

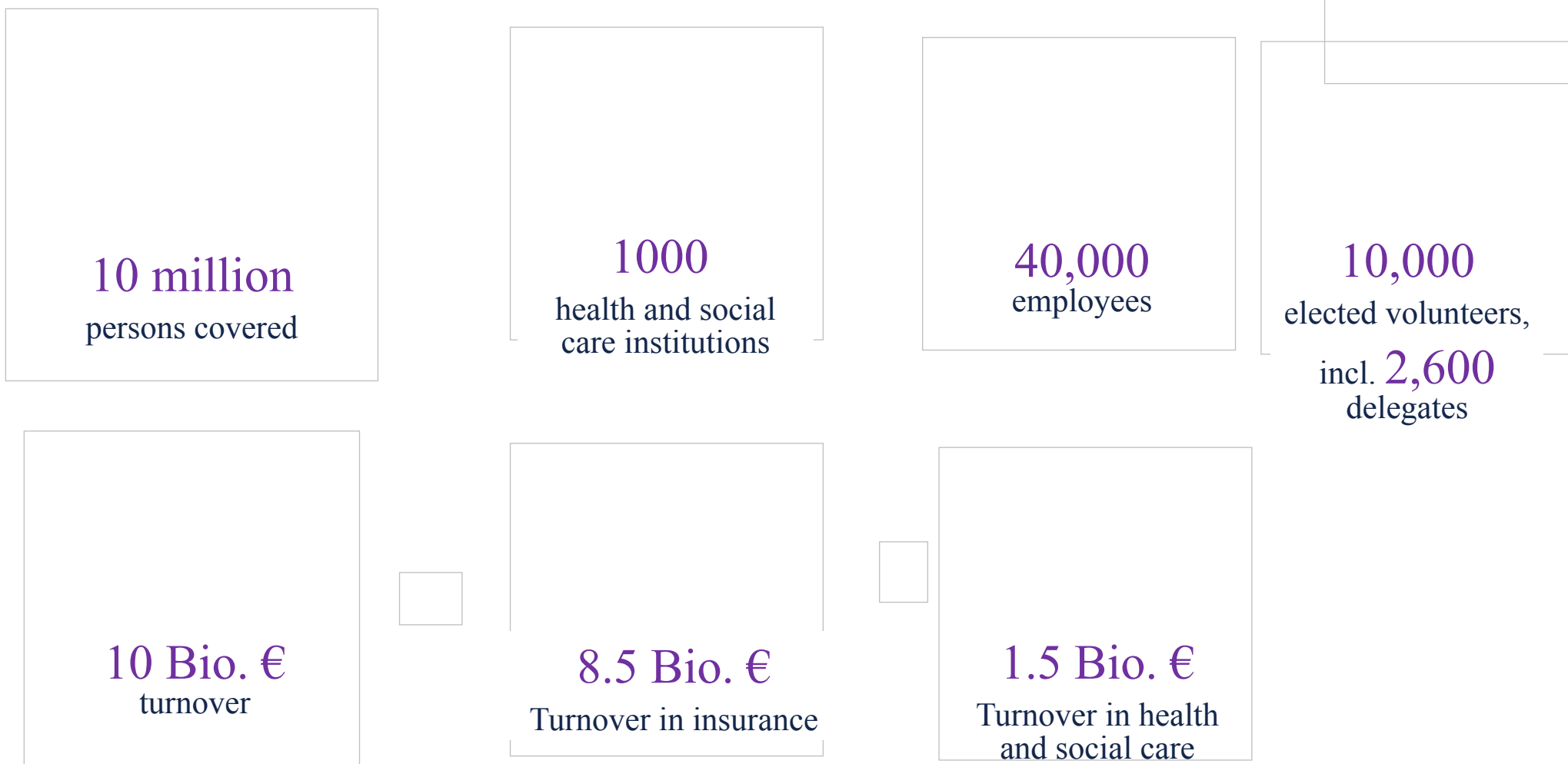
# The Digital Challenges in Health Social Protection and Insurance with GDPR

