SUSTAINING THE GROWTH OF DIGITAL HEALTH

Re-Examining the Accenture 2020 Digital Health Consumer Survey

AUSTRALIA FINDINGS
With most in-person visits on hold, COVID-19 has greatly accelerated the adoption of digital healthcare. However, low penetration of digital health platforms in Australia meant that most telehealth consults happened on the telephone, so patient trust in digital still has to be built. Key to building trust is how personal data is collected, analysed and used. Data security and privacy is an essential element of digital health and has become a defining theme of the COVID-19 era.

While many face-to-face encounters will resume, there is now a unique opportunity to permanently expand the use of virtual services. What steps can care providers, health insurers, and consumers take to maintain the momentum created by forced adoption and address the issues that have previously inhibited the growth of digital health?

How can recent gains in digital healthcare driven by COVID-19 be made permanent? Some factors, like the expansion of telehealth services subsidised by Medicare, are beyond the direct control of care providers and consumers. Others, like the development of secure and reliable digital tools for contact tracing, will require an ongoing co-operative effort.

But some challenges from the pre-crisis era can be addressed more directly. These include security and privacy concerns—often overlooked out of necessity during the pandemic, but an evergreen issue, especially as non-medical players take bigger roles in healthcare. Doctors and other professionals should work to increase trust in virtual services as they incorporate new tools into their business and care models. Finally, for consumer adoption of virtual care to achieve sustainable growth, technology—and access to it—must continue to improve.

The survey provided the following definitions:

**Virtual healthcare** includes services and support needed for wellness, diagnosis and treatment; care is available regardless of a patient’s location. The provider and patient are in different locations, with support and care provided through video, mobile device apps, secure email, text/SMS messaging or online social platforms.

**Digital healthcare** includes tools and technologies such as electronic health/medical records, mobile solutions, wearables that track fitness, lifestyle and vital signs, smart scales and chatbots.
Before COVID-19, growth in consumer digital health adoption had stalled

Consumers’ use of digital tools to manage their health had declined before the pandemic. In fact, two-fifths of Australian consumers surveyed (43%) were not using any digital tools to manage their health. Use of mobile devices and applications fell from nearly half (47%) using these tools in 2018 to only 32% in early 2020. Use of wearable technology—for instance, devices that collect health data such as fitness and vitals—has decreased from 27% in 2018 to just 17% in 2020.

Figure 1. In early 2020, fewer consumers were using digital tools to manage their health

<table>
<thead>
<tr>
<th>Mobile phone/tablet applications</th>
<th>Wearable technology</th>
</tr>
</thead>
<tbody>
<tr>
<td>(e.g., tracking personal activity/diet/fitness/weight loss/etc.)</td>
<td>(e.g., consumer or medical devices that collect information about an individual’s health, such as fitness, vitals and lifestyle)</td>
</tr>
</tbody>
</table>

Q: Which of the following technology or electronic health management tools have you used to manage your health in the past year?

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
COVID-19 HAS FORCED A SURGE

Virtual healthcare services have become a necessity for many Australians during the COVID-19 pandemic as efforts to slow transmission of the virus sharply limited face-to-face visits with doctors and other professionals.

After years of incremental growth, many consumers were already considering remote care before the coronavirus: while just 10% of Australian consumers in our latest survey, which concluded immediately prior to the pandemic, had already received healthcare virtually, 48% were willing to receive virtual healthcare from traditional medical care providers. About half were open to basic digital services such as virtual health and wellness advisories (52%), remote monitoring of ongoing health issues through at-home devices (52%), and virtual routine appointments (49%)—and more than half (54%) were willing to switch to a virtual service for faster or more convenient access to care. Cost was a motivating factor as well: 42% said they would switch to a virtual service to reduce the cost of a transaction or service.

But the forced adoption of teledmedicine and other services—facilitated by an expansion of telehealth services subsidised by Medicare and additional incentives for healthcare providers—has introduced a vast new user base to the virtual experience.

By mid-March, just weeks into the crisis, the Australian government introduced a number of new telehealth services to the Medicare Benefits Schedule (MBS). Many care providers and patients, meanwhile, have discovered virtual services to be more attractive than they had imagined.

