



Medication insurance

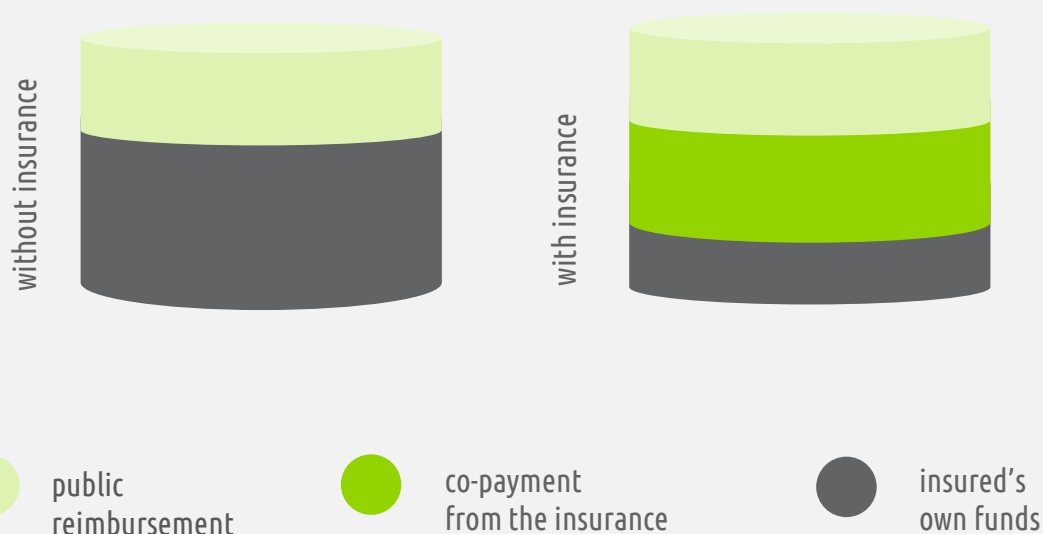
Reducing out-of-pocket expenses on medications
is a tangible support for the insured in their treatment.

Medication insurance – a case study from Poland

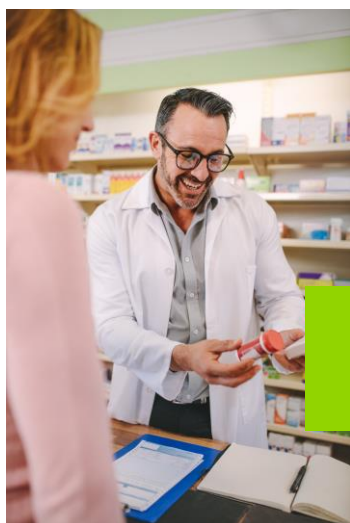
Reducing out-of-pocket expenses on medications is a tangible support for the insured in their treatment.

- ★ They reduce the expenses for medications that the insured would otherwise pay out of pocket.
- ★ They complement the public drug reimbursement system where it does not fully meet the needs of the insured.

When purchasing medications related to illness, hospital stays, or accidents, **part of the cost of the medicines is covered by insurance**, which reduces the amount the insured pays out of pocket.



- ★ The scope may include medications partially reimbursed by the public system as well as those that are completely outside of public funding.



Why should co-payment for medicines be included in your insurance offer?

It is a response to the needs of patients who are looking for a way to reduce private spending on medicines.

Out-of-pocket payments for medicines are a significant financial burden for patients – despite public reimbursement, patients still have to cover some part of medicine costs from their own pocket – on average across OECD32 countries, this amounts to 40%.

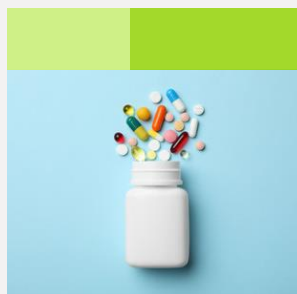
What is the role of medicine insurance?



They help reduce out-of-pocket expenses for medications.



They complement the public reimbursement system.



They increase access to pharmacotherapy, including innovative medications.



