

TK Co-operation with Northern Italian Hospitals

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Introduction to Techniker Krankenkasse (TK)



- Statutory Health Insurance Fund in Germany
- Corporation under Public Law
- Founded 1884 in Leipzig
- Headquarters in Hamburg
- 7.2 Million Insurants
- 11.342 Employees
- Budget: 17 Billion €

WINEG Task

To Ask Questions
and Find Answers
for Challenges
in Health Care

To Contribute based on Scientific Findings to the ...

- ▶ Optimisation of Health Care Results for TK Insurants and for the German Health Care System as a Whole
- ▶ Constructive-Critical Dialogue with National and International Health Care Players

Benefit for

- **TK Insurants**
- **Insurants and Patients**
- **The German Health Care System**

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WINEG Subject Areas

Strategy

Health Economics
(Health Care System)

Patient Information

Health Services Research

- | | | |
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| <ul style="list-style-type: none"> • Interrelations within the German Health Care System • Funding and Health Services in German Statutory Health Insurance • Cross-Country Comparisons • Health Economics Research | <ul style="list-style-type: none"> • Competence in Health Behaviour • Evidence-Based Information with Practical Relevance • Findings about Decision Processes | <ul style="list-style-type: none"> • WINEG/TK as Player • Analysis and Evaluation of Models for Health Services • Approaches for Optimisation of Health Services • Data-Based Health Services Research • EU Cross-Border Care |
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TK Business in Cross-Border Care

- ▶ Patients do not only get EU cross-border treatments where they are entitled to: at private instead of public providers
- ▶ 25 percent of the German citizens of Germany believe that they are not entitled to EU cross-border care, while 30 percent are uncertain

Patients are not informed about their entitlement to acute and emergency treatments: they pay private bills instead of using their European Health Insurance Card

- ▶ Patients do have an EHIC, tried to use it, but it was not accepted by provider abroad
- ▶ Patients have no knowledge about foreign health care systems as well as quality of providers and have language problems

TK Business in Cross-Border Care

- ▶ Providers have the incentive to make out private bills since they can realise higher profits
- ▶ Providers prefer private bills since they are not familiar with the benefits-in-kind billing procedure
- ▶ Providers avoid to accept the EHIC because to them time and effort for documentation and administration is too high
- ▶ Providers do not accept the EHIC because they have to wait for a long time to receive the costs reimbursed while with private bills they get immediately money in cash

TK Business in Cross-Border Care

Patients have to pay treatments up-front based on private bills when providers do not accept EHIC

Afterwards the amount of cost to be reimbursed is difficult to be determined and requires extensive administrative efforts

The privately charged fees of the providers are generally considerably higher than the costs reimbursed by the statutory insurer in Germany

The difference between the costs paid up-front and the cost reimbursed have to borne out-of-pocket by the patients

Consequences:

Complains and dissatisfaction of the patients communicated to the domestic health insurance fund like TK

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TK EU Cross-Border Contracts

Solution:

Select providers with high quality of health care

Enter contracts with providers in regions, in which

- ▶ insurants have to frequently pay the costs of the treatments up-front
- ▶ the difference between the amount of costs on the private bill and the the costs reimbursed is high

Contracts have to be economical

Technical requirements for checking entitlement and procedure billing have to be fulfilled

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TK Contracts with EU Member States Providers - Hospitals

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AOK - Die Gesundheitskasse - Techniker Krankenkasse

Startseite Sie sind hier Partner Login

AOK
Die Gesundheitskasse

TK
Techniker Krankenkasse

Startseite

Europa wird mobil und grenzenlos.

Ob beruflich oder in der Freizeit - immer mehr Zeit verbringen wir im Ausland. Doch spätestens im Krankheitsfall tun sich Grenzen auf, in denen die nationalen Gesundheitssysteme noch heute stecken - häufig zum Nachteil für die Versicherten. Nutzen Sie unsere Erfahrungen, wenn es um gute medizinische Versorgung im In- und Ausland geht. Unsere Kunden profitieren von unseren grenzüberschreitenden Aktivitäten.

AOK - Die Gesundheitskasse und Techniker Krankenkasse bieten ihren Versicherten eine gute medizinische Versorgung - einfach und unkompliziert.

