

Press release

Study on the Role of Private Health Insurance in the Healthcare System of the Future in Germany

In the future, private health insurance must offer more than reimbursement for services

- Demographics and the pandemic pose challenges to the healthcare system.
- The implementation of digital technologies opens the doors to new, additional services.
- Policy holders expect more active support and guidance from their health insurance providers.

Dortmund, March 25, 2021 – A study published today by adesso insurance solutions and the Leipzig insurance forums provides a clear picture of the German healthcare system in the years to come, as well as the role of private health insurance (PHI) in this sector.

The German health sector faces a number of challenges, which began before the pandemic and have been brought into focus, although not fundamentally altered, by the crisis. The study, "the Role of Private Health Insurance in the Healthcare System of the Future" (1) shines a light on the political, socio-demographic, economic, and technological factors that will shape the German healthcare industry in the coming years. The relationship between clients (patients), providers (hospitals, doctors, pharmacies), and cost bearers (health insurance groups) continues to form the core of the healthcare system. However, the balance in the relationship between these three groups will change. Clients are increasingly gaining power in their interactions with the other two stakeholders and placing higher demands on them. The cost bearers must therefore take on a more active role, moving "from payer to player" in delivering healthcare and in the health activities of their members. At the same time, they must manage the effects of an aging society and the financial consequences of the coronavirus crisis on the contributions and benefits that form the basis of their services.

Innovation improves services

In the future scenarios proposed in the study, medical and technological innovations significantly improve qualitative and quantitative services for clients. The coronavirus crisis is a catalyst for a surge in development. Increased digitalization and stronger connections between the different stakeholders (clients, providers, cost bearers) allows better care and greater transparency. However, it will also further increase the complexity of the healthcare system in the coming years as the points of interactions between the stakeholders increase. The scenario also affects private health insurance groups. They are faced with the burdens of the pandemic, low-interest-rate policies, an increasingly unfavorable age pyramid, as well as the growing number of providers and their increasing interconnection. The results of the study show that, currently, clients largely trust the PHI system. Their satisfaction actually increased during the coronavirus crisis.

PHI clients want insurers to be their health partners.

The "value-added" services offered by private health insurers include digital appointment scheduling, online consultations for prescriptions and sick day notes, electronic health records (eGA/ePA), as well as affordable rates which, for example, can be customized by proving a certain level of physical activity via fitness trackers. As for the desires for improvement expressed by PHI clients, 52 percent emphasized bonus programs and subsidized preventative screenings (42%), closely followed by electronic invoicing (40%).

"Policy holders increasingly see their health insurance provider as a health partner that advises and supports them," explains Justus Lücke, CEO of the Leipzig insurance forums. "In addition to simply reimbursing the costs of the healthcare services rendered, they also expect active, individual guidance."

"The growing demands of health insurance policy holders cannot be met without a stronger commitment to deploying digital technology," added Oliver von Ameln, CEO of adesso insurance solutions. "Digital solutions can create

tens of billions in savings for the German healthcare system: money which can then be invested in solutions for future challenges."

- (1) The study, "The Role of Private Health Insurance in the Healthcare System of the Future" was carried out by adesso insurance solutions and the Leipzig insurance forums. The study featured a four-level design: the first level consisted of 15 guided, expert interviews with stakeholders in the German healthcare sector; the second level included 374 interviews with policy holders, which were repeated after six months, during the coronavirus crisis; the third level included 22 surveys of employees in claims and application processing departments of private health insurers; finally, the fourth level consisted of six interviews with the executives of private insurance groups. Download the study here: <https://future.adesso-insure.de/studie-pkv>

Please note that the study is available in German only.

Images:

- [Oliver von Ameln, Managing Director adesso insurance solutions GmbH](#) (source: adesso insurance solutions GmbH)
- [Justus Lücke, CEO of the Leipzig insurance forums](#) (Source: Versicherungsforen Leipzig GmbH)
- [Illustration: "The German healthcare system, today and in the future – increasing interactions between the stakeholders"](#) (Source: study)
- [Illustration: "What kinds of services policy holders want from health insurance providers – comparing public and private insurance"](#) (Source: study)

Press information and images can be found online at
www.adesso-insure.de/presse
and www.pr-com.de/adesso

Leipzig insurance forums (Versicherungsforen Leipzig GmbH)

The Leipzig insurance forums have been a driver of trends and innovations in the health insurance sector for over 20 years. At the intersection between research and practice, the forums develop scientific studies and future-oriented solutions for the sector. The focus of this work is connectivity: the Leipzig insurance forums inspire and motivate the insurance industry to share knowledge and work together, offering access to the largest, independent German-language industry network. As part of the LF group, the Leipzig insurance forums belong to an innovation ecosystem, together with the energy forums, brokerage forums, bank forums, digital impact labs, and the New Players Network. Here, skills are pooled to promote synergy. www.versicherungsforen.net

adesso insurance solutions GmbH

The software company adesso insurance solutions, a wholly-owned subsidiary of the listed company adesso SE, develops and implements standard software for the international insurance market. On its in|sure platform, the Dortmund-based company bundles release-ready standard software products and also offers software and services designed to manage the technical business processes of its customers. All in|sure products cover an insurance company's core processes. They may be used as part of the entire in|sure application Ecosystem or as individual, customizable components that can be combined with one another. The in|sure Ecosystem includes systems for all lines of insurance. These include solutions for portfolio management as well as claims and benefits processing, partner management and for the commission and collection/disbursement process. In addition, adesso insurance solutions offers a system which allows for software-assisted data migration and self-learning AI that automates processes without causing interruptions in systems. For more information, visit: www.adesso-insure.de

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