



Lecturer:

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Opportunities for Polish service providers to expand onto the German market, given the shortcomings of the German health care system

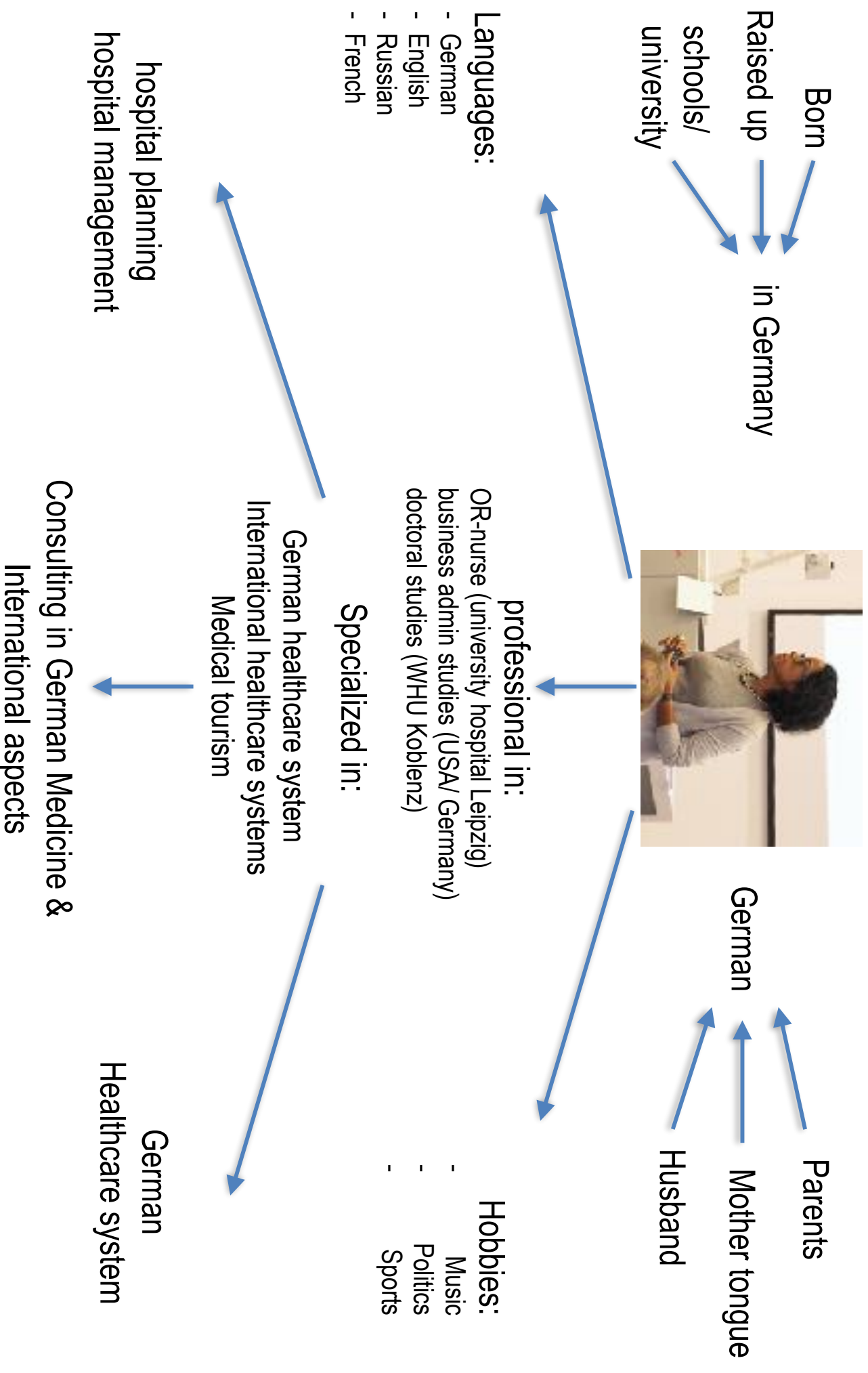
Ich möchte Sie herzlich zu meinem Vortrag begrüßen.

Chciałbym powitać cię w moim przemówieniu

AGENDA

1.	Some information about the lecturer
2.	Introduction of the theme
3.	Medical Tourism
4.	German healthcare system
5.	Medical tourism in Germany
6.	shortcomings in the German healthcare system
7.	Chances of the Polish medical tourism market
8.	The future of the Polish healthcare market
9.	Recruitment of international patients





