05-07 APRIL 2017
MedeTel
LUXEMBOURG
BY ISFTEH

ISfTeH | International Society for Telemedicine & eHealth

AGENCE eSanté LUXEMBOURG | Agence nationale des informations partagées dans le domaine de la santé

ebrc

TRUSTED DATACENTRE, CLOUD & MANAGED SERVICES

QualyCloud®

The New Digital Trust

©2017 QualyCloud. All rights reserved.

Insurance – Assistance and Sharing of Health Data in Accordance with the new European Regulation GDPR*

** General Data Protection Regulation*

©2017 QualyCloud. All rights reserved.

Digital ecosystems rapidly evolving in a changing evironemment

QualyCloud

Regulations
Personal data belongs to the person

GDPR

PSD2

KYC

Solvency II

...

Consumer
There is no digital economy without trust

SELF SERVICE

Technology
Ubiquity and intelligence for new services

©2017 QualyCloud. All rights reserved.

The insurance in Europe - 35% of global market*

Insurance premiums
1 200 Billions € / year

Insurance cost of claims
1 000 Billions € / year

The customer must wait
1 to 8 mois to solve a claim

©2017 QualyCloud. All rights reserved.

***Sources : Swiss Re / Insurance Europe**

Insurers are not always compliant…

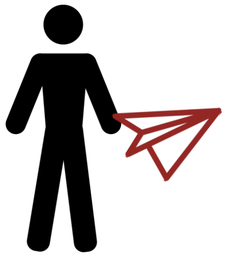
Paper support still widespread

email is used as an exchange tool, archiving tool, workflow tool, follow-up tool …

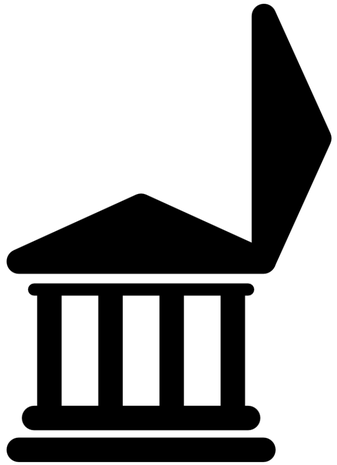
Many front-desk ”**customer spaces**” and sometimes “**drop documents**” spaces

©2017 QualyCloud. All rights reserved.

A new digital relationship to be established…



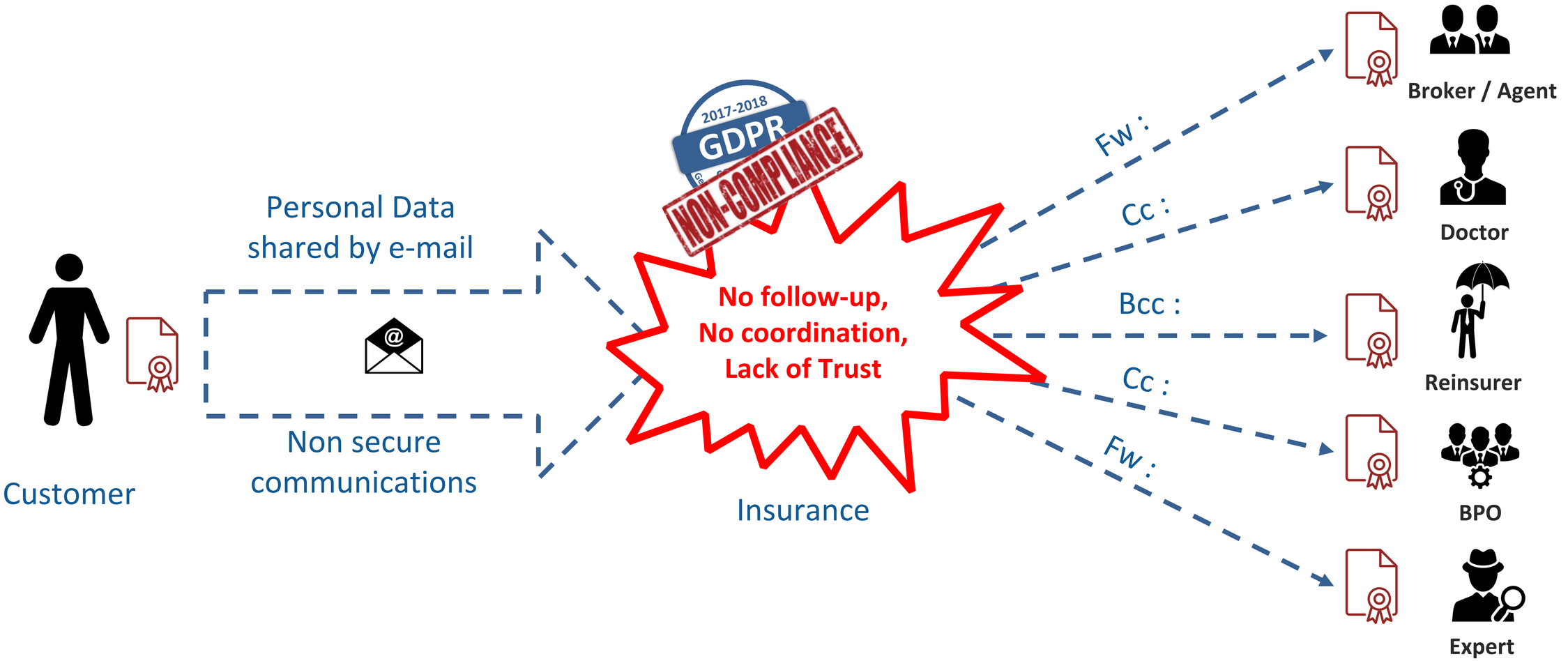
Customer



Insurance

©2017 QualyCloud. All rights reserved.