Die "AOK-GesundheitsCard Europa" sowie die "TK-Versichertenkarte" sichert Ihnen im Inland die gewohnt gute Versorgung wie bisher - zusätzlich im Ausland die notwendige medizinische Versorgung so einfach wie im Inland. Unsere Vertragskrankenhäuser finden Sie in Belgien, Italien, den Niederlanden, in Österreich und der Tschechischen Republik. Weitere Länder in Europa folgen.

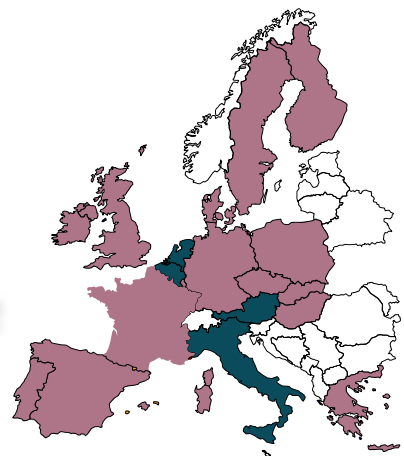
TK Contracts with EU Member States Providers - Hospitals

TK-European Service - Hospitals in 4 EU Member States

- 88 Hospitals
 - Belgium (4)
 - Austria (8)
 - Netherlands (9)
 - Italy (67)
- Other contracts in progress

Europaportal

AOK Rheinland/Hamburg
Techniker Krankenkasse



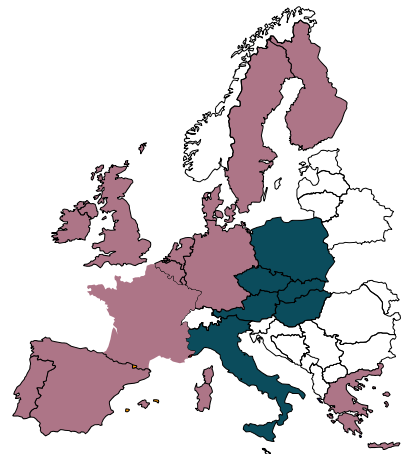
TK Contracts with EU Member States Providers - Spas Cures



TK Contracts with EU Member States Providers - Spa Cures

TK-European Service - Spa Cures

- 28 Spas in 6 EU Member States
 - Italy (8)
 - Austria (5)
 - Hungary (6)
 - Czech Republic (5)
 - Slovakia (2)
 - Poland (2)



TK Business in Cross-Border Care

Advantages of TK Cross-Border Contracts

- ▶ Ensure high quality health care abroad
- ▶ Avoid quality risk for patients (follow-up treatments, malpractice)
- ▶ Avoid financial risks for patients
- ▶ Benefit from price advantages for patients
- ▶ Exploit all options of using German statutory benefits

TK Business in Cross-Border Care

Advantages of TK Cross-Border Contracts

- ▶ Introduce and support quality standards and certificates through contract networks
- ▶ Offer simple technical, non bureaucratic procedures via Internet to patients and providers
- ▶ Provide German speaking personnel to patients solving the problem of language barriers
- ▶ Offer 24 hour service
- ▶ Entitlement simply through TK insurance card

EU Cross-Border Survey: Data Base and Method

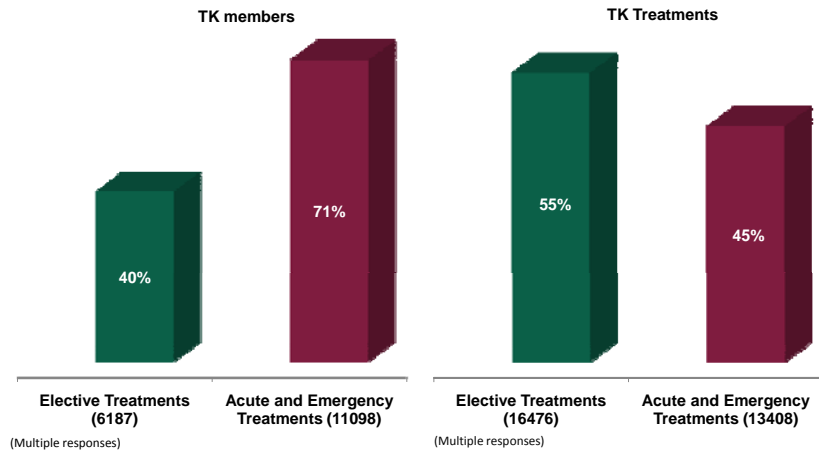
- ▶ **Aim:** To learn more about the TK insurants who seek **elective treatments** abroad in order to optimise the service in this field
- ▶ **Start of project: January 2009**
 - Method: written survey sent by mail
 - Questionnaire with 42 questions
- ▶ **Field time: May - June (8 weeks)**
 - All TK members with EU cross-border care in 2008 were contacted
 - 47.038 questionnaires were sent
 - Response: 16.446 were sent back (35%)
- ▶ **Data Base (after quality assurance):**
 - 15.540 analysed questionnaires concerning 30.000 treatments
- ▶ **Publication of results: May 2010**