This is a change of historic proportions, and it brings healthcare providers across the spectrum an unprecedented chance to permanently shift the default care model to virtual services for many medical needs.

4.7 million consultations delivered remotely in June. Telehealth consultations were delivered via telephone (91.5%) and video conferencing (8.5%).

10 million consultations delivered remotely over telephone and video conferencing by mid-May. A majority of consultations were offered by GPs and specialists.

AU$2.4 billion health package approved by Australian government to support its healthcare system and expanded telehealth services.
What could drive or stall post-pandemic progress

Barriers to adoption still ring true. Even as consumers gain confidence in digital tools and services post-pandemic, there is still work to be done to meet expectations for superior digital services. Amid the pandemic, consumers with nowhere else to turn were forced to lower their expectations for the quality of digital health experiences. But as things normalise, we believe that consumers will revert to prior expectations.

Before COVID-19 was recognised, high-quality digital services mattered to consumers: Half of healthcare consumers surveyed agreed that a bad digital experience with a healthcare provider ruins the entire experience with that provider—and 32% believe a good digital interaction has a major influence on the patient experience (Fig. 2).

Figure 2. Lacklustre digital options can taint the overall patient experience

Q: To what extent do you agree with the following statements?

- A bad digital experience with a healthcare provider ruins the entire experience with that provider
- A good digital experience has a major influence on my experience with a healthcare provider
- I am comfortable using a range of health and wellness services, including digital and virtual, to manage my health
- I would switch to a new healthcare provider for high-quality digital services

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
Consumers question the privacy, security and effectiveness of digital tools

Technology has been a critical element of the response to COVID-19. Chatbots, for example, emerged during the crisis as an important way of managing demand for information about symptoms, treatment, and scheduling. Yet our survey showed limited consumer confidence in chatbots and other digital tools. A majority of respondents (61%) ranked “don’t trust the effectiveness of the service” as a top-three reason keeping them from using chatbots, computers or digital devices for health questions and care. And while 68% of respondents would recommend their medical doctors based on effectiveness of diagnosis and treatment, only 49% say the same for digital devices and services they have used.

Figure 4. Many consumers doubt the effectiveness of digital tools and services

Concerns about my privacy or data security

- Rank 1: 35%
- Rank 2: 9%
- Rank 3: 7%
- Rank 4: 6%

Don’t trust the effectiveness of the service

- Rank 1: 23%
- Rank 2: 28%
- Rank 3: 8%
- Rank 4: 5%

Prefer my current care providers

- Rank 1: 14%
- Rank 2: 18%
- Rank 3: 18%
- Rank 4: 10%

Have not heard of any

- Rank 1: 5%
- Rank 2: 4%
- Rank 3: 8%
- Rank 4: 10%

Q: What might keep you from using chatbots, computers or digital devices for your health questions and care?

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
People trust traditional care providers much more than new entrants

Consumer trust in doctors and other established practitioners greatly outweighs trust in non-traditional care providers. Less than one-quarter of our survey respondents trust health services offered by healthcare startup companies (25%), retail or consumer brands (22%) and technology companies (21%)—all of which can play a critical role in the expansion of virtual health after COVID-19, provided they gain consumer acceptance. While standards applied by consumers to their care providers may have relaxed somewhat as the threat of illness limited options for consultation, those standards likely will regain relevance after the crisis has abated.

Figure 5. Consumers trust clinicians (doctors, nurses and assistants) most

Q: To what extent do you trust the following?

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
Designing services that matter for consumers and fit in clinicians’ day-to-day practice

RECOMMENDATIONS FOR HEALTHCARE ORGANISATIONS

1 Design services that matter. Solutions should digitise information that is relevant and valuable to both care providers and consumers. Care providers can then act on insights that matter to improve people’s health. Human-centred design will help with developing services that have a deep understanding of user needs and wants. Health insurers and care providers can co-create and explore concepts with consumers to improve service design, and then test concepts to ensure they are technologically feasible and business viable.