A new digital relationship to be established

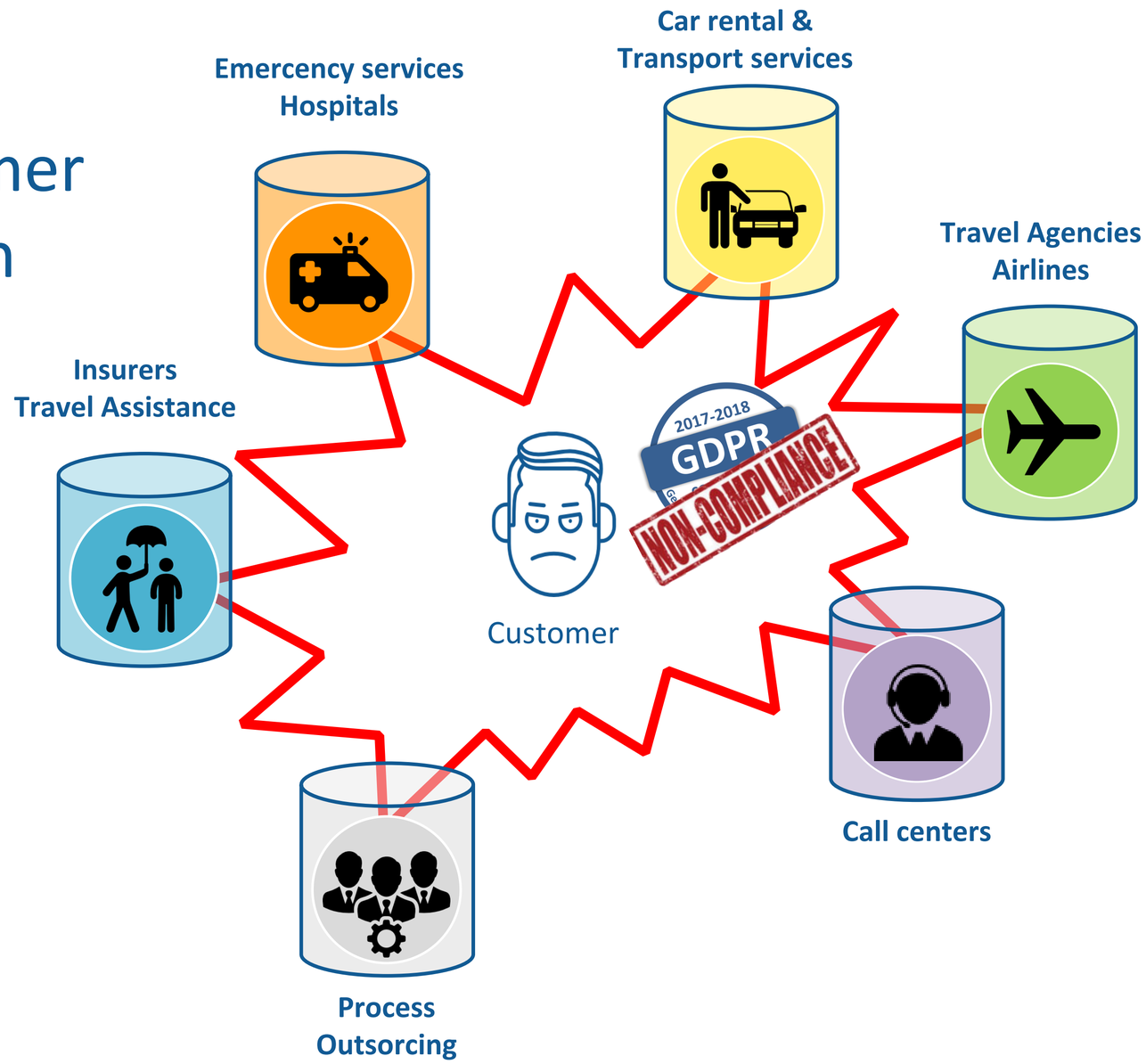


©2017 QualyCloud. All rights reserved.

Insurance challenges for personal data sharing

QualyCloud®

Open Data Silos and Apply a Customer Centric Approach



©2017 QualyCloud. All rights reserved.

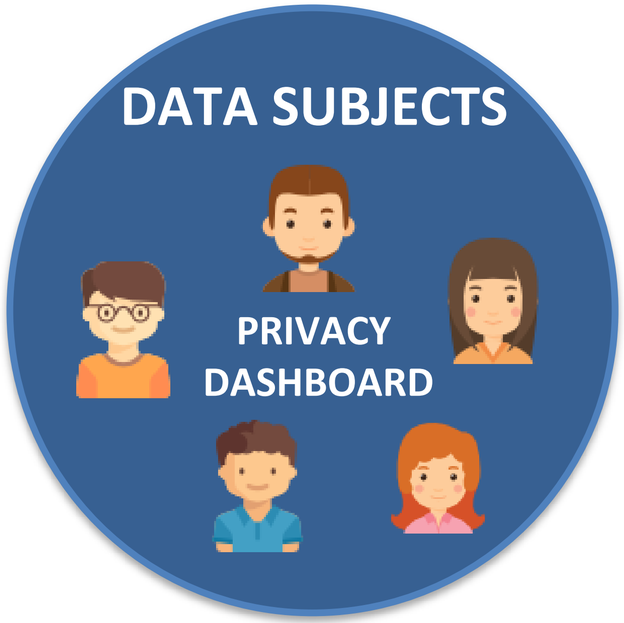
QualyCloud®

GDPR harmonizes 28 national legislations
into a single EU-wide regulation.

By **25 May 2018,** entreprises must be compliant with the GDPR

©2017 QualyCloud. All rights reserved.

GDPR Data Subjects, Controlers and Processors



DATA CONTROLERS

DATA PROCESSORS

Every person shall have the ability to easily view and govern access to all of their personal data

Enterprises must notify users of personal data needs and gain consent on data use

Enforce the privacy and consent contract between the end user & enterprise

©2017 QualyCloud. All rights reserved.

GDPR in a nutshell…

All Data Subjects are Users must be protected (not just Subscribed Customers)

Data Transparency

- ✓ Companies must give individuals clear and understandable information on how their data is processed.
- ✓ Appropriate measures must be made to present data concisely, transparently and with easy access.

A right to data portability

Individuals must be able to easily transmit personal data between service providers.

Right to erase/be forgotten

Data Subject must have the right to have personal data update incomplete details and be erased/removed.

Right to Object

Data Subject must have the right to restrict/cease/pause use of personal data

Right of Access

Personal Data details shall be provided free of charge.

©2017 QualyCloud. All rights reserved.

GDPR in a nutshell…

Consent

- ✓ Controller must collect consent clearly and not mixed all together.
- ✓ Gathered consent must be able to be proven
- ✓ Consent shall be as easy to remove consent as to grant it.
- ✓ Parental approval of minors consent.
- ✓ Inform a Data Subject of the reasons and period that personal data is collected for all services.
- ✓ Consent must be ‘explicit’ for sensitive data.

Breach notifications

Companies must notify the national authority of data breaches that put individuals at risk and communicate to the data subject all high-risk breaches in less than 72 hours.

Data protection by design and by default

Data protection safeguards must be built into products and services from the earliest stage of development, and privacy-friendly default settings should be the norm.

©2017 QualyCloud. All rights reserved.

Penalties

Non-compliance with GDPR - up to 4 % of the global annual turnover or 20 million, whatever is bigger.

©2017 QualyCloud. All rights reserved.

Privacy and Security challenges connecting eHealth and the Insurance stakeholders

- ✓ Same customer, same information but diferent purposes
  ex. medical screening for an insurance undewriting

- ✓ In case of an emegency it can be very usefull to have acces to the EHR and to other personal information. But, how to control this dynamic access to the stakeholders?

©2017 QualyCloud. All rights reserved.