EU Cross-Border Survey: The Typical German Patients

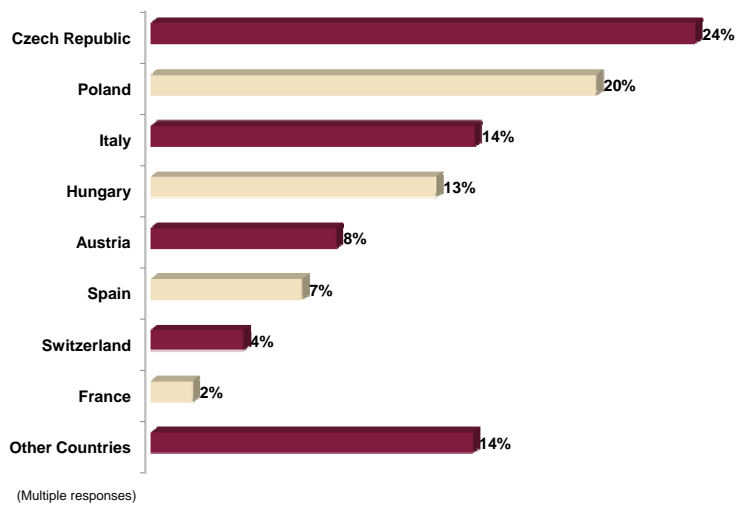
Who are they?

- "Best agers" over 60 years (79%)
- Equally females and males (42% and 52%)
- Retirees and pensioners (79%)
- Compulsory insurants (77%)
- Low income groups (48% gross income less than 1.500 €, 28% less than 2.500 € = 76%)
- Patients living in border regions (73%)
- Patients with satisfying or less good health status (70%) and with chronic illnesses (63%)

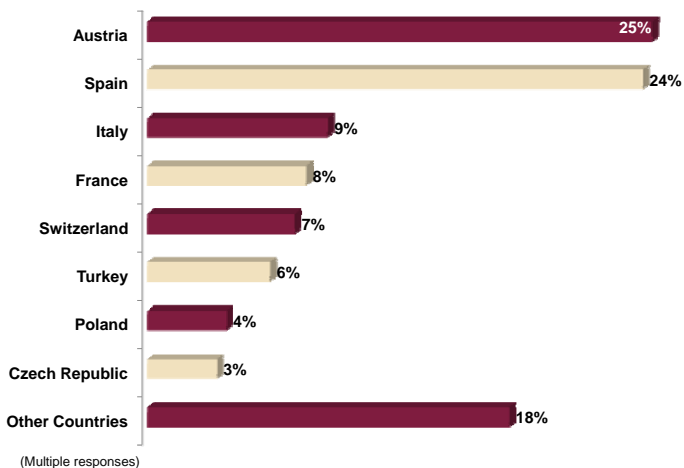
EU Cross-Border Survey: Elective versus Acute and Emergency Treatments