German healthcare system
medical tourism

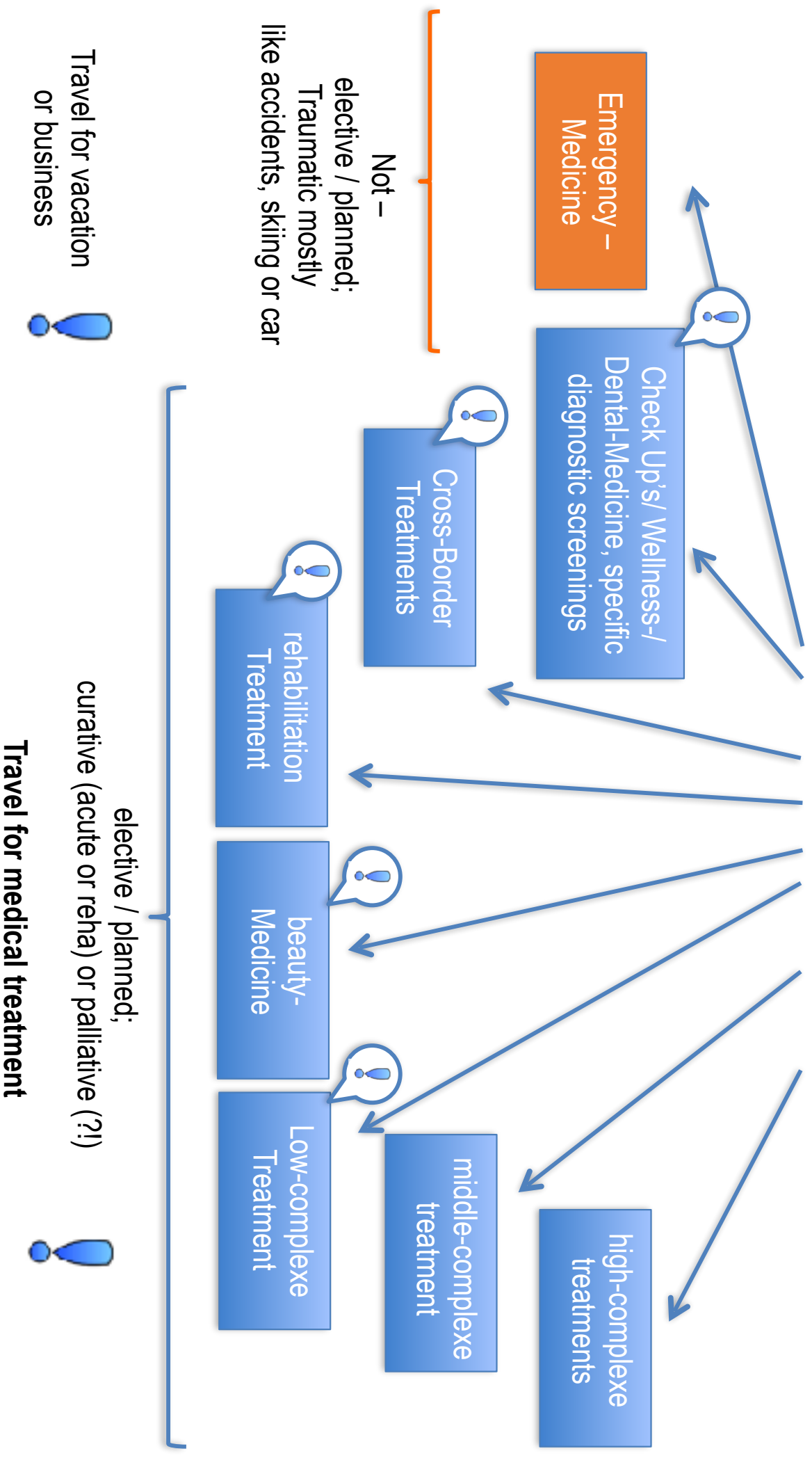


CHANCES of:

- Polish medical institutions
- Polish service providers
- Polish tourism
- German patients/ customers