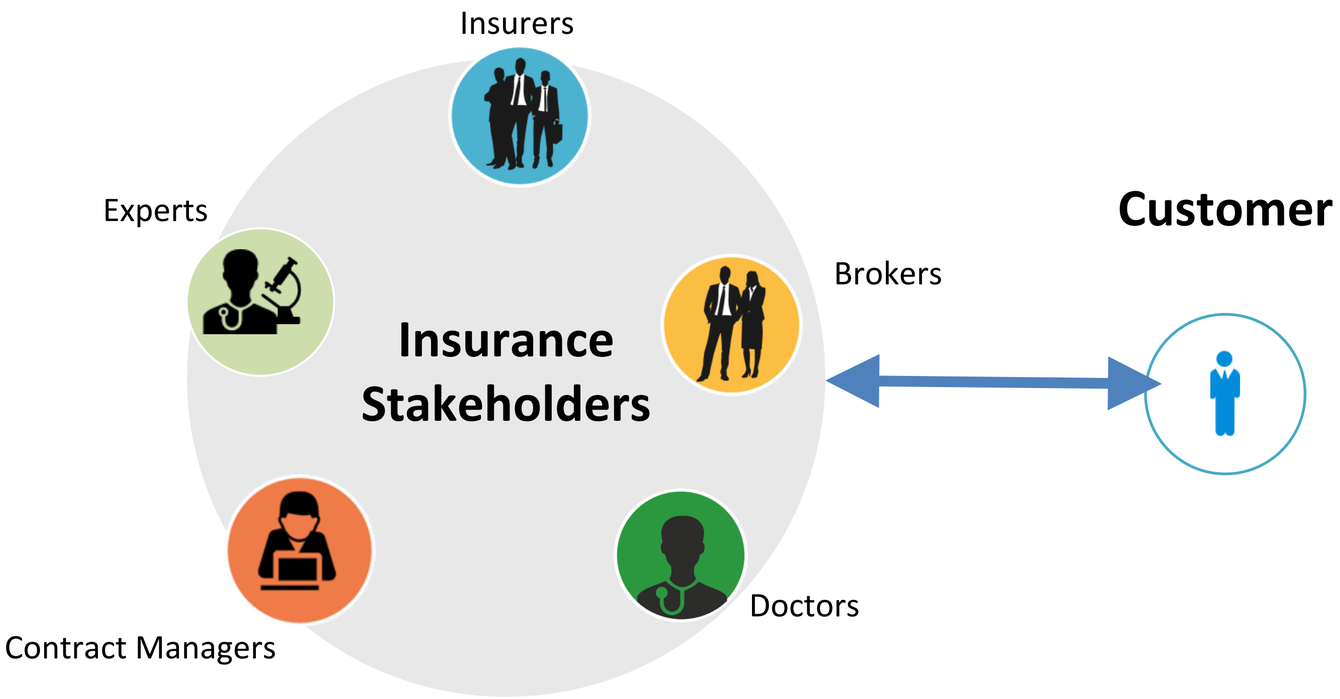
Car Insurance Ecosystem Today

©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today

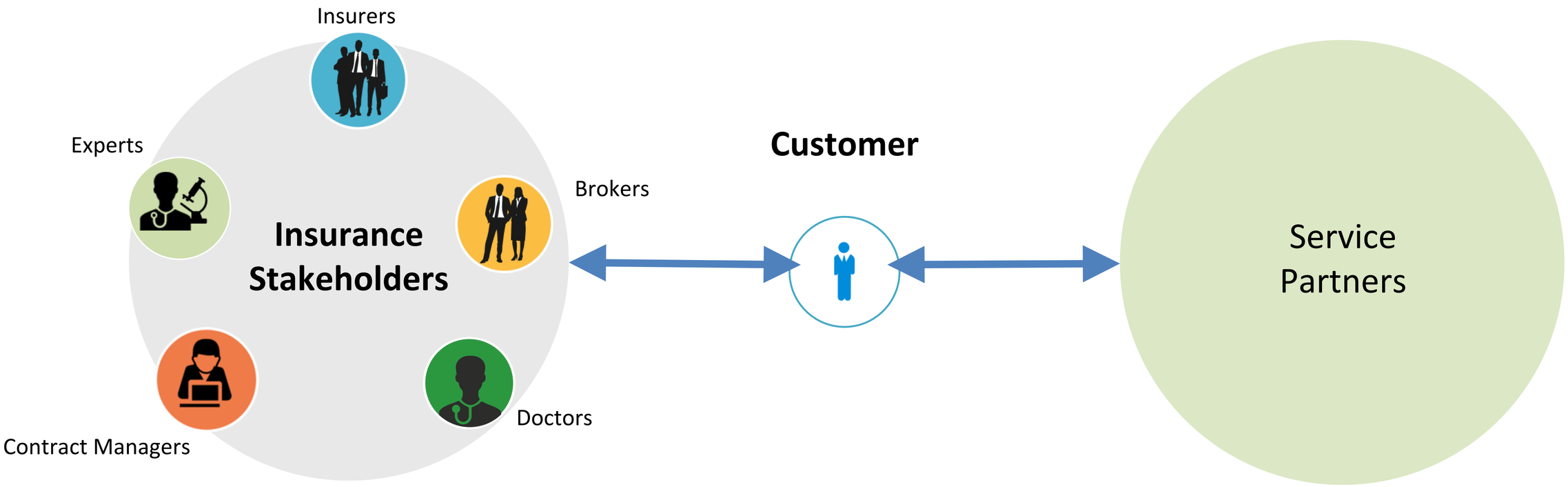
©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today



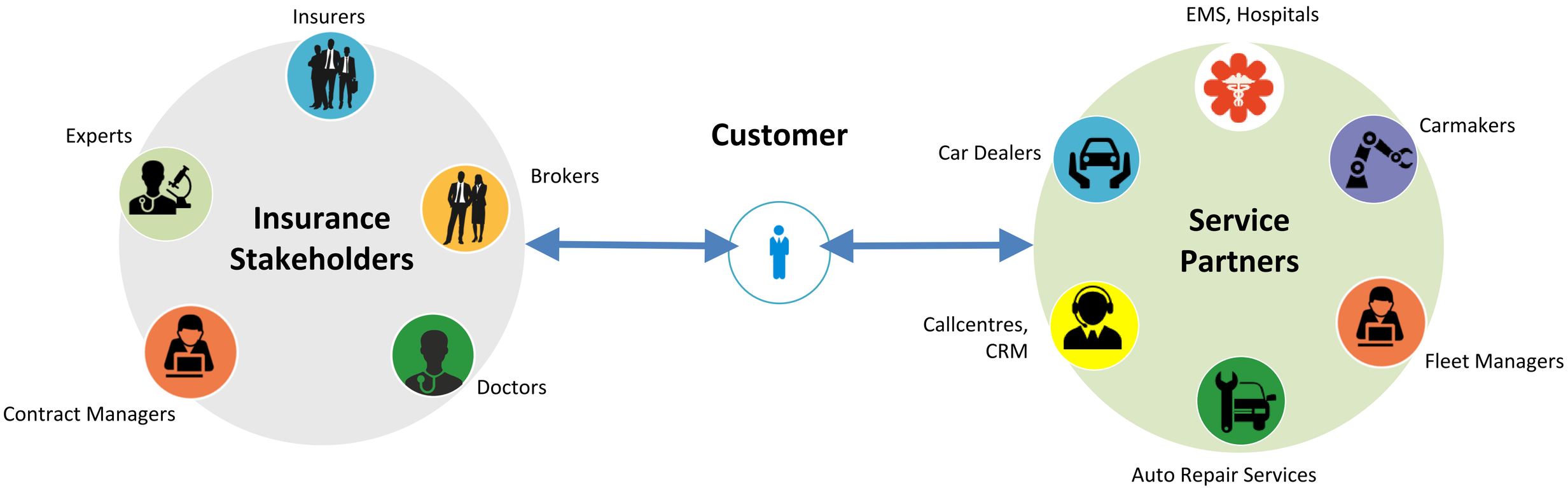
©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today