EU CHINA SOCIAL PROTECTION REFORM PROGRAM  
Paris, 2019/04/26

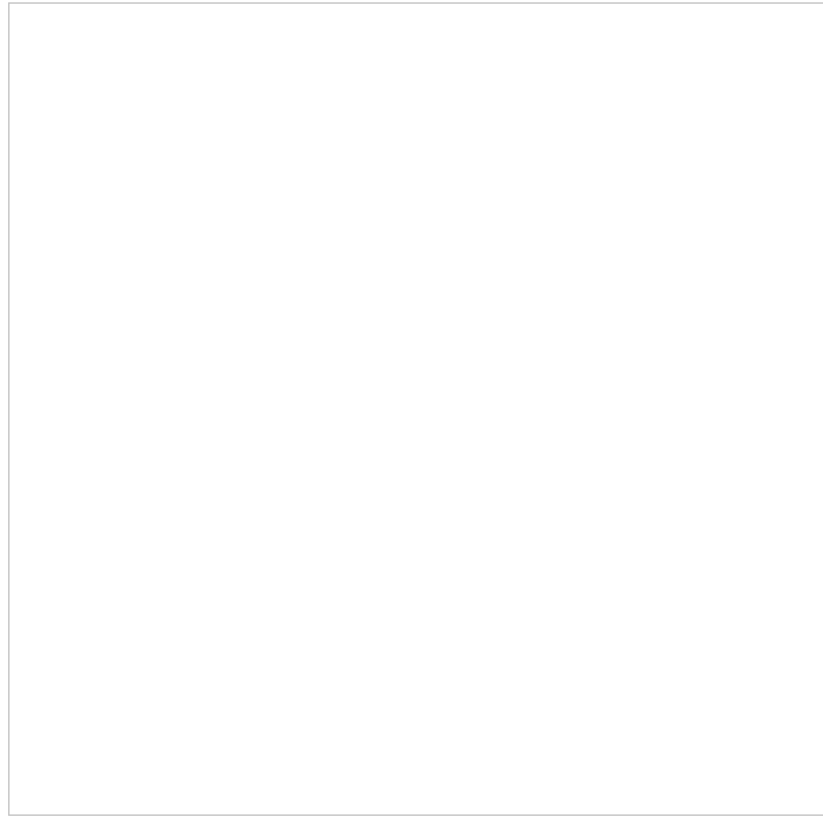
Thierry WEISHAAPT  
GM Groupe VYV China Operation

