In practical terms, how is Cegedim revolutionizing the healthcare industry?
Introduction

Laurent Labrune
CEO Cegedim Group
Healthcare in Digital Transformation

Jan Eryk Umiastowski
Chief Investment Officer
Head of Investor Relation
Historically, digital transformation was used to define the fact of turning paper into digital information: digitization.

- Digitization does not equal digital transformation
- Digitization is needed in order to optimize in a digital transformation
Digital transformation is much more than disruption or technology
DIGITAL Transformation
Rethinking business model and processes....
To become more efficient or effective
Not replicate an existing service .... In a digital form
But use technology to transform that service into something…
Significantly better, new
Essential aspect of digital transformation: Interdependency and interconnectedness of everything
The true transformation is a journey not a destination
Digital transformation involve many different technologies
4 leavers supported by technologies

Automation

Digital customer Interface

Mobility

Social
Digital can have a significant positive impact through four levelers:

- Stronger connectivity
- Greater efficiency and automation
- Better decision making
- More advanced innovation
Japan’s Prime Minister, Shinzo Abe published in 2017 this commercial created by the Japanese government about the new advanced “Society 5.0”
Project Society 5.0 in Japan
Worldwide spending on digital transformation technologies (hardware, software, and services)

$1.3 trillion in 2018

>$2.1 trillion in 2021

https://www.idc.com/getdoc.jsp?containerId=prUS43381817
Digital transformation and the key role of data and information
Information management is essential to digital transformation

4 information chaos challenges

1. How do we optimize business processes?
2. How do we get any business insight out of all the information we collect?
3. How do we use information to better engage customers, employees and partners
4. How do we manage the risk of growing volumes and complexity of content?

Information management turn these ‘information chaos’ problems into solutions

According to John Mancini of AIIM (Association of Information management Professionals)
Businesses in every industry need to apply a digital transformation not only to stay competitive, but to survive.
Digital Transformation
A major opportunity for healthcare
The healthcare industry is experiencing rapid change resulting from evolving consumer and employer demands and regulatory requirements, as well as the rapid evolution in technologies.
The healthcare industry is experiencing rapid change resulting from evolving consumer and employer demands and regulatory requirements, as well as the rapid evolution in technologies.
Challenge of making healthcare better across the globe

Improve

- Quality of healthcare
- Access to healthcare

While

- Controlling cost as populations age and grow
- Public expenditure on healthcare is under pressure
America’s 65 and over is projected to nearly double over the three decades. 

National Institute on Aging

The aging population

With aging population also comes less people are ‘active’ and are able to contribute to healthcare systems funding and increase of chronic diseases.

Percentage of the population over 65 years old:

- 26.3 Japan
- 22.4 Italy
- 21.2 Germany
Chronic diseases already account for three quarters of deaths across the globe

Only 5 of these diseases will cost the economy 47 trillion USD by 2030

Global Digital Health market Revenue


https://www.transparencymarketresearch.com/digital-health-market.html

$537 billion in 2025
Outcome transparency decision support
Online interaction
Paperless data
Patient self-care
Workflow automation
Patient self-service

6 areas of improvement through digital transformation
Digital solutions helps

Cut Costs

Alleviate problems
Example of expected savings due to digital transformation

Potential value of digitizing healthcare in Germany

Digitizing healthcare-opportunities for Germany, Digital McKinsey October 2018

€34 billion

Expected savings by NHS from investment in electronic health records, digital services, and data out of a £127 billion forecasted healthcare budget by 2020–21

Tim Kelsey, NHS England’s director of patients and information

Up £13.7 billion
Simplify complexity

Eliminating complexity, offering clear information and automating parts of the routine tasks, freed up resources

Growth patient engagement and responsibility

Healthcare systems will increasingly take into account lifestyle and behavior

- Live healthy and get rewarded
- Live unhealthy and don’t get awarded

Security and patient data challenges

Data is intensively used and transformational for the healthcare industry. Consequence: Security is a key priority
A digital transformation can enable Private Health Insurers (PHI) in Europe to:

- Control costs
- Attract new customers and retain existing ones
- Influence the quality and quantity of delivered care
- Transform how they interact with customers
- Transform how they manage their organizations
Cegedim a partner of choice for the digital transformation of the healthcare sector
Cegedim is an innovative technology and services company in the field of digital data flow management for healthcare ecosystems and B2B, and a business software publisher for healthcare and insurance professionals.
Shareholder Structure as of October 31, 2018