3. Medical tourism

MEDICAL TOURISM



3. Medical tourism

Patients travel for care from and to many continents



140 Milliarden US-\$ (2019e)

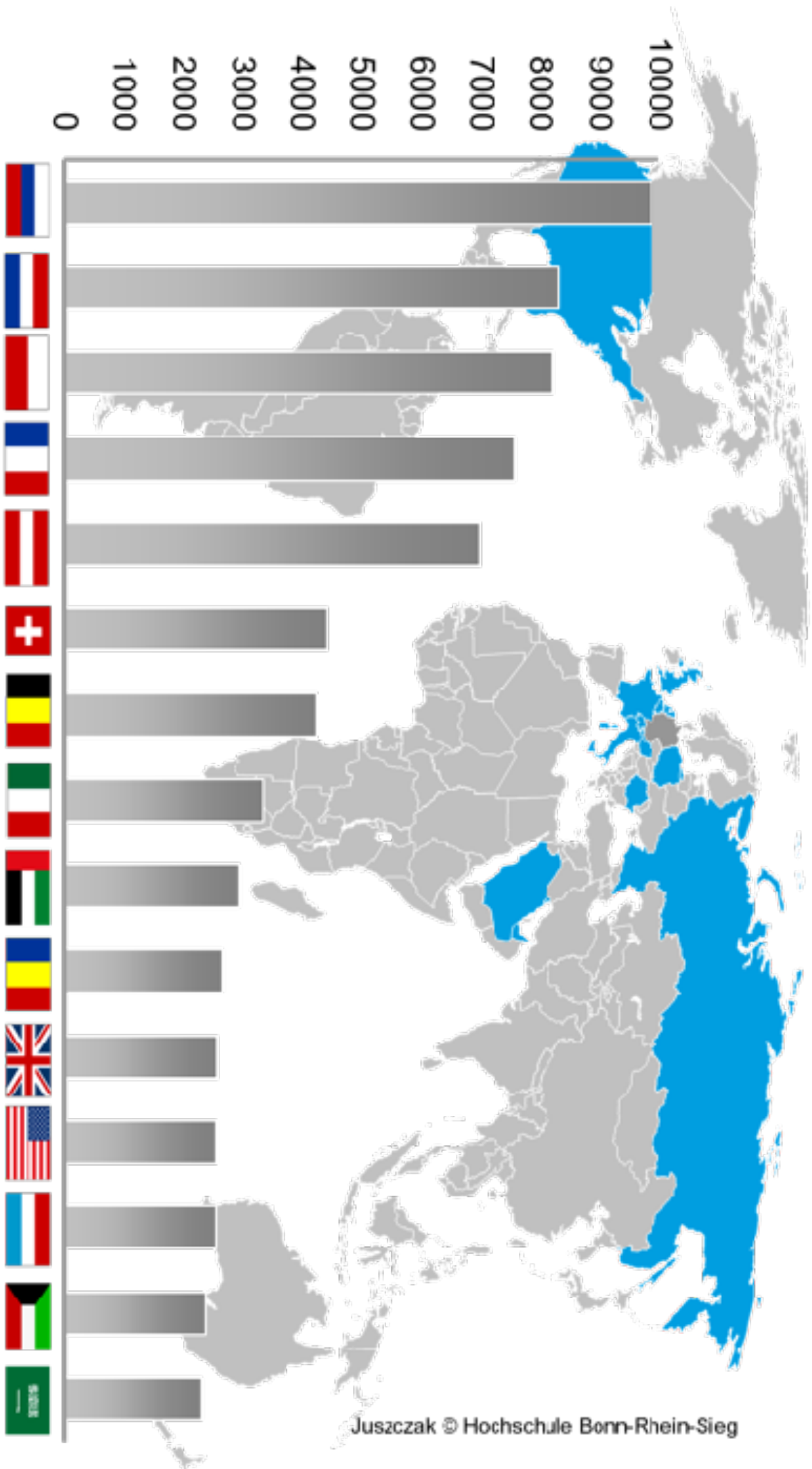
144 Milliarden US-\$ (2022e)

45 bis 72 Milliarden US-\$ (2016e)

Quelle: McKinsey&Company 2008, p. A.

