



Health Insurance Landscape and Trends

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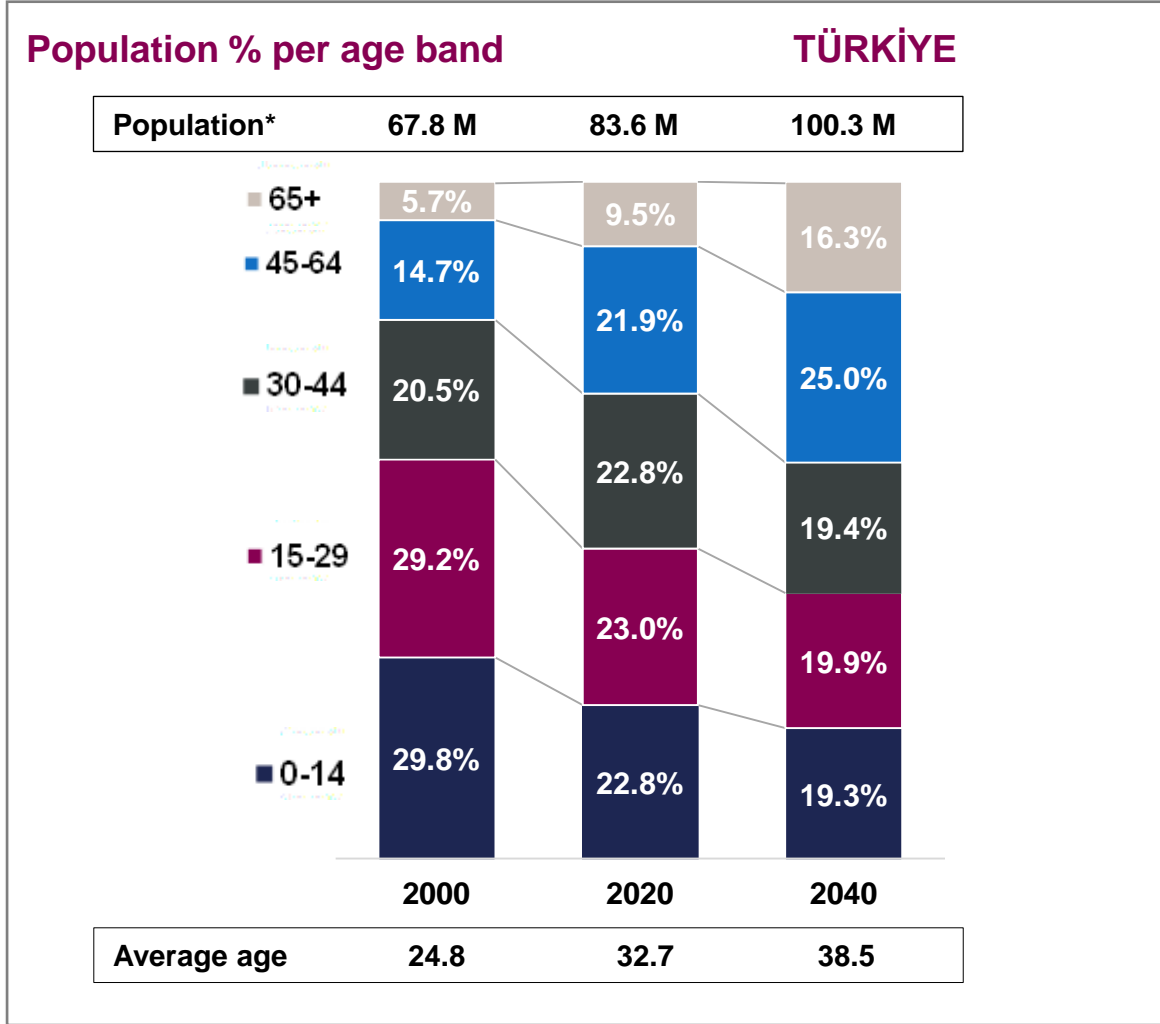
Azerbaijan International Insurance Forum, 20-21 June 2024, Baku



