



Accelerating the future
Consumers are the CEO
of their own health

Life sciences and healthcare predictions 2030

Deloitte Centre *for*
Health Solutions

Consumers are the CEOs of their own health

Expecting more preventative and personalised products and services for a longer healthier life

Prediction 2030

Individuals manage their own health, with access to data from multiple sources, such as genetic testing, wearables, point-of-care (POC) diagnostics and their electronic medical records. The data provides real-time personalised insights and, together with the use of virtual coaches, has improved overall health literacy and reduced health inequities. Consumers choose who they share their data with, and in return expect to be engaged in decision-making and to have equitable access to convenient, tailored, and sustainable products and services. They expect predictive, preventative, proactive, personalised, and precise (5P) healthcare. They also want trusted products that improve well-being and longevity, such as delaying or preventing eyesight and hearing loss, dementias, diabetes, cancers and cardiovascular diseases. When illness occurs, consumers have options about where to access care, are actively engaged in patient groups to co-design products and services, and readily volunteer for clinical trials. The wealth of available data and AI-enabled innovations have increased consumer demand for 5P products, including FemTech products that address women's health issues cost-effectively while protecting their data, and AgeTech products that help people age well and maintain their independence for longer.



The world in 2030

- Consumers consider nutrition (including microbiome-friendly food and drink such as probiotics and vitamins), sleep and physical activity as a ‘prescription’.
- Consumers use wearables, POC diagnostics and social media alerts on sun, pollution and pollen levels to manage their physical and mental health and well-being more effectively.
- Health and well-being providers are alerted automatically to changes in individuals’ health metrics via wearables and AI-enabled lab tests, clinicians intervene proactively when needed and use these data to co-design treatment plans.
- Individuals engage willingly with health and wellness providers in the metaverse, as advances in spatial computing and artificial and virtual reality (AR/VR) improve access and deliver care needs at home (via remote monitoring and virtual wards).
- Consumers readily engage with GenAI-powered virtual chatbots (including wellness coaches) and embrace digital-first access to health and well-being providers.
- The development of omnilingual digital health technology has increased health equity and encouraged access to care beyond national borders.
- Individuals make choices based on information about a company’s ESG and health equity standards, which they expect to be at the forefront of a company’s business strategy.
- AgeTech and FemTech have become crucial tools in providing more personalised, predictive and preventative health and well-being solutions as innovators in the healthcare market tap into segments of the population with female and age specific unmet needs and develop products that meet these needs.
- Consumption of social media content remain a routine aspect of many people’s lives with social media influencers having a wide impact on their followers. When consumers engage with social media influencers, they expect them to be transparent, relatable and use evidence-based information and educational content in an accessible way. They also expect social media platform owners to combat misinformation.

Conquered constraints

Skills and talent

Collaboration across the health ecosystem has improved the populations’ digital and health literacy. Employers accept they have a responsibility to create a healthy workforce based on a social compact that recognises the mutual benefits of investing in employee health. Democratisation of knowledge via regulated GenAI models (like ChatGPT and virtual health coaches) has helped consumers understand their health risks and how digital technologies and therapies alongside nutrition, exercise and sleep will improve their health and well-being using diet and exercise plans.

Funding and business models

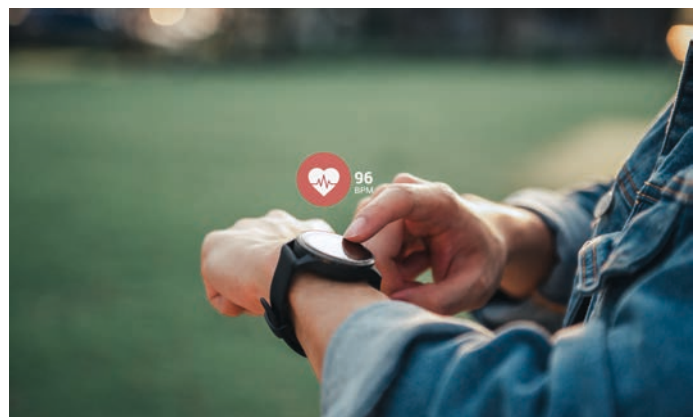
New private equity funding and subscription models have financed innovations, with consumer health products costing less to make and more affordable to buy. Consumers have information on best market prices and are willing to (co-)pay for validated sustainable products. Insurers/public and private providers now prescribe and fund wellness products with strategies such as subsidies based on the social determinants of health, new payment models that improve health equity.