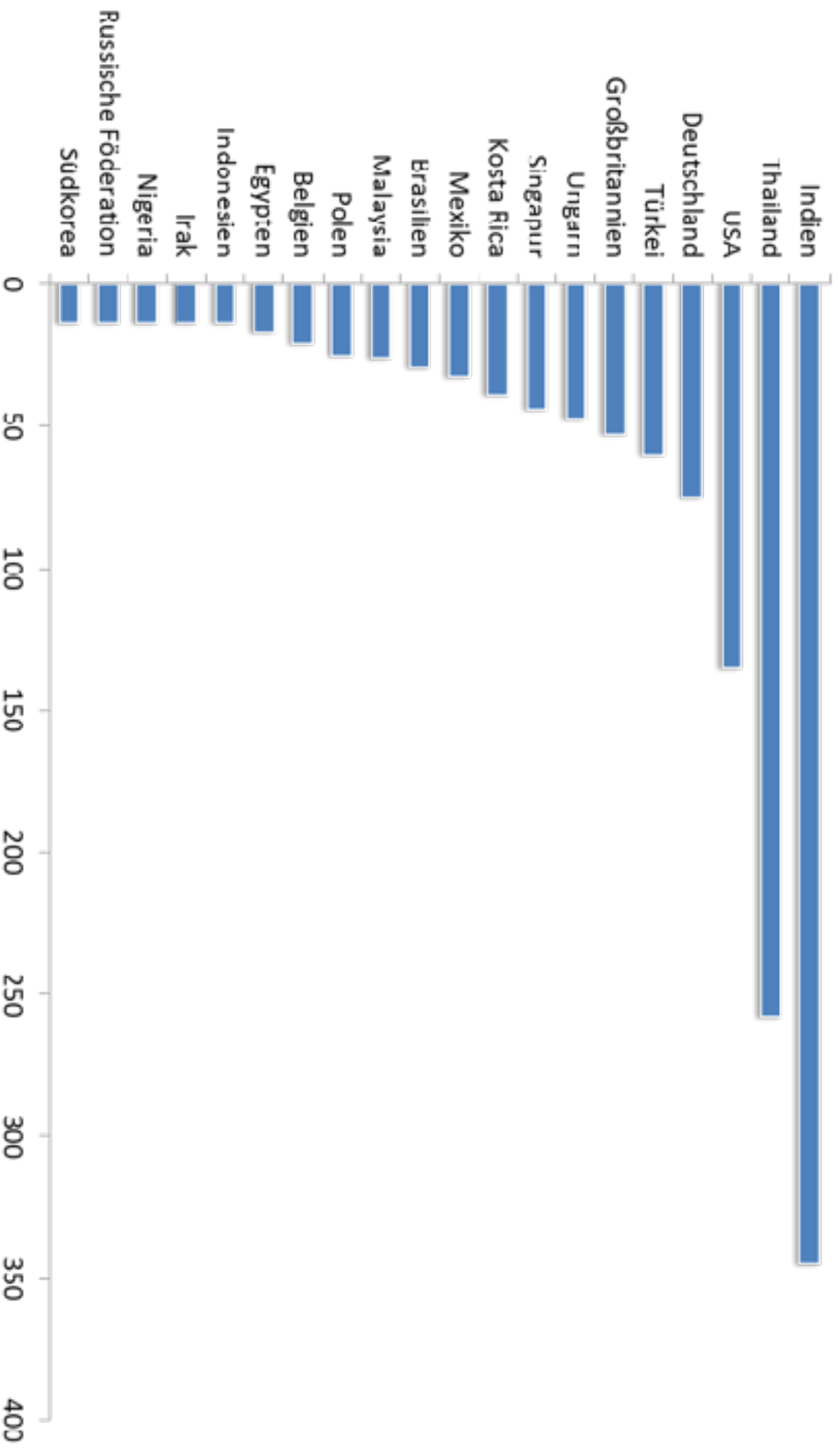
3. Medical tourism

Patients for inpatient treatment



Juszczak © Hochschule Bonn-Rhein-Sieg

3. Medical tourism



There are not many countries
in the world having such
many aspects and factors
of a healthcare system

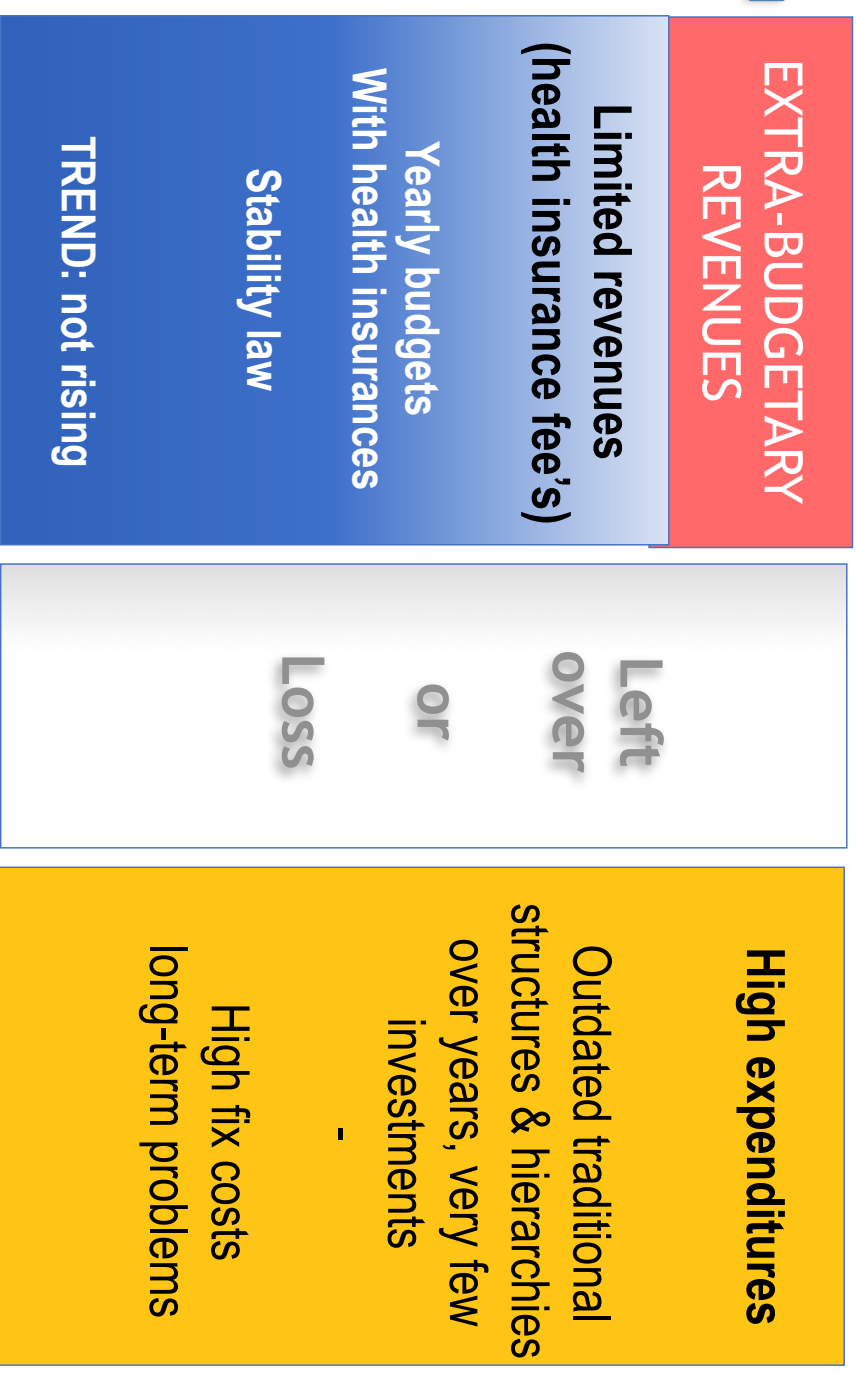


- Treatment of all types of diseases of all medical specialities
- all types of medical institutions (acute, rehab, preventional)
- Very good quality of medical / paramedic professions education
- Access for all patients
- High moral-ethical approach (all patients are equal)
- No systemic waiting lists (except of specific organ transplantations)
- Modern medical-technical equipment
- Excellent rehab institutions as part of an integrated treatment process
- All necessary medical sub-systems (like transfusion medicine)
- Homogenous finance system, equal price systems
- constitutional legality
- Tradition and experiences over centuries
- Highly touristic attractively