*thierry.weishaupt@groupe-vyv.fr*

## VYV Group in figures



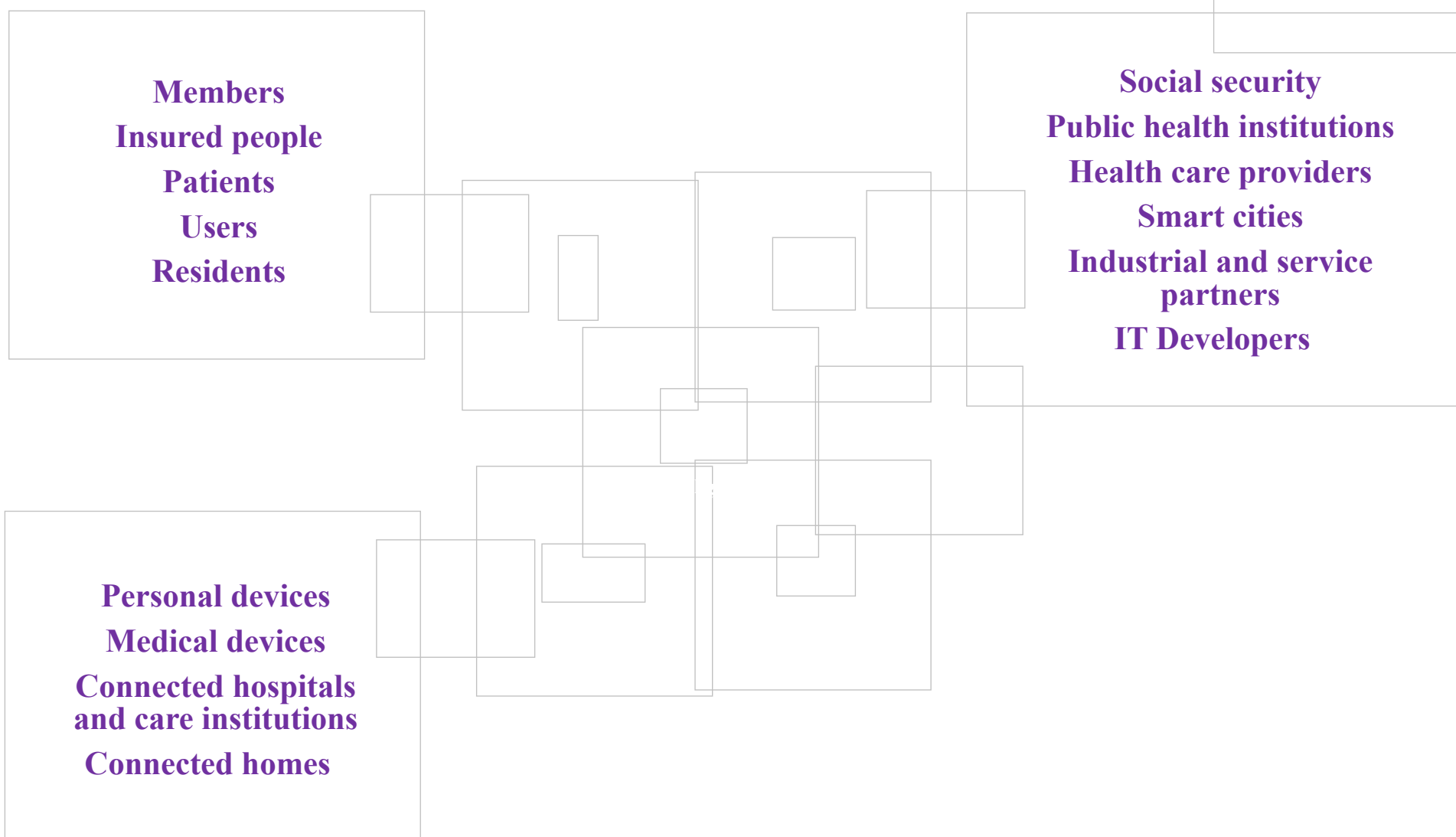
# A platform strategy



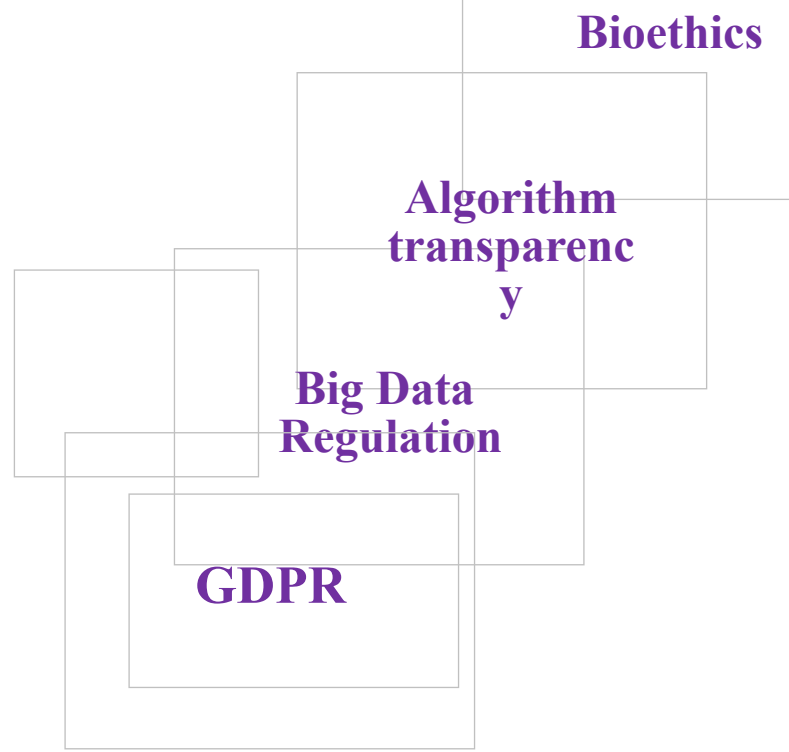
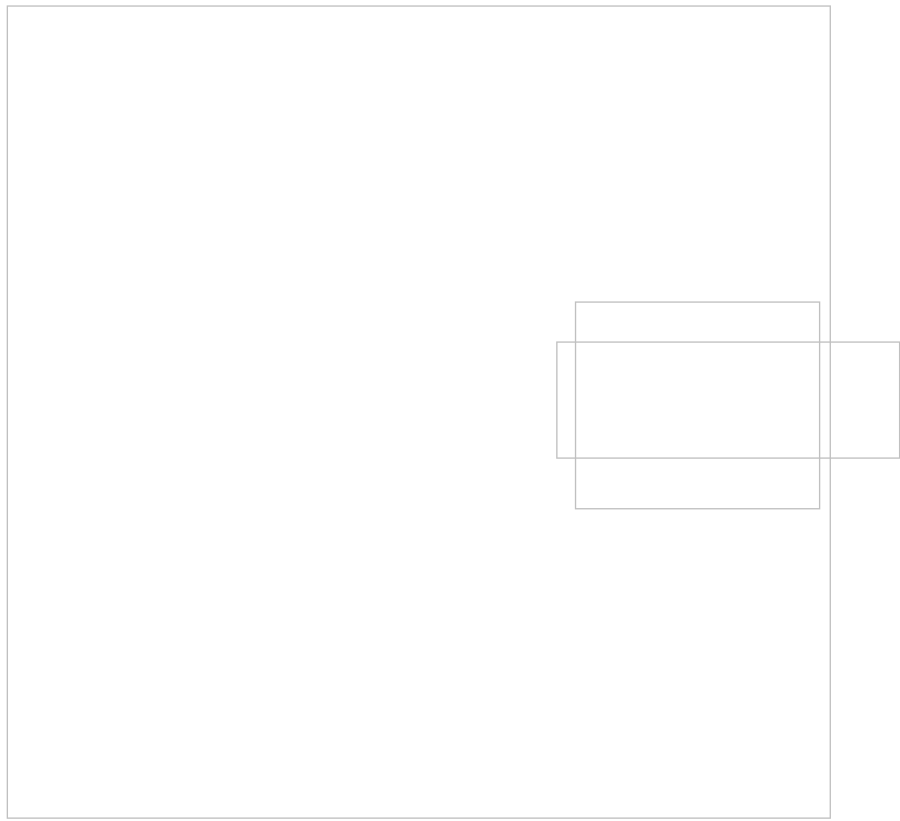
Source: Gartner's Research