Regulation

Regulators have worked with stakeholders across the health system to agree an approach to consumer health advertising (including social media) and pricing. International regulators have harmonised their oversight of consumer health products and developed an internationally agreed framework which segments products by their risk profiles, so consumers have more equitable access to validated options they can trust. Internationally agreed regulations provide robust assurance over the ethical use of GenAI health tools and applications.

Digitalisation and data

Government-led initiatives have reduced inequities in consumer access to connectivity (fast and reliable internet access and 5G) and digital products. Trust in consumer health companies’ use of connected interoperable and secure cloud-based data systems has increased consumers’ confidence in sharing their data.



Imagine the world in 2030*

Sam is CEO of her own and her family's health

In 2026, Sam gave birth to non-identical twins. In planning her pregnancy, Sam relied on a series of fertility and pregnancy-related health apps, and engaged a virtual maternity coach recommended by her midwife. She explored health and well-being information on child health and was keen to ensure she used her spending power wisely to give her children the best start in life. In 2025, Sam and her partner had their genome tested to identify any health risks that they might have or pass on. Although no risks were identified Sam adopted a pregnancy nutrition and exercise plan with relevant data shared with her clinical team. On medical advice, Sam agreed that a caesarean (C) section was advisable. While Sam knew that breastfeeding was the best strategy for supporting the infant gut microbiota, she has also read research that babies born by C-section tend to lack important strains of gut bacteria. She therefore commissioned a medically approved probiotic mixture to supplement the first weeks of breastfeeding. She also took personalised probiotics to strengthen her own immune system. Both babies were genetically tested at birth and had a gut microbiome test. Together with her paediatrician, Sam co-designed a health and wellness plan and ensured her children had all health checks and vaccinations. She also uses a validated GenAI child-development coach to co-design exercise and nutrition programmes for all the family.

AgeTech is a crucial enabler of longer, healthier longevity

For decades, ill health in later life had been seen as an inevitable result of ageing, and government spending on preventative services was minimal. By the 2020s, while many more people were living well beyond 65, for too many these were not healthy life years and by 2024 healthcare systems everywhere were struggling to meet the health and care needs of the frail and elderly. Dan and Dido celebrated their 75th birthdays in 2025. After listening to a podcast on longevity, they agreed that the best gift they could give each other was to increase the number of years they would live in good health. Five years on, Dan and Dido are benefitting from advancements in AgeTech, enabling them to adopt more preventative actions and take informed decisions about their physical and mental health and wellness needs. Since 2025, they have had a full annual health check and obtained regular insights into their ongoing health needs and future risks. They invested in the personalised, convenient solutions indicated such as sleep, nutrition and exercise apps and Dan concerned with his hearing loss now uses a real-time AI sound processing hearing aid. They also made regular visits to a chiropractor to protect their spine health, with the aim of enjoying a more independent life, including Dan's passion for hill walking and Dido's love of wild water swimming, for longer. Advancements in wearables and 'Smart home' technology ensure they and their children are alerted to relevant changes in vital signs and behaviours. Their doctor's 24/7 GenAI virtual assistant has reduced the number of times they need to visit a clinician leaving them free from major health worries and confident in living safely in their own home.



Consumer FemTech companies have transformed the women's healthcare paradigm

In 2024, the burgeoning FemTech market began to attract increasing attention from funders. Disruptors in this space develop products and services, with women's input, that meet their previously unmet health needs, and provide easy, convenient access; personalised and affordable products; and evidence of improved outcomes. Zola is 35-and has struggled with painful periods and fertility problems but always felt her concerns were rarely taken seriously. In 2026, Zola saw a social media advert for FemCo-Z, a direct-to-consumer FemTech company founded by three female entrepreneurs, that addresses endocrine changes across the female lifespan, from menstrual to post-menopausal health. Zola has access to a virtual clinic, hormone monitoring services and virtual health coaches. She has been impressed by the quality of the services and products, how slight changes in her hormonal health are picked up and addressed, and the value for money received. Zola consented for her health data to be shared with her GP and the high-quality longitudinal data has enabled a diagnosis of polycystic ovary syndrome (PCOS). FemCo-Z continues to support her hormone tracking and has enabled her to identify foods that exacerbate her symptoms. Zola now feels supported and positive while using FemCo-Z's products and insights to support her journey to get pregnant. Importantly she is confident that their leading-edge data security and cyber credentials means that any health data she logs in the app is protected. Zola is also a conscious consumer who tries to limit her environmental impact and likes the fact that FemCo-Z uses sustainable packaging and can evidence the source of their sustainable ingredients.

