

hi.health: Healthcare at your fingertips

The Issue

Over the past year, the COVID-19 pandemic exposed the weaknesses of healthcare systems worldwide while acting as an accelerator for digitization and innovation in the sector. However, numerous time-consuming, impersonal, and overly complicated hurdles remain on the patient side - especially in the submission processes of private insurance companies. You often feel lost facing medical paperwork and confusing insurance lingo. With 8.7 million people with full private health insurance and around 26.8 million people with complementary private health insurance in Germany¹, there is an unmet yet growing demand for user-friendly solutions.

The hi.health Solution

To make healthcare simpler and more personal, hi.health is launching Europe's first health expense account - offering people with private or supplementary health insurance a secure, and uniquely seamless user experience. Scan your bill, and let our team of Concierges take care of getting your money back. hi.health even covers the smaller bills for you. And, this works with nearly every private health insurance available.²

Personal Service

The hi.health app (iOS, Android - rated 4.8 stars), used by more than 15.000 people, lets you submit medical receipts and bills in a swift way. Your Concierge Team takes over the management and processing of invoices.

"We take on the work with your insurance as swiftly as possible, so you won't have to. In more complex cases, we simply call you up so that you can help us. But, only if we really need it."

- Sophie, Customer Concierge at hi, who has already helped thousands of people

This form of reliable, personal eye-level communication is sorely missing, and needed, in healthcare and insurance.

Health Expense Account

The second puzzle piece for making all this admin disappear. The expense account gives you quick insight into your expenses and reimbursement requests, and also allows you to get instantly reimbursed when filing an expense. With time the health expense account will enable more and more convenient financial services for your health needs. For insurance contracts with deductibles and limits, hi.health simply withdraws any missing funds from your home account once reimbursement has gone through.

"In short, hi.health takes modern banking- and fintech solutions, layering them on top of your health insurance."

- Fredrik Debong, cofounder and CPO of hi.health

¹ Bolkart, J. (2021): Anzahl der Mitglieder und Versicherten der gesetzlichen und privaten Krankenversicherung in den Jahren 2014 bis 2020. In: Statista 2021 (Accessed 09.02.2021)

<https://de.statista.com/statistik/daten/studie/155823/umfrage/gkv-pkv-mitglieder-und-versichertenzahl-im-vergleich/>

² Sadly LKH, Generali and Continentale are not equipped or willing to offer this kind of experience to their members.

Background

Before the app was officially launched in 2019, customer feedback gave startling insights into their usual handling of medical expenses: many of the customers had several thousands of euros in refundable bills of their entire family stowed away in a drawer and needed help in handling their matters.

“We are sadly the first company offering this kind of a solution, a clear and present opportunity of reducing the complexity of healthcare. This allows our people to not only save time, but also reduces their financial worries in these troubling times.”

- Fredrik Debong, cofounder and CPO of hi.health

Our Vision

The vision of hi.health is to utilise digital technology to provide seamless access to health services. The world is changing, but many insurance companies are still stuck in the 20th century.

“With our focus on transparency, hi.health provides the essential interface between insurance providers and their customers, to help our users get the best healthcare possible while keeping precise track of their expenses and reimbursements. Health expense management, made human.”, Sebastian Gruber, co-founder of hi.health concludes.

Back-Up Info:

Business formation, vision & current development

Sebastian Gruber (former Senior Engagement Manager, McKinsey) and Fredrik Dehong (co-founder of mySugr.com and Pioneers.io) founded the company in August 2019.

The first version of the app was launched in Germany in October 2019. A roll-out into other core European markets will follow. At present, the team consists of approximately 20 colleagues from international backgrounds, working from offices in Vienna and Berlin.

hi.health operates at the intersection of healthcare, fintech and insurtech. While each of these rapidly growing markets are already exciting areas of development, their combination in one product is unique. The hi.health vision is to utilise digital technology to make healthcare easily and accessible – enabling users to take their health into their own hands. Since hi.health launched in Germany in October 2019, more than 15,000 users have already used the independent billing app.

hi.health brand values:

The hi.health brand and product have been designed in deliberate contrast to the current insurance industry and its lack of human touch – we want to communicate with our users on a personal level. In this way, the goal is to help users navigate the complex world of health insurance and collaboratively find the solution that works for them. The vision is to provide seamless access to healthcare and enable the customer to improve their experience of healthcare overall.

The central brand values of hi.health are:

- Simple: A complex system communicated through a seamless user experience. We want to simplify the complexity of healthcare.
- Trustworthy: Reliable, transparent and authentic support for our users, which has their individual needs at its core.
- Human: Personal, caring, and always putting the user first.
- Game-changing: Improving the experience of an outdated system.

hi.health is on a mission to make complex healthcare systems understandable, easy to use, and human. Because health is personal, healthcare solutions should be too.

Quotes:

Fredrik Dehong in an interview with Trending Topics AUT, 2019:

On the current state of health insurance:

“This industry has been asleep far too long. If we redesign and rebuild the insurance system, we can save lives.”

On the potential for digital technology to radically improve users' health:

"Over the years that I have been working in the diabetes industry, I've learned that some people cannot afford the best technology out there since they are not able to pay upfront. They would get the money reimbursed, but they do simply not have the money in their account to pay in advance. That made me very curious. I thought: There is something that is not right here! With our service, we hope to change that. Imagine, how awesome would it be, if we could improve the system! If everyone could have access to the best technology! The system doesn't move into that direction by itself, so we decided to make this our mission – to combine insurtech and fintech and improve healthcare for all."

Sebastian Gruber in an interview with Trending Topics AUT, 2019 :

"I believe the combination of the insurtech and health tech industries is extremely exciting. There is a lot happening in insurtech at the moment but most advances are in property insurance. In health insurance though, it's still early days. We are pioneers. The market will change immensely in the years to come. I've compared this to the banking industry five years ago – so much has happened there and I expect this to be the same for health insurance.

"I expect that we will see developments within the health insurance industry similar to those in peer-to-peer banking systems. User expectations of this kind of insurance and what it offers have changed. We want not only to address this change but lead the industry to evolve the healthcare system."

Further statements/brand claims:

"Customers are looking for a seamless and personalised approach to manage their health expenses - especially people with a chronic condition."

"hi.health is the contemporary approach to digitally organized personal healthcare designed from the ground up to put our users first."

"Our goal is to improve the experience of an outdated system"

"Health expense management, made human."

Mission:

"hi.health is on a mission to make complex healthcare systems understandable, easy to use, and human. Because health is personal, and healthcare solutions should be too."

Vision:

"We provide smooth access to healthcare."

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