Content

1. **Health Insurance Landscape**
2. Tracing Trends

Ageing Population



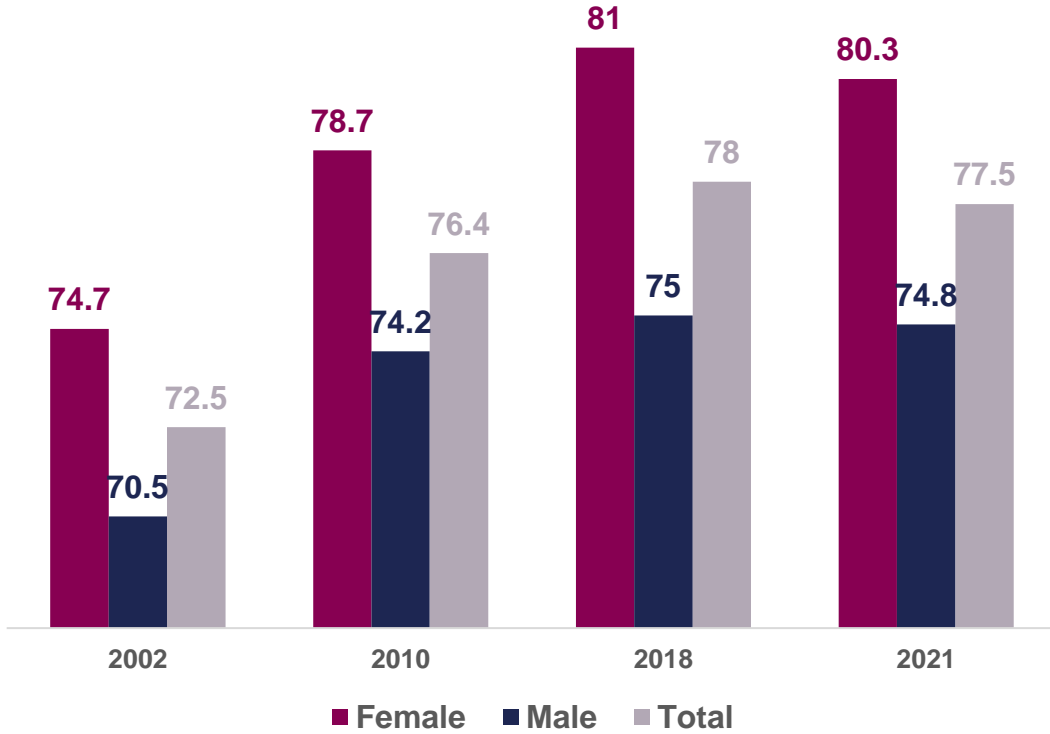
Population per age band **(M) - TÜRKİYE**

	2000	2020	2040	Change	
				'00-'20	'20-'40
0-14	20.2	19.1	19.4	-0.3%	0.1%
15-29	19.8	19.2	20.0	-0.1%	0.2%
30-44	13.9	19.1	19.5	1.6%	0.1%
45-64	10.0	18.3	25.1	3.1%	1.6%
65+	3.9	7.9	16.3	3.6%	3.7%
Total	67.8	83.6	100.3	1.1%	0.9%

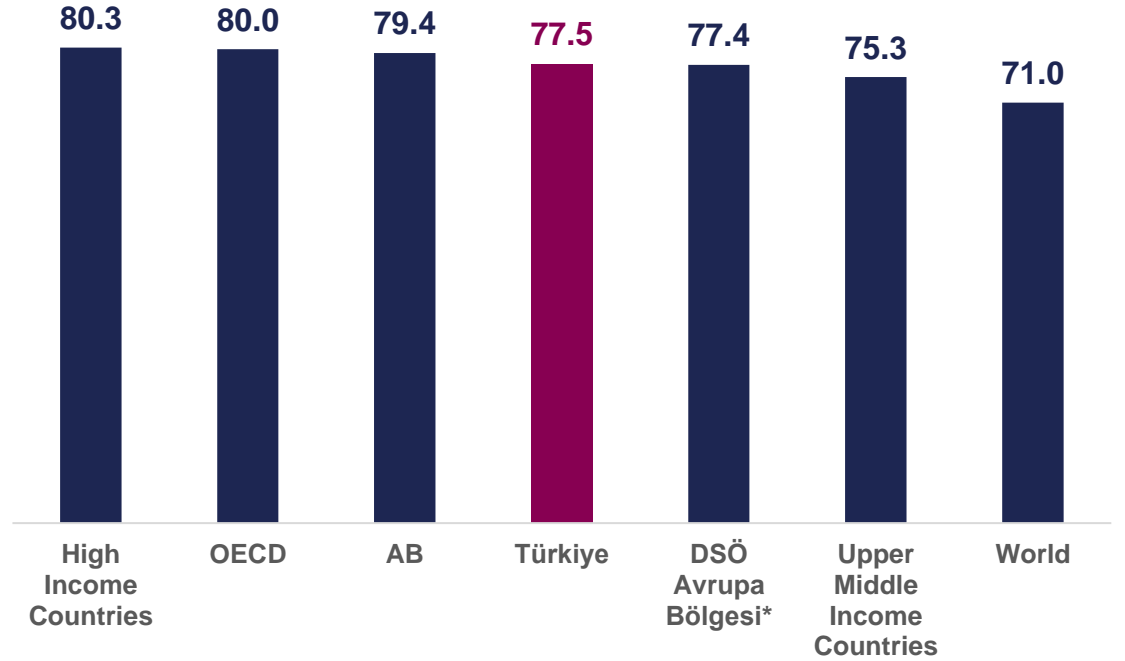
- Advanced technology and high medical inflation
 - Changing pandemic conditions
 - Health Service; ease of access, especially to advanced diagnostic methods
- causes increased health expenditures and costs.