* Note: All elements on this page are from a perspective of 2030 and are fictional

Evidence in 2024

Mobile neurofeedback systems and the metaverse are transforming mental health and cognitive functions

In the past, neurofeedback, helping people respond better to certain stimuli, was possible only in a clinical setting. Mobile devices can now bring this technology to consumers.¹ For example, **Flow**, a wearable headset that can be bought or rented to treat depression, with initial treatment recommended for 10 weeks, saw clinical improvement in 77% of its users in three weeks.² In 2023 Flow was clinically proven to be two times more effective than the 21 most common antidepressants, targeting the prefrontal cortex (mood regulation). It is now available on the English NHS in West London, Northamptonshire and Leicestershire.³

MedTech startup Samphire Neuroscience secured €2.1m in pre-seed funding to launch Nettle, a medical grade neurostimulation wearable, designed to manage pre-menstrual chronic pain, cramps and mood symptoms. Like Flow, Nettle targets the prefrontal cortex (mood regulation) and the motor cortex (pain perception). Studies show that these symptoms impact the quality of life, with on average nearly nine days of lost productivity per year, costing the UK economy about £118 billion annually.⁴

Improving longevity

Ageing is the most significant risk factor for many chronic diseases, conditions and disabilities, with contributing genetic, environmental and socioeconomic factors. Recent studies suggest that the rate of ageing can be slowed and possibly reversed. While developing therapies and technologies that target the root causes of ageing at scale is expensive and high-risk, the potential return on investment is huge. The longevity industry attracted over US\$3.8bn of venture capital investment in 2021. In 2023 the UK government announced a £98mn (US\$123mn) funding pool to support innovation in healthy ageing. **Hevolution** has committed US\$250mn to propel advancements in the health span field and in November 2023 announced a US\$101mn fund in collaboration with the **XPrize Foundation**.⁵

Self-test and at-home health monitoring are now the norm for consumers

Although COVID-19 testing was an acute necessity, consumers now expect home diagnostic testing. In a survey of 200 US supply chain professionals in 2022, 97 per cent of respondents had seen an increase in demand for at-home diagnostics since COVID-19, driven by increased awareness of importance of early diagnosis.⁶ The global self-testing market is expected to grow at a compound annual growth rate of 7% between 2024 and 2032.⁷ For example, **Tiny health** is the first gut health test for mothers and babies up to 3 years aimed at optimising gut health from an early age.⁸ **BeamO** is a 4-in-1 check-up device (body temperature, digital stethoscope, medical grade at-home ECG and blood oxygen level test) that provides results in less than one minute. Results can be shared with providers via telemedicine consultation.⁹

Samsung's new wearables, the Galaxy Ring, an on-the-finger tracker, monitors physical activity, heart rate, sleep and other indicators, and Galaxy Watch7 which runs off a powerful sensor suite and sensor platform (BioActive), gathers new health insights, including a glucose-related barometer to assess risks of chronic conditions like diabetes. Both devices working together stream data into the same smartphone app, improving the quality of tracking.¹⁰

Improved food products to increase health

Increased awareness of the risks of ultra-processed food on physical and mental health, and developments in gut and microbiome health, are changing consumer behaviour, leading to increased demand for nutritional supplements and food additives. The global digestive health products market was valued at US\$108.22bn in 2023 and is expected to grow by 8.8% a year to US\$230.34bn by 2032.¹¹ For example, **Bio&Me**, a gut health food brand, has launched a range of gut-friendly flapjack bars made from natural ingredients.¹²

At home genetic and other screening, virtual care and medication delivery for a range of conditions