# A platform strategy



# The impact of General Data Protection Regulation (GDPR)



**Why GDPR?**

**Why GDPR?**

**To protect people  
in the digital  
world!**

# GDPR: a long-term move under way since the 70's

Since 1970's, European countries enacted laws to protect information and data security:

Germany		1970
Sweden		1976
France		1978
Europe		1995

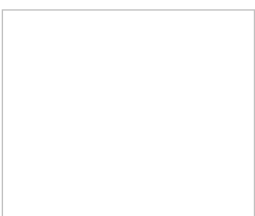
## EU Directive



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## Strict rules of data regulation

- Violation of GDPR may trigger a fine up to 4% of annual global revenue, or 20 millions euros, whichever is higher.
- GDPR also applies to non-EU companies that process data of individuals in the EU.
- The international transfer of data will continue to be governed under EU GDPR rules.

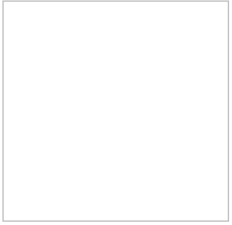


*Stronger regulation for health data*

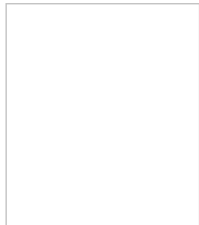
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# A broader definition of personal data

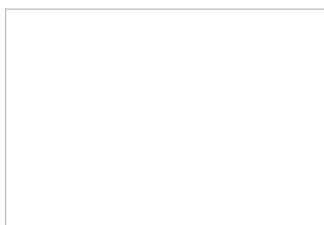
- The definition of personal data is now broader and includes identifiers such as:



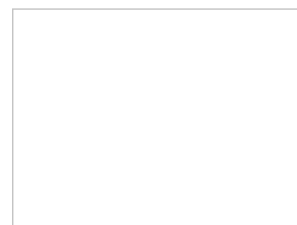
Genetic



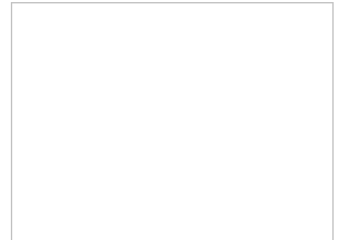
Mental



Cultural



Economic

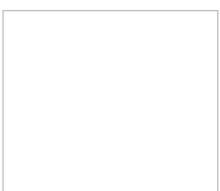


Social identity

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# Tougher regulations on personal data

- Obtaining **consent** for processing personal data must be clear, and must seek an affirmative response.
- Users have the right to be **« forgotten »** and to **require the removal of their data** from the records.
- Users may request a copy of personal data in **a portable format**.



