

Publication

Stay fit or get bit - ethical issues in sharing health data with insurers' apps

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In the framework of digital health, mobile applications with health-related content are increasing in number and importance. Many of these apps are targeted at the general public and, although they differ in features and purposes, their functions are often based on the promotion of health and the monitoring of customers' lifestyle data. Apps of this type have also recently been developed by health insurance companies. In many cases, insurers' apps do not simply offer health-related recommendations to the users, but also provide economic incentives to those customers who agree to share their behavioural data through the applications. Although such apps may contribute to the adoption of a health-conscious lifestyle, the fact that they require the sharing of dense individual data with the companies responsible for insurance coverage raises some relevant ethical issues. This paper investigates the phenomenon of insurers' apps permitting customers to share their data in exchange for monetary rewards currently available in Switzerland. After describing the features and functioning of the apps, we present some ethically relevant aspects related to their use. More specifically, we discuss the issues of transparency of data-sharing purposes, potential discrimination amongst insured people, "quantification" of the users and, finally, the potential tension generated between solidarity and responsibility. We conclude by emphasising that these apps are becoming a new paradigm for insurers in many countries and that a thorough assessment of their ethical and societal implications is required. . FAU - Martani, Andrea

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