

German private insurers join IBM and TK to offer electronic health records to 17.5M clients on the IBM Cloud

DKV, Generali (Central), Signal-Iduna and Techniker Krankenkasse work with IBM to create Smarter Healthcare for Germany

HANNOVER, Germany, June 11, 2018 [/PRNewswire/](#) -- IBM (NYSE: [IBM](#)) today announced that three of Germany's major private health insurance companies have decided to offer their clients an individual electronic health record based on the system developed by IBM Germany and **Techniker Krankenkasse (TK)**, Germany's largest statutory health insurer.

Like TK, the three major German private health insurance companies, **DKV, Generali (Central)**, and **Signal-Iduna**, are transforming the way patients access their medical records, using an end-to-end encrypted electronic health record ("eGA") system. The companies will offer the service to more than 17.5 million full and supplementary insured clients.

Policyholders will be able to access their medical records – including X-ray images, data from doctors, hospitals, therapists and health insurance companies – using their smartphones. Only the policyholder can decide what data is stored in their account and who can view it, granting full or partial access. They can upload documents directly and choose to store some documents within their apps in offline mode for emergencies.

The electronic health records are encrypted, anonymized and held at the dedicated IBM Europe Cloud data centre in Frankfurt. The service is designed to comply with current EU security standards and German e-health requirements for data storage.

The more digital data the insured manages in their eGA, the easier it is to apply health services based on that data. "We want to provide our full and supplementary insured customers with a personal digital health manager which help them to manage their health safely, interoperable and across various service providers," explains Dr. Clemens Muth, Member of the Board of DKV Krankenversicherung in the ERGO Group. "The enablement and standardization of digital processes between service providers, insured customers and health insurances in Germany is key to success."

The eGA initially offers service like vaccination recommendations based on digital vaccine data, as well as screening recommendations, emergency data management and medication plan analysis. The next phase of development plans to include capabilities such as digital physician search, online appointment services, digital medical history sheets and digital physician-patient communication services. Users will also be able to store health information such as data from fitness trackers or electronic diabetes diaries.

"The eGA offers us a health platform that can provide many value-added services of the wider health care ecosystem for our customers," said Dr. Mirko Tillmann, Chief Operating Officer and board member of Central, the private health insurance of Generali Deutschland. "Our customers currently have a lot of data that they do not know exactly, understand or use. This can change fundamentally with the eGA and the customer will be able to opt for the healthcare services that are relevant to him or her. This can offer our customers real new opportunities to actively shape their health topics."

In addition, Dr. Karl-Josef Bierth, Chairman of SIGNAL IDUNA Krankenversicherung, said: "For us, the existing network of IBM's eG health platform with service providers, hospitals, medical practises, laboratories, care facilities and clearing centers is an important starting point and success factor for the user experience of our

insured customers. Based on this ecosystem we want to intensify the secure and standardized exchange of digital data and documents – from the service provider to the insured and from the insured to the service provider. This can lead to a better knowledge of our insured, but also to a better insight of the respective doctor, who can access health data of the insured person from the past, if the insured authorizes him."

The use of eGA and its value-added services is voluntary for the insured person. The insured decides sovereign and self-determined about the use of his data.

"Health data is particularly sensitive and we have taken great precautions to protect it," said Matthias Hartmann, GM of IBM Deutschland GmbH. "Only the insured person can grant access to the data, and in the event of a change of health insurer or doctor, the data remains with that person. It is their data."

"We are committed to an efficient and secure electronic health record that considered German and international standards," says Dr. Clemens Muth. "With IBM Germany, we have an established and responsible partner in the German insurance and healthcare marketplace, with whom we have been implementing successful projects for digital and mobile solutions for many years."

IBM Cloud: powering transformation of the Insurance industry

The insurance industry faces challenges that insurers must address with new and increasingly innovative approaches. Margins are down, fraud is up, regulations are growing more complex and today's empowered customers can quickly and easily switch providers. Within this ever-changing landscape, cloud computing offers a new path for sustainable, efficient, flexible growth.

With IBM Cloud, insurers can innovate to drive real business value by providing new services to policyholders that put them in control of their insurance policies.

In April 2018 IBM announced that **ERGO Group**, one of the largest insurance groups in Europe owned by global market leader Munich Re, is using the IBM Insurance Platform to jointly develop a system to manage closed book policies of traditional German life business across the board. It plans to migrate 6M policies to this state-of-the-art platform, which offers a vertically integrated set of insurtech capabilities offered as-a-service on the IBM Cloud.

Closed book policies are those that are no longer on the market, but still administered by the insurer – and these policy types present challenges to insurers because they are often siloed in legacy systems which are expensive to maintain. Consolidating all policies onto one platform should deliver distinct cost savings and efficiencies to the insurer. The closed book life application will offer as-a-service pricing, IBM Cloud security and scalability, and connections to APIs from IBM and from third-party participants on the [IBM Cloud for Financial Services](#).

For more information about IBM Cloud for Insurance, please visit: <https://www-935.ibm.com/services/us/gbs/thoughtleadership/insurance.html>

About IBM Cloud

With \$17.7B in annual cloud revenue, IBM is the global leader in enterprise cloud with a platform designed to meet the evolving needs of business and society. Moving past productivity and cost improvements, the IBM Cloud is tuned for the AI and data demands that are driving true differentiation in today's enterprise. IBM's private, public and hybrid offerings provide the global scale businesses need to support innovation across industries.

For more information on IBM Cloud, visit: ibm.com/cloud

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