Despite the pandemic average life expectancy is increasing

Life Expectancy at Birth by Years and Gender



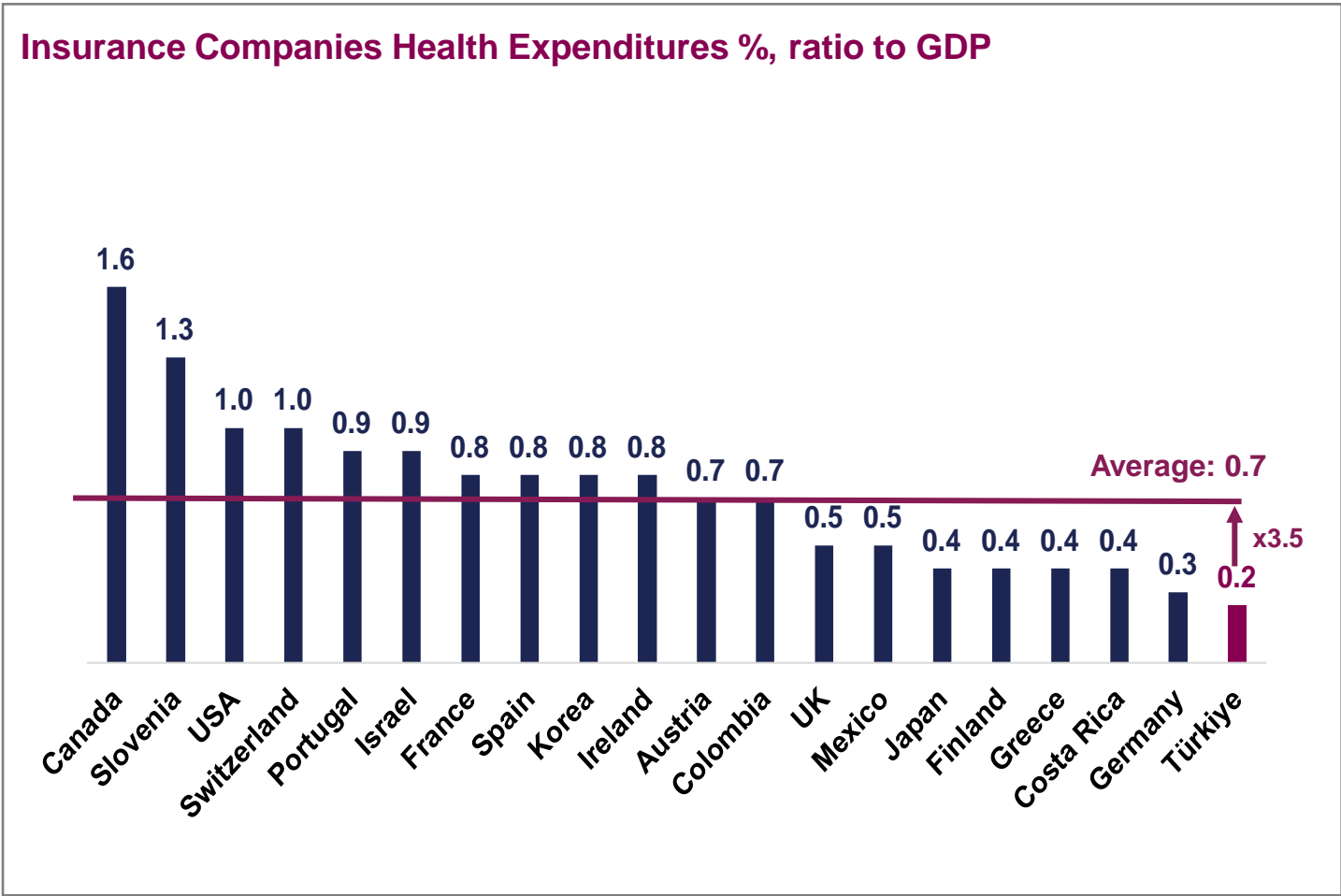
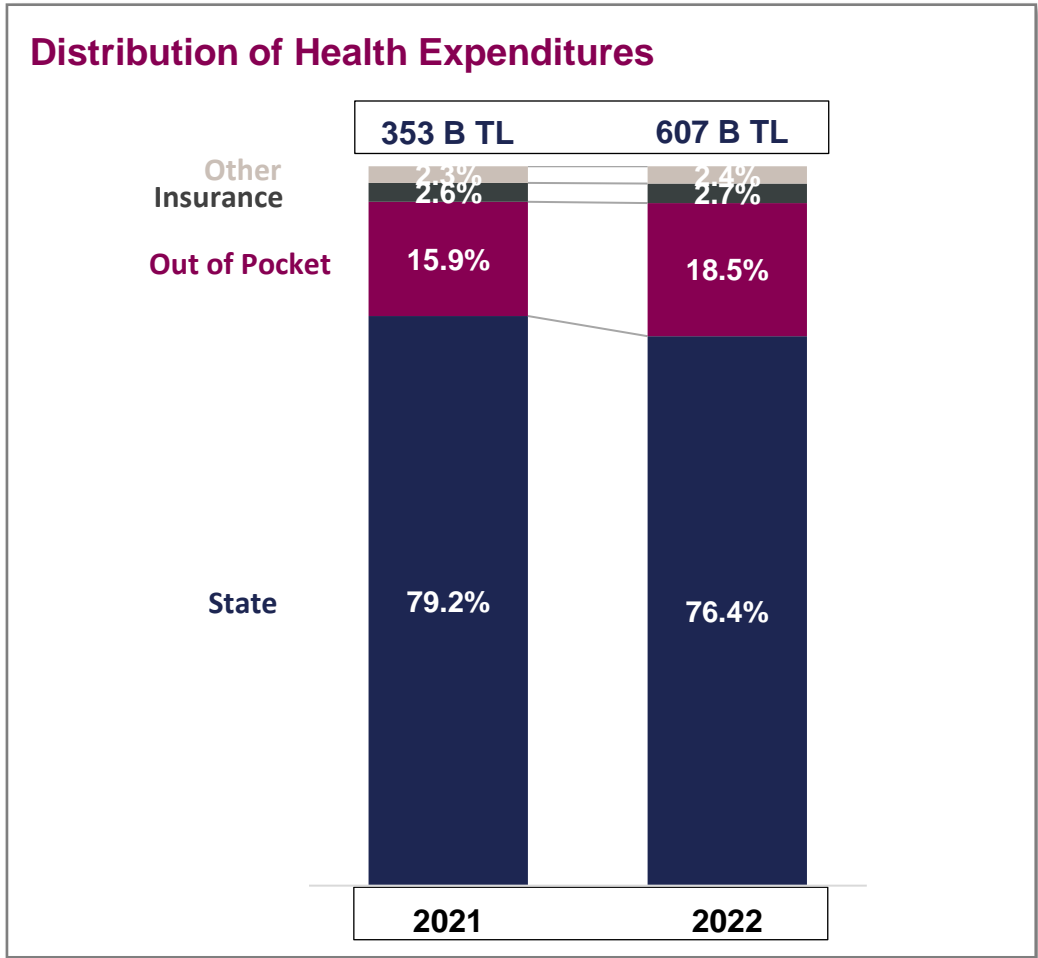
Global Comparison of Life Expectancy at Birth, 2021



