

GEB Network Partner: Local Tapiola General Mutual Insurance

FINLAND

LocalTapiola Group is owned by its customers and is focused on providing members with safer, healthier lives. LocalTapiola has approximately 1.6million owner-customers and is comprised of 20 regional mutual insurance companies, including LocalTapiola General. LocalTapiola General offers Life, Medical and Pension products for the local market.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Group Life, Medical, Pension products;
- Medical plans may be customised to include deductibles for member cost-sharing;
- Provider network offering access to discounted and/or packaged pricing and direct payment arrangements;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Dedicated medical case management team, providing patient support, pre-authorisation for care and treatment guidance;
- An online provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Member service centre, available during normal business hours for questions about billing, benefits, claims status.

Finland annual medical trend: 3.5% AON; n/a - WTW & Mercer (2020)

HEALTH & WELLBEING

In addition to group benefit plans, LocalTapiola General also offers clients a range of health and wellbeing programmes designed to help members *Stay healthy, Return to health after sickness or injury, and Manage chronic illness*:

Stay healthy

- Telemedicine/virtual healthcare for clinical support and condition/treatment guidance;

Return to health

- Medical case management/high cost case management through dedicated team;

Manage chronic illness

- Medical case management to identify treatment/health maintenance alternatives for chronic conditions, and support members before/during/after hospitalisation.



Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.