

# The Role of Health Insurance Organizations in Workplace and Population Health Improvement

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# Basic Interests of different social insurance organizations in health promotion at the workplace:

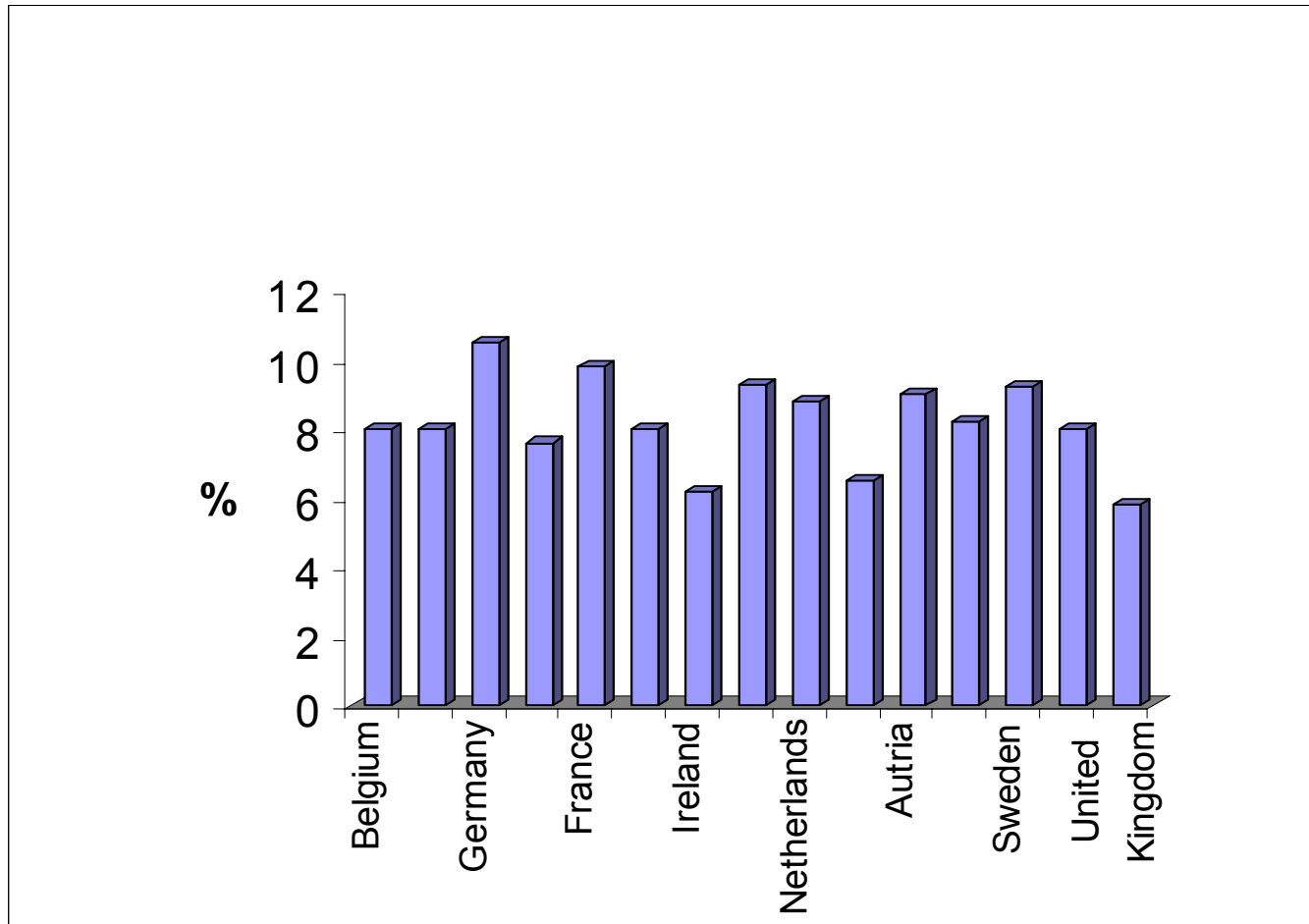
- cost reductions
- marketing
- improved performance and better health