4. The German Healthcare System - 2

- 11 % of total state budget -> goes to medical and social areas -> 376 Mrd. € / year = 11,5 % of total budget = 4.544 € / head
- Financing System: Bismarck-System (1883; versus Beveridge-System tax-financed)
- State health insurance: about 90 % and private health insurance about 8 % and about 2 % not health insurance
- We pay about 15 % of our total salary just for health & care insurance -> MUST
- Solidarity principle (young pay for the older) -> average age of Germans 42,1
- Some statistics:
 - Number of hospitals: 1.942
 - Number of health insurances: 109 (state) and 51 (private)
- No difference in medical quality for state and privately health insured patients
- free choice of medical doctors throughout Germany
- More and more medical services are not automatically offered by additional private health insured services like:
 - Dental medicine
 - Beauty medicine
 - Special hospital services

Medical Tourism



Inpatient cases: 101.000 (from 177 countries)

Outpatient cases: 150.000

Hamburg
Kiel
Hannover

Ruhrgebiet
Aachen

Köln/Bonn/Düsseldorf

Frankfurt/Wiesbaden
Stuttgart
Baden-Baden
Freiburg



München

Berlin
Dresden / Leipzig

Heidelberg / Mannheim
Nürnberg / Erlangen

Yearly revenues due to international patients in Berlin

Medical institutions	80 bis 102 Millionen EUR
hotels, penzion *	4 bis 11 Millionen EUR
Retail sale	10 bis 15 Millionen EUR
Total effect**	94 bis 128 Millionen EUR
*basis hotel price index 2015	

**without expenses for flights or any other transport, no medical translators or other service providers, no specific expenses for gambling or special investments (like e.g. horses)

Throughout Germany 1,2 billion EUR revenues for medical institutions only

- ❖ Price calculation is based on standardized homogenous price catalogues for all patients no matter where they come from (price discrimination not allowed)
- ❖ Limited resources in ICU-beds, sometimes in single bed rooms
- ❖ Highly discussed subjects related to Medical tourism in Germany
 - ✓ how to bill the extra efforts for foreign patients?
 - ✓ Whether and how to charge foreign patients for investments in the system
 - ✓ international departments: VAT for their consulting services?