Will increase competition and trigger the arrival of new players (e.g. personal information management system)

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# Measures to prevent privacy risk

- The appointment of a **data protection officer (DPO)** is mandatory for companies processing high volumes of personal data.
- **Privacy risk impact assessment** is required for projects where privacy risks are high.
- Products, systems and processes must consider **privacy-by-design** concepts during development.

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## Personal data of health according to GDPR

### Data likely to reveal:

- Physical or mental health
- Past, now or future

### Of one person, by employing:

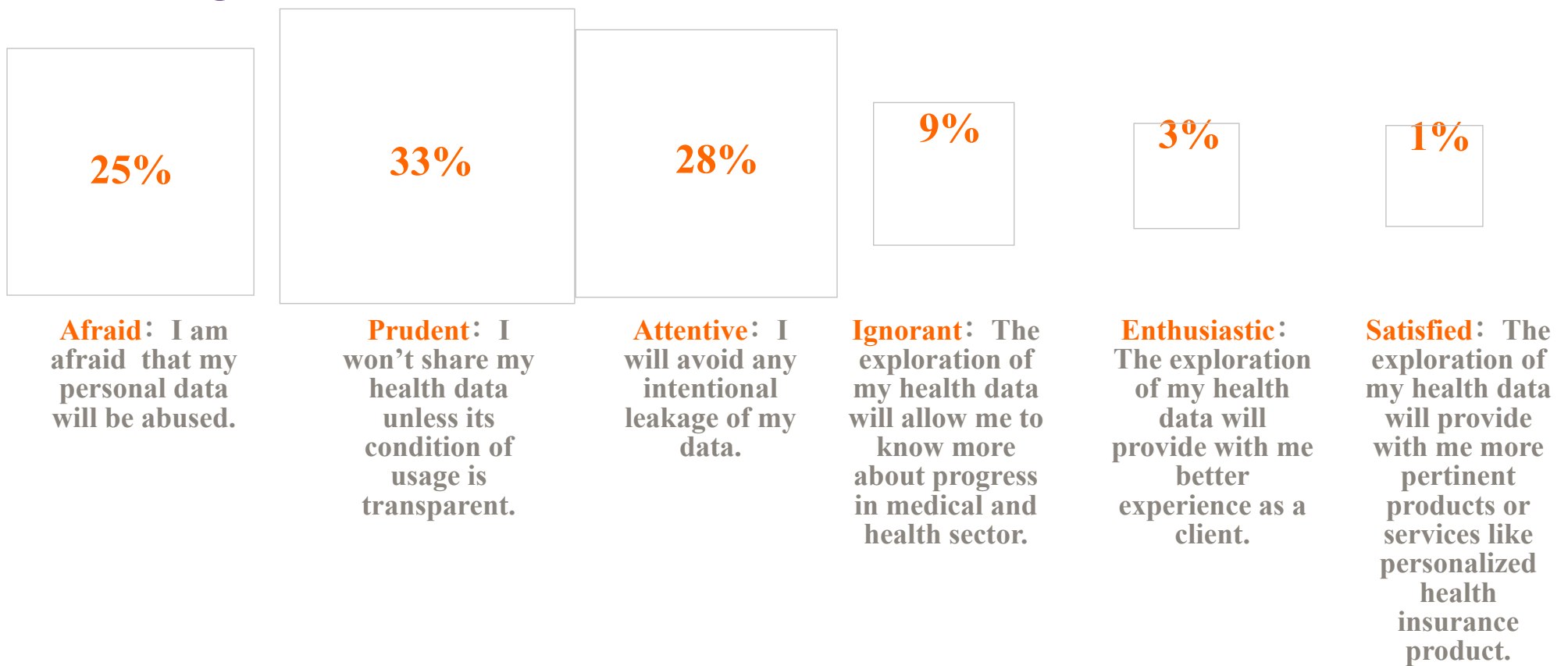
- Reasonably accessible technical tools
- Regardless of the source of data

*Potentienlly every data can sooner or later become health data !*

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# The challenge of data protection

The majority of French people feel prudent or even afraid of their health data leakage.

