

# MediHelp – the Health Insurance Supermarket!

## ZAHAL LEVY

**Zahal Levy is the President of MediHelp International – the largest private health insurance provider in Central and Eastern Europe. MediHelp International is also the distribution manager of BUPA International in Romania, Hungary and Bulgaria.**

**Gabriel Arsene (Bucuresti What, Where, When Magazine):** More than six years have passed since our last interview.

**Zahal Levy (MediHelp International President):** This was when I left Romania to my assignment in Euromedic International...

**Bucuresti WWW:** Yes, you were leaving, but you promised you would come back regularly. Now you are back again and there are 15 years since you have been in Romania. Practically, your projects here have developed along with the changes in the medical system in Romania.

**Zahal Levy:** Projects in my lead have influenced the Romanian health environment and made a real change. We were the first to offer emergency private medical care and ambulance services through SOS Medical. That was back in 1999. At that time, there was nobody else in emergency care on a private basis; the national system consisted of very old Dacia cars as ambulances and the waiting time for service was long.

SOS was the first company to upgrade the standards in the system of emergency and healthcare for trauma medicine. That was, I believe, a remarkable change, a very important step forward for the Romanian medical emergency services. Later on, the market developed, the state ambulance service has very much improved also, and SOS Medical remained one of the leaders in the market.

A second phase of my doings was the project with **Euromedic International**. In my lead, Euromedic was the first to establish high-class medical centres for imaging diagnostic in different cities in Romania. Top of the line centres were opened in **Petrosani** and



**Arad** (where we were the first private medical investment), in **Bucharest** (at Fundeni, where we have built the biggest imaging centre in Europe, at that time) and in **Constanta** (where the WHOLE medical centre had been brought to Romania on barges on the Danube River and was set-up in less than two months). These projects were a part of a big concept in the area of imaging diagnostic and service for customers. It actually gave everybody in Romania access to private medicine and due to the contract with Casa Nationala de Asigurari, you didn't have to be rich in order to access this level of medical care.

After this I have established MediHelp, the first in the country to offer private medical insurance with international cover.

All in all, my activities in the last 15 years went along with dedicated local teams of managers. Some managers moved with me from a project to another and are with me for many years, although sometimes they complain that it is not always easy to work with me. But I'm proud of my contribution to the healthcare in Romania.

**Bucuresti WWW:** Would you agree that generally in Romania the medical system still needs managers?

**Zahal Levy:** I would say it is not a top priority though. There are managers in this country and there are also good people who can become managers.

The real problem of the Romanian healthcare system is the politics and lack of leadership. The policy (or no policy) that is dictated by the government does not put healthcare on top of the priorities list. The Government is still trying to refurbish old hospitals and to upgrade the old system with a very small budget. This is not going to work! It does not work anywhere else.

The health expenditure per capita in this country is very low. Therefore, people cannot get proper healthcare and they start paying money out of their pockets in order to match up the service to their real needs. This is both illegal and immoral. It's the national widespread crime that no government will deal with and no leader is ready to change.

It's time that we all see that this cannot work anymore. Instead of pumping "financial- oxygen" into a failing and falling system, it's better to promote the raise of proper medical insurance supported by tax laws.

This is the only way out! This would encourage companies like us to sell private health insurance and would bring the increase of the market of private supplies of healthcare, such as hospitals, clinics, imaging and private medical institutions. People will be able to get high-class private healthcare, anywhere they chose, with the cover of an insurance policy. We will all pay private insurance fees and when we need medical care, we shall pay nothing and get access to top of the line medical institutions. All these will be possible with a reasonable monthly payment and not by bribery or other illegal practices.

Europeans in the West live with private health insurance and on the private health providing sector. In these countries, the government is trying to reduce its involvement in the market of medical care.

This is a leadership issue, a step in social maturity if you like. Unfortunately, Romania has not yet reached that level, and therefore I think, things are not getting better for the national healthcare system.

With regard to the management issue, I met and still work with some excellent managers who could not change the old habits and the old system and therefore could not make any change in the environment, so they were wasted.