LetsGetChecked is a global healthcare end-to-end model, with manufacturing, logistics, lab analysis, and physician support, and prescription fulfilment. Its launch in 2024 of myGeneticScreen offers personalised insights into inherited cancers and cardiovascular diseases and its cardio risk identification reinforces commitment to proactive health management. LetsGetChecked's FDA-authorised, At Home Chlamydia and Gonorrhoea Testing System is an accessible diagnostic tool available in the US, UK, and most EU countries.¹³



Artificial intelligence and the transformative power of GenAI

The impact on health consumers

As shown by Deloitte's [2023 Health Care Consumer Survey](#), consumers are beginning to use GenAI to learn about medical conditions, understand treatment options, decipher technical language, and improve their well-being. GenAI can have a substantial impact on consumers' health education and interaction with the health system, and in helping them manage their own health and well-being. It is also helping to democratise knowledge previously restricted to those with higher levels of health literacy. GenAI avatars/virtual assistants can process vast amounts of structured and unstructured data and images in real-time, provide personalised feedback to users and nudge them in an empathetic way. This could revolutionise behaviour change through the provision of real-time, personalised, support. Moreover:

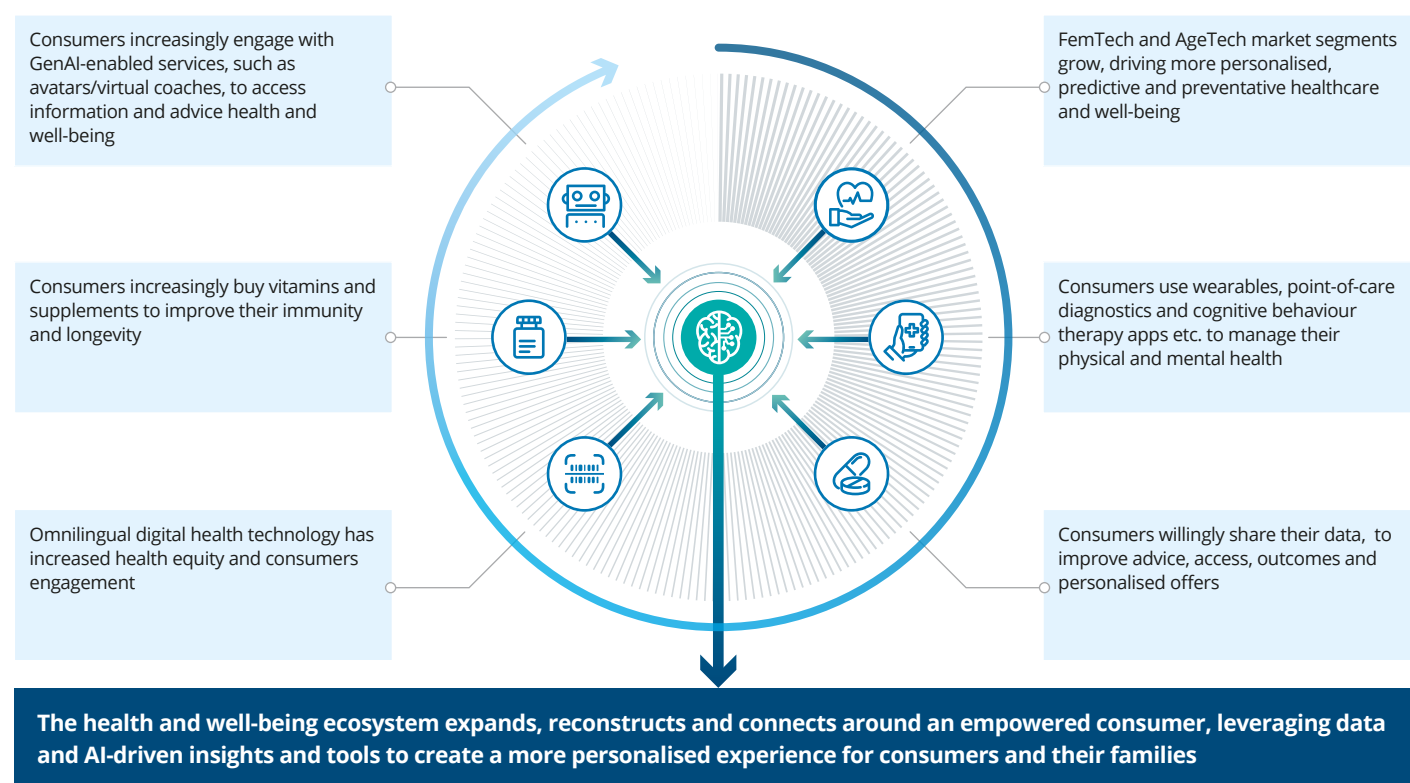
- GenAI can provide trusted 24/7 connection between individuals and carers and their healthcare providers, with a stream of