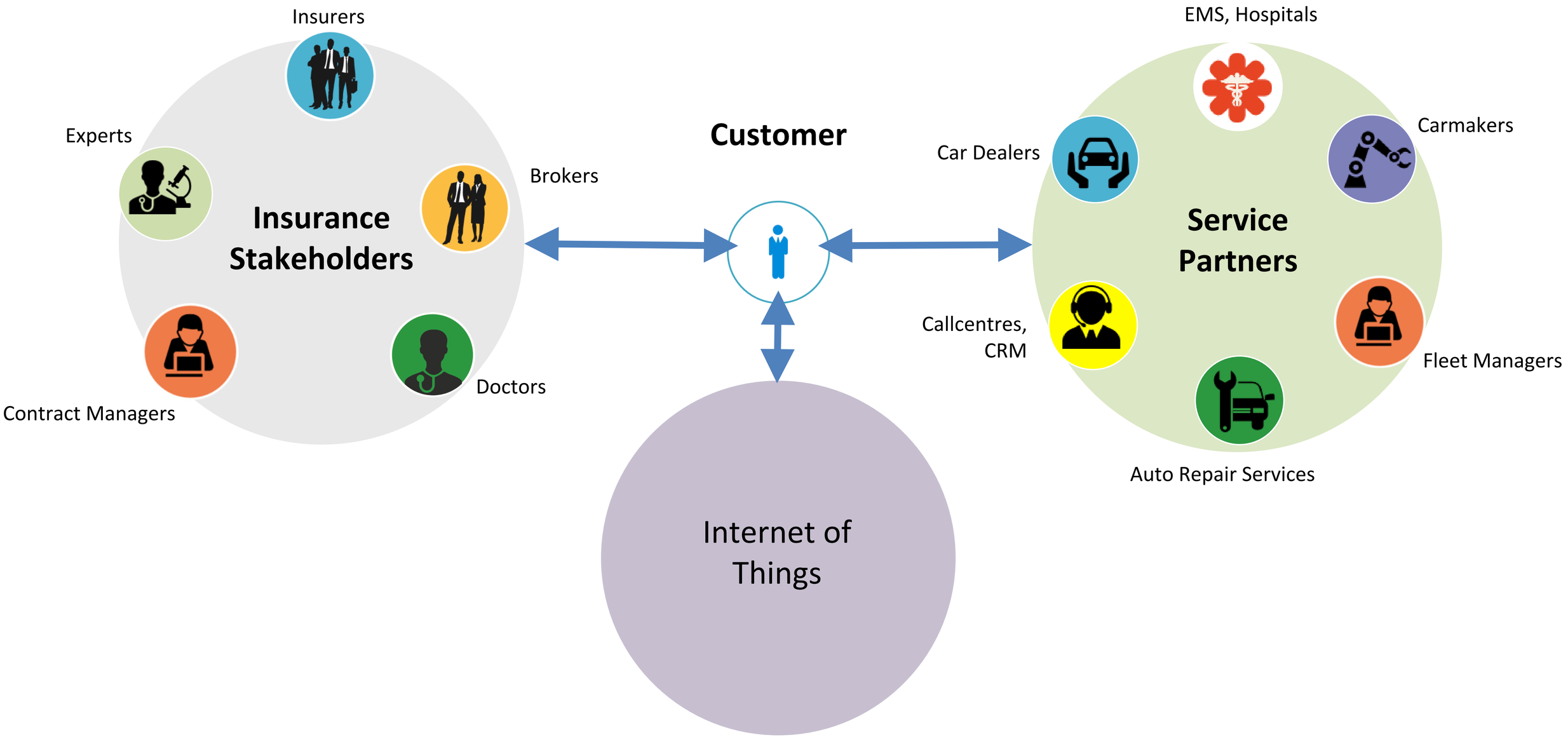
©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today



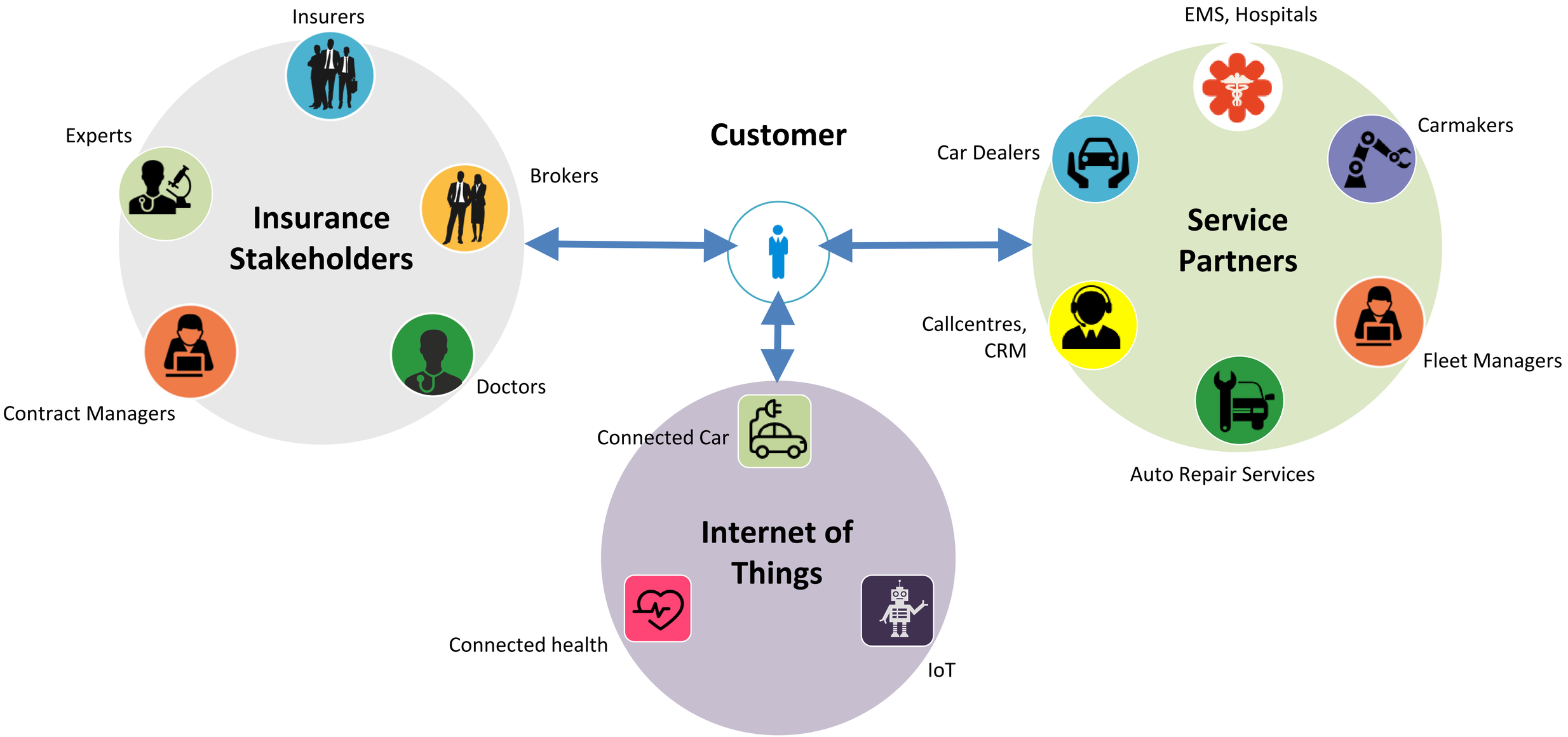
©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today