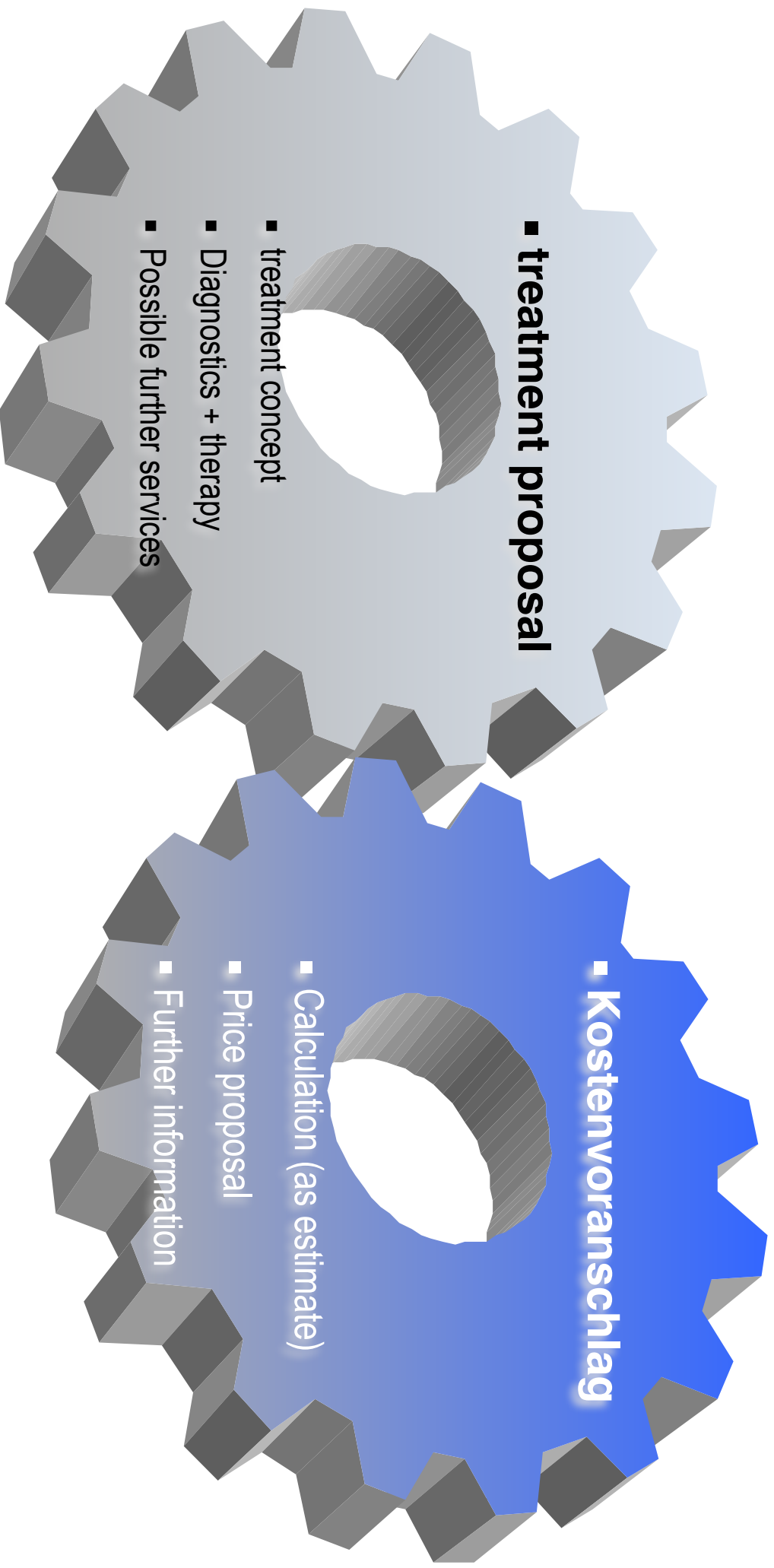
5. Medical tourism in Germany - 4

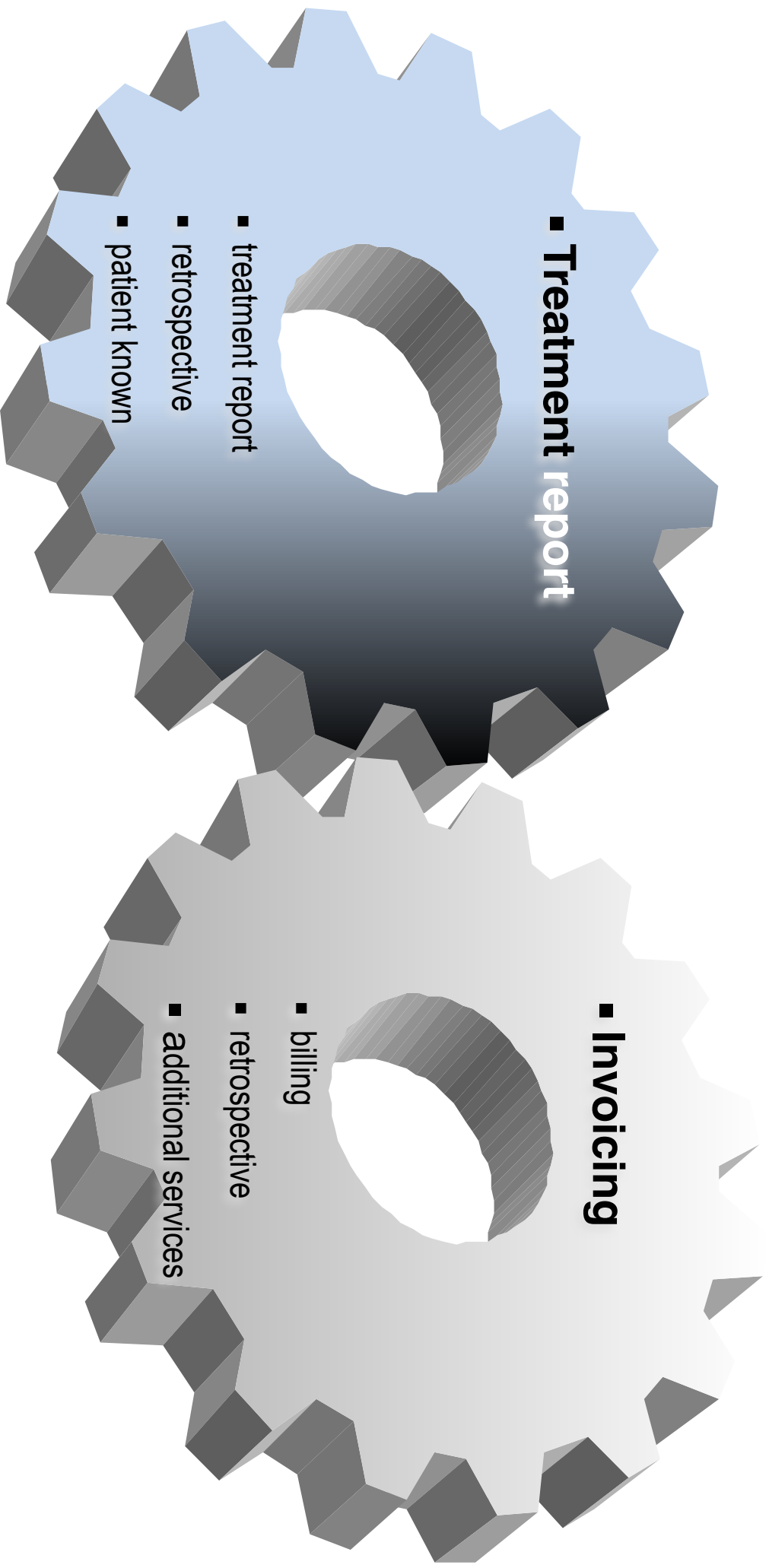


Grundsätze der
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Bonn, 27. August 2007

Die deutschen Krankenhäuser, die dem Fallpauschalensystem unterliegen und für die dementsprechend ein Basisfallwert vereinbart wird, sind auch im Hinblick auf die Vergütung für die Behandlung ausländischer Patienten hieran gebunden. Es gilt der Grundsatz der Einheitlichkeit der Pflegesätze gemäß § 8 Abs. 1 Satz 1 des Krankenhausentgeltgesetzes. Die Pflegesätze sind für alle Patienten nach einheitlichen Grundsätzen zu bemessen. Differenzierungen sind nur nach den in Anspruch genommenen Leistungen des Krankenhauses, nicht aber nach Herkunft des Patienten zulässig.