2 Fit services into clinical practice. COVID-19 forced digital health to fit into the clinical day-to-day. More care providers gained comfort with digital. Health insurers and care providers should review data insights to analyse what worked and what didn’t and adjust digital services accordingly. Care providers, especially doctors, do not want to spend precious time that they could be applying in other areas that add value to the patient experience. Digital and virtual health solutions can be part of processes, business models and workflows—fitting inside the way healthcare is delivered. Healthcare organisations can put in place systems that allow care providers to recommend digital services to patients and collect and interpret patient data from these services.

3 Keep accessibility in mind. Healthcare organisations must account for cultural and socio-demographic variances. This means understanding wide variations in buying power, health literacy and digital competence—and access to broadband—and working to close those gaps.
CONSUMERS’ CONCERNS ABOUT DATA SECURITY AND PRIVACY HAVE INCREASED IN RECENT YEARS

When consumers lack trust in how their data is being used, they may be less likely to use digital services. Security and privacy concerns have increased in recent years as healthcare consumers are not confident their data is being protected and used properly. Trust in technology companies has declined significantly, likely due to the proliferation of high-profile stories about data breaches, yet many younger consumers will still trust these companies to deliver health and wellness services. While consumers trust their doctors more than anyone else, there is substantial trust in care providers such as nurses, nurse practitioners and doctors’ assistants.
ADDRESSING FAMILIAR CHALLENGES:
PRIVACY AND SECURITY

Existing concerns will resurface as forced adoption gives way to consumer choice

Worries about the safety of virtual care were a big problem for consumers long before the pandemic. Respondents to our survey said privacy and data security was a top concern keeping them from using chatbots, computers or digital devices for information and care. Many were not confident that their digital healthcare data was being used responsibly and in their best interest. There is a large and leading role for Government to play in promoting the privacy and security of digital platforms such as the COVID app and MyHealth Record.

The necessities of social distancing outweigh these issues when other options for medical consultation were unavailable, but privacy and security fears haven’t disappeared in the coronavirus era. For example, the Australian Department of Health is relying on its own app, COVIDSafe, which uses Bluetooth to track active users’ connections and stores encrypted personal data on a government server hosted by Amazon Web Services—though only health authorities responsible for contact tracing efforts will be allowed access to the data. In response to widespread data privacy and security concerns, the Federal Minister of Health proposed new privacy laws for the app’s data collection and released the source code for the app.7, 8

When the crisis eases, concerns about privacy and security must be addressed if forced adoption is to translate into sustainable increases in the use of virtual healthcare services.
Consumer trust must be earned by new entrants

Australians trust their traditional healthcare providers, and that trust extends to data security. When asked “How much do you trust each of the following organisations or people to keep your digital healthcare information secure?” our survey respondents ranked hospitals (86%), doctors (84%), labs (81%), and pharmacies (80%) as most trusted.

Trust is much lower for technology companies: just 39% trust these new entrants, even less than the average of 43% among other countries surveyed. Globally, the reputation of major consumer technology firms has suffered in the past few years, which may be reflected in our statistics.

Q: Overall, how much do you trust each of the following people or organisations to keep your digital healthcare information (including electronic medical records and other information) secure? “Very much” and “Some” responses.

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
Younger generations have greater trust in tech companies

While trust in technology companies’ security measures has declined overall, younger generations partially still trust their services. Nearly one-fourth of Gen X (26%) and 28% of millennials trust tech companies for health and wellness services, compared to only 11% of baby boomers and 18% of the silent generation.

Figure 7. Millennials trust health and wellness services offered by a tech company (rather than a traditional provider) more than other generations

Q: To what extent do you trust the following? “Strongly” and “Moderately trust” responses.
Silent generation n=90, Baby boomers n=210, Gen X n=265, Millennials n=270, Gen Z n=65
2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
A critical question: Is this device safe?

Consumers have mixed feelings about sharing their health data via digital devices. Concern over data privacy and security was one of the top barriers to the adoption of chatbots, computers or digital devices chosen by respondents to our survey.

These issues reflect a broader discomfort with digital devices and data sharing. Just 38% of Australians said they would be comfortable visiting or interacting with a chatbot, computer, or digital device for health or medical purposes—far less than the 52% average of other countries surveyed. Interestingly, when asked whether their healthcare provider, or they alone, should have access to their digital health data, Australians were far more likely than respondents from other countries to choose their healthcare provider (61% of Australians, vs. 53% others). Trusting healthcare providers to protect consumer data is crucial for the success of virtual healthcare and adoption of digital devices.