Increasing Health Expenses in Turkey offers Potential for Growth in Health Insurance

While the public's share in the distribution of rapidly increasing health expenses has decreased, the amount paid by households has increased.

Compared to OECD countries, the Turkish Insurance companies' health payments ratio to GDP is very low.



Türkiye Health Insurance Ecosystem



Comprehensive Insurance

Inpatient Treatment Only

Inpatient+Outpatient Treatment

Fully comprehensive insurance with optional additional coverage (birth, dental, etc.)

Foreigners

Private health insurance for foreign nationals

2023 Insured Number

Comprehensive: 2.6 Mn
Foreigner: 0.7 Mn
Launched @ 1989



Supplemental Insurance

Inpatient Treatment Only

Complementary product made in addition to the GSS scope.

Inpatient+Outpatient Treatment

Comprehensive complementary product made in addition to the GSS scope.

2023 Insured Number

Suppl.: 4.4 Mn
Launched @ 2012



Niche Products

Emergency Health Insurance

Health product that pays lump sum in case of emergency.

Critical Illness Insurance

Covers expenses or provides cash assistance in case of illness.

Travel health insurance

It is a low-cost, short-term product that covers health risks that may occur during travels.

2023 Insured Number

Acil Durum: 0.3 Mn
Hastalık: 1.1 Mn
Seyahat: 0.9 Mn



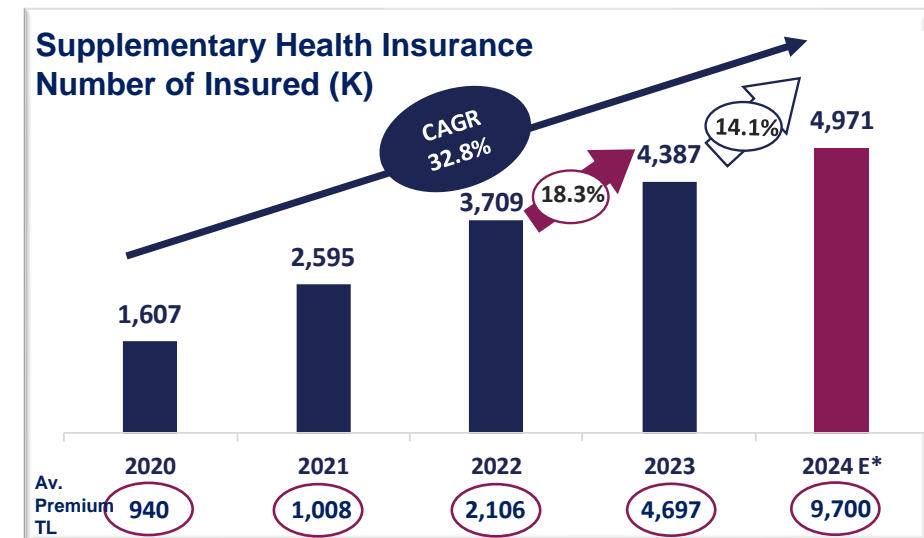
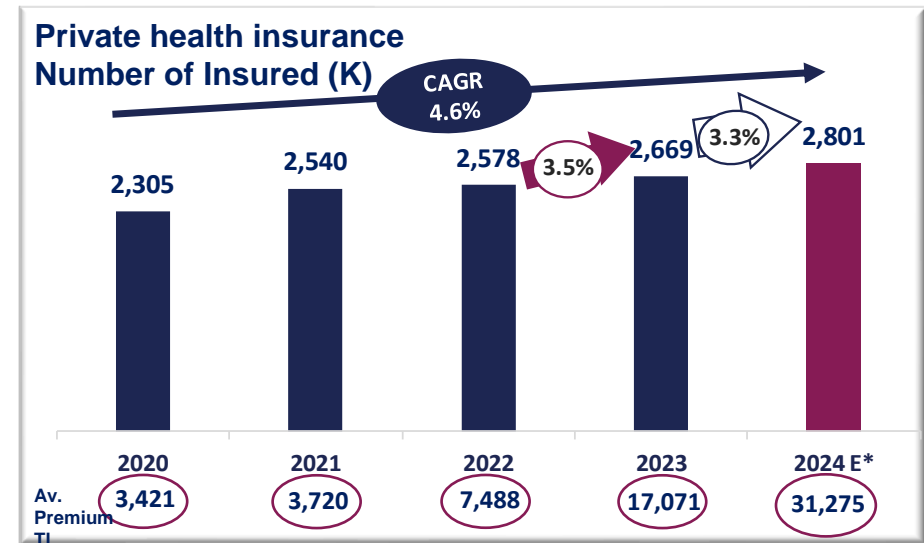
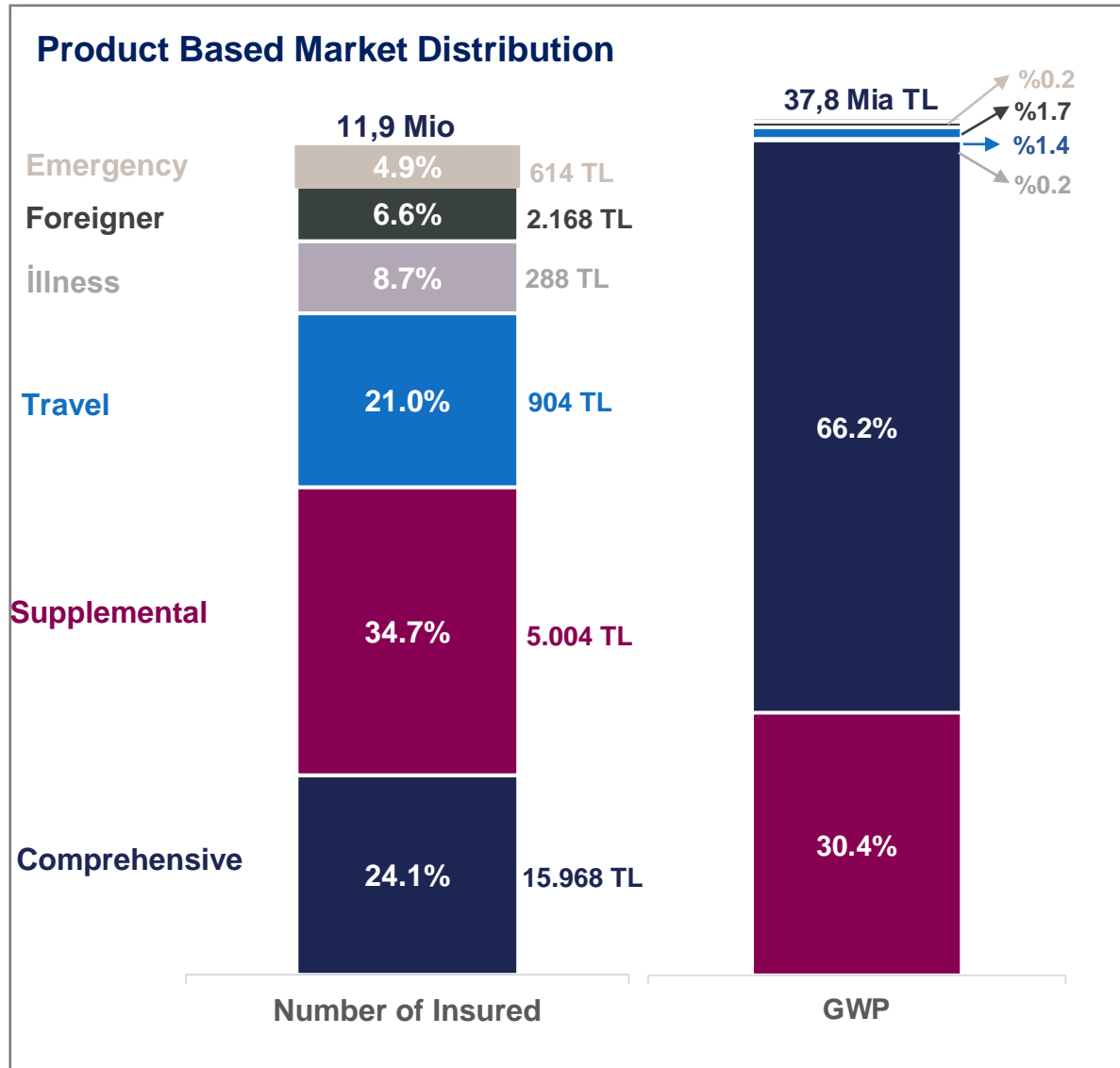
Social Security System