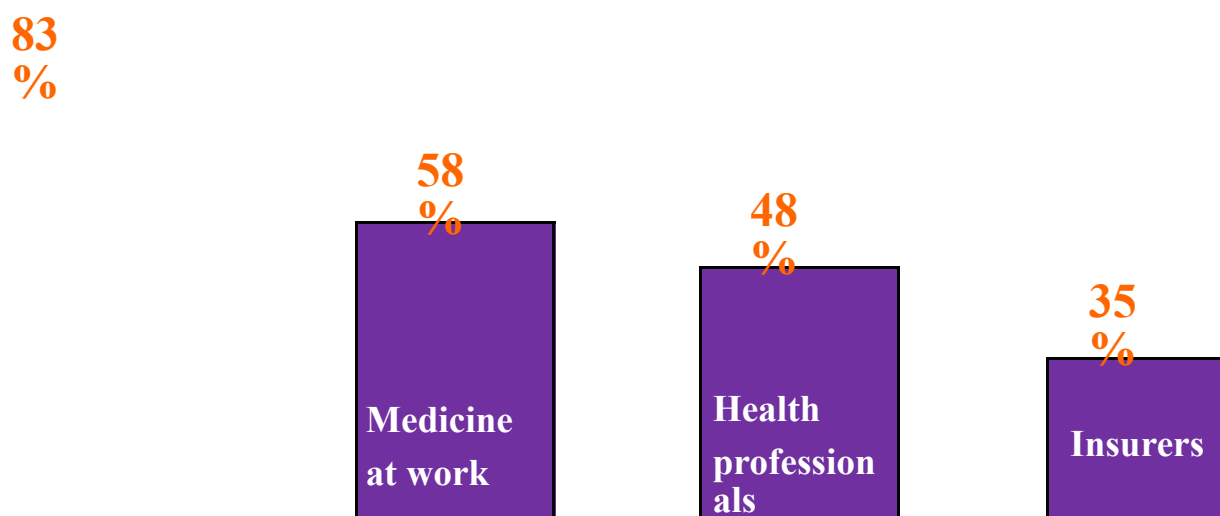


Source : Synaxia Conseil

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## 1/3 of French accept to share their health data with their insurers

- Even by guaranteeing medical confidentiality and data security, **insurers are perceived as less legitimate** than other actors in the health ecosystem in collecting and processing data.
- Survey results on who you want to share health data information with if the medical confidentiality and data security are guaranteed.