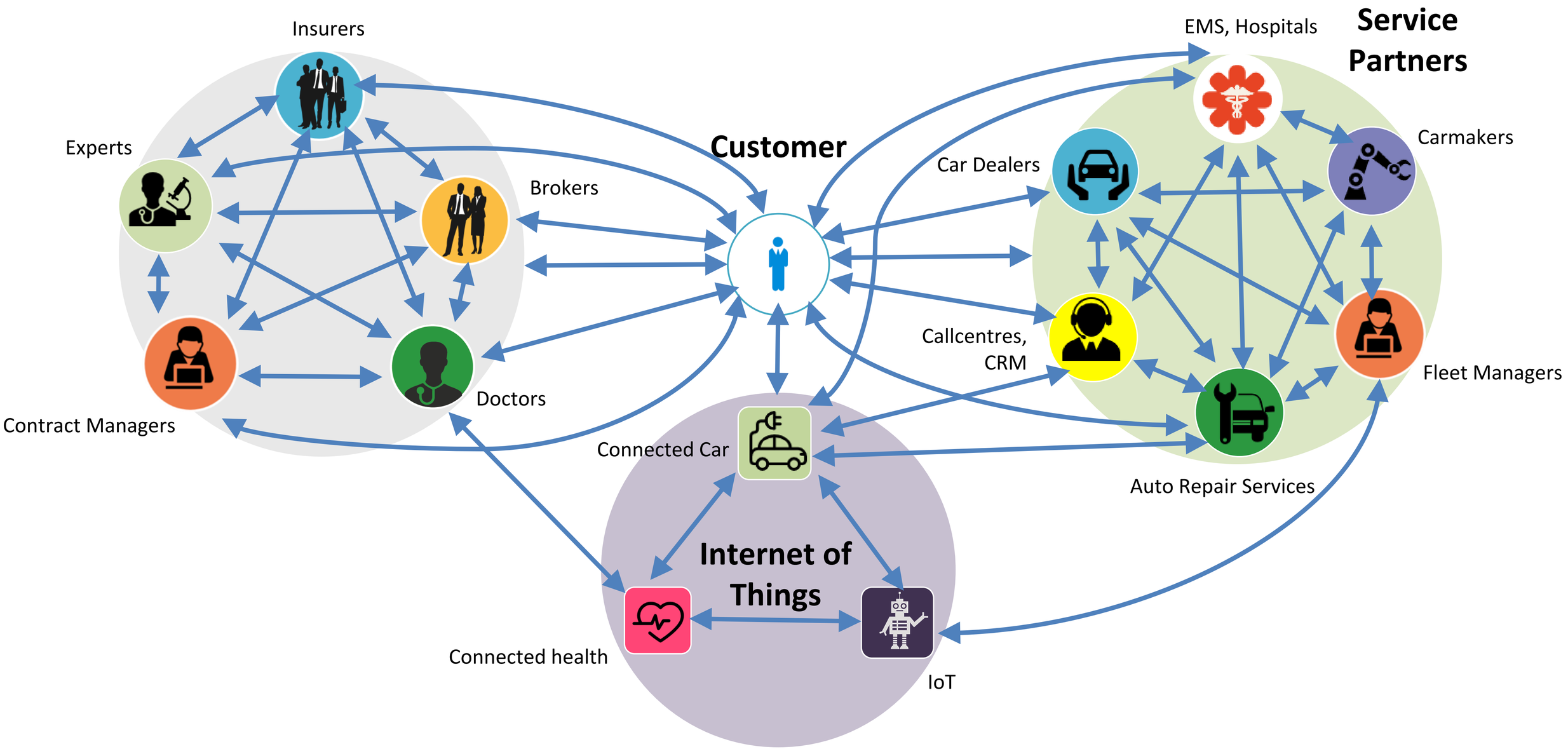
©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today



©2017 QualyCloud. All rights reserved.

Car Insurance Ecosystem Today



©2017 QualyCloud. All rights reserved.

Our SaaS platform

QualyCloud®

©2017 QualyCloud. All rights reserved.

Our SaaS platform

QualyCloud®

©2017 QualyCloud. All rights reserved.

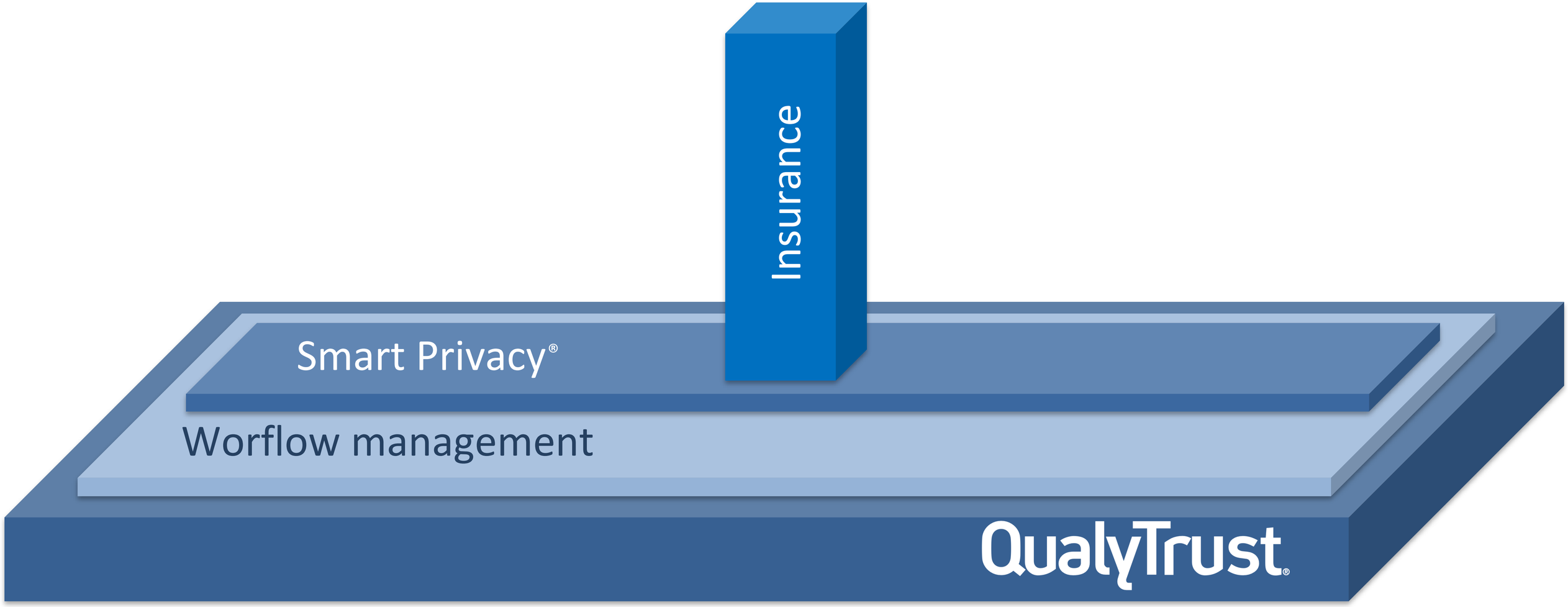
Our SaaS platform

QualyCloud®

©2017 QualyCloud. All rights reserved.

Our SaaS platform

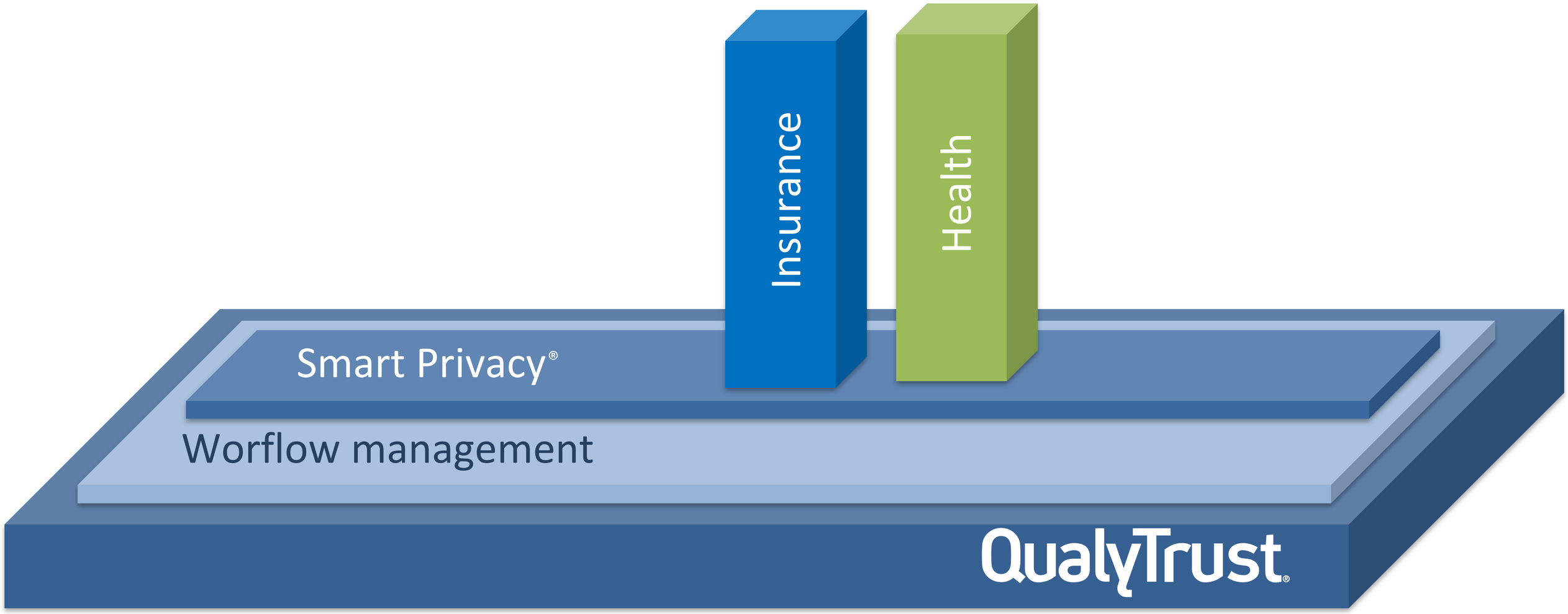
QualyCloud®



©2017 QualyCloud. All rights reserved.

