

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 offers people with private or supplementary health insurance a secure, and uniquely seamless user experience: Because hi.health takes care of the smooth and simple processing of customers' reimbursement requests - and that with essentially all private health insurance companies.

Personal Service - where we started

The hi.health app (iOS, Android - rated 4.8 stars) is used by more than 25.000 people and 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, both in healthcare and insurance.

The hi.health App

The hi.health app gives you quick insight into the financial side of your healthcare, and also offers simple processing of reimbursements: Paid bills are conveniently forwarded directly to the respective insurance company and at the same time, the status regarding expenses and reimbursements can be accessed via the app at any time. A personal concierge team is always on hand to help with any questions or uncertainties in this regard. The aim is to create an impartial interface between insurance providers and their customers in order to guarantee smooth access to an essential commodity - the best possible individual healthcare.

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-versichertenanzahl-im-vergleich/>

Background

Before the service and app were 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.

About hi.health

With the hi.health app, the fintech company with insurance integration hi.health GmbH creates an interface between private health insurers and customers by digitally enabling and simplifying the reimbursement and assumption of costs for health services (such as bills, prescriptions). The company was founded in August 2019 by Fredrik Debong (co-founder of mySugr.com and Pioneers.io) and Sebastian Gruber (former Senior Engagement Manager, McKinsey) in Vienna (Austria). The first version of the app was launched in Germany in October 2019, and rollouts to other European markets are planned. The app now has more than 20,000 users. It is available free of charge from the Google App Store and the Apple Play Store. Hi.health currently employs 28 people and has offices in Vienna and Berlin. Further information at: www.hi.health

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