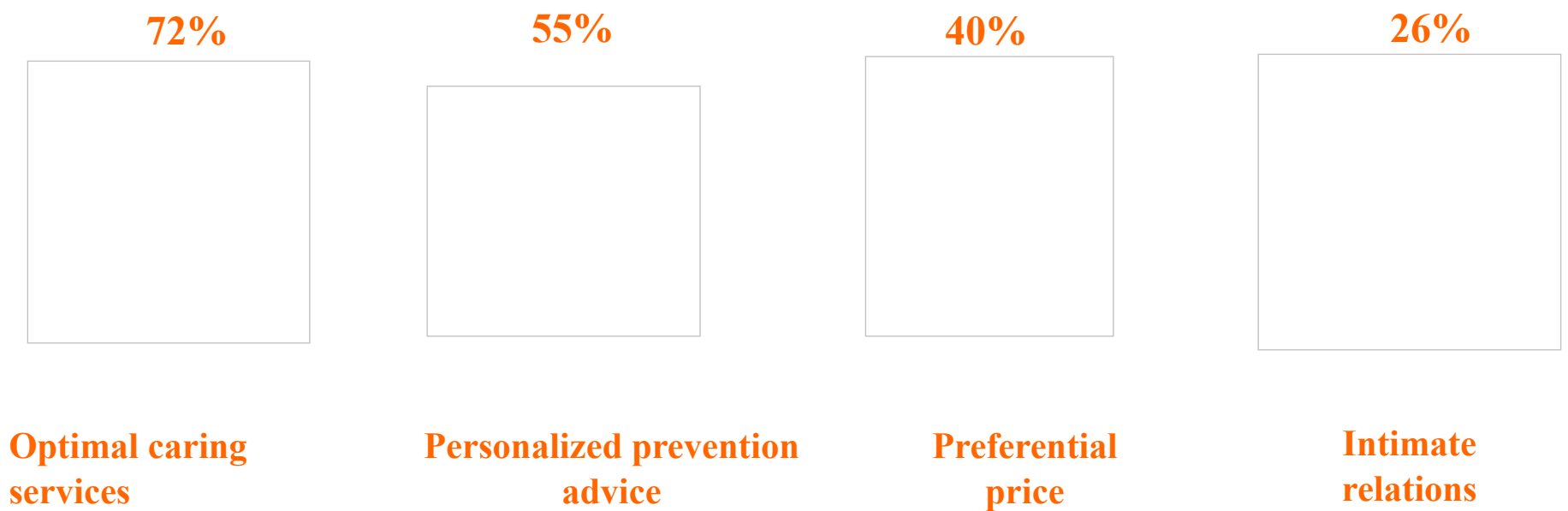


Source : Synaxia Conseil

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# Why sharing information with their insurers

- People aim to acquire personalized and optimal caring services by sharing information with their insurers.

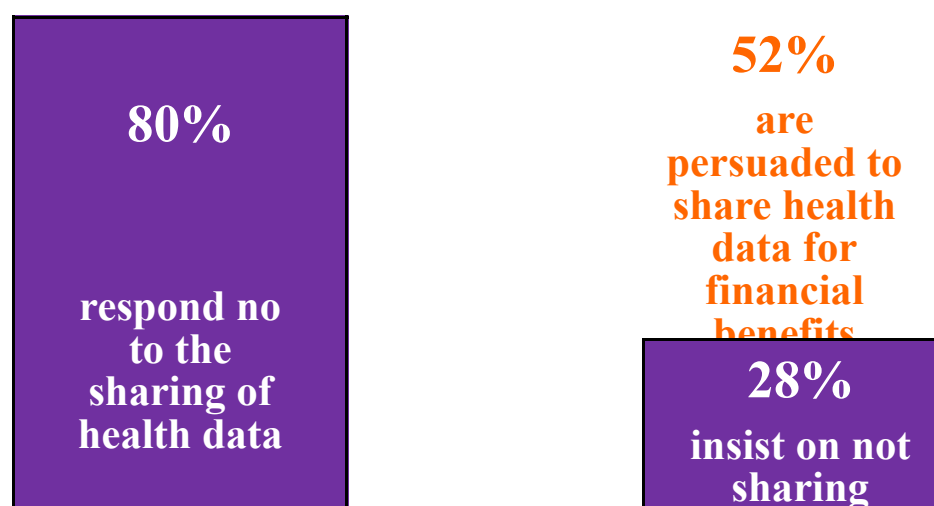


Source : Synaxia Conseil

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## Sharing information for financial benefits?

- 7 out of 10 French are ready to share their health data to benefit from personalized tracking with financial benefits.
- For those 52% French who are not willing to share their health data, they admit that exchange of health data for financial benefits is more appealing.