real-time data that can be used to improve not only advice, access, and outcomes, but also to design new models of care, and personalised services and products.

- Consumers expect transparency when GenAI is used (whether by a clinician or virtual wellness coach/chatbots); therefore, businesses that can prove they have solid governance and oversight structures that demonstrate their technology as trustworthy, ethical, and reliable are more likely to gain the trust of consumers and succeed.
- As the use of GenAI-enabled services increases, consumers will be more willing to engage and share information but will also expect more personalised services and competitive prices.

Consumers also expect AI risks/concerns to be addressed around bias, privacy, misuse, hallucinations and the potential for medical errors and lack of human connection.

Empowered health consumers take more responsibility for their own health and wellbeing



Source: Deloitte analysis.

Examples in 2024

Endel, a wellness company, is using GenAI to produce soundscapes tailored to individual users, based on factors such as heart rate, weather, natural light and motion data, to support productive focus periods and more restful sleep.¹⁴

Assort Health has launched a GenAI solution, trained on hundreds of thousands of patient interactions, for healthcare call centres. This model uses AI and NLP processing to understand the patient's intent and aims to resolve their queries by integrating this information with their medical provider's electronic health records without the need of human involvement. The tasks range from simple frequently asked questions (e.g., centre's address, visiting hours) to more complex tasks (e.g., which doctor the caller needs to see).¹⁵

Roche's new CE Marked Accu-Chek SmartGuide® continuous glucose monitoring (CGM) solution is a crucial advancement in supporting people living with type 1 and type 2 diabetes over the age of 18 on flexible insulin therapy, empowering them to take control of their diabetes. Every five minutes, the CGM sensor sends real-time glucose values to the Accu-Chek SmartGuide Predict app, which uses the information to detect patterns and predict future glucose levels. Its integrated AI-enabled predictive algorithms indicate hypoglycaemia risk within the next 30 minutes, continuously predict how glucose levels will develop within the next two hours and assesses the risk of nocturnal hypoglycaemia. Clinical evaluations of its predictive capabilities showed that it exceeded high performance requirements for accuracy, sensitivity, specificity, and events detected.¹⁶