Social Security Insurance (SSI): Government program aimed at meeting the health needs of working, retired and unemployed citizens and their dependents.

General Health Insurance (GSS): It is a health system provided by the state for all citizens who are not covered by SSI.

2023 Insured Number
75.5Mn

Türkiye Health Insurance Market Information

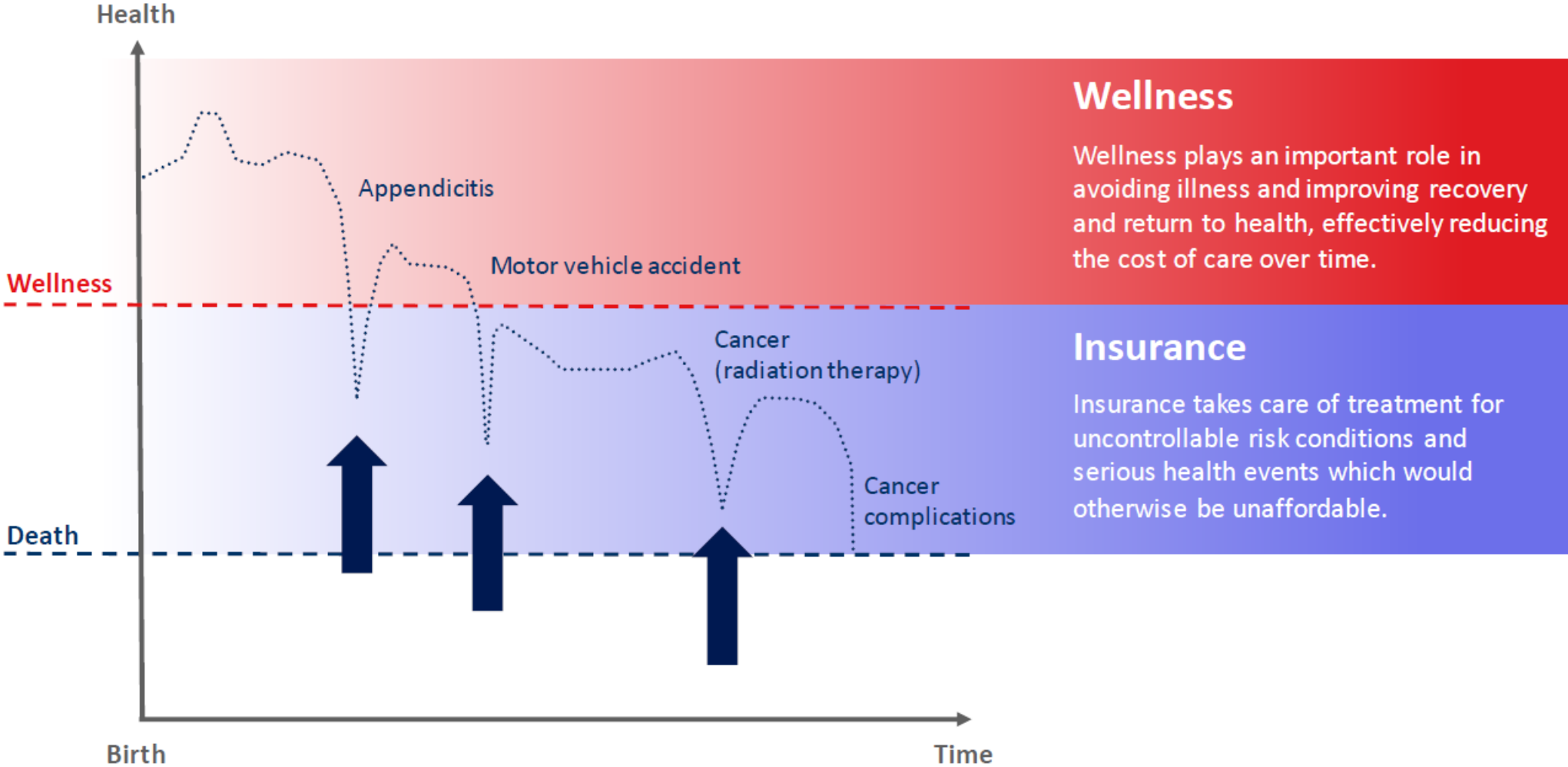




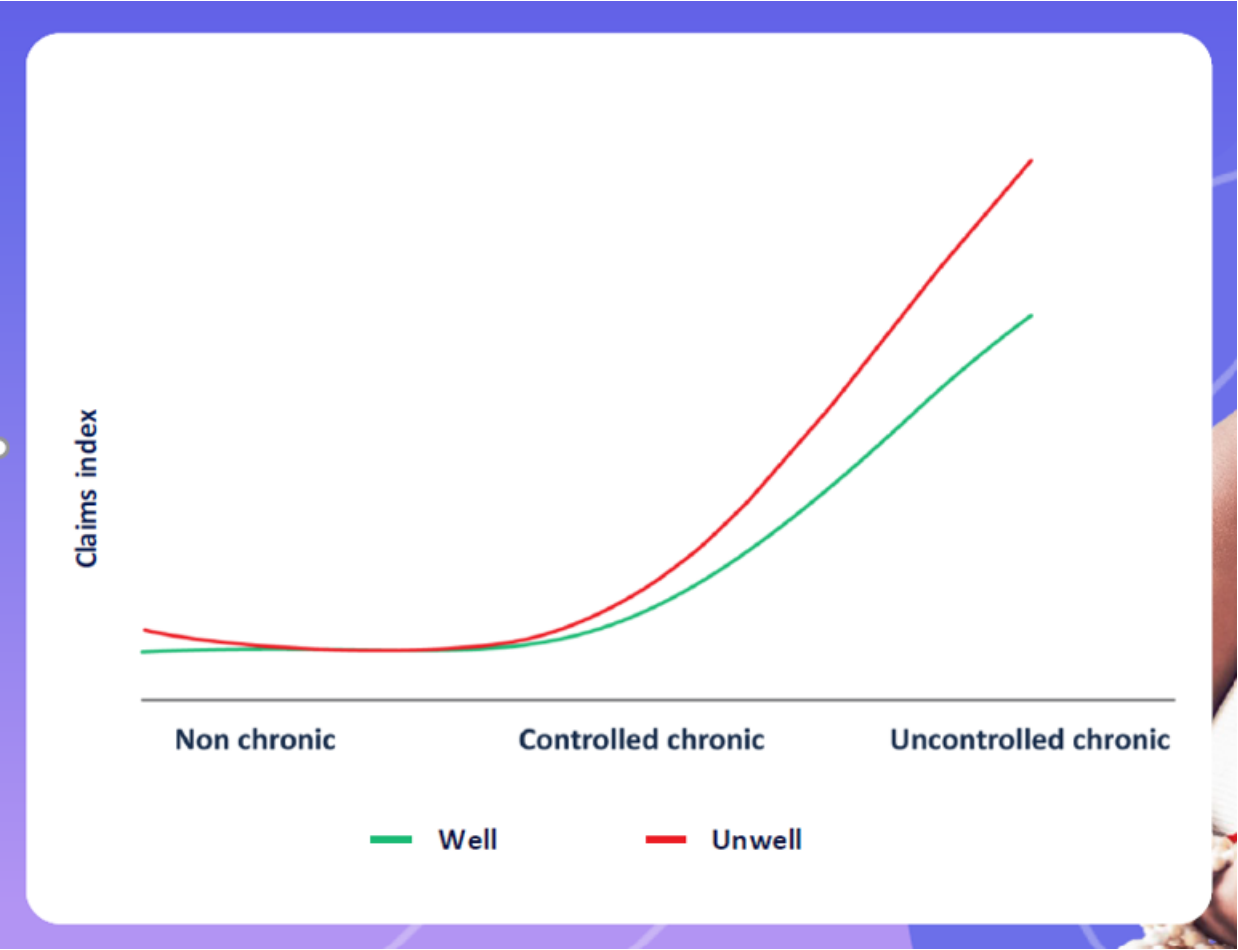
Content

1. Health insurance at a glance
- 2. Tracing trends**

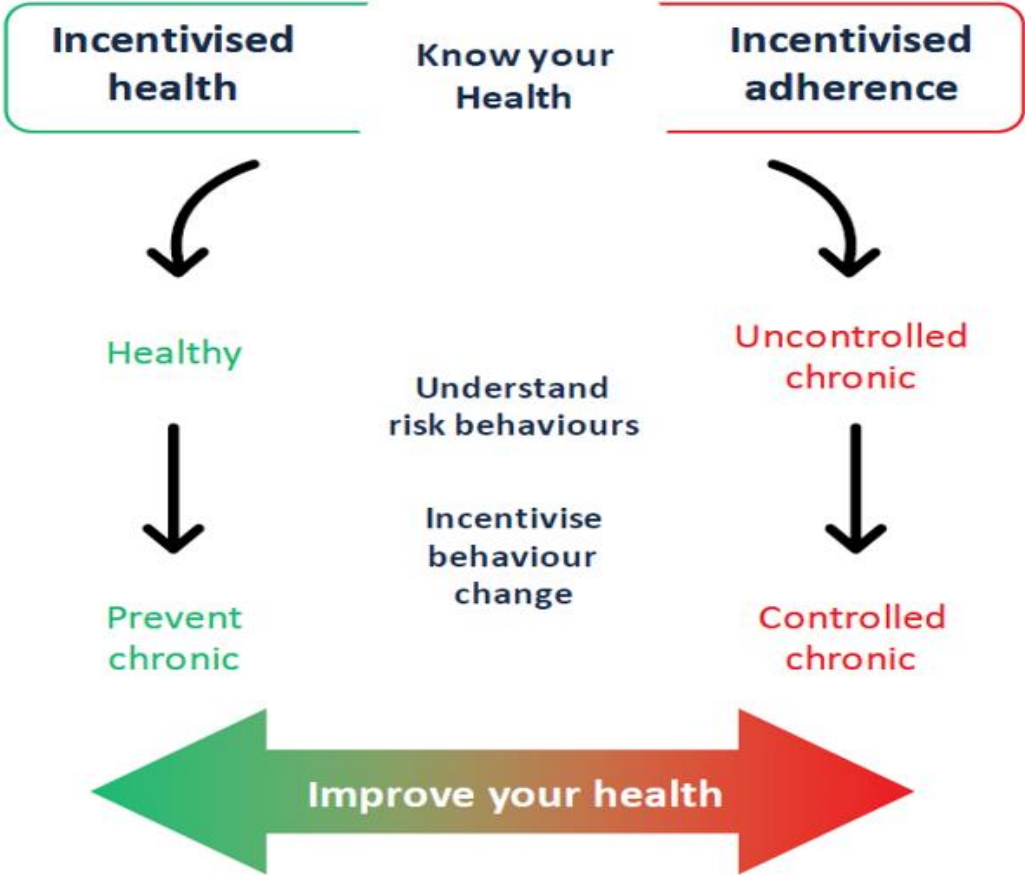
Wellness vs Insurance



The need for Incentivised Wellness



Identification of early health risks improves population health



Influencing change : The power of behavioural science



Empowerment by achieving physical, mental social wellbeing



Health Trends offered under Insurance Solutions

Digital Health

Consultation

Online Prescription

Lab at Home

Tracking via Mobile

Offers advanced digital health platforms, providing services such as remote doctor consultations, online prescribing and digital transmission of laboratory results.

Wellbeing

Fitness

Nutrition

Mental Health

Wearable Devices

Coaching

Offers comprehensive wellness programs that encourage users' healthy lifestyles. These programs work integrated with wearable devices to provide personalized health recommendations.

