

ARTIFICIAL INTELLIGENCE: GREAT POTENTIAL FOR HEALTH INSURANCE FUNDS AND PATIENTS' NEEDS

The European Commission adopted its white paper on artificial intelligence (AI) and a European data strategy on 19 February 2020. The umbrella organization of health insurance funds and health mutuals (AIM) welcomes the initiative of the European Commission to enable a trustworthy and secure development of AI and to create a unique "ecosystem of trust".

AI is key for the future of healthcare

AI can vastly improve patients' lives in many areas of health to which AIM committed itself in its Memorandum for the European Elections 2019. It can reduce the costs of the development of innovative medicines by rapidly assessing a huge amount of health data, which facilitates faster drug discovery and new insights. In the field of prevention, it has the potential to realize early detection of diseases and to identify and to support groups at high risk. Health insurance funds and health mutuals have relied on data analytics to detect fraud in healthcare and abusively claiming of benefits. AI can help here as well. Furthermore, the use of AI can support administration, freeing up human capacity for better service.

Transparency and quality of data needed to protect patients' rights

While focusing on the great potential of AI, it can be easy to forget about the challenges that could come with it. That's why an adequate legal framework with binding ethical guidelines is needed. Because there can be no trust without transparency. The origin of the data and algorithms used should be known and the data must be of good quality. Moreover, data security and data privacy must be guaranteed in the newly developed framework.

AI should support accessible and solidarity-based health care systems

Personal data should not be used to discriminate patients. AIM members are organizations based on solidarity. They stand for no risk selection and make healthcare accessible for everybody. AI should not lead to excluding vulnerable groups or people with serious diseases from social security or make access more expensive.

"It is important that AI is used to empower patients and to support access to solidarity-based health care systems. Health data should be used for the benefit of the patients only", says Christian Zahn, President of AIM.

Ethical guidelines, including human agency and human oversight, are indispensable to ensure human values and trust.

Trust needs human agency and human oversight. Patients should have the right not to be subject to an unfavorable decision based exclusively on AI. Therefore, binding ethical guidelines are

indispensable to ensure human values and trust are safeguarded. In addition, humans should be able to override a decision made by the system.

AIM welcomes the White Paper of the European Commission to set up a specific regulatory framework on AI to minimize the risks of potential harm and to clarify the requirements. AIM looks forward to collaborate with the European Commission putting into practice the full benefits of digital solutions for patients and to identify the ethical challenges with regard to health care.



AIM Healthcare and
social benefits
for all

The International Association of Mutual Benefit Societies is an international umbrella organisation of federations of health mutuals and other non-profit healthcare payers. It has 57 members from 29 countries in Europe, Latin America and Africa and the Middle East. 33 of its members, from 20 countries, are based in the European Union. AIM members provide compulsory and/or supplementary health coverage to

around 240 million people around the world, including close to 200 million people in Europe, on a not-for-profit basis. Some AIM members also manage health and social services. Collectively, they have a turnover of almost €300 billion.

AIM members are either mutual or health insurance fund. They are: private or public legal entities; solidarity based; not-for-profit oriented organisations: surpluses are used to benefit the members; democratically-elected members play a role in the governance of the organisation.

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