



## Press release

### Foyer pursues the dematerialisation of its processes through its 100% digital health insurance strategy



For several years now, Foyer has been investing and developing projects for the dematerialisation of its documents, whether internal or intended for its customers. This practice, which responds to a strong trend, makes it possible to provide a service that is not only smoother and faster, but also more environmentally friendly in terms of resources such as paper. Thus, since the creation of its dedicated customer area and the *myFoyer* mobile application, Foyer has regularly made new services available to its customers: online claims reporting and follow-up, digital contracts, invoices and payments, etc.

Foyer's 100% digital health insurance strategy, launched a few years ago, fits in this context. For example, since 2018, all Foyer health insurance customers can submit their claims for reimbursements directly in the *myFoyer* app.

#### **Third-party payment for policyholders living in France**

Today, Foyer is going one step further and launching, for its French cross-border health insurance policyholders, remote transmission and third-party payment<sup>1</sup>, in collaboration with its partner Novamut, a health mutual health insurance company based in Nancy. Together, they have set up automated flows for the transmission of insurance information and automatic payment, with a simple goal: to make life easier for policyholders by reducing the administrative burden in their care path.

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<sup>1</sup> The concept of third-party payment, or immediate reimbursement, makes life easier for those insured with a health insurance fund and/or supplementary insurance. Registered in a system with all the relevant information concerning their insurance(s), these people are exempted from paying the advance of costs to a health professional, whether a doctor, dentist, physiotherapist, etc. Thanks to third-party payment, no more advance payments, no more requests for reimbursement and no more administrative hassles!

From the very first contacts with Novamut, Foyer saw this project as a wonderful opportunity to offer a new service to its customers, and an obvious choice in a French market familiar with this type of medical data exchange. Thanks to their Foyer health insurance card, thousands of policyholders can now benefit from third-party payment of fees to numerous health practitioners, such as doctors, pharmacists, opticians, etc.

### **Dematerialisation, also in Luxembourg**

In Luxembourg too, the digitalisation of health care is underway. In this respect, Foyer is closely following the discussions organised by the Caisse Nationale de Santé (CNS) on simplifying procedures via its new mobile application “Gesondheetsapp”, from the dematerialisation of documents to the rapid payment of fees.

Once the Gesondheetsapp is launched, Foyer will undoubtedly be able to capitalise on the experience acquired on the French market to optimise the automation of healthcare flows for all its customers in the longer term, regardless of their country of residence.



*Catherine Goffette, Project Manager  
Health Claims :*

*Our 100% digital health insurance project is a great opportunity for us to improve our processes, while continuing to deploy our innovation strategy.*

*For our customers, it goes one step further. This new digital service will allow them to save time on a daily basis by simplifying their healthcare reimbursements.*

*A real win-win project.*

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#### **Foyer Group**

Presse contact : Alice BODART

e-mail : [presse@foyer.lu](mailto:presse@foyer.lu)

Tel. : (+352) 437 43 3227



#### **About Foyer S.A.**

Created in 1922, Foyer S.A is a leading financial player in Luxembourg. Its solidity lies in the strength of its shareholder base, but also in the work of its 800 employees in three countries and its 625 agents in Luxembourg. Leader of the local life and non-life insurance market, Foyer is active in several European countries through three business lines: insurance, benefit protection insurance and wealth management. Its extended range of products is aimed at individuals, professionals and companies to whom it offers high-end and innovative services. Concerned about its corporate social responsibility, Foyer Group has also been involved in general interest and social partnership projects for many years.

[www.foyer.lu](http://www.foyer.lu)

For all your questions about the health insurance offered by Foyer, go to:

<https://www.foyer.lu/en/health/insurance>