
Prologue

Since 2017, our 'Healthy Hub' health insurance joint venture has been supporting digital health start-ups entering the German healthcare market. In regular competitions, founders can apply with their innovative ideas for a partnership with BIG direkt gesund, IKK Südwest, mhplus Krankenkasse and SBK Siemens-Betriebskrankenkasse. We also offer workshops in which young entrepreneurs can find out about market characteristics and the world of statutory health insurance and get together with like-minded people. The Healthy Hub has now become a sought-after institution among its target group. However, after countless discussions and several hundred business model analyses, we have found that knowledge of the essential operating principles of the healthcare market and health insurance companies is often lacking. We aim to close this gap with this book. Our central concern: A sustainable improvement in health care through cooperative collaboration between start-ups and health insurance companies.

This book is primarily addressed to innovative young entrepreneurs who want to develop the so-called first healthcare market with their business ideas. The GKV (statutory health insurance) covers nearly 90 % of all patients, holding the majority of the market. However, different 'rules of the game' apply in the GKV compared to other markets, making market development very difficult. In addition, purchasing decisions are not made by the patient himself, but by the doctor (by way of a prescription) or a health insurance company (by way of voluntary cost assumption). With regard to supply innovations, the latter is usually the case. Partnerships with statutory health insurance companies and knowing how to achieve this are therefore of immense, in some respects even existential, importance for the target group.

The book offers guidance on building knowledge about the statutory health insurance market environment, the role of statutory health insurance companies and their perspectives. In doing so, it lays the foundation for sustainable partnerships with health insurance companies and helps overcome market entry barriers. Overall, we want to promote a partnership between

start-ups and health insurance companies and accelerate the diffusion of useful innovations in the healthcare system. All of this can contribute to sustainable healthcare.

We hope you find this book enjoyable and insightful!

Florian & Elmar