47.2% Free Float*

52.8% FCB

* BPI (3 %) and Cegedim (0.7 %) included
Cegedim: Unique Connected Healthcare Ecosystem

- 46,000 Paramedical Staffs
- 43m Policyholders
- 120,000 Connected Companies
- 66,000 Pharmacists Workstations
- +178,000 Providers Workstations
- 1,2 France
- 1, France
- 2, France
- 3, UK
- 1, France, Italy & Spain
- 1,2, France

© cegedim 2018
Cegedim: Key Facts

- An integrated player in the healthcare ecosystem, with leading positions on niche segments
- A successful business model transformation
- Strong R&D capacities supporting innovation efforts
- Diversified clients in longstanding relationships
- Long-standing majority shareholder
# Overview: Health Insurance, HR & e-services solutions

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<th>Product Division</th>
<th>Solutions</th>
<th>Key figures</th>
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| **Insurance Solutions** | + Software  
  - Digital Solutions for preventive healthcare  
  - BPO services  
  + Third-party payment management                  | • 43 million persons managed  
                                      • 3 billion health benefits invoices managed / year |
| **Digital and Data**            | + E-promotion  
  + Digital communication  
  + Sales statistics for pharmaceutical & HABA products | • Network of 8,000 pharmacies in France           |
| **HR Solutions**                | + SaaS platform for HR management  
  + HR BPO services                                  | • for all industries  
                                      • +250 clients                                          |
| **e-business**                  | + SaaS platform for electronic data exchange including payment and process digitalization platforms | • for all industries  
                                      • 2.9 billion euros paid |
| **Other services**              | + Outsourced services                                                                             | • 1 new BPO service center created in 2017        |
## Overview: Healthcare Professionals Solutions

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<td>+ Integrated software for pharmacy</td>
<td>• 39% market share in the UK</td>
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<td>+ Web solutions for patients monitoring and medical benefit reimbursement</td>
<td>• 650 millions prescriptions managed / year in the UK with Cegedim Rx</td>
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<td>Doctor software</td>
<td>+ Practice Management Software</td>
<td>• #1 France, Italy, Spain</td>
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<td></td>
<td>+ Electronic patient record management, billing solution, Revenue Cycle</td>
<td>• #3 United Kingdom</td>
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<td></td>
<td>Management SaaS/ mobile solutions</td>
<td>• 10,000 healthcare practitioners network in the US</td>
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<tr>
<td>Paramedical software</td>
<td>+ Practice management software</td>
<td>• 46,000 healthcare practitioners using RM Ingenierie Solutions in France in 2017</td>
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<td></td>
<td>+ Mobility integrated solutions</td>
<td></td>
</tr>
<tr>
<td>Medication database</td>
<td>+ Medication database</td>
<td>• A database used by Healthcare Professionals in 5 countries</td>
</tr>
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<td></td>
<td>+ Development of apps and web portals providing access to the BCB database</td>
<td>• Approved database by the «Haute Autorité de Santé» since 2008</td>
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Many Drivers Ensure Profitable Growth
Many Drivers Ensure Profitable Growth
In practical terms, how is Cegedim revolutionizing the healthcare industry?
CHS
Stefan Janssens
President Cegedim Healthcare Software

US Healthcare Digital Transformation
Kathy McClung
Practice Administration at OANO

Telemedicine: Legal Framework and Docavenue
Eric Jarrousse, VP Strategy CHS
Arnault Billy, General Manager
04  Gers Data
   Gilles Paubert, Global Head of Real World Data
   David Syr, Managing Director Gers Data

05  Cegedim.Cloud: Digital trust builder
    Frederic le Guillou, Chief Information Officer

06  Digitalization of company processes in and outside healthcare segment
    Philippe Simon, CEO BU Cegedim Insurance
    Pierre-Henri Comble, Head of Strategy BU Cegedim Insurance

07  SY by Cegedim: Process Digitization in and outside healthcare segment
    Benoit Garibal, General Manager
Success story

Stefan Janssens
President Cegedim Healthcare Software
Few KPIs

- Activities in **11 countries**
- Only supplier that has an agreement with the 4 NHS bodies in the UK
- Cloud solutions across the board
- **28%** staff is in R&D
- All affiliates have certified solutions
- **BCB in 5 countries**

- **178,000** providers
- **66,000** pharmacies
- **46,000** paramedics
Cegedim is the market leader in number of healthcare professionals using SESAM-VITALE invoicing system.

The first 15 publishers represent 80.2% of healthcare professionals using SESEAM-Vitale billing system.