Q: Which would you be comfortable visiting or interacting with for health/medical purposes?

- 38% would be comfortable interacting with a chatbot, computer or digital device for health/medical purposes
- 39% say medical care providers should have access to relevant health data from their digital devices
- 61% say that only they should have access to data from their digital devices

Figure 8. Consumers have limited confidence in digital devices

Q: Choose the statement that best describes how you feel. Respondents were asked to choose between two opposing statements.

- 35% of Australians respondents ranked “concerns about my privacy or data security” as the number-one barrier to using chatbots, computers or digital devices for their health questions and care

Copyright © 2020 Accenture. All rights reserved.
Building confidence in virtual health by making privacy and security top priorities

RECOMMENDATIONS FOR HEALTHCARE ORGANISATIONS

1. Prioritise security and privacy. Healthcare data is highly sensitive, and organisations should do whatever they can to protect it. Established medical practitioners and new entrants in the healthcare market can build confidence for patients engaging with the virtual healthcare system, post COVID-19, by making security and privacy top priorities. In practical terms, that means healthcare organisations must create strong data security not only in policy, but also practically demonstrate to consumers how their data is secured and build trust. While executive leadership is important, having highly respected clinicians as "ambassadors" and "spokespeople" for privacy and security will have a greater impact as they tend to be trusted more.

2. Be transparent. Healthcare organisations can be clear and transparent to consumers about how data is collected and used. And they can build confidence in devices by establishing the trustworthiness of a device before granting it access to network resources. Trust deepens once consumers see how care providers ensure strong data security for ongoing operations as well. Ecosystem participants bring unique strengths and talents and can work together to shape stronger digital solutions.

3. Choose a top leader. Identify someone highly respected within the organisation (e.g., chief security officer, chief digital officer, chief ethics officer) who is responsible for building and maintaining trust, digital ethics and security with vendors, partners and consumers. These critical matters need steer by top management and cannot be delegated.
Beyond the urgency that drove adoption during the pandemic, and despite stalled growth in virtual health prior to COVID-19, consumers want virtual care services and doctors are key to promoting digital adoption and awareness. Younger generations even prefer virtual over in-person care in some cases, when given the choice. And although consumers would be willing to receive virtual services from traditional care providers, they are also open to receiving virtual services from tech companies and retail brands. These numbers will likely rise as digital-savvy generations come of age.

CONSUMERS ARE INTERESTED IN COMPREHENSIVE VIRTUAL CARE
Beyond the urgency that drove adoption during the pandemic, consumers want virtual care services

If given the choice, many healthcare consumers would choose virtual for basic care services, and even for specialty care. They “definitely” or “probably” would receive health and wellness advisories (52%), remote monitoring of ongoing health issues through at-home devices (52%) and nearly half (49%) would choose virtual for routine appointments. Some are open to receiving diagnoses virtually—35% for illnesses, diseases and disorders and 40% for appointments with medical specialists for diagnosis or acute care.

Figure 9. Consumers are open to virtual care—from basic to specialty services

Q: Which of the following would you do virtually if given the choice? “Definitely” and “Probably would do virtually” responses

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
Getting trusted doctors to
advocate for virtual care could
positively impact adoption

Before necessity drove a surge in virtual services, one-fifth of healthcare
consumers surveyed (20%) said reliable and secure digital tools that help them to
understand their health habits would motivate them to take a more active role in
managing their health. Yet only 11% said their healthcare providers recommend
digital tools for patient health management.

Doctors and other clinical practitioners can help maintain the crisis-era
momentum as consumers look to them for motivation. “Trusted healthcare
professionals” ranked highest among factors that would motivate consumers to
take a more active role in managing their health, cited by 53% of respondents.
Consumers also ranked convenient access to these professionals (virtually or in
person) as a motivating factor (33%).