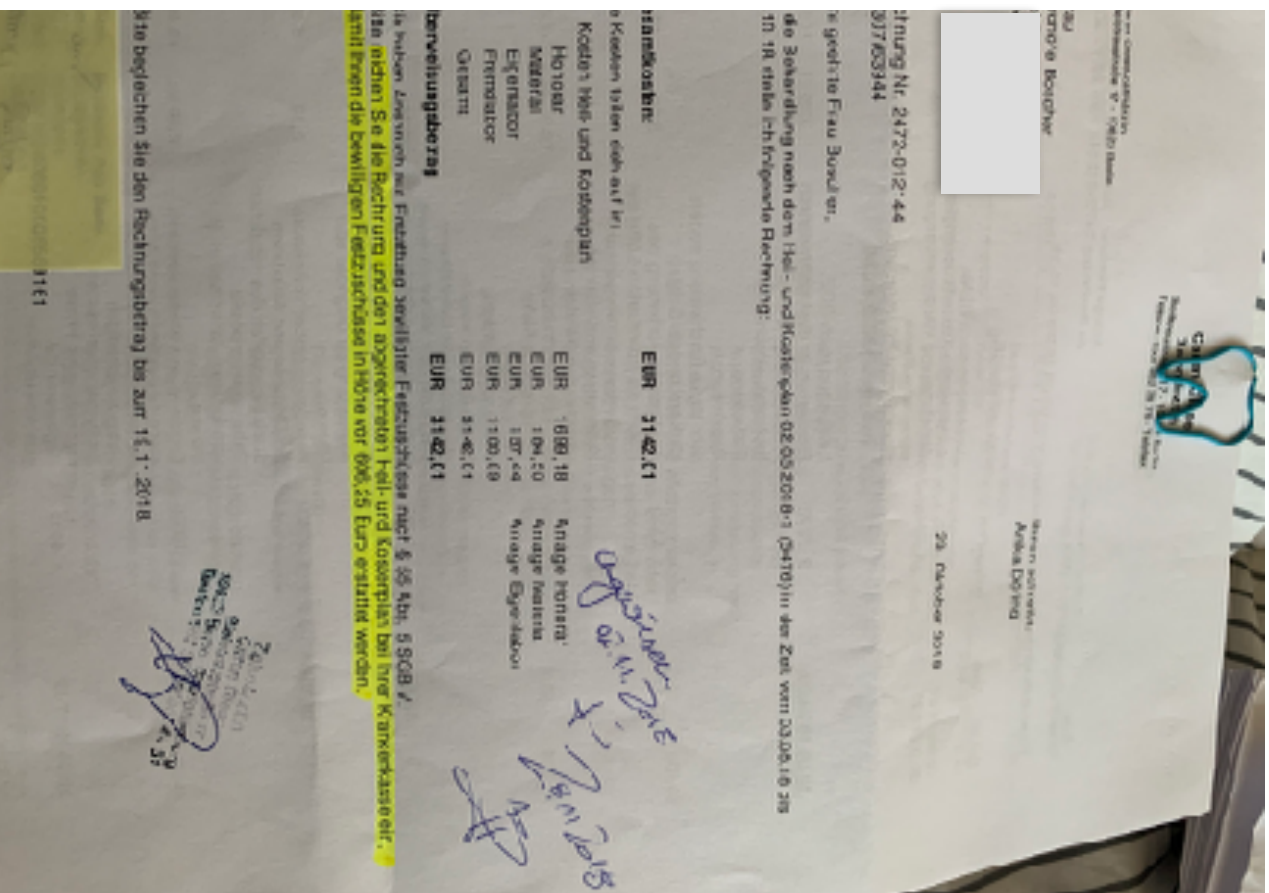




Show comparibility

- Germany's structural healthcare problems:
 - ✓ Sky rocketing expenses and costs in the health and care system
 - ✓ Sky rocketing hospital expenses
 - ✓ Waiting times for outpatient appointments
 - ✓ Huge lack of nurses and doctors
 - ✓ Very old fashioned management structures
 - ✓ bad service mentality
 - ✓ Lack of investments in hospital structures
 - ✓ Solidarity principle of health insurances -> does not work anymore (average age 41 years -> solutions)

- Individual problems of Germans with their German healthcare system:
 - ✓ We are ,too' old -> solidarity principle does not work any more
 - ✓ Health insurances cut off payment of medical services
 - ✓ Germans have to pay more money out of their pockets
 - ✓ Even if medical quality is high, services and service mentality are very poor
 - ✓ Germans have more additional private health insurances for instance for dental services
 - ✓ Even with those, who have an additional private health insurance, pay more and more money
 - ✓ For more and more medical services ally offered by additional private health insured services like:
 - Dental medicine
 - Beauty medicine
 - Special hospital services (e.g. single room)