Market survey performed by SESAM VITALE - 2017

This surface represents one percent of market share.
Unlike its main competitors in France, Cegedim is not specialized in only one category of healthcare professional software. Through its three entities CLM, SMART RX and RM INGENIEERING, CEGEDIM addresses the vast majority of healthcare professionals software.
Organization

- The creation of the Software factory proves to be a success

- Increasing Nearshore/Offshore Teams and Quality
  - Romania
  - Morocco
  - India

- Ahead of our competitors with the creation of Docavenue (100 staff) and the launch of our teleconsultation solution

- CHS Organization responds to the rapidly changing Healthcare environment
  - Strategy to converge our solutions
  - Businesses in UK and Romania under the umbrella of 1 General Manager
Organization

Romania

12 months ago

and now

Cegetim exclusive
Digital Transformation

- CHS supports clients:
  - to provide better healthcare services
  - to be more efficient

- A few examples of both
Better Healthcare Services:
CHS Solutions
The patient resides in an under-dense medical area.

The patient is assisted by a nurse, the doctor is in a remote location.
HDMP (Belgium)

- **Prevention Health Guide**, developed by the leading Doctor Organization (Domus Medica & SSMG)

- **Paper questionnaire** processed manually by the GP in his HER

- **Time consuming .... Result = Poor Prevention**

- HDMP created a **digital online version** of the questionnaire

- Can be completed at home or on a tablet in the waiting room of the practice

- **10 chapters**: smoking, diabetes, depression, alcohol, …

- Patient is invited by email to complete the questionnaire
GP can follow status, and gets alert when completed.

- Answers will be integrated in the Prevention Module of the EHR

Depending on the Patient answers:
- More questions can be raised
- Guidelines are proposed to the GP
Healthi Dispenser is Cegedim Rx’s next generation dispensing platform

Using Healthi Dispenser Pharmacists can:

- **Have a centralized dashboard** that highlights the condition of the Pharmacy, so that any issues can be easily identified and addressed

- **Use intuitive dispensing workflow** allowing pharmacists to dispense quicker allowing greater patient management
SmartRX 360 Pharma Groups Strategy

For the Pharma Groups:

- Real-time monitoring tool to support commercial strategy proposed by Pharma groups to their members
- Follow up of contracts / market
- Promotion tracking tool
- Margin follow up by range of product
- Competitors analysis
Vision Anywhere (UK)

- **Anytime, anywhere** access to patient records by desktop, iPhone, iPad, AndroidTM phones and tablets.
- The NHS Highland pharmacy team now uses Vision Anywhere during remote medication reviews to:
  - Conduct the reviews from any location.
  - Have sight of medical records
  - Add details of interventions.
  - Save on the need to travel to each GP practice to see their patients
Simply Vitale

- **RMI : Twintab for Simply Vitale**

- **2 card readers : CPS (healthcare professional) + Vitale card**

- **TwinTab 2 integrates a 4G card to allow access to the Cegedim telemedicine APIs from the patient's home**
Improved efficiency

How to bring more service to our customers?

- Backup time is a wasted time
- The absence of recent backup in case of problems on the computer may have significant consequences (lack of medical data, missing billing elements, non-registered patients, ...)

Characteristics

- Daily backup in the background
- Cegedim Health Data Hosting
- History of 5 backups
- Monitoring & alerts
- User gain: 15min / day
US Healthcare Digital Transformation

Kathy McClung
Practice Administration at OANO
Kathy McClung

- New Orleans, Louisiana
- 40+ years in Healthcare field
- Started in 1973 as a receptionist in a Dermatology practice
- Currently is Administrator for Orthopaedic Group of 5 Orthopaedic Surgeons who execute 125 surgeries/month
Patients want the convenience of contacting a doctor’s office.
(e.g. They text pictures of injuries and post of surgery incisions.)
Trends

- Demand for Cloud solutions reducing Total Costs of Ownership and business continuity
- Interoperability enabling physicians to manage end-to-end customer care
- Digital channels improving patient engagement
- Usability improving system utilization
- RCM robust reporting tools increasing business transparency
- Telemedicine improving patient access to medical service
Reasons for Cloud Technology

- Security
- Compliance
- Mobility
- High Availability & Redundancy
- Ease of management
- Hardware Agnostic
- Disaster Readiness
- No Server Maintenance, or Servers at all!
- Minimal Intervention
US Healthcare Landscape