Our SaaS platform

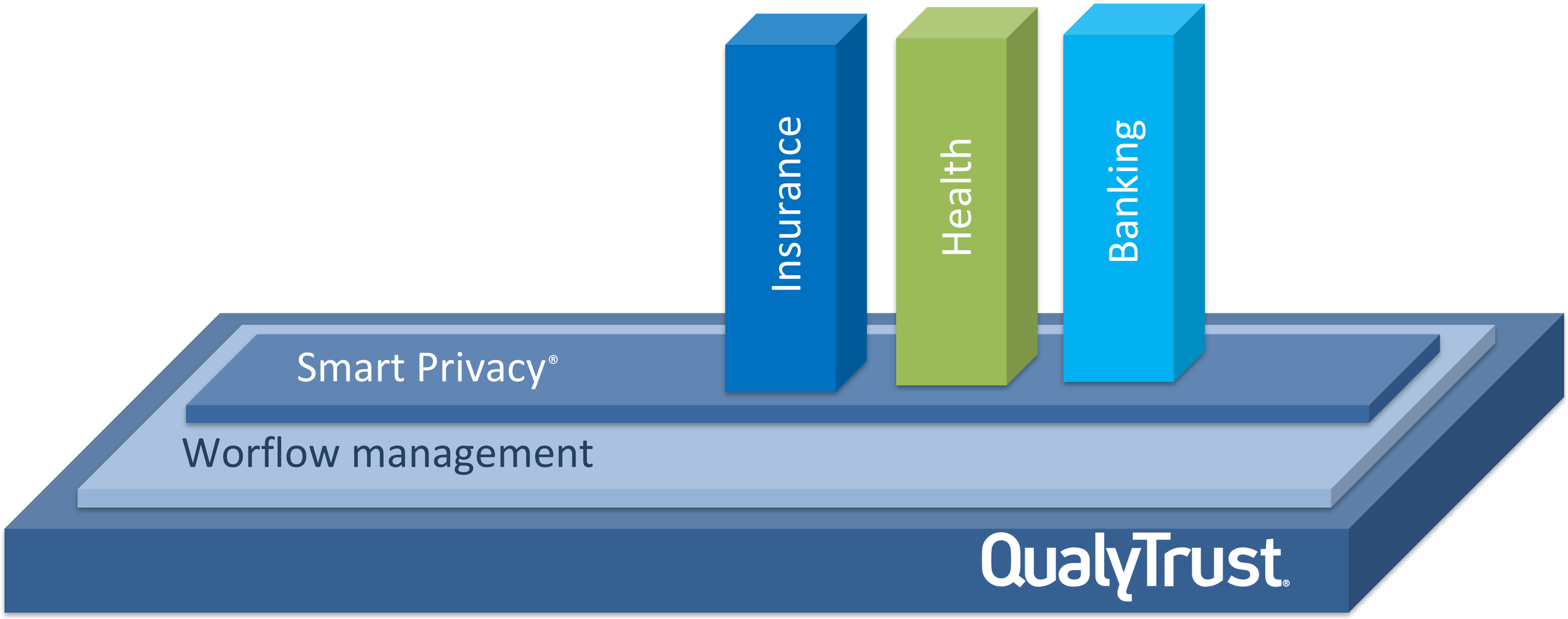
QualyCloud®



©2017 QualyCloud. All rights reserved.

Our SaaS platform

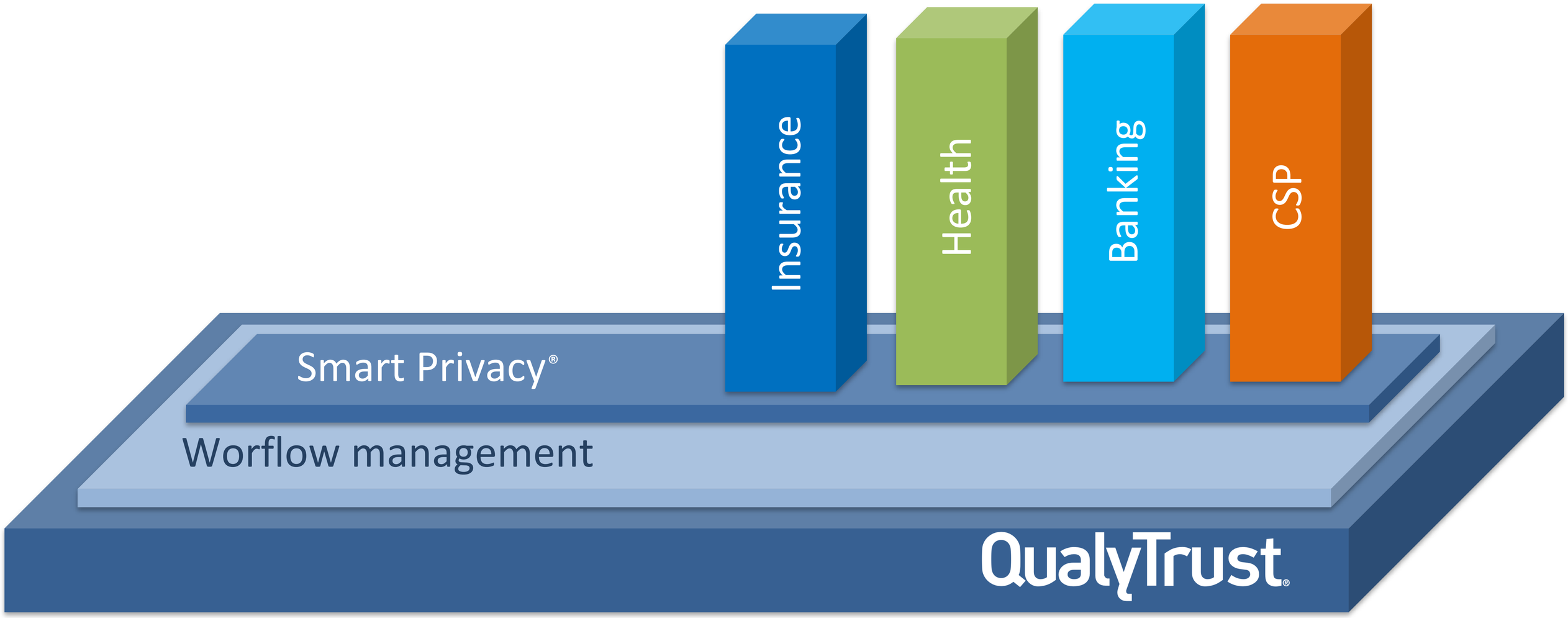
QualyCloud®



©2017 QualyCloud. All rights reserved.

Our SaaS platform

QualyCloud®



©2017 QualyCloud. All rights reserved.

