

**EuropaPortal:**  
**European health care with e-claims verification and e-billing**  
**Germany**

GENERAL INFORMATION	
Name of the organisation	AOK Rheinland/Hamburg
Type of organisation	Social Partner
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Member State	Germany
GOOD PRACTICE - GENERAL INFORMATION	
Title of the good practice	EuropaPortal: European health care with e-claims verification and e-billing
Topic of the good practice	Digitalisation in Social Security Coordination
Geographical focus	Cross-country (please specify)  Belgium, The Netherlands, Austria, Poland, Portugal, Spain
Duration	Ongoing
Summary of the good practice	The AOK Rheinland/Hamburg has been committed to improved access and smooth processes as well as cost regulation in Europe-wide and cross-border healthcare for years. AOK Rheinland/Hamburg has developed an IT-supported application EuropaPortal so that healthcare providers abroad can receive authorisation for cross-border treatments and a cost coverage guarantee directly. After a test period, the billing for treatment is successively carried out electronically (via eBilling, a billing standard developed in the EU-funded TEN4Health project in 2009 with additional data fields for greater transparency

compared to supranational and international health insurance law). The portal is currently used for:

- 1) unplanned health care situations across Europe**
- 2) cross-border healthcare between Germany and the Netherlands (planned specialist medical care)**

**1) For unplanned health care situations across Europe**, AOK Rheinland/Hamburg has concluded contracts with clinics and medical centres in various tourist regions, including Austria, Poland, Portugal and Spain. Customers can receive urgently necessary medical care in other European countries by presenting their national health insurance card (eGK). By inserting the information on the card into the portal, the information will be collated with the information in the database to check the current insurance status. Therefore, the EuropaPortal allows for direct authorisation for treatment and a cost coverage guarantee. This service is available to customers of several AOKs: AOK Bremen/Bremerhaven, AOK Niedersachsen, AOK Nordost (Berlin, Brandenburg, Mecklenburg-Vorpommern), AOK NORDWEST (Schleswig-Holstein, Westfalen-Lippe), AOK Rheinland-Pfalz/Saarland, AOK Rheinland/Hamburg, and AOK Sachsen-Anhalt, covering a total of 12 million potential customers. AOK Rheinland/Hamburg is the main contact point for the contractual partners on both sides and functions as the accounting centre between the health care providers and the insurance companies. The providers will be reimbursed by AOK Rheinland/Hamburg and AOK Rheinland/Hamburg will be reimbursed by the other health insurance companies in the process.

**2) For planned specialist medical cross border care between Germany and the Netherlands**, we cooperate with our long-term cooperation partner insurance company CZ in the Netherlands. We mutually use the health care infrastructure and the contracts the partner insurance company has with the health care providers. This is based on our cooperation with the Dutch insurance company CZ. Entitled policy holders from Germany and from the Netherlands are given a special card (eGKi) they need to show the caregiver. When the healthcare provider inserts the information on the card into the portal, the health

	<p>insurance database will be approached to make sure that a) the patient is still insured via AOK Rheinland/Hamburg and b) the patient is entitled within the framework of eGKi. Billing is processed between the health care provider and the national health insurance company. The health insurance providers settle their reimbursements among themselves at a later stage. Transparency in a short time is essential so that within two months the costs are balanced between the health insurance companies based of the mentioned eBilling standard (and not in more than two years, as is usually the case).</p>
<b>OBJECTIVES AND ACTIVITIES</b>	
<b>Background/context</b>	<p>The EuropaPortal was developed to simplify the process for citizens in cross-border regions and some other EU Member States to access unplanned and planned healthcare abroad. The AOK Rheinland/Hamburg has successfully implemented this system to streamline administrative procedures and ensure that EU citizens (including workers, students, people travelling or in business trip etc.) can receive medical treatments in various European countries by simply presenting their national health insurance card (with the European health insurance card on the backside). By establishing contracts and agreements with clinics and medical centres in popular tourist regions such as Belgium (until summer 2017), the Netherlands, Austria, Poland, Portugal and Spain, the AOK EuropaService provides a seamless way for patients to get direct authorisation for treatment and guarantees cost coverage. Users of EuropaPortal are health care providers and medical centres (functional for online verification, access for users and administration), not individual citizens (information about the service and partners). The transition from a paper-based billing system to eBilling has significantly enhanced the efficiency of the process, reducing administrative burdens for service providers. Customers benefit from contract-based care and billing without the need for additional applications and high co-payments.</p>
<b>Objectives</b>	<p>► To facilitate access to healthcare for EU citizens;</p>

<sup>1</sup> The European Health Insurance Card is printed on the back of the national insurance card (eGK) in Germany.