- **Regulations:**
  - MACRA: Merit-based Incentive Payment System (MIPS) and Alternative Payment Models (APM)
  - HIPAA: Health Insurance Portability and Accountability Act on processing of Personally Identifiable Information

- **Growing Costs of Healthcare Service Delivery:**
  - High-deductible health plans
  - Patient responsibility and Co-pay
  - Co-building risk-based premiums

- **Market Consolidation:**
  - Consolidation of practices with each other
  - Merges with hospital systems
US Physician Practice Challenges

- Get paid faster
- Improve patient care
- Improve claims appeals
- Maximize payment for services
- Stay independent
- Manage technology
- Reduce costs and waste
- Reduce denials
- Reduce busy work
- Improve the quality of practice life
OANO Experience

- In 2017 Orthopaedic Associates merged with four other Orthopaedic groups in New Orleans.
- Major reason was to avoid acquisition by a hospital entity.
- The merger was Louisiana Medical Group, LLC (LMG).
- Pulse was engaged with LMG and did a great job.
- Orthopaedic Associates ended participation with group after 8 months, due to lack of transparency…
- Stayed with Pulse to avoid impact on productivity and revenue.
OANO and Pulse Partnership

- Cooperation started in 2013.
- OANO is a Revenue Cycle Management and Technology customer.
- Started using Pulse Cloud in 2018 that reduced total costs, increased user enablement and ensured business continuity.
- Very user friendly… training time for new or current employees has decreased tremendously.
- Developed very special relationship
Benefits of Digital Transformation

- Stronger Practice
- Improved Patient Service
- Increased Revenue
- More Savings
- Better Communication
- Efficient Management
Legal framework and opportunities
in the remote consultation market in France and abroad in 2019

Eric Jarrousse
Vice President CHS in charge of Strategy
Remote consultation: legal framework

Opportunities in remote consultation
Remote consultation: legal framework
The legal framework for remote consultation

- Around a decade ago, most countries decided to allow healthcare professionals to treat their patients remotely.

- In some countries, such as France and Portugal, national law defines both the legal framework and eligible procedures. In others, such as the US and Canada, regulation is handled by professional bodies and/or may differ from state to state.

- Most countries without a national legal framework have issued non-binding standards or guidelines.

- Lastly, national healthcare models, i.e. predominantly public (Denmark) or private (US and Canada), affect the legal framework and development opportunities for RC. In the US, for example, 50% of companies offer their employees telemedicine services.
The legal framework for remote consultation

- Verifying patient and practitioner ID, practitioner qualifications, and patient consent;
- 
  Procedures for referrals to/from the remote doctor and interaction with other doctors, for example the patient’s treating physician;
- Personal information and medical record confidentiality and security;
- TIC equipment reliability, including network reliability and image quality;
- Incorrect diagnosis or treatment, for example due to the lack of a physical exam or poor image quality;
- Writing prescriptions remotely without an appropriate exam or access to a patient’s medical history.

Every country is trying to limit potential risks related to:
The legal framework for remote consultation

In France: remote consultations (and four other telemedicine procedures) were first authorized in 2010 but were not yet reimbursed, apart from ETAPES projects. As of September 15, 2018, “Remote consultations for all” became a part of ordinary law, provided the consultation follows the prescribed Course of Care.

- Patients must have visited their treating physician (TP) in person within the past 12 months.

- If the patient has no TP or if the patient’s condition requires them to see a doctor before the TP is available, they may conduct a RC with another doctor in the health system’s Territorial Organization, such as at a multidisciplinary health facility (MSP) or a regional professional healthcare community (CPTS).

- Exceptions include patients under age 16 and specialists that may be seen directly (gynecologist, dermatologist, psychiatrist, etc.).
Opportunities in remote consultation
Opportunities in remote consultation

- More than 3 million patients in less populated areas no longer have access to care, and 25% have stopped going to the doctor.

- Shortages in the medical profession will get worse over the next decade: the workforce has shrunk by 9% since 2007, and in 12 departments the decline is greater than 20%.

- The way healthcare professionals are being organized is paving the way for remote consultations because certain procedures can be delegated. The first Advanced Nurse Practitioners will be certified in 2020, along with 4,000 Medical Assistants, which will bolster this trend.

- The government’s MaSanté 2022 plan calls for 1,000 regional professional healthcare communities (CPTS) nationwide by 2022. The CPTS will be the second option for coordinating remote consultations, after the treating physician.
Opportunities in remote consultation

- Of the 18 million annual emergency room visits in France, 80% are for a simple problem that could be handled by a PCP.

