

Press release of 18 September 2019

Groupe Mutuel has launched a new telemedicine model

More flexibility and responsiveness for insured persons thanks to telemedicine and communication technologies: these are the advantages of CallDoc, Groupe Mutuel's new alternative insurance model. After an initial assessment by phone, insured persons can consult a general practitioner or specialist by phone or video, seven days a week and 24 hours a day, in order to receive medical advice at home without having to go to a medical practice. As the first insurance model available in Switzerland and based on remote consultations reimbursed according to the Tarmed rate, CallDoc offers people who are on the move, in a hurry and who wish to be free of the time constraints of medical practices, the possibility of reducing their insurance premiums.

CallDoc insurance model is a new type of coverage designed by Groupe Mutuel for basic insurance. When a person insured with CallDoc contacts the call centre of our partner [Medi24](#), a specialist carries out an assessment of the case. Where necessary, the insured person will be contacted as soon as possible by a general practitioner or Medi24 specialist. If requested by the insured person and if this provides additional medical value, the session can be conducted by video and photos can be sent as part of the teleconsultation. Based on the initial information, a large number of cases can be settled remotely without the need to visit a doctor's practice. In cases where the insured person must attend an appointment in the presence of a doctor, Medi24 will refer him/her to the appropriate healthcare provider.

With this new insurance model, insured persons have maximum flexibility because specialists and doctors are able to provide them with advice every day of the week, 24 hours a day. This model is available in all cantons and allows insured persons to benefit from a reduced premium compared to the standard basic insurance model.

In a context in which it is becoming more and more difficult to access healthcare rapidly as a result of insufficient family doctors, CallDoc is a significant step towards the development of telemedicine in Switzerland. It is in line with the current lifestyle and needs of insured persons and can help to relieve congestion in the emergency services of hospitals and clinics. The large-scale deployment of telemedicine will contribute to savings on healthcare costs in Switzerland and, in the medium term, will help to contain the increase in the premiums paid by policyholders.

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About Groupe Mutuel

980,000 individuals are insured with Groupe Mutuel for basic health insurance. In total, around 1.3 million individual customers as well as some 23,000 corporate clients have placed their trust in Groupe Mutuel. Its overall turnover exceeds CHF 5.6 billion.

In addition to compulsory health insurance (LAMal/KVG) and supplemental insurance (LCA/VVG), customers can choose from an extensive range of life insurance policies to cover risks and provide for their individual retirement savings, as well as from a range of patrimony insurance solutions (legal protection, private liability insurance and households contents insurance).

Moreover, Groupe Mutuel insurers offer daily allowance insurance to companies, pursuant to LAMal/KVG and LCA/VVG, as well as compulsory accident insurance (LAA/UVG). Groupe Mutuel also manages Groupe Mutuel Prévoyance-GMP occupational pension fund.

About Medi24

Medi24 is a telemedical competence centre with the status of a Swiss doctor's office. An interdisciplinary team of over 120 specialists, including several doctors and caregivers, provides 24-hour telephone assistance for medical questions in all situations and circumstances. Services are offered in Swiss German, German, French, Italian and English. The main activities include general medical advice, instructions for self-medication, advice on serious medical conditions and emergency and office phone lines for doctor and hospital networks.

More than 4 million people have access to Medi24 through their health insurance companies and doctor networks. Since the service was launched in 1000, our healthcare specialists have conducted over 4.5 million medical advice consultations. Medi24 is a member of Allianz Partners, the world's leading provider of assistance services.