Source : Synaxia Conseil

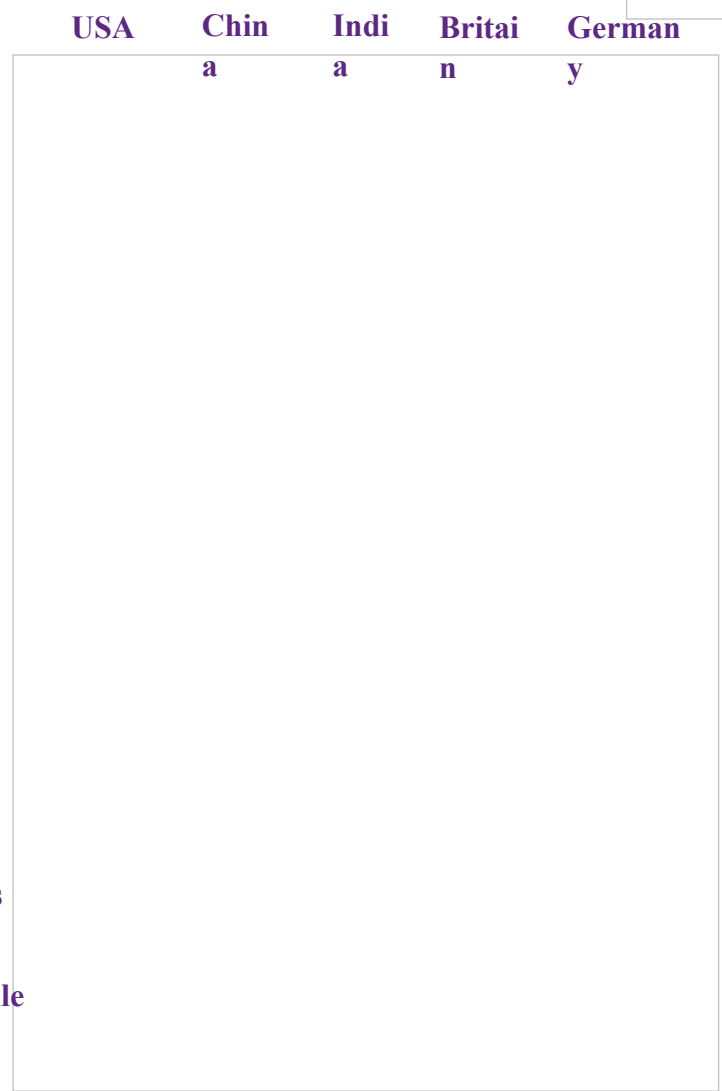
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# What is the value of data?

- Consumer surveys in the USA, China, India, Britain and Germany reveal that some types of data are more valuable than others with strong differences between countries.

Health data  
 Digital communication  
 Identity data  
 Credit card data  
 Purchase record  
 Internet browse cookies  
 Internet surfing  
 Geographical location  
 Democratic data  
 Adresses  
 Social profile  
 Energy consumption



■ >50\$ US    ■ <50\$ US

Source : Harvard Business Review

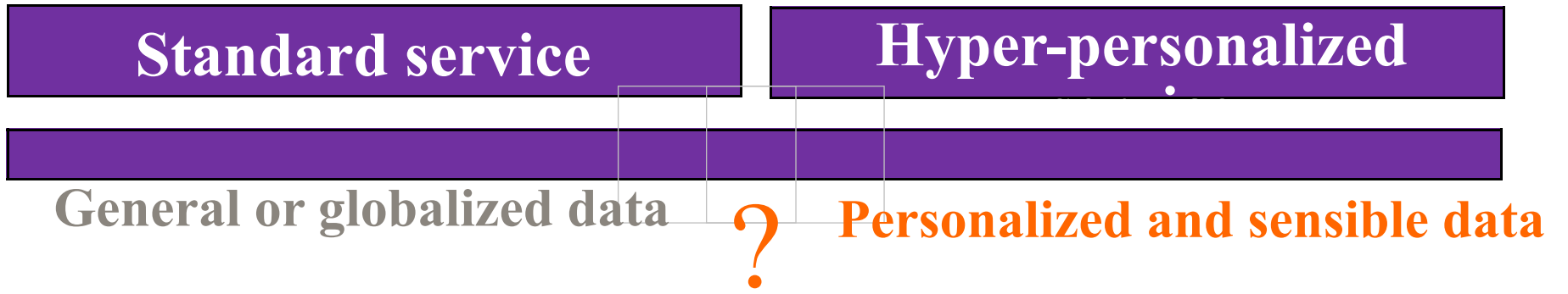
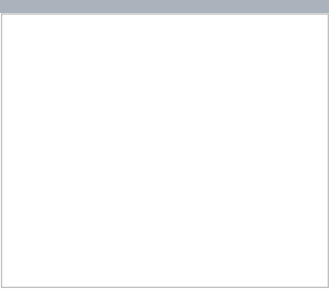


# Our privacy strategy: to make GDPR an opportunity for Groupe VYV

- Members trust is one of our major assets and a key differential factor:



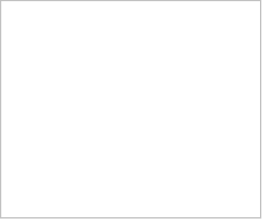
# Our challenge: provide hyper-personalized service with the guarantee of maximal individual privacy



Efforts to deploy for individual privacy protection



## Key success factors



**Thanks for your attention !**

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**VYV Group China Operation**  
**General Manager**



**Groupe VYV**, Union Mutualiste de Groupe soumise aux dispositions du Code de la mutualité,  
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