- In an opinion requested by the Minister of Health, France’s National Authority for Health said that no clinical procedure should be outside the bounds of remote consultation. Rather, eligibility requirements should be decided case by case.

- In the immediate term, the potential market for remote medical consultations is estimated to be around 24 million procedures annually.
Teleconsultation in motion

Arnault Billy
General Manager
What’s our ambition

What’s timeless in daily medical practice management for HCPs?

What’s evolving, at last!

Docavenue Teleconsultation

… in motion
2019 & more: Strategy & Ambition

Our mission / Why do we do Docavenue?

Help HCPs focusing on their Patients care

How do you do Docavenue?

Making HCPs players of innovation
Smoothing a flawless care pathway
Improving the patient access to healthcare
Building an innovative team sharing the same values

Which services?

An ecosystem of services simplifying the daily life of HCPs, starting with booking appointment and TeleHealth

One ambition:

By 2021, become the leading digital healthcare assistant solution for HCPs
Timeless: HCPs running after the clock
Timeless: HCPs keeping on having patients on the phone...
What’s evolving

#1 technology
Even though you always keep the link with your patients
So the technology will enable you to:

- Still perform a true consultation
- In a regulated way, in line with the new Health convention from Sept 15th
- Including video so it helps to be more reliable and create human relation
- In a securised and HDs environment
- Monetization
- Gain time and efficacy
Ready for the demo?
How data is driving digital transformation

David Syr
Managing Director Gers Data

Gilles Paubert
Global Head of Real World Data
1. Gers Data, the French data solutions for HCP digital’s application

2. Examples of digital solutions for HCP
   1. Pharmacists: Smart-RX 360 for pharmacist
   2. Physicians: Rare diseases detection program

Cegedim Health Data: a global team for a global RWD brand “THIN” (The Health Improvement Network)

An example of an European solution: identification of patients with long-term conditions
If the Health Data Hub already exists!

Agnès BUZYN has launched the prefiguration mission of « Health Data Hub », a lab to harness the health data 12/06/2018

... The first mission of the « Hub » will be to ease the enlargement of the SNDS to clinical data.

The reference Real World database

By

© Cegedim 2018
GERS Data follows the « 3 Q » rule

- The data:
  - 4 millions of patients in 2018
  - ~7 years of history per patient
  - Fully irreversibly anonymized

- The patient life line over the time:
  - Diagnostic
  - Prescriptions
  - Drugs dispensing
  - Hospitalization
  - Lab test

GERS Data is also used by health authorities (CEPS…)

© Cegedim 2018
Gers Data and HCP’s software are part of Cegedim activities

Cegedim Outsourcing
Cegedim e-business
Cegedim SRH / Payroll and Human Resources

Solutions for Companies in all sectors

Solutions for Pharmaceutical companies

Solutions for Healthcare professionals

Intermediation platform
Information system for health insurance

Real World Data
Sales statistics

Software for health centers
Software for doctors
Software for paramedics
Software for pharmacists
Medication database
Secured Data Hosting
Cegedim HCP’s software leading market position and main health data provider in France

Physicians

#1
France, Italy, Spain

#3
UK

Pharmacists

#1
UK

#2
France
GERS Data, a dedicated R&D team to produce high-quality real world data

- Because Cegedim has a deep IT and software expertise, we are able to collect, structure and produce patient database, available immediately for the users.

- The Cegedim databases complies with the relevant applicable data protection laws, are fully anonymised and data collection is subject to a contract.

© Cegedim 2018

THIN® is a Cegedim - proprietary database and registered Trademark
Actionnable data from pharmacists software to increase the precision of the Sell Out GERS

An unique view thanks to the Sell In GERS

- Health companies
- Wholesalers sales 100%
- Direct sales 100%

Sell In by GERS DATA

100% sales to pharmacies

100% of pharmacies
- Reimbursed drugs
- OTC
- Medical devices
- Food supplements
- Dietary
- Dermo-cosmetic
- Etc...

An augmented precision with the Sell Out GERS

- Pharmacies
- Patients

10 632 Pharmacies under contracts with CEGEDIM
- Purchases
- Sales

For 100% « market » references sold in pharmacies
Actionnable data for pharmacists’ activities in France: Solution Smart-RX 360 pharmacists groups
An example of actionable data for physicians’ activities in France

- Rare diseases detection

- Define an algorithm based on triggering criteria
- Analyze medical history, characteristics of diagnosed patients
- Implement the algorithm in HCPs software
- Help physician to make a decision for new patient management
- Identify diagnosed patients into THIN

23,000 physicians, incl. 14,500 GPs
Cegedim Health Data: a key player in Europe

> 54 M patients (FR/UK)
> 5.4 M active patients since 1994
~7 years of history per patient
An immediate access to data for AI applications & action

Anonymized Data reference for
• Health Authorities in FR and UK
• More than 600 publications

The Cegedim databases comply with the relevant applicable data protection laws and are fully anonymised.