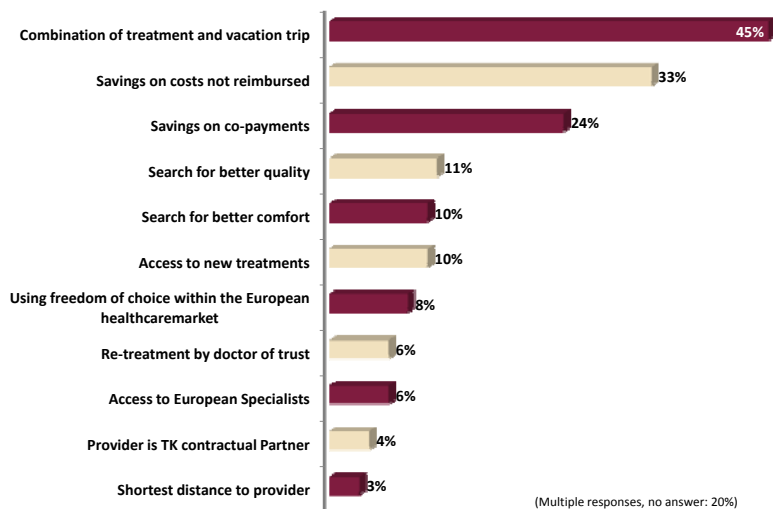
EU Cross-Border Survey: Elective Treatments by EU Member States



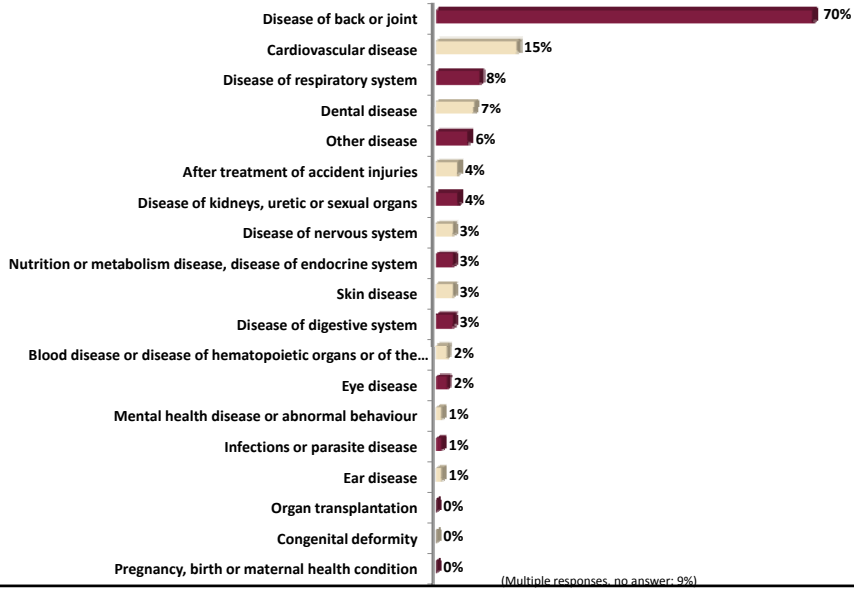
EU Cross-Border Survey: Utilisation of Acute and Emergency Treatments by EU Member States



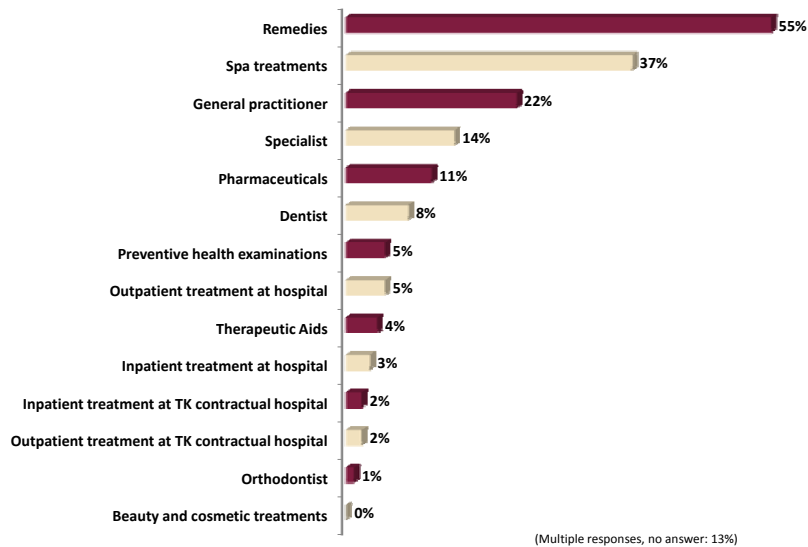
EU Cross-Border Survey: Reasons for Elective Treatments