The **Personal Space** at the **Center of the Digital Ecosystem**

QualyCloud®

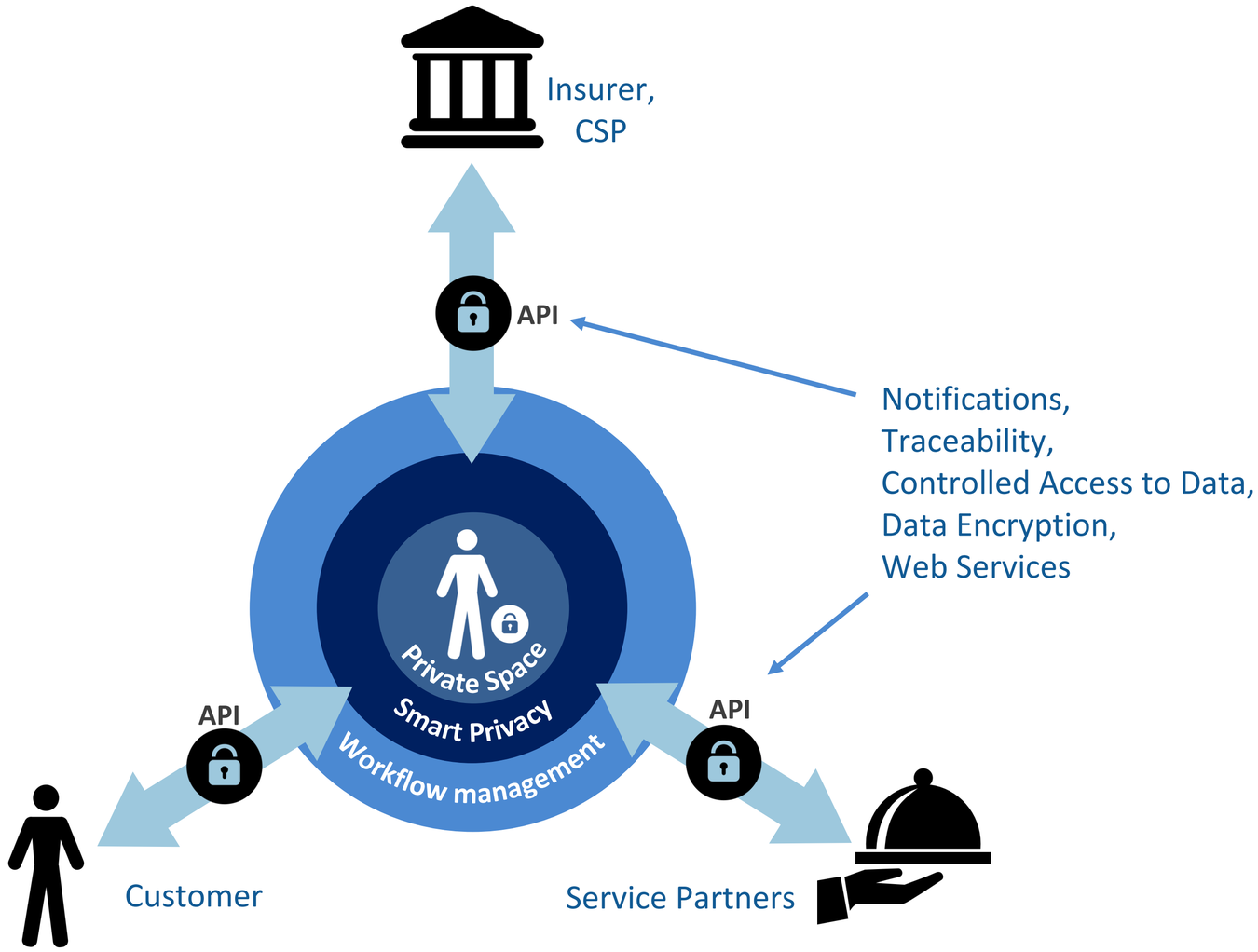
©2017 QualyCloud. All rights reserved.

The **Personal Space** at the **Center of the Digital Ecosystem**

QualyCloud®

2017-2018 GDPR compliance General Data Protection Regulation

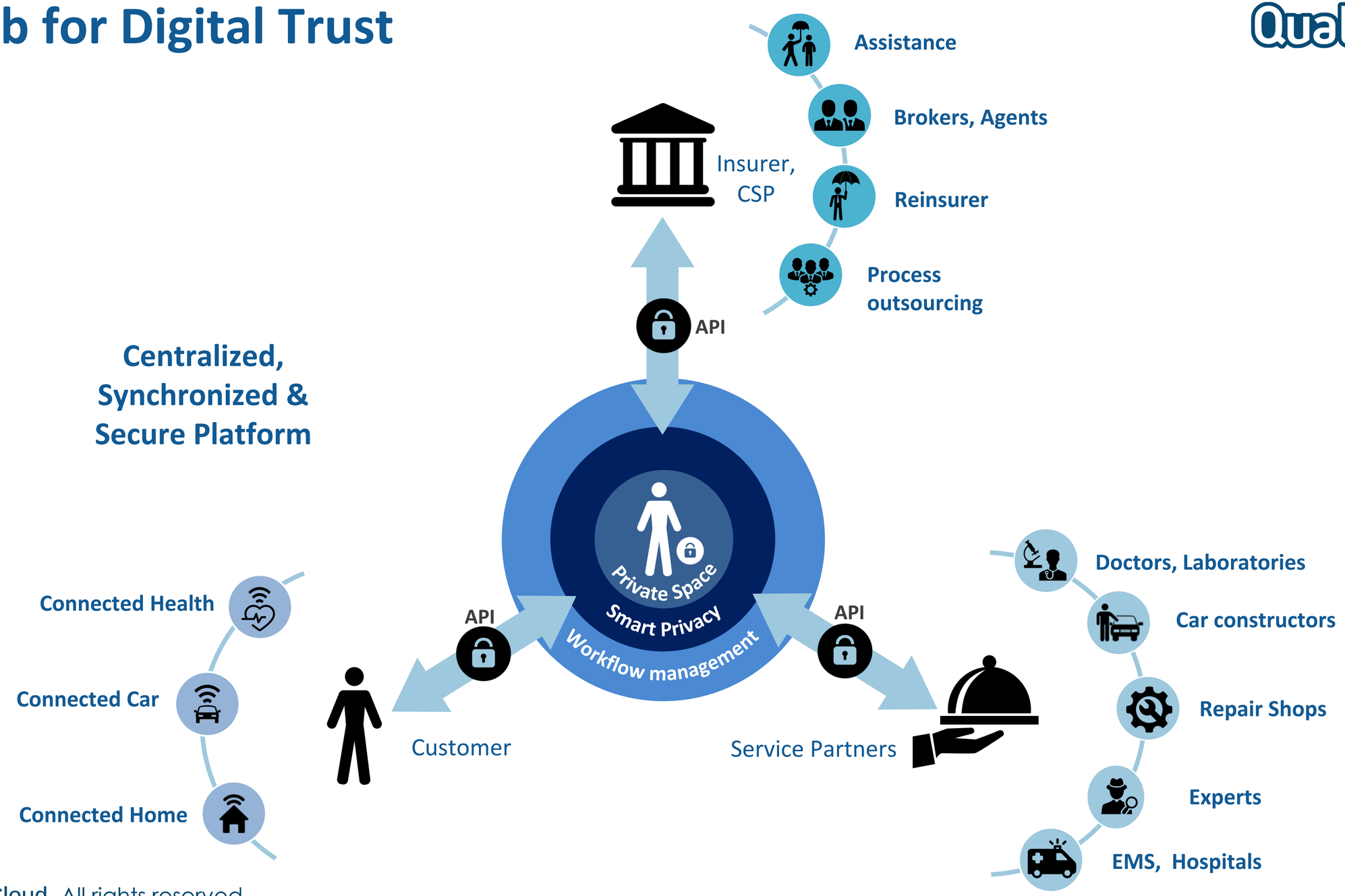
Centralized, Synchronized & Secure Platform



©2017 QualyCloud. All rights reserved.

