

Press release of 14 February 2023

## **"Low value care": a new study examines the consequences of excessive or inappropriate care for two chronic diseases**

**Excessive or inappropriate medical treatment, also known as "low value care", is considered to be an avoidable risk and costs factor in the health system. A study carried out by the University of St. Gallen, using data of Groupe Mutuel, shows in concrete terms by means of two clinical models how patients can receive better care in terms of quality while limiting costs. For example, in the case of stable coronary heart disease, an optimised diagnostic pathway could save Groupe Mutuel policyholders around CHF 5 million a year.**

Low value care can be defined as services that provide little or no benefit to patients or may even be harmful to them. This leads to unnecessary costs, and limited medical resources are used inefficiently.

A new study carried out by the University of St. Gallen, using data from Groupe Mutuel, examines two aspects of the care pathway of two widespread chronic diseases and their consequences in relation to low value care. For this purpose, chronic obstructive pulmonary disease (COPD) and coronary heart disease (CHD) were chosen because of their prevalence and the high suffering of patients.

### **In the case of COPD, it is crucial to take medication regularly.**

In 2019, COPD was the third leading cause of death worldwide. In Switzerland, close to 400,000 people suffer from this incurable lung disease, which incurs costs estimated at between CHF 603 and 847 million a year. Taking medication regularly slows the worsening of symptoms, stabilises quality of life and reduces the risk of hospitalisation due to an acute deterioration in the patient's condition, commonly called "exacerbation". As a result, according to the data of Groupe Mutuel, patients who regularly take long-acting drugs have an approximately 50% lower risk of experiencing an exacerbation.

The problem is that drugs are not taken regularly as prescribed, for example every day. According to the study, almost half of the patients had a sufficient supply of medication at home less than 40% of the time. This means that a significant proportion of patients do not take their medication as prescribed. This can increase the risk of experiencing an exacerbation, which has a negative impact on healthcare costs. As a result, Groupe Mutuel data shows that the healthcare costs of COPD patients who do not take their medication regularly are on average about CHF 10,000 more than for patients who do take it regularly.

"This study shows that the time has come to develop digital health applications for chronic diseases. This would make it possible to guarantee structured and quality-optimised treatment programmes more effectively, which could help patients to take their medication according to their prescription", explained Alexander Geissler, Academic Director and Full Professor for Healthcare Management at the University of St. Gallen.

### **Too many invasive and costly diagnostic procedures**

Coronary heart disease is one of the most common cardiovascular diseases and a leading cause of death and hospitalisation in Switzerland. The study compares the two diagnostic methods, coronary CT scan and invasive coronary angiography. Medical guidelines suggest that, for many patients, coronary CT scan is preferable to invasive coronary angiography for the first diagnosis. Coronary CT scan is non-invasive and does not require a

catheter to be placed in the heart, which means that there is no risk of anaesthesia, infection or complication for the patient. It is also less costly. The study found that thanks to an optimised diagnostic pathway, there is a potential saving of around CHF 5 million per year for Groupe Mutuel policyholders when patients are treated using the most cost-effective diagnosis.

### **The focus is on the patient**

With this study, Groupe Mutuel wants to contribute to improving the quality and efficiency of medical care for its policyholders. Better results at a lower cost and risk increase the added value for patients.

"In terms of research, we are currently focusing on excessive or inappropriate medical treatment. It is increasingly important to remove deficiencies in our healthcare system, as resources are becoming scarce, and excessive or inappropriate care is particularly problematic from the point of view of low value care," explained Daniel Volken, Head of the General Secretariat of Groupe Mutuel.

The full study in German can be found here : [Working Paper Series | MED-HSG | Universität St.Gallen \(unisg.ch\)](#)



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### **About Groupe Mutuel**

With over 2,700 employees throughout Switzerland, Groupe Mutuel is at the service of 1.3 million private customers and 27,000 companies.

As the only comprehensive insurer in Switzerland, Groupe Mutuel is the reference partner in the field of health and retirement benefits for private and corporate customers. Its turnover exceeds CHF 5.4 billion. Thanks to tailored solutions, whether in basic insurance (LAMal/KVG) or supplemental insurance (LCA/VVG), it is the third largest health insurer in Switzerland. Groupe Mutuel also offers an extensive range of products in individual retirement benefits and patrimony insurance. Based in Martigny, the insurer provides companies of all sizes solutions with loss of earnings in the event of illness, accident insurance (LAA/UVG) and occupational pension plans (LPP/BVG). In the field of health insurance for companies, Groupe Mutuel is ranked 5th nationwide.