	<ul style="list-style-type: none"> <li>▶ To simplify administrative procedures for health service providers in the EU;</li> <li>▶ To improve cost regulation and billing processes in health care of abovementioned Member States;</li> <li>▶ Drive forward digitalisation;</li> <li>▶ Fill the gaps in provision / regulation: take away the risk of high costs that cannot be reimbursed;</li> <li>▶ Generate knowledge about the different healthcare systems in Europe;</li> <li>▶ Help shape healthcare provision.</li> </ul>
<b>Main activities</b>	<ul style="list-style-type: none"> <li>▶ Development and implementation of the EuropaPortal: This involves creating and launching a unified online platform to streamline administrative tasks for service providers across different regions;</li> <li>▶ Finding contractual partners (clinics, medical centres abroad) and partner insurance companies (other AOKs; CZ, Netherlands, CML/CKK, Belgium);</li> <li>▶ Establishment of contracts with healthcare providers in various European countries: Forming agreements with healthcare providers to ensure smooth and standardized operations within the portal;</li> <li>▶ Testing and gradual implementation of eBilling: Introducing electronic billing processes step-by-step to ensure efficiency and accuracy in cost regulation and billing and replacing paper-based invoicing.</li> </ul>
<b>Did you previously provide information about this particular good practice under the European Platform tackling undeclared work?</b>  (if yes, is it possible to provide the year and the title of good practice or a link of the good practice in <a href="#">ELA Virtual library</a> )	No.
<b>Funding/organisational resources</b>	The portal and the other internal applications are developed by AOK Rheinland/Hamburg and used together

	with six other health insurers in Germany and one health insurer in the Netherlands (for the border region). The development and maintenance costs are shared among the partners.
<b>PARTICIPATION</b>	
<b>Stakeholders involved</b>	<ul style="list-style-type: none"> <li>▶ Healthcare providers (clinics and medical centres) in the Netherlands, Austria, Poland, Portugal, and Spain;</li> <li>▶ 12 million insured people (AOK policy holders);</li> <li>▶ Health insurers (AOK Rheinland/Hamburg and partners: AOK Bremen/Bremerhaven, AOK Niedersachsen, AOK Nordost (Berlin, Brandenburg, Mecklenburg-Vorpommern), AOK NORTHWEST (Schleswig-Holstein, Westfalen-Lippe), AOK Rheinland-Pfalz/Saarland and AOK Sachsen-Anhalt), CZ (in border region).</li> </ul>
<b>Target groups</b>	<ul style="list-style-type: none"> <li>▶ Healthcare providers (convenient handling and the comparably short term for payment);</li> <li>▶ Health insurers;</li> <li>▶ Policyholders of the participating health insurers;</li> <li>▶ Decision makers at the regional and national level.</li> </ul>
<b>Final beneficiaries</b>	<ul style="list-style-type: none"> <li>▶ Citizens of Germany: EuropaPortal is used for German citizens who need treatment during a temporary stay abroad</li> <li>▶ Citizens in cross-border regions: Germany and the Netherlands (the service benefits residents in Germany treated in the Netherlands and residents in the Netherlands treated in Germany)</li> <li>▶ Policyholders of the participating health insurers</li> </ul>
<b>GOOD PRACTICE CRITERIA</b>	
<b>Achievements/ Results and outcomes</b> (Alignment of good practice with the priorities of the Call (if not applicable, alignment with the field of EU labour mobility)	The EuropaPortal has improved access to healthcare for citizens of Germany and the Netherlands. It simplified administrative procedures for service providers and health care insurers. It has also provided valuable experience in cost regulation and billing processes.

