

MEMBERS' BEST PRACTICE EXAMPLES

SVS invests 2023 sustainably in prevention

With the broad-based initiative "Gemeinsam vorsorgen", Social Security Service for Entrepreneurs (SVS) is creating an effective incentive for participation in preventive medical checkups.

As a health insurance company, SVS always focuses on prevention. This also means actively setting impulses and "rewarding" those who take responsibility for their health. For a modern, efficient and future-oriented healthcare system, a change from a repair system to a prevention system is needed in addition to the digital transformation. In 2023, the SVS is therefore investing sustainably in the "prevention transformation". With its broad-based prevention initiative "Gemeinsam vorsorgen", an effective incentive is being created to undergo a preventive medical check-up. After all, preventive medical checkups are among the most important and effective measures for the early detection of diseases and are essential for maintaining good health.

With "Gemeinsam vorsorgen", SVS-insured persons and their eligible dependents who complete a preventive medical check-up or a "Gesundheits-Check Junior" (the corresponding SVS preventive medical check-up offer for children and adolescents) in 2023 or have already completed one within the recommended rhythm of two years (40-year-olds and older) or three years (under 40-year-olds) will receive a one-time bonus of 100 euros.

The preventive medical checkup can be completed at any doctor's office or outpatient clinic that has a contract with the SVS to pay for the preventive medical checkup. The SVS will then pay out the 100 euro bonus automatically, and thus completely unbureaucratically, directly to its insured, usually in the quarter after the preventive medical check-up has been completed.

With incentives like this, the SVS wants to make the comprehensive range of prevention products visible and create motivation. "Nudges" promote the decision of the individual and focus on self-responsible action. This leads step by step to a prevention culture that is built on health literacy and driven by personal initiative and responsibility.

And the current SVS initiative is having an effect: Compared to the previous year, an increase of almost 57 percent can be seen in preventive medical checkups in the first half of 2023. In the case of the Gesundheits-Check Junior, there was even an increase of more than 130 percent in the same period. In the first half of 2023, around 190,000 self-employed persons and co-insured dependents took advantage of the SVS offer "Gemeinsam vorsorgen".

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