Figure 10. Trusted care providers motivate
consumers to manage their health

1 Trusted healthcare professionals who work closely with me to manage my wellness
2 Convenient access to healthcare professionals, either virtually or in person
3 Financial support or incentives to stay healthy
4 Personalised information about what I should do to stay healthy
5 More time and energy to make healthy choices
6 Reliable, secure digital tools that help me understand and manage my health habits
7 If my healthcare professional told me to
8 Nothing would motivate me to take a more active role

Q: Which of the following would most motivate you to take a more active role in managing your health?
2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to
the global spread of COVID-19.
Younger healthcare consumers are open to virtual over in-person care

Overall, most consumers (87%) prefer physical, in-person experiences with care providers over digital experiences, but these numbers drop among younger generations. Among Gen Z, 23% would prefer a virtual or digital experience with a doctor or other medical professional, along with 23% of millennials.

Figure 11. Younger consumers are more open to virtual care over in-person care

Q: Choose the statement that best describes how you feel.

Silent Generation n = 90; Baby Boomers n = 310; Gen X n = 265; Millennials n = 270; Gen Z n = 65

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
Consumers are willing to receive virtual care from a variety of sources

While higher numbers of healthcare consumers are open to receiving virtual healthcare services from their traditional care providers (48%), they are also willing to receive virtual care from technology or social media companies (28%) retail brands (26%) and medical start-ups (24%).

Q: Would you be willing to receive any of the following kinds of virtual healthcare?

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.
Openness to receiving virtual care from non-traditional entities varies among age groups

Comparatively, younger generations are more open than older generations to receiving virtual care from entities outside of their traditional provider relationship. For instance, Gen Z respondents are more willing to receive virtual healthcare from technology or social media companies (39% Gen Z compared to 24% of baby boomers) and from retail brands (28% Gen Z compared to 24% baby boomers).

Q: Would you be willing to receive any of the following kinds of virtual healthcare?

2020 survey data is from November to December of 2019 and reflects consumer attitudes prior to the global spread of COVID-19.


WANTS

<table>
<thead>
<tr>
<th>Generation</th>
<th>Tech Companies</th>
<th>Retail Brands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Silent generation</td>
<td>30%</td>
<td>32%</td>
</tr>
<tr>
<td>Baby boomers</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>Gen X</td>
<td>28%</td>
<td>25%</td>
</tr>
<tr>
<td>Millennials</td>
<td>34%</td>
<td>26%</td>
</tr>
<tr>
<td>Gen Z</td>
<td>37%</td>
<td>40%</td>
</tr>
</tbody>
</table>

WANTS
Engaging consumers in evolving methods of healthcare delivery, digital and physical

RECOMMENDATIONS FOR HEALTHCARE ORGANISATIONS

1. **Doctors are key to promote digital engagement and awareness.** Once doctors are convinced of the efficacy of digital/virtual care tools, they will become digital healthcare advocates. Organisations should engage their doctors as leaders in digital health initiatives, and then leverage their authority and their position of trust to promote awareness of and engagement with digital health among consumers, as they have done in response to COVID-19. Consumer trust in traditional care providers should give clinicians considerable leverage as they seek to build on recent gains in virtual healthcare. Clinicians’ position of trust, and their advocacy, will enable healthcare organisations to design their services and simultaneously maximise consumer trust.

2. **Earn trust by being transparent and accountable.** Non-traditional care providers, such as technology companies and retail/consumer brands, need to establish trust to earn a place on the new care team. They can do so by being transparent, asking for consent to use consumer data and by demonstrating proper use of consumer data. They can build on the greater confidence younger consumers have in their services—and expand from there. New and established healthcare organisations can seize this moment and earn trust by resetting promises to constituents. Good experiences with positive outcomes are the best way to build trust.

3. **Marry digital/virtual care with physical care** to provide effective, trusted, reliable care physically and at a distance. The new healthcare system will rely on seamless, coordinated care that provides people with the right attention, services, therapies and products anytime, anywhere, to instill confidence, safety and respect across all moments.


About the authors

Leigh Donoghue
Managing Director, Health Industry Lead, Growth Markets
leigh.donoghue@accenture.com

Leigh has more than 30 years experience in shaping and leading strategic change across a range of industries and sectors. Based in Melbourne, he is leading the health business across Growth Markets for Accenture and key account lead for Australia and New Zealand health business.