Preventive Health

Annual Check ups

Cancer Screenings

Vaccination

Provides comprehensive preventive health services such as vaccination, annual health checks and cancer screenings. These services help users proactively manage their health.

Sağlıklı Yaşam



Hastane & Eczane Çözümleri



Medikal Cihazlar & Görüntüleme



Telesağlık & Online Randevu



Kolay Tanı & Erken Teşhis



Biyoteknoloji & AR-GE



Sanal Eğitim & VR



Çocuk Sağlığı



Ruh Sağlığı



Giyilebilir Teknoloji & IoT





Appendix

Innovation Trends in Digital Health and Health Insurance



Telemedicine

- Remote expert for physical and mental health connection as well as disease-specific coaching services (Teladoc)
- Global online health services for tourists and travelers (Air Doctor)
- A holistic health platform that includes all stakeholders and includes behavioral health elements (amwell)



Internet of Medical Things

- Measurement of critical body values via app by doing urine analysis at home (Vivoo)
- A device that you can attach to your toothbrush and get real-time feedback about your brushing (Brushlink)
- Patient follow-up with smart devices and artificial intelligence installed in hospital rooms (care.ai)

Artificial intelligence



- Wellness Score Calculation from Selfie Video (blood pressure, pulse, oxygen level etc. (Binah.AI)
- Disease detection via voice with Medical Voice Analytics (Peak Profiling)
- Assessment of skin cancer risk by skin scanning from the camera (SkinScreener)

Customer Interaction



- Users, sleep, nutrition, activity, etc. Calculating a health score from data (Dacadoo)
- LLM / bots (Sensely) that can provide voice and text services to customers in the field of healthcare with the help of Conversational AI
- Digital health coach services with bots via health data (Pathmate)



Preventive Services



- Remote symptom detection and triage (Infermedica)
- Health tracked through smart watches
- Detection and tracking of chronic diseases from data (Aktivolabs)
- As B2B2C, holistic wellness / wellbeing applications offered by institutions to their employees (Humanoo)

Virtual / Augmented Reality



- Measuring and evaluating people's cognitive, emotional and physiological states with VR and AR-based wearable devices (Neo Auvra)
- Virtual therapy applications for users to treat diseases such as addiction / anxiety / eating disorders with the help of AR / VR glasses and psychologists (C2CARE)