



VZAJEMNA
zdravstvena
zavarovalnica,
d.v.z.

From eBusiness to eHealth

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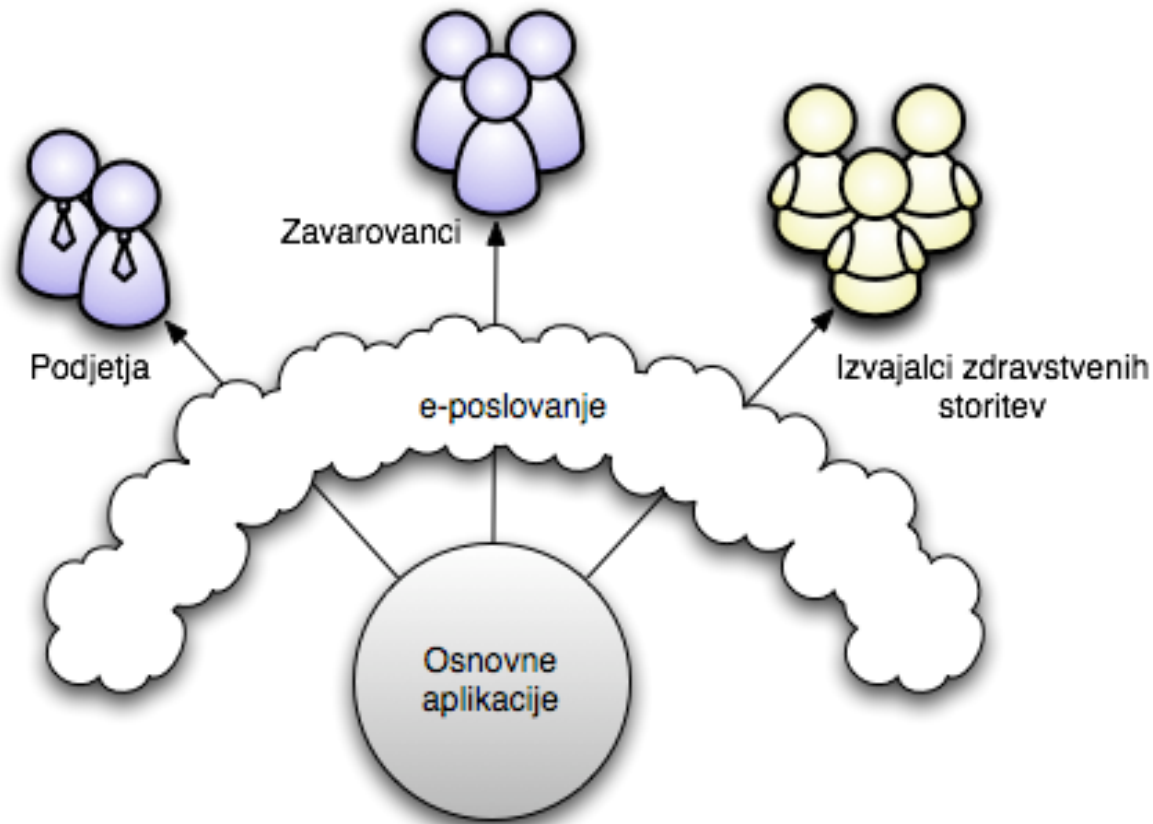
Vzajemna, d.v.z.

- Vzajemna is the first and the largest voluntary health insurance company in Slovenia
- it is a mutual insurance company – members of the company are also its owners
- Vzajemna has around 900.000 members and around 60 % of the private health insurance market
- annual premium income of approximately EUR 250 million
- very active in e-business



What is e-business

- Potentially all the interaction with partners and clients





E-business in steps

- Phase 1: business with medical service providers
- We have introduced an e-bill and a portal for the exchange of digital documents
- We monthly receive around 15.000 e-bills from more than 1.700 partners
- The e-portal enables us to replace paper bills and other documents with the electronic documents with the digital signatures
- Currently 10 % of the medical service providers use the portal and the paperless communication
- It takes time to switch to e-business!



Standards for e-business

- It is important to have common standards for data exchange
- Previously each insurance company had its own solution with increased the costs
- Based on our experience with e-business private health insurance companies in Slovenia agreed on common standards for data interchange
- First standard defines the electronic documents, second standard defines the exchange of documents with the backend system in the insurance company



Gradual introduction

- Since we were not able to get all the medical service providers to the same standard at one, we have modified our processes in such a way, that we first convert all the documents into the same form
- This holds also for the documents we receive only in the paper form – those are scanned and indexed in the same way to produce the e-documents
- This way we process around 200.000 bills a year, with around 13 to 15 million records



Second and third phase

- In the second phase we wanted to develop the e-business with the companies we insure
- In the phase one we have learned that the process is slow and therefore a decision was made to postpone the introduction of e-business with insured companies
- First we focus ourselves to e-business with the government and then with the insureds
- E-business with the government – we have introduced the electronic communication with the court in 2008
- Currently we handle 20.000 active files in paperless form



Issues of storage and security

- Digitally signed e-documents have brought new demands for our information systems (we have to comply with the legislation regulating the digital signatures and digital time stamps)
- We have decided to use the same infrastructure for the portal and for the storage
- This has allowed for the quick implementation and lower costs of the implementation



Storage of paper documents

- We can not avoid the paper documents, however
- We have many – we “produce” around 2,5 million bills a year alone
- We use the same platform for the storage of e-documents and paper documents in electronic form
- Introduction of e-documents induced the changes in the processes and in the way we do business
- Currently we have more than 8 million documents in our electronic documents management system



From e-business to e-health

- With the introduction of e-business and the security mechanisms (digital signature infrastructure, database vault, evidence of the data access...) we are prepared to move on to the e-health projects
- Currently we are working on the research project to interconnect our information system with the information systems with the health service providers to allow our member to access their data at the service providers through our secure infrastructure



For more information...

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