Costs for an:

- dental implant upper jaw (1/ 7)
- with a high quality implant system
- plus: for the implant setting

Dentist invoice: 3.142,01 €

Surgeons invoice: 382,66 €

Private additional health insurance pays:

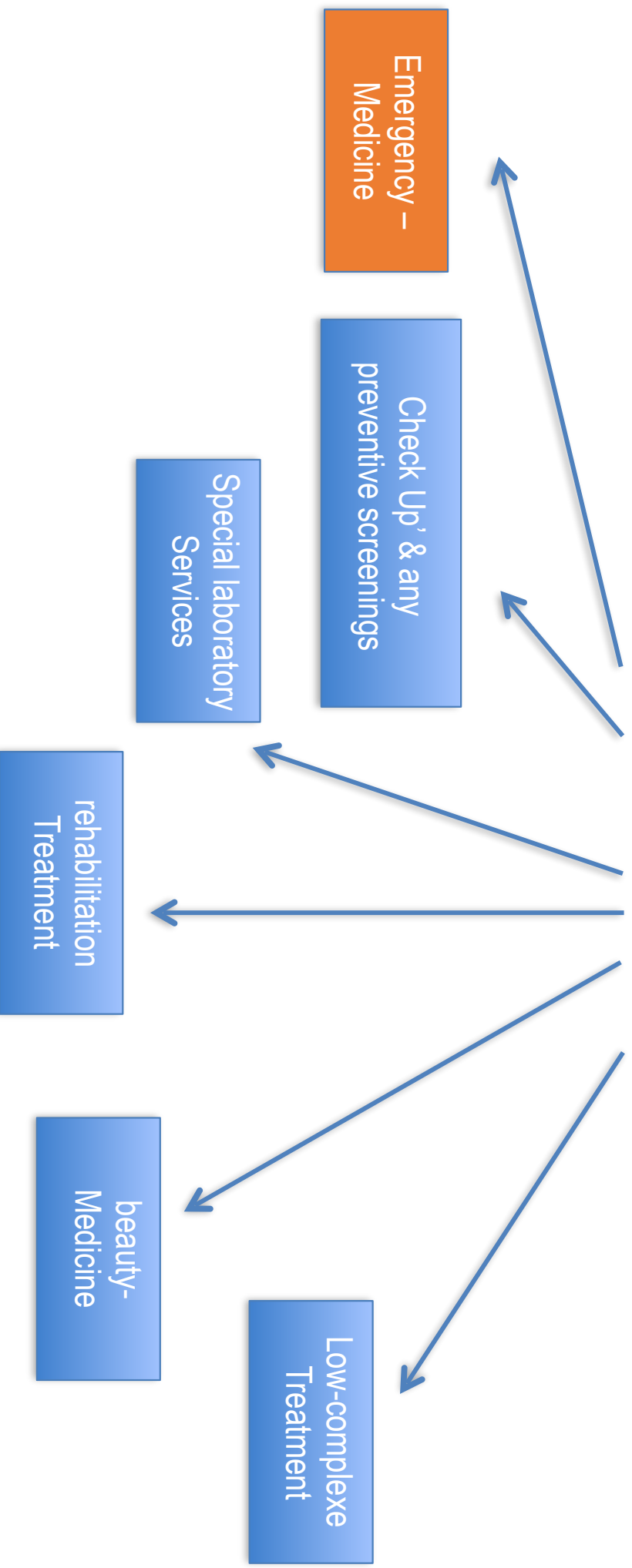
606,25 €

thus, I paid: 2.918,42 €

For just ONE tooth!

7. Chances of the Polish medical tourism market

MEDICAL AREAS



Travel for medical treatment to Poland (no pre-final / palliative treatments)



7. Chances of the Polish medical tourism market

Medical providers

Customer

Dental medicine

any outpatient clinic preferably with a cooperation of a dental lab

Germans as private persons

Beauty medicine/
Beauty surgery

any outpatient clinic or smaller
Hospital (with beds)

Germans as private persons

low complex treatments
(eye laser treatment,
vascular treatment legs,
Radiotherapy for benign
treatments, pain
management)

specialized centers/ clinics
hospitals with capacity

Germans as private persons
German health insurances

Special diagnostic
Screenings

specialized laboratories

Germans as private persons

- ✓ Sweden
- ✓ Denmark
- ✓ Norway
- ✓ UK
- ✓ Other European countries
- ✓ US-Americans
- ✓ Russian speaking countries
- ✓ Arab Gulf countries

- Do marketing / ad's
- Intercultural marketing - for Germans: be emotional plus facts/ data
- In Germany: no direct comparisons for healthcare services
- Show the expertise and competence of your doctors
- No explicit ‚luxury‘ advertisement!
- Do not stress your ‚business‘, your ‚profits‘ - Germans consider access to health as open-market issue
- No explicit price discrimination, except of: your additional efforts (due to international patients, need to be billed!
- Transparent price policy

Combine health offers with touristic offers (it's called ‚medical tourism‘) since you have really wonderful attractions!

Dziękuję za uwagę



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