



## SMART CARD :: HEALTH CARD



## SMART CARDS for HEALTH APPLICATIONS

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Quite a few companies, doctors and individuals approached us so far and inquired about smart card capabilities when used as an health card. The matter of fact is that smart cards are perfect media to be used as a health cards.

- Smart cards are small, they fit everybody's pocket
- Smart cards are very secure, can't be read, copied, manipulated with, counterfeited, duplicated
- Smart card protect privacy where needed
- Smart cards are re-writable
- Smart card can contain digital log with location, date, time, person's stamp to record every transaction
- Smart card can contain digital prescriptions, no mistakes with handwriting, quantity or quality of medications
- Smart health card could be used anywhere, on the street by medical emergency crew to quickly learn about allergies and treatments, even if injured person is un-capable to interact with anybody
- Smart card can be set that certain profile of medical personnel can see only certain portion of card data
- Insurance, administrative and personal ID data are there
- Avoid long sign ups and clipboards at doctor's offices, just insert card into the smart card reader
- Only after doctor presents his own medical professional smart card and his card and patient's card verify each other transactions can take place
- Small and inexpensive balance reader can read emergency data at any time anywhere
- Smart card could be used in hospital, county, town, state or better, whole country
- Smart health cards speed up medical administration, put it in right format (HIPAA), process claims faster and more precisely
- Smart cards wherever implemented save hundreds of millions of administration, insurance, government money
- Smart health card is actively fighting medical fraud and errors saving money and lives
- Smart health hard hardware is not expensive at all. Any PC can be set to read or read/write smart cards, there are portable readers, USB desktop readers, PIN pad readers, dual card readers...will not break you budget



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Plans are that in near future everybody will have smart health card in the pocket. It is a short story why we should have it. See above, benefits to the individuals, insurance providers, health givers providers and Government are immense. Health Smart Cards save lives.

There is much longer story why we don't already have Health Smart Cards in our pockets. It is not because of the technical reasons or cost of the system at all. It is more about politics, people being childish and looking at technology as an foe rather than a friend. Smart cards would save countless lives if implemented.

Consider this: Germany has population of about 80 million people. Until smart cards were implemented every year about 50-60 thousand people were dying because of medical errors, mostly wrong prescriptions. Sounds like awfully a lot of dead people and it really is! There were only about 5 to 6 thousands of deaths caused by traffic accidents in the same time, whole Germany. Now consider USA, population is 4 times bigger, smart health cards nowhere to be seen, you draw your own conclusions...



We would like to start somewhere and offer **SCHEALTH** card or USB plug. It has many benefits, many more capabilities to come as infrastructure adapts to it.

The cards are attractively printed in color. They can also be custom printed using your artwork advertising your business and carrying your message. At the same time cards, by design, smart cards are protected against tampering, they can't be copied or counterfeited in any way.

Did you know that whole Western Europe has a smart health card (Germany, France, Belgium, Austria, Slovenia...), Taiwan, Puerto Rico...more.

It is the imperative that you protect your business and services best you can. The Smart Cards are ideal for that. Also, cards can be re-used again and again.



Smart Card reader by Xiring used massively in French health care system

### SOLUTION

Almex Smart Card Solutions have ready to go templates and readers capable of efficient health smart cards handling. Since everybody has a bit different idea what card like that should contain and do we are open to suggestions and can customize it to your particular needs. Start today! Define your own idea of the Smart Health Card.



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**USA** 98,000 medical errors caused deaths in 2001

**AUSTRIA** 11 Million cards expanded to 42 Million cards. 30,000 medical professionals cards

**TAIWAN** 24 Million cards + 345,000 medical professionals cards. 2 year to implement cards and infrastructure. Government invested 120 Million to implement cards and saved in first year: 14 Million on paper card replacements; 550 Million in medical related expenses; 210 Million in fraud that was there before; 86 in repeated cross examinations. Besides administrative data + personal emergency data health card retains: Records of last 6 visits to physician; 60 last prescription records; 40 last vaccination records; 10 high value examinations; Pregnancy records; Organ donor records.

**GERMANY** 80 Million cards. Spending 276 Billion for healthcare before cards. After introducing cards saved per year: 223 Million by using cards as a media; 800 Million to 2 Billion in fraud; 620 Million by preventing medical incidents and deaths. Germany is working on second generation health cards -Zeit Control, manufacturer of the Basic Card that Almex sells in USA and Canada is one of the successful bidders for the new German Health cards. Quick facts about Germany: 80 Million people; 270,000 doctors; 77,000 dentists; 2,000 hospitals; 22,000 chemists (lab); More than 300 insurance schemes; First generation health smart cards had 256 bytes of memory.

**FRANCE** SESAM - Vitale system has about 60 Million cards. Cards contain: ID number; Last, first name; Health insurance plan info; Health insurance center info; Beneficiary info; Contribution fee exempt data; Right to universal health protection; Supplementary health insurance info.

Reimbursement process for doctors reduced from 2 months to 1 week using smart cards and electronic data processing. SESAM - Vitale system has thousands of self service terminals in public places like Government buildings, offices, hospitals where each person can update card automatically by inserting a card and answering a PIN question. System is capable of automatically sending letter or message for update requests. Xiring released new model of portable smart card reader specially made for health card applications that accepts 3 full size smart cards for mutual authentication. French smart card manufacturer is delivering 3.7 million health smart cards to Mexico.



**SLOVENIA** Tiny European country has probably most advanced health smart card system in the world! 16k smart cards used. Quick facts: About 2 Million cards; 5000 multifunctional dual slot readers; 250 self service terminals in public places; 600 portable terminals for doctors making house calls; Cards contain pointers to safe servers containing actual X rays or comprehensive lab results.

**AFRICA** Social assistance ID cards, pension cards implemented in rural areas. Fingerprints captured and being used to verify identity of the persons with cards. 1.2 million cards. 5500 payment points.

**AUSTRALIA** Quick facts: 20 Million Medicare clients; 66.7 Billion in payments per year; Human Services department (administration) has 36,000 staff, 850 outlets, 250,000 contacts per day, only 2% of inquiries done on-line.

Losses: Fraud greater than 222 Million a year; 741 Million a year recovered but another 741 Million lost per year; Medicare leakage at 185 Million a year. Solutions: 2 year time frame; Replace 17 existing types of health cards by smart cards; Huge savings will easily pay for whole project.

**WORLD** Cost of healthcare is skyrocketing. It has been growing at faster rate than GDP at rate of 2-3% per year.

Because every health professional has specific needs, XIRING has created a whole range of dedicated readers adapted to individual requirements: Doctors, hospital staff nurses and medical assistants, ambulance drivers, etc. These readers are compliant with the health insurance organizations and the local regulations, and allow health professionals to conduct their operations with ease.

