

Press release of 26 August 2024

Groupe Mutuel and Réseau Delta strengthen their partnership to improve access to healthcare

Martigny/Petit-Lancy, 26 August 2024. The Swiss population is finding it increasingly difficult to access healthcare, in particular because of the high costs involved. According to a recent study by the Federal Office of Public Health (FOPH)*, 15 to 20% of the population forego healthcare for financial reasons. In Geneva, Groupe Mutuel and Réseau Delta are strengthening their partnership to provide new solutions to patients, in particular through the insurer's OptiMed alternative model.

Two major healthcare partners in French-speaking Switzerland, Groupe Mutuel and the Geneva-based "Réseau Delta" network, are stepping up their collaboration to provide innovative solutions based on co-construction between insurers, healthcare providers and patients. The aim of this partnership is to facilitate access to healthcare, strengthen coordination and support prevention.

Free access to health stops ("Points Santé")

As part of the initiative, those persons insured with Groupe Mutuel's OptiMed model and who have chosen a family doctor who is a member of the Réseau Delta network in Geneva will have free access (with no deductible or co-payment) to a number of health stops. At the beginning of 2025, three health stops ("Points Santé") will open in Geneva. Their main purpose will be to provide an initial assessment for non-vital emergencies by healthcare professionals, in particular experienced nurses who will take charge of patients under the supervision of a doctor. This solution, set up jointly by Groupe Mutuel and the Réseau Delta medical network, will provide access to healthcare at no cost to persons insured with OptiMed, while avoiding a possible visit to the emergency services.

Exemption from the deductible for remote consultations and from the co-payment for medical consultations

Furthermore, whenever possible, Groupe Mutuel wishes to encourage remote consultations, which sometimes provide a faster solution at a lower cost than a visit to the emergency services. All persons insured with OptiMed throughout Switzerland will therefore not be required to pay the deductible amount for remote consultations carried out via soignez-moi.ch.

Persons insured with OptiMed who have chosen a member family doctor of the Réseau Delta network in Geneva will see their co-payments waived for visits to their doctor's practice. The aim is to encourage the coordination of healthcare via a general practitioner and to ensure the continuity of medical care.

"Through this partnership, we are committed to addressing two major challenges faced by insured persons: accessibility to healthcare and support for patients with chronic illnesses by providing interactive tools and coordinated services. We also aim to actively involve patients in their healthcare journey", explained Dr Philippe Schaller, co-founder of Réseau Delta.

An innovative partnership aimed at responsible healthcare management

Thanks to Groupe Mutuel's sustained commitment to this collaboration, Réseau Delta, in partnership with its family doctors, will be able to roll out healthcare programmes and various projects aimed at improving the quality and efficiency of medical care. Particular attention will be given to patients suffering from chronic illnesses, who will benefit from support programmes designed to strengthen care management while ensuring that the family doctor remains at the centre of the medical pathway. This integrated approach aims to encourage patients to fully participate in their treatment and optimise outcomes, while emphasising the central role of the attending doctor in providing ongoing care. Patients will be regularly surveyed to assess their satisfaction and drive improvements. As part of the project, the Réseau Delta network will have the financial resources to improve the efficiency and organisation of care. This collaboration will guarantee sustainable funding and more efficient care for patients.

"The responsible practice of medicine, based on collaboration between insurers, healthcare providers and patients, should enable us to contain healthcare costs without compromising quality", said Thomas Boyer, CEO of Groupe Mutuel.

Although it is still difficult to assess the long-term results of such a project, the CEO of Groupe Mutuel believes that it is the responsibility of the entire healthcare sector to introduce innovative solutions to improve access to care while at the same time containing the rise in health costs.

"We don't have an obligation to succeed, but we at least have an obligation to try and do everything we can to support our insured persons", added Thomas Boyer.

Appendix:

Map of Geneva showing the districts and residents that will benefit most from the exemption from co-payments when they visit their doctor's practice.

*De Mestral, C., Petrovic, D., Marcus, K., Dubos, R., Guessous, I. and Stringhini, S. (2022). Foregoing healthcare in Switzerland. Prevalence, determinants and consequences. Report mandated by the Swiss Federal Office of Public Health. Bern: FOPH