**Bucuresti WWW: Tell us something regarding your current activity at MediHelp, which is the most important private health insurance provider in CEE.**

**Zahal Levy:** MediHelp specializes in local and international health insurance.

We are selling private insurance in Romania, Hungary and Bulgaria. This is our "territory." Our product may cover you worldwide or worldwide including USA, or Romania and Europe only. This depends on the level of the programme you chose. For a reasonable monthly fee, we can guarantee that if something should happen to you or to your family and children, you can access the best private medical care in your country, in Europe or in the world.

We are also involved in choosing the right place where you can get the cure. This is called medical assistance. We are doing this side by side with our insurance customer service.

Our competition, and we have some, offers policies that are partially covering outside of Romania, or partially covering medical care inside Romania. We don't know of any other comprehensive and so large optional plan for customers as we have.

With all modesty, I consider MediHelp to be the shrine of health insurance in Eastern Europe. We are the biggest provider of health insurance,

internationally recognized as a market leader in this field. I think we are the best!

**Bucuresti WWW: Do you address only foreign companies in Romania, or all the companies on the market?**

**Zahal Levy:** We've started with foreigners only and slowly we saw the increasing interest of the Romanians. Lately we came into a point where locals are buying health insurance more than foreigners do.

This is the case also in Bulgaria and Hungary.

We believe that Romanians will slowly learn the magic of private health insurance and realize that it is better to be insured. If something happens to you, instead of going to the hospital with enveloped money and trying to find and get some attention, you can go in the legal way to the best medical centre of your choice, in Romania or outside Romania, get full treatment and the insurance policy would cover the whole expense. This is the right way.

**Bucuresti WWW: I think we still need some time so that everybody understands this.**

**Zahal Levy:** MediHelp has become a market educator. Through our Internet site, we receive more and more quote requests from the Romanians. We see a build-up of awareness. I am sure it is only a matter of time until this will become a very popular product in this country.



**International Recognition for MediHelp**

MediHelp International won the coveted award of Fastest Growing Distributor at the BUPA International Distributor Awards, held in Jordan in March 2012. The awards recognise and reward those brokers who have made a considerable contribution to the growth and success of BUPA International. Romania is the first country to receive this distinction in the history of the BUPA International Awards.

The award was received by MediHelp International in the 2012 edition of the yearly event organised by BUPA International for all its elite brokers and distributors around the world, selected using a series of efficiency and sales volume criteria. The Fastest Growing Distributor Award recognizes the performances of MediHelp team and confirms its status as the leading private health insurance supplier in the region.

**BUPA by MediHelp - Your International Healthcare Passport**

"Health is wealth", says an old English proverb, defining an important fact of life. With all the stresses and strains of modern life, health insurance is now more important than ever.

We offer you a system of international private health insurance that will help you live safe and sound.

As one of the leading private health insurance brokers in the region, we offer you Private Health Insurance and Medical Assistance all over the world.

It is about you and your family. If you or one of your family members falls ill, you could be assisted in finding the best available medical care in your country or around the world.

If you are a company manager, your staff will be assisted in finding the best medical care from a wide range of facilities all around the world.

**What do we offer you?**

International medical insurance policy, 24h/7 access to a helpline, emergency care, case management, second medical opinion, international support, no matter if you are in your country or around the globe.

**Why are we the best choice?**

- You can choose from a wide range of hospitals, clinics, doctors, specialists and Lab or diagnostic centers with no additional fee
- Eligible medical expenses are paid back to you quickly and efficiently
- A network of over 7,500 hospitals and clinics and access to over 200,000 medical providers worldwide

But most importantly, we offer you a chance for the better.

We would be delighted to talk to you about the specific ways in which we can provide health and well-being support to you, your family or your employees.

**We can offer you your International Healthcare Passport!**

Make your health our priority and contact us today on +4021.222.0593 and [office@medihelp.ro](mailto:office@medihelp.ro) or visit [www.medihelp-assistance.com](http://www.medihelp-assistance.com)



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