

Health Telematics

Information at the right time, right place

Challenges

Health and life insurers, as well as medical care providers, know several scenarios in which players could act more effectively or efficiently if information from remote or currently underdeveloped data sources would be available real time; or if they could influence distant targets in real time. This is especially true for the following four key challenges:

- Demographic, epidemiological and technological trends such as an aging population, lifestyle diseases and treatment personalization increase cost pressure on all players. As a result, new services and products that promote individual responsibility and preventive care have become important ¹.
- Generation Y expects being able to digitally carry out and manage their interactions with insurers and health care providers around the clock. They also expect full access to their medical data, and don't want it to disappear in the different service provider silos.
- The rising costs of basic insurance intensify health insurers' competition for supplementally-insured clientele. Thus, insurers must be innovative and deliver new products and services in order to remain attractive ².
- Processes in healthcare are becoming increasingly data – and information – intensive. The steady increase in scale and complexity of medical knowledge is even a problem for experts in specialized fields – the bigger picture is easily lost, particularly when dealing with complex or multi-morbid illnesses. Thus, arrangement of the specialists involved, as well as machine support in integrating and interpreting medical data, is essential ³.

Your Benefit

In light of the challenges described, telematics – as a specialized field that combines telecommunications and computer science – provides various connecting points for insurers and health care providers (see illustration on reverse side).

Telematic components' fortified products, programs and services provide:

- Added value for the customer, true differentiation from competitors, and the data basis for high-quality sales leads;
- Customer-friendly handling, and minimization or even damage prevention;
- Various opportunities to collect data, enable players to network and provide them with context-dependent, tailor-made information; or trigger action.

Supplementing the written health declaration with telematic measurements enables rapid processing of applications, more effective risk assessment and pricing, as well as fraud detection.

Telematic approaches usually enable more players to network. Thus, to ensure a high level of acceptance, it is essential that the majority derive multiple benefits from it.

¹ Christensen C., Grossman J.H. & Hwang J. (2009): The Innovator's Prescription.

² Dietschi R. (2008): Neue Dienstleistungen der Krankenversicherer - Aufbereiten von Qualitätstransparenz als Chance.

³ Langer D. & Kamerling M. (2014): Chancen für digitale Innovationen im Gesundheitswesen.

Our Approach

We can help you to identify, test, and implement application cases where you can profit the most in capturing, handling and combining new and remote data sources.

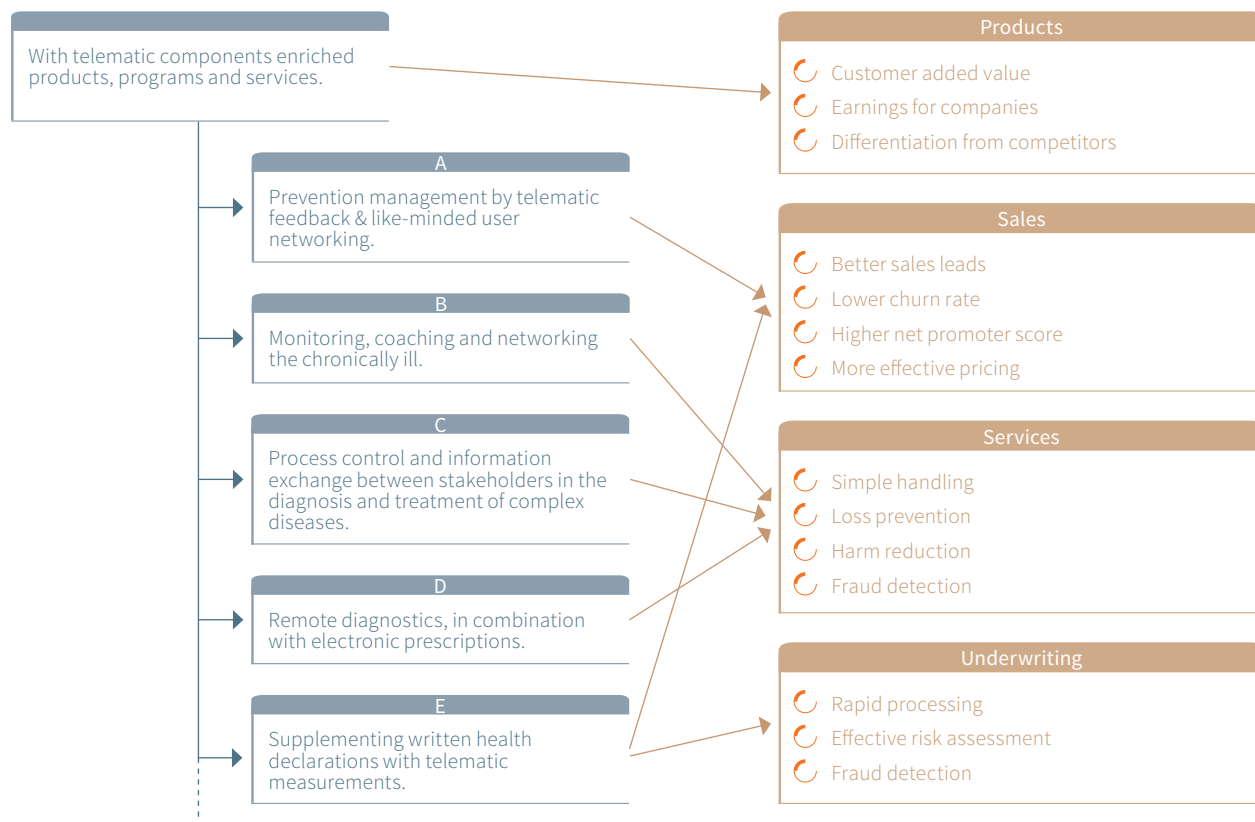
Ideally a step-by-step approach is used:

1. Together, we identify, evaluate, and prioritize possible applications for your business.
2. For the applications you select, we jointly develop an implementation plan, and support this by means of surveys and feasibility studies.

3. We identify the most appropriate service provider for the required solution components, and prepare its solid implementation.
4. We support implementation via an iterative approach with constant user feedback.

Summary

By combining telecommunications and computer science, telematics provides –in light of the challenges mentioned above – various connecting points for insurers and health care providers. Often the data required to derive the best response in a certain scenario is lacking. We support you in identifying and implementing applications through which you can benefit the most in recording, processing, and combining new and remote data sources.



Source: Synpulse

Your benefits from telematic approaches.