

Personal Well-Being at the Heart of Mondial Assistance Group's Health Care Strategy

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Mondial Assistance Group, worldwide leader in assistance, travel insurance and customer services, capitalises on its expertise and develops an innovative offer in health care, targeted according to each particular country.

"Our objective is to propose services which respond to consumers' primary concerns", says **Ida Luka-Lognoné**, a member of the Group's Executive Committee. These concerns are three-fold: remain in good health, be informed and have support in case of health problems, and remain autonomous. In addition, the Group wants to reinforce the quality of its personal care services while contributing to the control of health care costs.

Extensive skills developed in medical assistance for travellers, the historical heart of its business, have enabled the Group to carry out more than 30 health-oriented services focused on personal "well-being". From information to active prevention, rehabilitation to ensuring functional autonomy, these services provide concrete, daily assistance to those concerned. Here are a few examples:

To support patients in managing their social and medical processes

Initially tested in France, Poland and Austria, seriously ill patients accompanied by Mondial Assistance in their social and medical processes, get well faster. Doctors and social workers support and help orient patients, who are confronted with the complexities of health care systems, throughout their recovery. 2,600 files are treated in France every year.

To ensure a better quality of life for patients afflicted with chronic illnesses

Throughout the world, 20% of patients generate 80% of health care costs. Of these alone, 10 chronic illnesses (diabetes, asthma, heart disease, cancer, Alzheimer's, Parkinson's, osteoporosis, arthritis...) generate 54% of costs. In Australia, for example, a disease management programme for the chronically ill ensures patients a better quality of life by keeping them informed of their prognosis and treatment, and by helping them in their daily lives. This enables them to avoid numerous emergency hospitalisations due to the programme's well-adapted prevention measures. Out of the 1,600,000 insured customers, more than 17,000 cases are treated every year in Australia.

To preserve the functional autonomy of the elderly

Today's prolonged life span naturally means there is a significant increase in the number of elderly people. In order to contain the rise in health care costs and enable the elderly to preserve their functional autonomy for as long as possible, Mondial Assistance has developed a prevention programme in Australia. Nurses carry out complete surveys of the home in order to identify and reduce any risks likely to be incurred in daily life. In Australia, where Mondial Assistance treats 8,400 cases per year, this programme concerns 350,000 people.

To reinsert patients suffering from serious accidents

Each year traffic accidents within the European Union cause 40,000 deaths and 1,700,000 injured. After an accident, reinsertion is often a slow, complex process, not readily available to handicapped persons. In Germany, Mondial Assistance has set up a case management programme for insurance rehabilitation and professional reinsertion for the patient. 500 rehabilitation cases are now managed each year in Germany, and consequently generate significant savings.

To encourage keeping the elderly or physically dependent in their own homes

Currently there are 900,000 elderly, dependent people living in France. According to statistics, this population could increase 35% to 85% by the year 2050. More than ever before, elderly dependent people want to remain as long as possible in their own homes. In France, Mondial Assistance has developed the GTS tele-assistance service designed to do just this – to help keep elderly, physically dependent people in their own homes in complete safety. This tele-assistance service receives 1,000 calls a day, and counts nearly 35,000 subscribers. The service allows them to save considerably compared to what they would have to spend in specialised retirement homes. The heat wave experienced last August indeed confirmed the relevance of the GTS system.

According to the country, different players assume or finance these services: for example, insurance companies or health care systems whose objective is to reduce and control health care costs; local authorities or government organisations which have political, economic or social stakes involved; the pharmaceutical industry operating in line with a product and service strategy; companies wishing to build staff loyalty with an economic and social goal in mind; or even consumers and their families who want to improve their daily well-being.

"The success of these experiences has confirmed the pertinence of our approach and today leads us to a market-by-market development strategy to build an offer adapted to the local specifications of each country," confirms Alain Demissy, President of Mondial Assistance Group.

It is Mondial Assistance Group's ambition to become a significant contributor to the world of health care, as a facilitator to serve the life quality of individuals and also to support all health care stakeholders.

Mondial Assistance Group: an intervention every 3 seconds.

Worldwide leader in assistance, travel insurance and customer services, today Mondial Assistance Group counts more than 7,000 staff members speaking over 40 languages. They work throughout the world with a network of 400,000 service providers and 240 correspondents. Present on 5 continents in 28 countries, the Group mainly operates under its three international brands: ELVIA, Mondial Assistance and World Access.

Mondial Assistance Group is a member of the Allianz Group through its two shareholders, AGF and RAS, which each holds a 50% capital share. www.Mondial-Assistance-Group.com

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