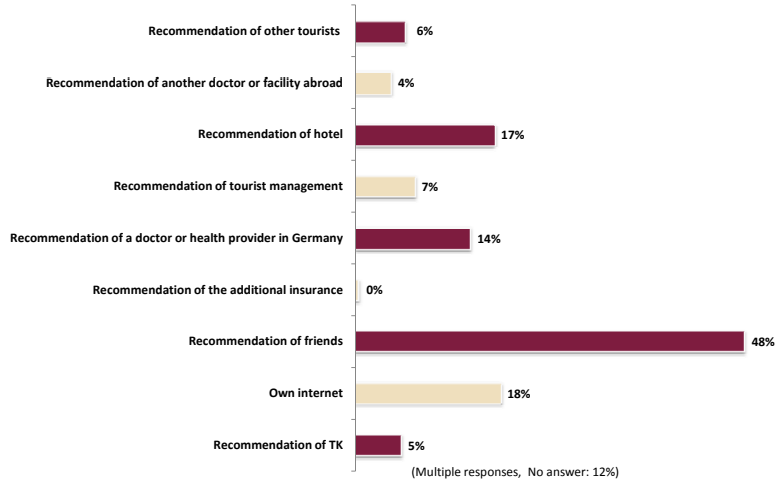
EU Cross-Border Survey: Frequency of Illnesses



EU Cross-Border Survey: Type of Elective Treatment



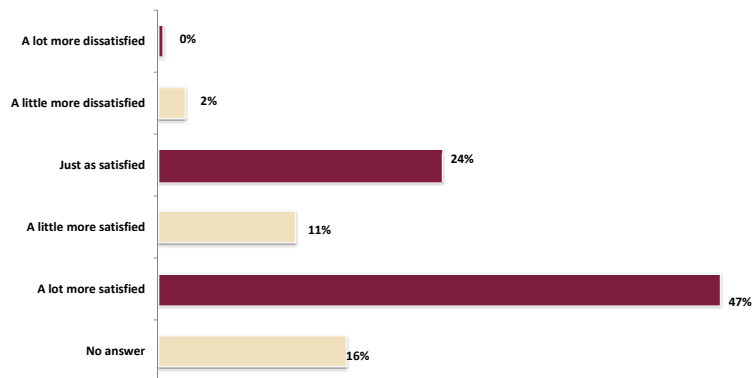
EU Cross-Border Survey: Selection of Health Care Provider in Italy



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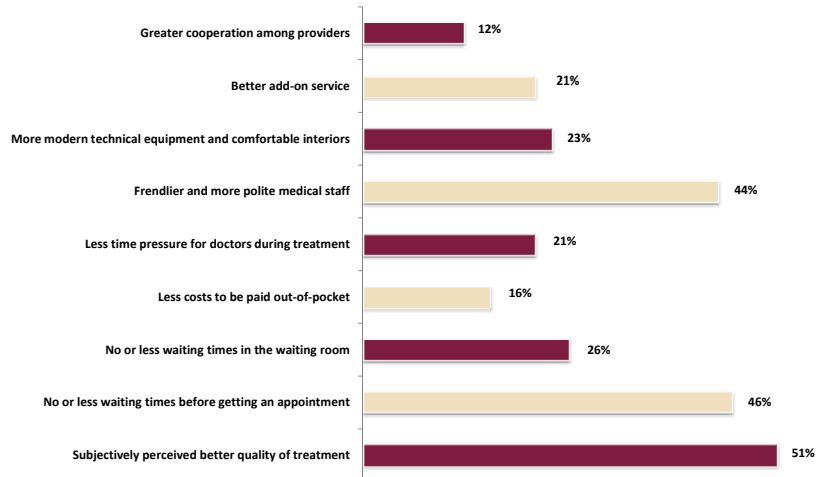
EU Cross-Border Survey: Satisfaction Italy

Satisfaction with Elective EU Cross-Border Treatments in Italy as compared to Germany



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EU Cross-Border Survey: Reasons for Greater Satisfaction in Italy



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Thank you for your attention!

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