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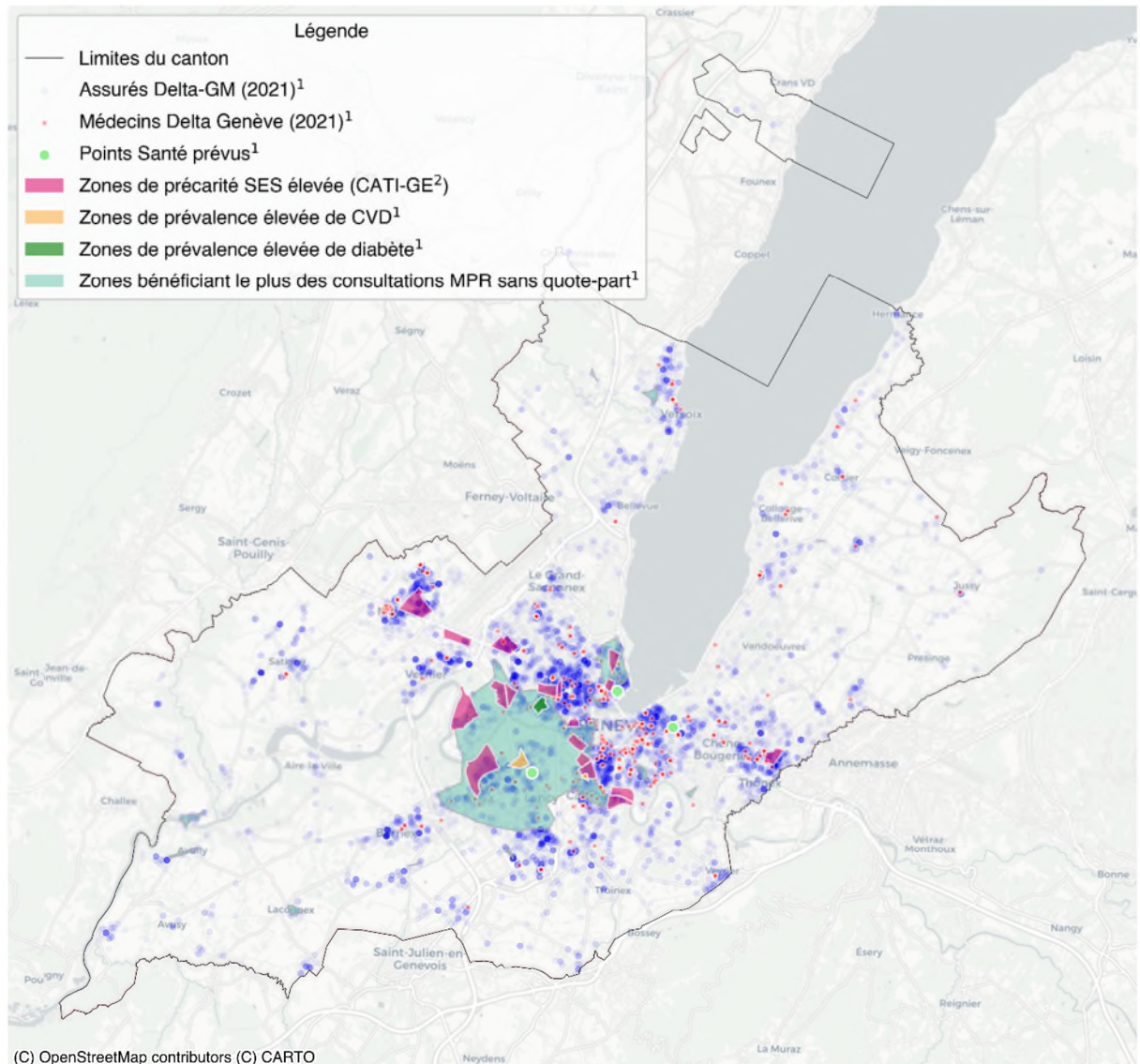
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About Groupe Mutuel

With over 2,800 employees across Switzerland, Groupe Mutuel serves more than 1.4 million individual customers and over 29,500 companies. As the only multiline 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 5.8 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 with solutions for loss of earnings in the event of illness, accident insurance (LAA/UVG) and occupational pension plans (LPP/BVG). In the field of corporate health insurance, Groupe Mutuel is ranked fifth nationwide.

About Réseau Delta

The Réseau Delta network is the largest healthcare network in French-speaking Switzerland. Founded in 1992 by two doctors, it now has more than 1,000 family doctors who put all their knowledge and dedication at the service of health. By refusing to do anything unnecessary and applying the principle of "Do whatever is necessary, but only what is necessary", member doctors of the Delta network make an effective contribution to limiting healthcare costs. Insurance companies are sensitive to this and offer reductions of up to 15% on the basic premium for patients who have chosen a Delta family doctor. The aim is to make continuous progress in integrated and interdisciplinary care, for better follow-up of insured persons. Active in the cantons of Geneva, Vaud, Valais, Fribourg and Jura, the Réseau Delta network has over 300,000 members.



Sources: ¹Données Delta; ²Obtenu à partir du CATI-GE <https://ise.unige.ch/cati-ge/#view=map1&c=indicator>
 Abréviations: GM = Groupe Mutuel; SES = Socioéconomique; CVD = Maladies cardiovasculaires; MPR = Médecine de premier recours