# Short overview about the situation of social insurance organizations in Europe

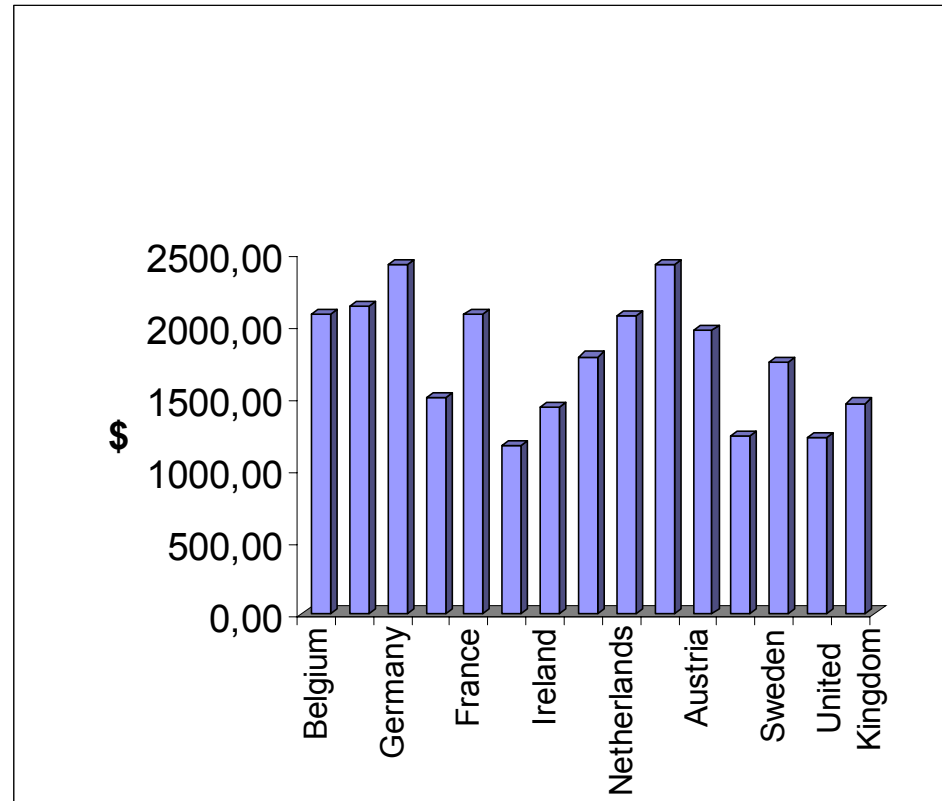


# Expenditures for health as percentage of gross domestic product (2000)



## Expenditures for health per inhabitant and year (1998)

Germany	2424,00
Finland	1502,00
France	2077,00
Greece	1167,00
Ireland	1436,00
Italy	1783,00
Netherlands	2070,00
Norway	2425,00
Austria	1968,00
Portugal	1237,00
Sweden	1746,00
Spain	1218,00
United Kingdom	1461,00



# Estimation of the impact of prevention (Examples)

## **Cardio vascular diseases**

46 pc of all deaths for men

53 pc of all deaths for women

5,5 Million years life lost (22 pc of all)

## **Reduction of high blood pressure**

- 15 pc less coronary heart disease
- 27 less stroke

## **Less sedentary lifestyle**

- up to 50 pc less cardiac morbidity

## **Stress management techniques**

- 22 pc less cardiac morbidity



# **Social insurance organizations in Germany:**

- **their roles,**
- **situations and**
- **interests.**



# Estimation of cost of workrelated illness in Germany

Direct cost for treatment	14,5 Billion EURO
Indirect cost (lost productivity)	13 Billionen EURO

# Social Code Book V, paragraph 20 prevention and self-help

(1) <sup>1</sup>The health insurance fund is to provide in the statutes services for **primary prevention** which satisfy the requirements mentioned in sentences 2 and 3. <sup>2</sup>Services for primary prevention are to improve the general state of health and in particular make a **contribution towards reducing the social inequality of health risks**. <sup>3</sup>The umbrella associations of the health insurance fund decide jointly and uniformly, with the participation of independent experts, on **priority fields of action and criteria for services** according to sentence 1, in particular with regard **to needs, target groups, access channels, contents and methodology**.



# Social Code Book V, paragraph 20 prevention and self-help

(2) <sup>1</sup>The health insurance funds can implement workplace health promotion measures **which supplement occupational safety and health**; para. 1, sentence 3, applies analogously. <sup>2</sup>The health insurance funds **co-operate** in the prevention of workrelated health hazards **with the statutory accident insurance bodies** and provide the latter with the knowledge they have gained on connections between illnesses and working conditions. <sup>3</sup>If it can be assumed that an incuree is exposed to a job-related health hazard or has an occupational illness, the health insurance fund must report this without delay to the authorities responsible for occupational safety and health and the accident insurance company.