THIN® is a Cegedim - proprietary database and registered Trademark.
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Digital transformation drives changes in the international data environment

- Thanks **Big Data technology**, the system is able to store a bigger amount of data from several countries.

- The **Artificial Intelligence** applies on THIN transforms Real World Data into action, for HCP’s and patients.

- **Health Big Data and AI implemented at software level** help to develop:
  - Patient records sharing between HCPs
  - Patient Pathway Optimization
  - Rare diseases detection
  - Population Health Management

- As requested by Pharmaceutical Companies & Health Authorities
Share patient records with Physician software in UK: How does it work?

1. **Consultation details** are streamed from the GP practices into the Data Hub. This is an ongoing autonomous background process.

2. **Sharing agreements** control the data that the local GPs have agreed to share.

3. **Service providers**, such as nurses working in hubs or treatment rooms, or physiotherapists access relevant medical information during episodes of care.

4. **Sharing agreements** control the data available to each local service.

5. **Details of the care** provided by local services are sent back to the patient’s GP practice via the Data Hub.
Vision’s patient record sharing is allowing community nurses in the rural village of Letham to improve care for local patients.

Access to healthcare services has improved, the utilization of the nurse-led clinic has quadrupled, and the community nurses’ caseload has halved.
Population-level healthcare in UK: how does it work?

Collect

Daily extractions from all major GP systems

Influence Change

Compliance with local care policies

Understand

Cloud-based reporting
Outcomes Manager in action at a NHS CCG level

Outcomes Manager enabled NHS Greenwich CCG to effortlessly identify an additional 4,000 patients with long term conditions, reducing health inequalities and increasing life expectancy in the borough.

“I was really impressed with how up-to-date data from all of our 39 practices across the borough was available for me to review in one central dashboard enabling me to track progress on the identification and review of patients with long term conditions and ensuring accurate service payments were made.”

Jan Matthews, Director of Commissioning at NHS Greenwich CCG
Digital trust builder

Frederic Le Guillou
Chief information Officer
Positioning of cegedim.cloud

- **6 datacenters** with 3 in France
- **Infrastructure** « Best of breed »
- **French TelCo operator** (CGIT registered to the ARCEP)
- **122 headcount**
- Multiples agreements and certifications
International presence

UNITED STATES OF AMERICA

UNITED KINGDOM

FRANCE

SWITZERLAND

Coming soon
# cegedim.cloud: our offer

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Our digital transformation story

cegedim.cloud performed its own digital transformation 3 years ago!
Five pillars as foundations

- **Customer Engagement**
  - Give them what they dream of!
  - Be the catalyst that fuels their innovation

- **Operational Performance**
  - Self care: divide by 10 the time to market of SaaS application
  - Automate everything, including Scalability / Performance / Availability / Security / Compliance
  - Predictable and optimal cost to master business model

- **Change Management**
  - Support and empower staff in the in-depth change of the strategy

- **Cutting-edge technology**
  - Encourage and enhance the innovation and creativity of developers
  - Data-driven: Artificial Intelligence / Machine Learning
  - Partnerships with the major IT players

- **Security and compliance by design**
  - Anticipate and influence security standard evolution
  - Report in real-time security status to customers and users.
Digital Transformation Enabler

- Helping our customers with our own experience in digital transformation
- Understand and contain Cyber-Risk
  - Regulation Knowledge (Cloud Act…)
  - Cutting-edge Security By Design
- Have a predictable cost model
  - Build business models
  - Leverage Cloud capabilities (Pay per use paradigm)
- Business Process Digitalisation requires Change Management
  - Bring Awareness through trainings
  - Continuous feedback gathering
- Adaptive and agile service offer (technology and services)
  - For your customers: from a pharmacist to international group
  - For your company: from a start-up to a leading software publisher
Digital Transformation Enabler

- A strong experience at the service of the thirties Cegedim Group BU’s digital transformation
  - `cegedim.cloud` services agility and scalability to enable transformative re-engineering of business processes

- An experience exported beyond Cegedim Group boundaries …
  - through direct `cegedim.cloud` offer
  - Already engaged with more than 50 external customers

- A wide range of customers that allows `cegedim.cloud` to be always at the forefront and an activator of innovation

To help them to build the digital trust required by their own customers
Digitalizing company processes in the healthcare segment and beyond

Philippe Simon
CEO Cegedim Insurance Solutions BU

Pierre-Henri Comble
Head of Strategy Cegedim Insurance Solutions BU
01 Ongoing trends
  ▪ Our 2016 vision
  ▪ What’s new in 2018?

