creates shared responsibility. If my team is healthy and thriving, it means I'm less likely to get overloaded when someone else is off sick. When we invest in each other's wellbeing, everyone benefits.

And crucially, prevention helps to humanise HR. HR can sometimes have a reputation for being rigid, black-and-white, and distant. But when you operate preventively, HR becomes about proactive engagement, breaking down barriers, and supporting people as people. It shifts HR from a gatekeeping function to a relational partner. That humanisation strengthens bonds across the organisation, employees no longer see HR as distant, but as actively invested in their success and wellbeing.

For me, it all comes down to this: early conversations, early identification, early support.

At the moment, far too many HR and wellbeing processes are reactive. You wait until someone burns out, you wait until performance drops, and then you bring in warnings, reviews, or performance improvement plans. By that point, you've already lost months of productivity, engagement and energy.

Now imagine if performance reviews weren't even necessary, because feedback, coaching and growth were happening continuously. That's where prevention becomes a complete game-changer. It's not about surviving; it's about thriving. And when people thrive, teams thrive. When teams thrive, the organisation thrives. It's simple cause and effect. The earlier we engage, the earlier we can intervene, grow, develop and enhance situations, instead of waiting for problems to arrive.

Prevention is not just about reducing harm; it's about creating the conditions for resilience, adaptability and long-term success.

KIM SMETS

Business Developer Prevention at Helan

Helan is one of Belgium's leading health insurance funds, supporting more than a million people in living healthier and more secure lives. The organisation ensures access to high-quality care by reimbursing and offering a wide range of preventive and supportive services.

Beyond mandatory coverage, Helan invests in wellbeing with extra benefits and tailored insurance plans. Through services like home care, maternity support, and digital tools for easy management, Helan's mission is to empower individuals and families to focus on what truly matters: their health and quality of life.



helan

On the shift to prevention

Our healthcare system is under enormous pressure. We are living longer, but we are also dealing more often with chronic conditions, rising numbers of people with work incapacity, and a shortage of healthcare staff.

More than a quarter of insured people suffer from at least one chronic condition, and this group is responsible for 70% of spending on compulsory health insurance. These figures have been increasing for several years and are putting huge pressure on the system.

More than a quarter of insured people suffer from at least one chronic condition, responsible for 70% of compulsory health insurance spending.

This rise is not only caused by longer life expectancy and ageing, but also by unhealthy lifestyles: many direct causes and risk factors for chronic disease are linked to lifestyle factors. Focusing on prevention means not only health gains, but also substantial cost savings. (Source: MLOZ)

At the same time, the labour market is struggling with rising sick days and long-term incapacity for work. Absenteeism is therefore substantial and represents a major cost factor. For companies, prevention offers the opportunity to reduce absenteeism and increase engagement.

Research by Deloitte and AG Insurance also points to financial barriers: one in four Belgians struggles with unexpected medical costs above €200, and one in three delays care for financial reasons, especially preventive care. (Source: Deloitte) Prevention therefore needs to become systematically more accessible and affordable.

In short, prevention is a strategic necessity because it:

- Helps control costs and reduce medical expenditure
- Contributes to reducing absenteeism and burnout
- Promotes societal wellbeing and reduces financial barriers

Prevention is a strategic necessity: it controls costs, reduces absenteeism, and promotes societal wellbeing.

Within the Helan group we therefore see prevention as a core part of a sustainable health model, and we want to take up our social role to create a positive impact on the quality of life of our customers.

On how technology can contribute to sustainable behaviour

Technology must always be at the service of health and should never be the goal in itself, but it offers many opportunities.

First, monitoring and insight. Think, for example, of wearables and digital platforms that generate personal data which help people to gain insight into their own health. This increases awareness of behaviour and can boost motivation.



Monitoring and insight from wearables and platforms increase awareness of behaviour and boost motivation.

Second, remote access and coaching. Digital platforms can offer teleconsultations, health coaching, and tailored reminders, all of which encourage healthier lifestyle choices.

Third, technology provides opportunities to integrate data from different sources, analyse it, and present it clearly to the customer. This makes it possible to detect signals early and act proactively.

In short, technology makes behavioural change scalable, personal, and measurable. We therefore integrate digital tools into our products and services where relevant, and we collaborate with partners to provide an accessible, high-quality and scientifically sound offer.

On how prevention changes the partnership between provider and end user

A preventive approach creates a transition from a traditional transaction-based relationship ("sickness benefit") to a long-term partnership focused on health and value creation. This relationship changes on several levels.

We are evolving from a reactive to a proactive relationship: we guide the end user in their wellbeing and anticipate risks. By having an impact on daily life, we create stronger engagement with our customer, which in turn leads to higher value creation. In short: the relationship shifts towards partnership. Prevention becomes the bridge between provider and user, with more interaction, trust, continuity, and shared health gains.

We should not view prevention purely as a cost, but as a meaningful investment in health with real returns. We need to move beyond the idea that healthcare spending is only an expense. Prevention reduces future costs, absenteeism and lost productivity. Several studies show that every euro invested in prevention ultimately produces multiple times that amount in savings on healthcare costs. But the investment and the cost savings are not always aligned in a straightforward way, which discourages many initiatives.

We need to shift the mindset towards health as a shared responsibility: no longer top-down, or placing the responsibility solely on the individual or one organisation. Together with many stakeholders we can create real value that contributes to a healthier society. Prevention must be embedded as a culture, not treated as a one-off project.

CONCLUSION

Prevention is no longer a side topic. The evidence is overwhelming: rising chronic disease, increasing mental health challenges, growing absenteeism and strained healthcare systems all point to the same conclusion...reactive care is not enough.

The voices in this report underline that message. For employers, prevention translates into healthier, more engaged staff and lower absence. For insurers and mutualities, it opens the door to fewer claims and stronger relationships with members. And for society as a whole, it means more resilience, more participation, and healthcare systems that can remain sustainable in the face of ageing and rising demand.

Speaking of those voices: a heartfelt thank you to every expert who contributed to this report. It's been a real pleasure exchanging perspectives with you and learning from your experiences.

The shift will not happen by itself. It requires leadership, cultural change, and a new way of thinking about health as a shared responsibility. It also requires new tools. Prevention is most effective when it is not an occasional initiative, but something integrated, measurable and continuous. That is where digitalisation becomes an enabler: data, scalable platforms and personalised insights make it possible to bring prevention to thousands, not just dozens.

At IntelliProve, this is where our curiosity and work naturally align. We believe that prevention should not remain an ambition on paper, but should become something tangible in daily life. By turning health signals into accessible insights and embedding them into existing journeys, digital health can help scale prevention in ways that were not possible before.

The preventive turn is already under way. Organisations that act now will build healthier workforces, stronger customer relationships, and more resilient systems. The question is no longer if prevention will become central, but how fast we can make it happen.

How ready are you to embrace it?

See exactly how proactive health would perform on your platform, benchmarked against peers in your market, with clear next steps. Get in contact with joeri.tulkens@intelliprove.com for a tailored walkthrough and opportunity map others are already acting on.