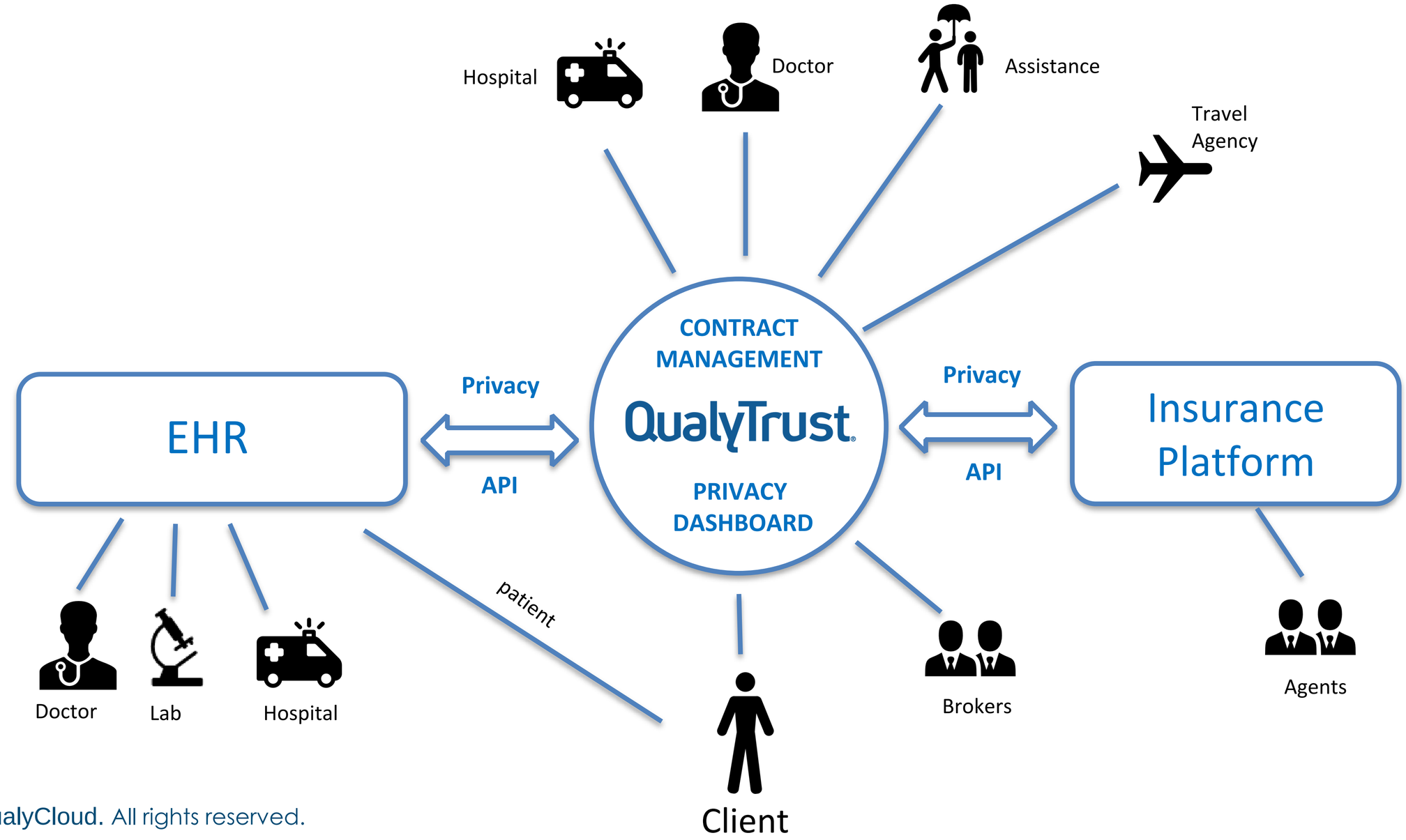
The Hub for Digital Trust

QualyCloud



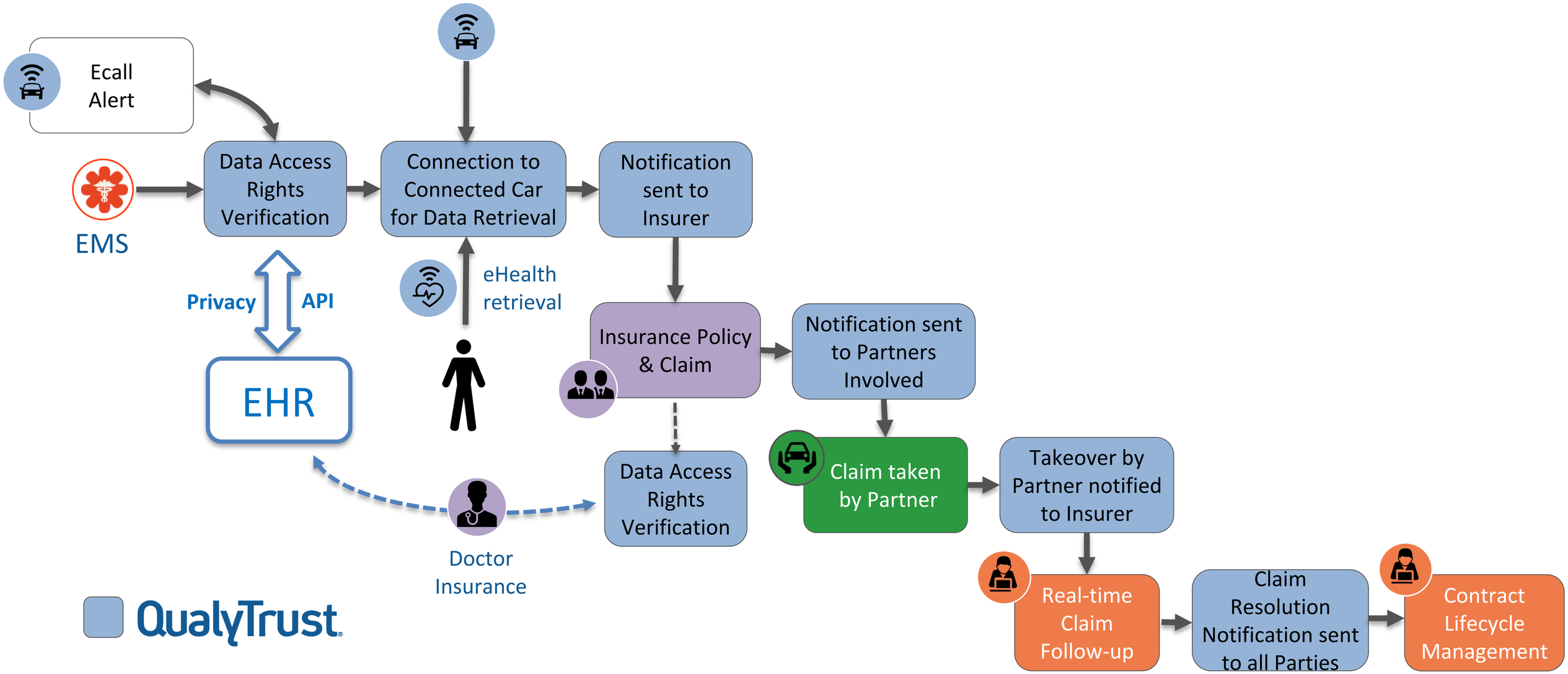
©2017 QualyCloud. All rights reserved.

Use Case for Travel Insurance



©2017 QualyCloud. All rights reserved.

Use case e-Call



©2017 QualyCloud. All rights reserved.