



**Eesti
Haigekassa**

Financing Model of Estonian Health Care: Challenges and Opportunities Caused by eHealth

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Presentation preview

- Estonian health care system
- EHIF's role and function
- EHIF e-services
- EHIF and e-Health – e-referrals
- EHIF and e-services – future developments

Providers in Estonian health care system

- Emergency care
- Primary health care (every Estonian has a personal FP)
- Specialized medical care
 - Hospitals
 - Outpatient specialized medical care
 - Dental care
 - Nursing care, midwives
- **All health care providers operate under private law**
- **They may belong to both public or private ownership**

Purchasers in Estonian Health Care System

- Estonian Health Insurance Fund
- State: emergency care, necessary care for uninsured, vaccinations, MOD etc.
- Households: adult dental care, elective in-patient or out-patient care
- Employers: work-related health conditions checks
- Other, incl. private insurance

Estonian Health Insurance Fund

- Public universal health insurance provider – automatic individual enrollment for all employees, retirees, children up to 18 years, students, registered unemployed, other.
- Uniform monthly insurance payment of 13% of salary, automatically credited to EHIF accounts with state treasury
- Yearly business volume - 900 million euros; approximately 1,2 million customers

Estonian Health Insurance Fund

- **Health insurance covers**
 - family physicians
 - hospital care
 - nursing care
 - specialist care abroad (EU and/or third countries)
 - dental care for children up to 18 years
 - partial/full compensation for pharmaceuticals
 - sickness benefits
- **Central (price) list** of health care services reimbursed by the EHIF

EHIF – E-services

- Independent system of e-services that is connected to Estonian e-health system (run by Estonina E-Health Foundation) and accessible to general public
- Key infrastructure components:
 - uniform Estonian electronic data exchange environment (X-Way) for data exchange between various databases
 - ID-card for every Estonian resident, usable for e-identification

EHIF – E-services (cont'd)

- Electronic insured persons' database
- Electronic uniform invoicing system for all hospitals and GPs
 - hospitals and other providers are reimbursed per case of treatment on FFS/DRG basis, after receiving an individual electronic invoice;
 - GPs are reimbursed on monthly basis (combined capitation payment and FFS for analyses etc.)

EHIF – E-services (cont'd)

- Electronic prescription center
 - all physicians in Estonia issue e-prescriptions (99% of all prescriptions are electronic)
 - all pharmacies sell prescription drugs (and are reimbursed by EHIF) based on access to e-prescriptions
- Electronic sickness benefits system for all employers and service providers

EHIF – E-Health and E-referrals

- Letters of referral can be issued on paper (95%) or electronically as e-referrals (5%) via e-referral system maintained by the Estonian E-Health Foundation (EEF).
- EHIF reimburses FPs for e-consultations with hospitals in a few specialties
- EHIF's goal is to implement in 2-3 years' time fully electronic system of referrals
- Implementing needs further cooperation between the EEF and service providers

EHIF – E- services future developments

- Further developments by using E-health EHRs, EHIF e-invoicing (and e-referrals):
 - tracking patients' pathways to and through primary level (family physicians), specialist care (hospitals) and long term nursing care
 - measuring quality of care indicators
 - strengthening strategic purchasing from hospitals (volumes, waiting times, quality)
 - Promoting use of self-care and more personalized approach to care



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Thank you for the attention!