02 Market impacts

03 How Cegedim Insurance Solutions is responding
Introduction

Just like music, film, and photography, healthcare is being disrupted by digital technologies.

- Paired with the rise of the internet, these new technologies allow real-time information sharing and provide users with the information they need, when they need it.
- The array of communication technologies and formats available today is truly stunning.
- Against this backdrop, this presentation aims to show:
  - The lasting impact of these disruptive trends
  - How they are affecting our markets
  - The new products and services they have made possible at Cegedim Insurance Solutions
Ongoing trends…

Our 2016 vision (word for word)

- Rethinking the scope of supplemental health insurance policies with the concept of “responsible” insurance policies

- Online third-party payments expanding

- Market reaching maturity with respect to business process outsourcing (BPO) amid mounting pressure on management costs

- Enhancing personal health data protection (cf. GDPR)
Ongoing trends…
What’s new in 2018?

- **Growth** in data flows continues
  - Corporate data (DSN social data reporting) is following in the footsteps of invoice data

- **Artificial intelligence**, backed by Big Data, is “infiltrating” management information systems (IS)

- **Customer relationships** are developing through multiple channels

Companies are becoming clients in their own right, alongside HCPs

IS need to offer the same level of service across all formats available to users

IS now incorporate algorithms that go beyond the rules of traditional management
Market impacts

New positioning

Source: Axa, 2nd Healthcare Insurance Innovation Summit – Vienne 2017
Market impacts

New positioning

Better understand the policyholder and their course of care
- Understand the policyholder’s course of care
- Anticipate their needs

Help guide the course of care
- Recommend targeted OTC treatments
- Offer new services aimed at prevention

Simplify exchanges with partners
- Eliminate multiple standards

Facilitate access to care and to services
- Simplify HCP enrollment
- Reward “virtuous” behavior
- Promote electronic payment services

Optimize management costs
- “Profile” invoices
- Detect billing inconsistencies
- Visions RO / RC
- Pricing
- Automatically process certain denials of service

Better manage technical risk
- Detect opportunities to recover funds from third parties
- Detect fraud
- Enrich the T.P.P. of tariff filters

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How Cegedim Insurance Solutions is responding
Example: digitalization of services – Mobile app for policyholders

Recent payments
Medication reminder
HCP finder
How Cegedim Insurance Solutions is responding
Example: digitalization of services – Self-care

Electronic payslip (corporate intranet)

Adding extra coverage (policyholder portal)
How Cegedim Insurance Solutions is responding
Example: Big data services – Sorting hospital invoices by type

How we add value:

- Simplify the invoice payment process by factoring in the invoice type

- Offer insurers quick productivity gains

Possible invoice types for a hospital stay

- Care only: 42%
- Accommodation only: 19%
- Care + Accommodation: 18%
- Ch. Part. + others: 21%

79% of invoices can be processed immediately

21% of invoices require additional management action
How we add value:

- Analyze pricing using the data collected from managing third-party payments to opticians
- Offer insurers tools for managing the underwriting margin against the backdrop of the “100% Santé” reform without joining a network
  - Either upon delivery of claim acceptance
  - Or by educating policyholders

Single vision lens prices

% difference relative to maximum purchase price
How we add value:

- Help our clients better target interactions with policyholders and the services they offer them
  - Create policyholder cohorts
  - Examples: periodic users, cardiac patients, emergency room visitors
  - Anticipate changes in how they use care
  - Factor this information in when determining what services to offer each policyholder, using a “Healthcare CRM” approach
Examples of cohorts

- **Periodic users**
- **Cardiac patients**

Note: the variables presented here correspond to frequency of use over 12 months. The most salient variables for each cohort are shown against a red background.
An example of a policyholder’s course of care
Spotlight on the cardiac patient cohort

Sample course of care for a patient in the cohort

<table>
<thead>
<tr>
<th>Vision Patient</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>May</td>
<td>Jun</td>
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Axis – Type of care

Axis – Care timeline
Process Digitization
in and outside healthcare segment

Benoit Garibal
General Manager
IS A DIGITAL NATIVE & DIGITAL EVOLUTIVE SOLUTION

For all documents
For clients & suppliers
For invoicing
For purchasing

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SY BY CEGEDIM: a digitization solution

- **SY FLOW**: Digitization of invoices, orders and payments from a single platform.


