



Capitalize on digitalisation – healthy, united, European

Food-for-Thought Paper by the German Social Insurance
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The German Federal Pension Insurance (DRV Bund), the German Social Accident Insurance (DGUV), the National Association of Statutory Health Insurance Funds (GKV-Spitzenverband) and the national associations for statutory health and long-term care insurance have come together because of their common European policy interests to form the ‘German Social Insurance – Working Group Europe e.V.’

The German Social Insurance represents its members in dealings with the bodies of the European Union and other European institutions. It also advises relevant stakeholders in the context of current legislative proposals and initiatives.

Health insurance, long-term care insurance, pension insurance and accident insurance are part of Germany’s statutory insurance system, which provides effective protection against the consequences of major life risks.

I. Starting point: infrastructure is being created, digitalisation is moving forward

The various social insurance institutions are actively engaged in ‘digitalisation’ and have already had a great deal of success at national and European level. Digital solutions are used in all branches of social insurance to improve the counselling and healthcare of insured persons and other patients. Examples of this include the entire rehabilitation process in pension insurance, the forwarding of doctors’ reports in accident insurance, and online benefits and services for prevention and therapy in statutory health and long-term care insurance.

There are also a number of infrastructure projects, including some which enable communication across branches. An example is the exchange of data in reporting and contribution systems. A telematics infrastructure for the healthcare sector is also about to be launched.



Things are also progressing at European level: the Electronic Exchange of Social Security Information (EESSI) will allow all fifteen thousand European social security institutions to participate in electronic data exchange for cross-border transactions. This should also significantly improve the quality of the data transmitted.

The German Social Insurance is committed to continuing the work it has already started at national and European level.

II. Infrastructure: mindful of subsidiarity

When it comes to cross-border healthcare, there are several approaches towards further improving the coordination and harmonisation of the data streams that are available and needed. It could, for example, be helpful when treating patients in other European countries to provide treatment data and information about prescription medicines across borders. To do this, the eHealth Digital Service Infrastructure is currently being established as part of the Connecting Europe Facility (CEF). The various national telematics infrastructures will be networked to facilitate the electronic exchange of patient files and prescriptions.

It is important that these digitalisation projects do not lead to an uncontrolled flow of data with potentially negative consequences for insured persons and other patients. An example of this would be if multinational companies do not take into consideration the regulatory environment in which they are active. The German Social Insurance advocates the highest possible level of protection.

Ensuring this protection should be done at national level wherever possible. This allows security mechanisms to be adapted precisely to national systems and minimises the number of incursions into national systems. A suitable infrastructure only needs to be established when there is a genuine need to have cross-border interactions regarding healthcare.

The German Social Insurance advocates the needs-based expansion of technical infrastructure for digital solutions in the field of social security at European level.



III. Benefit Assessments: making the most of innovation through quality

Digital products are not only capable of improving the quality of healthcare provided to insured persons and other patients, they can also increase the user-friendliness of healthcare services and make it easier for service providers to manage insured persons. However, there is a risk that quality will suffer as a result of rapid product lifecycles and a lack of transparency if evidence-based principles are not followed or cannot be verified.

Similar to the approval and assessment process for medicinal products and medical devices, approval and evaluation criteria are needed at national and European level for digital healthcare products, especially those considered to be medical devices. Given the often short lifetime of products, it is vital to distinguish between real innovations, with proven added value for patients, and pseudo-innovations.

The German Social Insurance supports approval and assessment criteria for digital healthcare products at both national and European level.

IV. Making the most of data: between data flow and data protection

The digitalisation of processes generates large amounts of data which can be used beneficially for specific purposes. In order to use and exchange this data, it is important to have interoperability. An example of how the exchange of data between the branches of Germany's social insurance system could be beneficial can be seen in rehabilitation measures and outcomes. This can result in substantial improvements for both individual patients and the system as a whole. The same applies to the European-wide exchange of relevant healthcare data as a means of improving research into healthcare.

However, sensitive data can potentially be misused. Data privacy and data security must be thoroughly discussed at national and European level, and appropriate solutions must be developed which enable secure digital solutions to be implemented. The EU General Data Protection Regulation must be taken into account as part of this. The German Social Insurance believes one principle is crucial: The data



belongs to the insured person. Without their consent, the data should not be used for any other purpose.

The German Social Insurance supports all efforts to further develop existing provisions for data usage and data security in the interests of the insured. In doing so, this must take into account both the legitimate interest of the insured person with respect to adequately protecting their data as well as the anonymous use of data to improve healthcare.

V. Ensuring participation: involving people in digitalisation

The technical, communicative and societal changes encompassed by the term 'digitalisation' affect Germany's social insurance system in many ways. All insured persons must benefit equally from the digital transformation of social security. This is not a given from the outset because of the technical complexity of digital products. There is a risk that insured persons, especially the most vulnerable, will be disconnected from digital care solutions.

The Charter of European Fundamental Rights stipulates that there must be equal opportunity and that all people must be able to access the timely provision of services, even in a time of rapid digital change. From the point of view of the German Social Insurance, society as a whole is responsible for strengthening the digital literacy of its people.

The German Social Insurance calls for equal participation of all insured persons in digital healthcare solutions by creating the appropriate infrastructure and educational programmes.

VI. Further developing social insurance: integrating digitalisation, not just observing it

Social insurance with its various branches is an outstanding achievement in Germany. This also applies to the various systems of the EU Member States. Social insurance is based on the principle of solidarity which unifies high-income earners



with low-income earners, the healthy with the sick, young people with the elderly, and singles with families. However, digitalisation processes are also driven by interested parties with other motives, but which, nevertheless, can be significant in the short term because of their positive effect on the market.

It is the responsibility of social insurance institutions to take advantage of digitalisation and develop solutions which are integrated into existing structures and processes by starting their own initiatives and being proactive. This will strengthen the communities of solidarity and ensure they stay relevant and modern.

It is important for social insurance that counting steps, calories burned or units of exercise does not result in personal measurement data being used to do risk adjustments to social insurance contributions. One of the core principles of Germany's social insurance system is that it is based on solidarity and not on calculated risk. The principle of solidarity must not be jeopardised because of digitalisation.

Germany's social insurance system needs a forward-thinking approach to digitalisation in order to maximise its full potential and improve healthcare for future generations.