**Joint and Uniform  
Fields of Action and Criteria  
of the  
Federal Associations of  
Statutory Health Insurance Organisations  
to implement § 20, section 1 and 2,  
Social Code Book V  
2001**

AOK-Bundesverband, Bonn

BKK Bundesverband, Essen

IKK-Bundesverband, Bergisch Gladbach

Bundesverband der landwirtschaftlichen Krankenkassen, Kassel

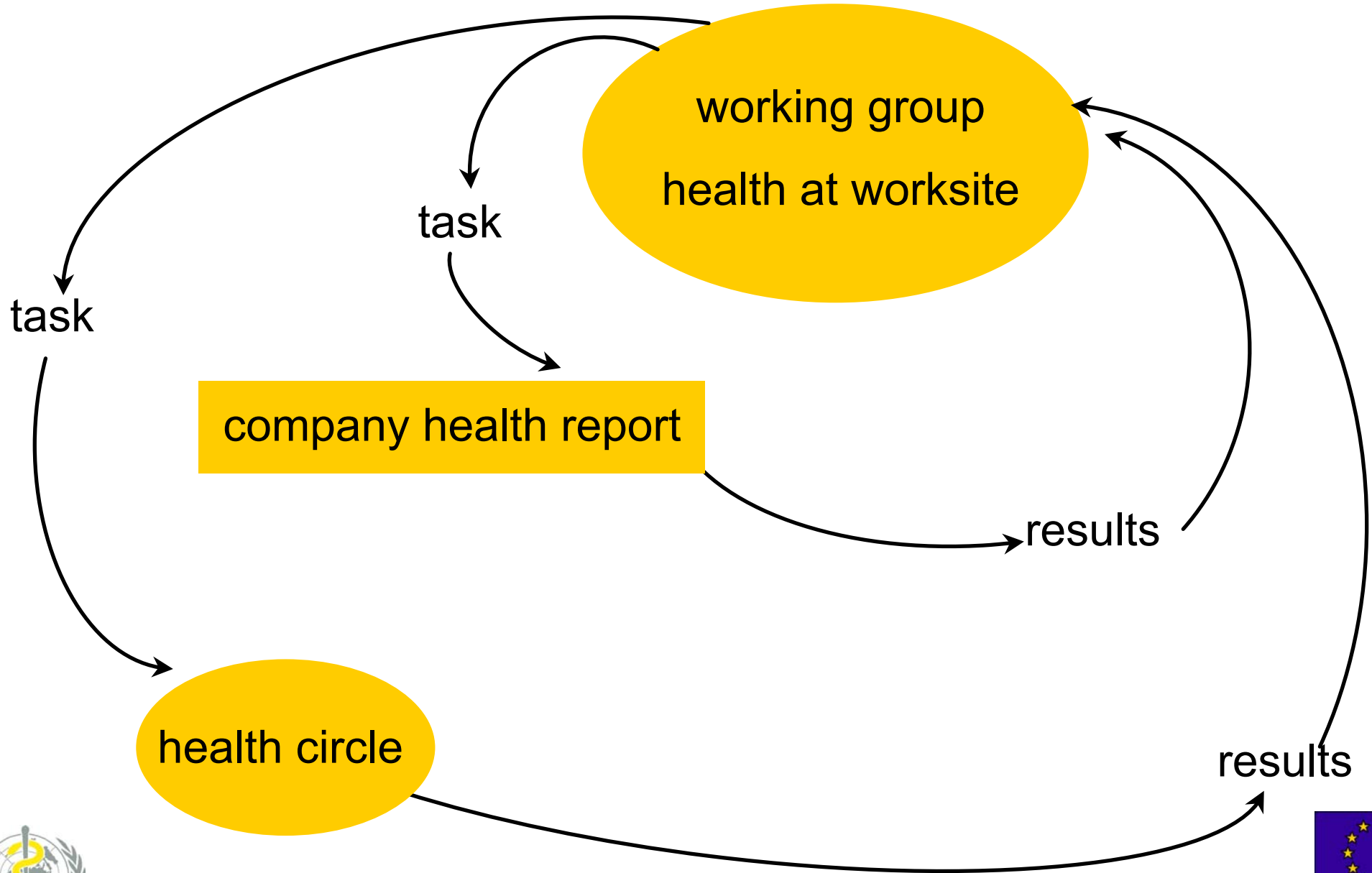
Bundesknappschaft, Bochum

See-Krankenkasse, Hamburg

Verband der Angestellten-Krankenkasse e.V., Siegburg

AEV-Arbeiter-Ersatzkassen-Verband e.V., Siegburg



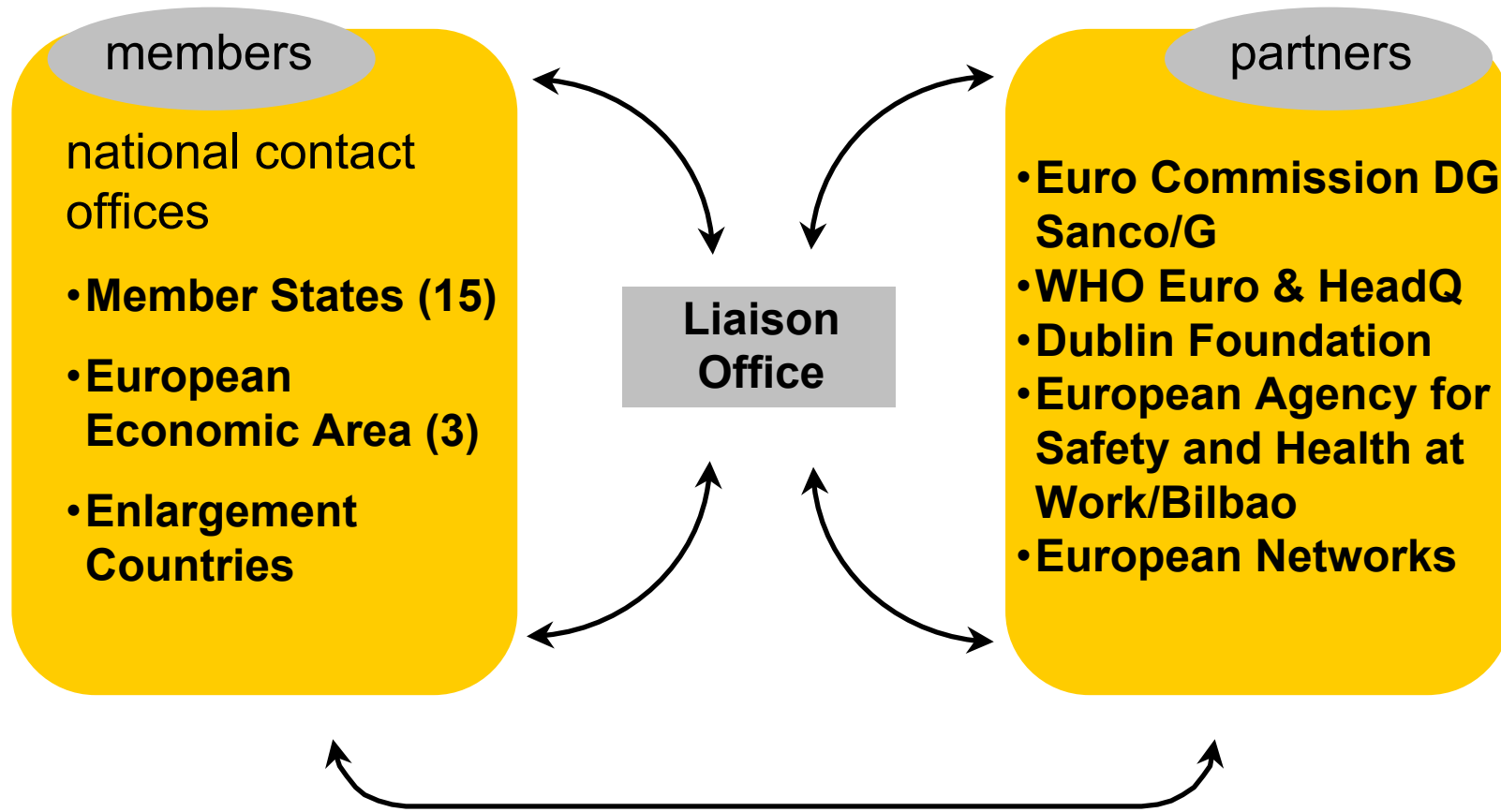


# European Network for Workplace Health Promotion



**Healthy Employees in  
Healthy Organisations**

# European Network for WHP



# ENWHP - interim results 1996 - 2001

- **common understanding of WHP in Europe**
  - Luxembourg Declaration
  - Cardiff Memorandum (SME)
  - Lisbon Statement
- **good practice criteria for larger enterprises, SMEs and public administrations**
- **dissemination of good practice in Europe**
- **policy development and advocacy**



## **Other international stakeholders**

- **European social insurance network**
- **National networks of companies**
- **European network „Enterprise for Health“**