- **SY DATA**: Data expertise to drive business, monitor the flows, undertake gap analysis and improve performance.
135

350 MILLION invoices & electronic messages

30 MILLION electronic signatures

500 MILLION direct debits

120 000 connected companies

+30% flows in 2017

+13.4% revenue in 2017

EDTI operator since 1991

B2G PEPPOL Access Point & 1st contributor to the Chorus Pro portal

SERVICES

RETAIL

HEALTHCARE

MANUFACTURING

BANK & INSURANCE

ENERGY

NETWORK

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SY for the healthcare industry: a collaborative ecosystem
SY FLOW for the healthcare industry: digitization of the supplychain
Focus on the **healthcare applications**

<table>
<thead>
<tr>
<th>PHARMACISTS</th>
<th>HOSPITALS</th>
<th>MEDICAL ANALYSIS LABS</th>
</tr>
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<tbody>
<tr>
<td>SY PHARMA</td>
<td>Hospitalis</td>
<td>diagdirect</td>
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<tr>
<td>22 000 PHARMACIES</td>
<td>1400 HOSPITALS</td>
<td>INVOICING</td>
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<tr>
<td>DIRECT SALES</td>
<td>INVOICING</td>
<td>E-PROCUREMENT</td>
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<td>ORDER</td>
<td>4000 DIAGNOSIS LABS</td>
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<td>CATALOG</td>
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<td>CATALOG</td>
<td>FLOW TRACABILITY</td>
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Outlook: Cuatiously Optimistic for 2018

- In order to position itself as a major telemedicine player in France, the Group has decided to make a meaningful investment in its appointment scheduling and remote consultation platform, Docavenue.

- The Group expects for 2018:

<table>
<thead>
<tr>
<th>L-f-I REVENUE</th>
<th>FY 2018 EBITDA</th>
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<tr>
<td>Moderate growth</td>
<td>Stable compared with 2017</td>
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Potential Impact of Brexit

Cegedim operates in the UK in local currency, as it does in all the countries where it operates.
No major European health program is at work in the UK.

The impact on the consolidated Group EBIT margin should be marginal.

**UK REVENUE**

10.9%
As a share of 2017 consolidated Group Revenue from continuing activities

**UK EBIT**

14.0%
As a share of 2017 consolidated Group EBIT
<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>October</td>
<td>25</td>
<td>Q3 2018 revenues</td>
</tr>
<tr>
<td>December</td>
<td>11</td>
<td>9th Investor Summit</td>
</tr>
<tr>
<td>January</td>
<td>29</td>
<td>FY 2018 revenues</td>
</tr>
<tr>
<td>March</td>
<td>27</td>
<td>FY 2018 results</td>
</tr>
<tr>
<td>March</td>
<td>28</td>
<td>SFAF meeting</td>
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<tr>
<td>May</td>
<td>15</td>
<td>Q1 2019 revenues</td>
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<td>June</td>
<td>19</td>
<td>GM</td>
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<tr>
<td>September</td>
<td>19</td>
<td>HY 2019 results</td>
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www.cegedim.com/finance

WEBCAST

SOCIAL NETWORK
@cegedimgroup
6 areas of improvement through digital transformation

Outcome transparency
decision support

Paperless data

Online interaction

Workflow automation

Patient self-care

Patient self-service
Unified electronic health record/exchange
E-prescribing
Intrahospital staff communication
Clinicians’ virtual assistants (AI)

Teleconsultation
Remote monitoring of chronic disease patients
e-triage
Workflow automation
- Nurse mobile connectivity
- Barcoding medication administration
- RFID tracking
- Vital parameter tracking
- Hospital logistics robotics
- Process automation through robots
- E-referrals

Outcome transparency
- Performance dashboards
- Patient flow management
- Clinical decision support
- Advanced payer analytic
- Genetic testing
Chronic disease management tools
- Mental health
- Diabetes
- Respiratory diseases
- Cardiovascular diseases

Medical chatbots

Disease prevention tools
Patient support network

Digital diagnostic tools

Virtual reality for pain management

Patient self-care

E-booking (electronic appointment system)
THANK YOU
for your attention

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