Endnotes

1. Bringing advanced neurofeedback brain training to consumers, European Commission, September 2020. See also: <https://cordis.europa.eu/article/id/422065-bringing-advanced-neurofeedback-brain-training-to-consumers>
2. Flow, accessed on 17 July 2024. See also: <https://www.flowneuroscience.com/research/>
3. Flow and the NHS, Flow, accessed on 17 July 2024. See also: <https://www.flowneuroscience.com/nhs/nhs-flow-pilot/>
4. London-based Samphire Neuroscience raises €2.1 million to launch wearable that targets PMS and menstrual pain, EU-Startups, 21 February 2024. See also: <https://www.eu-startups.com/2024/02/london-based-samphire-neuroscience-raises-e2-1-million-to-launch-wearable-that-targets-pms-and-menstrual-pain/>
5. Shaping a future of healthy ageing: reflections from the Global Healthspan Summit, Economist Impact, 8 February 2024. See also: <https://impact.economist.com/perspectives/health/shaping-future-healthy-ageing-reflections-global-healthspan-summit>
6. The Diagnostic Drivers Report, RRD, 2023. See also: https://www.rrd.com/diagnostic-drivers?utm_medium=link&utm_source=media-pr&utm_campaign=supply-chain-diagnostic-drivers-report
7. Self-testing Market, Global Market Insights, December 2023. See also: <https://www.gminsights.com/industry-analysis/self-testing-market>
8. Tiny Health, accessed on 17 July 2024. See also: <https://www.tinyhealth.com/>
9. Revolutionary at-home checkup, Withings, accessed on 17 July 2024. See also: <https://www.withings.com/us/en/beam-o>
10. Samsung's Galaxy Ring joins the world of trackers; Can monitor heart rate, sleep, physical activities, USA Today, 15 July 2024. See also: https://dj.factiva.com/article?id=drn:archive.newsarticle.USAT000020240715ek7f0000d&mod=email_digest
11. Digestive Health Products Market Size, Share, and Trends, Precedence Research, May 2024. See also: <https://www.precedenceresearch.com/digestive-health-products-market>
12. Bio&Me unveils gut-friendly flapjack bars, FoodBev Media, 7 March 2024. See also: <https://www.foodbev.com/news/bio-me-unveils-gut-friendly-flapjack-bars>
13. The Top 25 Consumer HealthTech Companies of 2024, The Health Care Technology Report, 22 April 2024. See also: <https://thehealthcaretechnologyreport.com/the-top-25-consumer-healthtech-companies-of-2024/>
14. Three emerging applications of generative AI in wellness tech, CBINSIGHTS, 14 December 2023. See also: <https://www.cbinsights.com/research/generative-ai-wellness-tech/>
15. From Wait Times to Real-Time: Assort Health Secures \$3.5 Million to Scale First Generative AI for Healthcare Call Centers, Finanz Nachrichten, 14 March 2024. See also: <https://www.finanznachrichten.de/nachrichten-2024-03/61685069-from-wait-times-to-real-time-assort-health-secures-dollar-3-5-million-to-scale-first-generative-ai-for-healthcare-call-centers-200.htm>
16. Roche receives CE Mark for its AI-enabled continuous glucose monitoring solution offering critical predictions to people living with diabetes, GlobalNewswire, 09 July 2024. See also: <https://www.globenewswire.com/news-release/2024/07/09/2910036/0/en/Roche-receives-CE-Mark-for-its-AI-enabled-continuous-glucose-monitoring-solution-offering-critical-predictions-to-people-living-with-diabetes.html>

Contacts

Authors

Karen Taylor

Director

Centre for Health Solutions

kartaylor@deloitte.co.uk

+44 20 7007 3680

Márcia Costa

Research manager

Centre for Health Solutions

mcosta@deloitte.co.uk

+44 20 7303 7529

Emily May

Research manager

Centre for Health Solutions

elmay@deloitte.co.uk

+44 20 7007 5694

Key contacts

Alex Mirow

Partner

Life Sciences & Healthcare Industry

Leader

alexmirow@deloitte.ch

+41 58 279 6708

Gabriele Vanoli

Partner

Life Sciences MedTech Leader

gvanoli@deloitte.ch

+41 58 279 9161

Aakash Deep

Partner

Supply Chain & Network Operations

aakashdeep@deloitte.ch

+41 58 279 6024

Hanno Ronte

Partner

Life Sciences and Healthcare Strategy

hronte@deloitte.co.uk

+44 20 7007 2540

Sara Siegel

Partner

Global and UK Head of Healthcare

sarasiegel@deloitte.co.uk

+44 20 7007 7908

Contact information

To see more publications from the Deloitte UK Centre for Health Solutions, please visit:

www.deloitte.co.uk/centreforhealthsolutions

Deloitte UK Centre for Health Solutions
1 New Street Square
London EC4A 3HQ



This publication has been written in general terms and we recommend that you obtain professional advice before acting or refraining from action on any of the contents of this publication. Deloitte LLP accepts no liability for any loss occasioned to any person acting or refraining from action as a result of any material in this publication.

Deloitte LLP is a limited liability partnership registered in England and Wales with registered number OC303675 and its registered office at 1 New Street Square, London EC4A 3HQ, United Kingdom.

Deloitte LLP is the United Kingdom affiliate of Deloitte NSE LLP, a member firm of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee ("DTTL"). DTTL and each of its member firms are legally separate and independent entities. DTTL and Deloitte NSE LLP do not provide services to clients. Please see www.deloitte.com/about to learn more about our global network of member firms.

© 2024 Deloitte LLP. All rights reserved.

Designed and produced by 368 at Deloitte. J40255-1