They have a positive impact on the health of people.

By expanding the offer with a product such as drug insurance, the insurer can provide its clients with **comprehensive support in taking care of their health** – from the doctor's visit, through examinations, to co-financing the purchase of medications.

Source: https://www.oecd.org/en/publications/health-at-a-glance-2023_7a7afb35-en/full-report/pharmaceutical-expenditure_a58c1da0.html#title-639a1df218

How can the handling of drug insurance look like?

The terms of cooperation and service are always determined individually during discussions with the insurance company.



The client enrolls in the **insurance**.



The insured receives a **medication ID** that enables them to use the subsidy for purchasing medications.



The insured can choose a **cashless model**, which allows them to avoid using their own funds, or a cash reimbursement model, where the money is refunded to the insured after the transaction is completed.



The insured can use the pharmaceutical insurance at any pharmacy in Poland, deciding for themselves whether to choose the cash reimbursement model or the cashless model, which is available in 75% of pharmacies in Poland.



Efficient management of the co-financing is provided by epruf, minimizing the insurance company's involvement in the day-to-day operation of the product.



Cashless transaction

Our service, your saved time and money

Over 9,400 pharmacies in Poland

Chain and independent pharmacies cooperate with epruf, enabling insured individuals to purchase medications **without using their own funds** in all counties across the country.



The insured person – based on a unique identifier presented to the pharmacist – pays a reduced amount at the time of purchase, reflecting the co-payment covered by the insurance agreement.

The remaining portion of the payment is covered by the insurer – through epruf.

The possibility to receive co-payment support for medication purchases at **any pharmacy in Poland**

The insured can also pay for medications themselves and submit a reimbursement claim. This form of co-payment support is available at all pharmacies throughout Poland.



The insured pays the full amount for the medication out of their own pocket.

The insured submits a reimbursement claim along with the necessary documents to epruf.

epruf reviews the claim and processes the benefit payment.

Insurance parameters for medicine coverage

The insurance contract specifies the scope of medications covered by the product, the sum insured, and the rules for obtaining co-financing.

The parameters of the medicine insurance are always tailored to the needs of the insurance company and the insured.

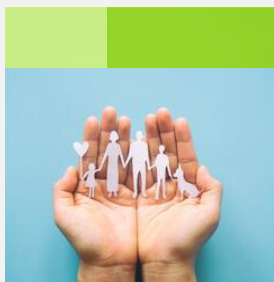
Medicine insurance products may differ in:

- ★ the range of medications,
- ★ the co-financing model,
- ★ the insured event,
- ★ the sum insured.

To which insurance products can you add co-financing for the purchase of medications?

Expand your product offering with medicine insurance.

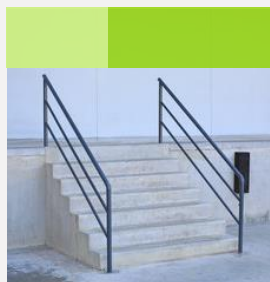
This is a type of insurance that can be added to any base insurance policy, creating a unique insurance product. Medicine insurance is the perfect complement to:



life
insurance



health
insurance



personal accident
insurance

Why is it worth cooperating with epruf?

For over 16 years, we have been creating solutions that provide patients with better access to medications. During this time, we have also developed a range of competencies that enable us to optimize cooperation with insurance companies.



We create the product concept together.



We ensure the financial security of the product.



We tailor the range of medications to the needs of your clients.




We serve your clients on your behalf.




We collaborate with pharmacies, enabling co-financing without requiring the client to use their own funds.

What can you gain?


What could cooperation with epruf mean for the insurer?




You will gain **new areas of support** for your clients.




You will increase the **value** of your insurance offering.




You will gain innovative, comprehensive, and convenient **solutions**.



You will strengthen your **positive image**.



You will benefit from a solution with **minimized risk**.



You will gain an experienced business **partner**.

Thank you for your attention!

Let's stay in touch.

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epruf

**In cooperation, we seek
a shared business
Not just profitability**



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