Dr. Travis Grant
Managing Director, Accenture Health, Australia
travis.h.grant@accenture.com

Dr. Travis Grant is a Managing Director at Accenture. Based in Melbourne, he has worked in the health industry for 25 years, including 17 years in management consulting and eight years in the healthcare system. Travis is primarily involved in strategy, technology and complex business transformation.

John Fogarty
Health Strategy Advisor, Australia
john.fogarty@accenture.com

John Fogarty is Health Strategy advisor supporting Accenture’s Health Payers and Providers practice in Australia and New Zealand.

For more information:

@AccentureHealth

With thanks to our research partners, Oxford Economics, especially lead researchers Edward Cone, Adrianna Gregory and Sundus Alfi
Our 2020 Consumer Research on Digital Health

Accenture commissioned a seven-country survey of 7,804 consumers aged 18+ to assess their attitudes toward technology adoption, wellness management and their changing relationship with care providers. It is the latest in a series of annual health technology surveys tracking the perspectives of consumers, with a particular focus this year on the shifting needs and desires of consumers and how they align with the trends that are redefining services provided by healthcare systems. The online survey included consumers across seven countries: Australia (1,000), England (1,002), Finland (800), Norway (800), Singapore (900), Spain (1,000) and the United States (2,302).

The survey was conducted by Oxford Economics on behalf of Accenture between November and December 2019. Where relevant, the survey uses select findings from the Accenture 2019 Digital Health Consumer Survey, the Accenture 2018 Consumer Survey on Digital Health, the Accenture 2017 Consumer Survey on Healthcare Cybersecurity and Digital Trust and the Accenture 2016 Patient Engagement Survey.

For providing insights into consumers behaviour changes during COVID-19 crises, Oxford Economics conducted desk research in April and May 2020, leveraging public media and official government sources. Insights were compared against the initial survey findings to understand temporary forced versus long term voluntary digital health adoption chances.

About Accenture Insight Driven Health

Insight driven health is the foundation of more effective, efficient and affordable healthcare. That’s why the world’s leading healthcare providers and health plans choose Accenture for a wide range of insight driven health services that help them use knowledge in new ways—from the back office to the doctor’s office. Our committed professionals combine real-world experience, business and clinical insights and innovative technologies to deliver the power of insight driven health. For more information, visit: www.accenture.com/insightdrivenhealth.

About Accenture

Accenture is a leading global professional services company, providing a broad range of services in strategy and consulting, interactive, technology and operations, with digital capabilities across all of these services. We combine unmatched experience and specialised capabilities across more than 40 industries—powered by the world’s largest network of Advanced Technology and Intelligent Operations centres. With 513,000 people serving clients in more than 120 countries, Accenture brings continuous innovation to help clients improve their performance and create lasting value across their enterprises. Visit us at www.accenture.com.

About Oxford Economics

Oxford Economics is a leader in global forecasting, quantitative analysis, and thought leadership. Our worldwide client base comprises more than 1,500 international corporations, financial institutions, government organisations, and universities. Headquartered in Oxford, with offices around the world, we employ 400 staff, including 250 economists and analysts. Our best-in-class global economic and industry models and analytical tools give us an unmatched ability to forecast external market trends and assess their economic, social and business impact.

DISCLAIMER: This document makes only a descriptive reference to trademarks that may be owned by others. The use of such trademarks herein is not an assertion of ownership of such trademarks by Accenture nor is there any claim made by Accenture to these trademarks and is not intended to represent or imply the existence of an association between Accenture and the lawful owners of such trademarks. This document is intended for general informational purposes only and does not take into account the reader’s specific circumstances and may not reflect the most current developments. Accenture disclaims, to the fullest extent permitted by applicable law, any and all liability for the accuracy and completeness of the information in this presentation and for any acts or omissions made based on such information. Accenture does not provide legal, regulatory, audit, or tax advice. Readers are responsible for obtaining such advice from their own legal counsel or other licensed professionals.

Copyright © 2020 Accenture. All rights reserved. Accenture and its logo are trademarks of Accenture.