

The patient's accounts on internet are building the consumer's control over the system

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In February 2004, Sideria-Istota - eastern Slovakia based health insurance company, with 400 000 insurees launched as the first health insurance company in Slovakia the patient accounts on internet (URL: www.sideria.sk). The account is available upon request and the access is allowed via password and grid card securing all your privacy.

After one year, more than 3 500 insurees enjoy the possibility to actively control the health system. This may seem a little percentage but we have to bear in mind, that the dissemination of accounts is primarily limited by internet penetration, which is compared to western countries rather low, and high internet prices.

To underline the importance of patient's involvement we would like to present you a real story of health system abuse, which would continue, if the accounts were not launched.

After receiving the grid card, one patient (we can call him Peter), insuree of Sideria-Istota revised his personal account. Peter found out, that since beginning of the year the health insurance company paid for him expensive psycho-pharmaceutical drugs in total amount of SKK 14 000 (EUR 370). That seemed very suspicious to him, because he was mentally normal, never visited a psychiatrist and the drugs were picked up more than 200 km from his town. So he decided to contact the health insurance company (there is a possibility to react automatically through the internet).

The health insurance company started an investigation. First, the psycho-pharmaceuticals were prescribed on Peters birth number (which serves as main identifier in the Slovak health system) that was for sure stolen from another database. Second, the prescriptions were signed

by a doctor, that was already dead and somebody misused the stamp and his official registration.

The investigation from the side of HIC is very important, because sometimes the mistakes can be a technical issue or a mistyping. But this was not the case. The complaint was reasonable and was submitted to the lawyer of the health insurance company, who started a trial against unknown offender. When the insurance company will be successful and the offender will be found, and unfortunately it will be a doctor, the HIC can impose direct sanctions, e.g. cancel the contract. Moreover, the newly established Health Care Surveillance Authority can start an investigation which can lead to license withdrawal of the doctor.

Important is, that the new Slovak reform adopted in September 2004 emphasizes the importance of responsibility of the patient, the responsibility of the health insurance company and the responsibility of the provider. One of the most important parts of the reform is a compulsory patient account that must be administrated by every HIC that operates on the market, so more people like Peter can control the health spending on daily basis. For those, who do not have internet, the health insurance company is obliged to send a printout from the account and deliver it on patient's home address.

The patient as a consumer must be provided with up-to-date information not only about its health status, but also about its expenditure. The on-line internet account serves the patient for controlling the system, strengthens the consumer protection and can be an efficient tool for reducing the abuse of the health system. Last, but not least, it is a perfect prerequisite for implementing individual savings accounts giving the patient higher decision-making power.