	<p><b>Crossborder treatment between Germany and the Netherlands</b></p> <ul style="list-style-type: none"> <li>• AOK-insured people treated in the Netherlands (time period 2017 - 2023): Total 4.699</li> <li>• Number of invoices: 21.696</li> <li>• CZ-insured people (the Netherlands) treated in Germany (time period 2017 - 2021): 15.908</li> <li>• Number of invoices: 93.868.</li> </ul> <p><b>EuropaPortal - European-wide health-care in Poland, Portugal, Spain and Austria</b></p> <ul style="list-style-type: none"> <li>• Numbers of treatments (AOK Rheinland/Hamburg and partner AOKs) time period 2018 - 2024: 31.637.</li> </ul>
<p><b>Recognition</b> (has this good practice been recognised on regional, national or EU level)</p>	<p>The good practice has received recognition at the national level and has been part of the EU-funded project in health care. In the period 2007-2010 the two funded projects TEN4Health and NetCards helped to further develop, implement and improve web technology solutions to make online verification in hospitals abroad and e-billing possible. eGCI, the special health car as the solution for the border region (DE-NL), has won several awards, for instance in 1998 („Gesundheitspreis“) and in 2002 (Zukunftspreis by Janssen-CILAG).</p>
<p><b>Cost effectiveness</b> (the degree to which the practice was successful in reaching objectives and producing clear and measurable outcomes at the lowest possible cost)</p>	<p>The shared development and maintenance costs among the partners have ensured cost-effectiveness. The practice has successfully reached its objectives and produced measurable outcomes at a low cost.</p>
<p><b>Transferability</b> (how the experience from this practice could be transferred to other contexts i.e. what would another Member State/group/sector need to have or put in place for this measure to be successful in their country/group/sector)</p>	<p>The experience from this practice can be transferred to other countries by establishing similar platforms or apps, establishing contracts and agreements with healthcare providers and insurers in other regions and countries. The digital billing procedure can also be adopted by other countries.</p> <p>Experiences and insights are being incorporated into further Interreg project activities in the Euregios Meuse-Rhine, Rhine-Meuse-North and Rhine-Waal to optimize</p>

	<p>procedures between service providers and health insurers for benefit of the public.</p>
<p><b>Sustainability</b> (how the practice is sustainable from a social, financial or environmental perspective)</p>	<p>The practice is sustainable from a financial perspective due to the shared costs among partners. It also promotes social sustainability by improving access to healthcare for citizens. It is a sustainable solution due to the fact that it is a win-win situation for every stakeholder involved.</p> <p>The EuropaPortal is currently used for two different use cases with different backgrounds/setup, showing that the concept is transferable.</p> <p>AOK Rheinland/Hamburg is pursuing the idea to develop and offer an app for online verification in the EuropaPortal.</p>
<p><b>Innovativeness</b> (innovative features of the good practice)</p>	<p>The EuropaPortal is innovative in its use of digital tools to facilitate access to healthcare and simplify administrative procedures. The eBilling process is a significant advancement in the digitalisation of healthcare services.</p>
<p><b>Digitalisation</b> (Design, development and/or utilisation of digital tools, policies or plans for digitalisation, business processes and data digitalisation, data sharing digital initiatives, the use of digitalisation to facilitate the access to data in real time and detection of fraud and error, etc.)</p>	<p>The EuropaPortal promotes the digitalisation of healthcare services and facilitates real-time access to data. It offers a fast, convenient, sustainable, and safe solution all stakeholders benefit from.</p> <p>The EU sustained the development of an e-billing standard within the TEN4Health-project, to help accounting and the exchange of data between healthcare providers and health insurance companies. Differences between the healthcare systems and between companies had caused problems during the implementation, revealing the necessity of a common standard.</p> <p>After 20 years of developing and improving, invoices can be digitally transferred, in the form of txt-files, and processed. Automated reimbursement processing between health insurance companies is being implemented.</p>