The French way to smarter health

France – a complete eHealthcare solution: phase II
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> The environment

France has always been at the cutting edge of smart card technology, first deploying its use in the healthcare industry as far back as the early ’90s. Simplifying the reimbursement system was essential in this country where nearly 63 million healthcare claims were made in August 2006 alone (Source: GIE Sesame Vitale 2006).

The data entry system for SESAM-Vitale electronic health insurance replaced the standard paper individual health insurance cards with a smart card, the ‘Carte Vitale’, containing administrative data. One card was issued to every family in the system in order simplify the administration process, slash paperwork costs and provide a faster, more efficient and secure way of submitting claims for reimbursement.

The system uses two cards to electronically sign claim forms – the patient data card and a health professional card in the same reader – and the forms are sent directly to the patient’s health insurance provider.

More than a decade since it was launched, the SESAM-Vitale scheme has grown to include some 53 million patient cards, 600,000 health professional cards, and 200,000 card readers, 20,000 terminals for updating cards, 230 health software applications and 25 servers handling the transaction flow across a dedicated telecom network. Gemalto provided the operating system, personalization services and a large proportion of the cards themselves.

> Moving on

The second generation, Carte Vitale 2, will be deployed over four years starting in November 2006 with family cards issued to every person over 16 years of age eligible for French social security coverage. Nationwide, Vitale 2 cards will gradually replace the Vitale 1 cards distributed in 1998/1999.

Vitale 2 includes enhanced security features such as a new operating system, cryptographic capabilities and larger memory. Because protecting privacy is of the utmost importance, specific attention was also paid to the personalization processes in order to ensure a high level of security for each individual’s data. Gemalto strongly contributed to the definition of a strong security framework for Vitale 2 personalization services, which have now become a new benchmark for the industry.

The new Vitale 2 features will be activated progressively according to the need. Vitale 2 is key to the new Personal Health File (‘dossier médical personnalisé’) and numerous potential applications are also linked to its IAS features (Identification, Authentication, Signature). Vitale 2 will contain more information (family doctor, organ donation, complementary health insurance, etc.) and will be integrated into the existing infrastructure right from the start.

> Reducing Fraud

With so many millions of cards in the field, fighting fraud has always been key to GIE SESAM-VITALE. Hot lists of lost or stolen cards have been issued and to counter this further, the new Vitale 2 cards will feature a photo ID of the holder, printed on the card and possibly stored on the secure microprocessor as well.

The SESAM-Vitale program currently links more than 223,000 healthcare professionals with the Health Insurance System for the benefit of millions of Vitale card holders.

Gemalto has been selected as a primary supplier for the next generation of Vitale 2 health insurance cards and will play a key role in personalizing and issuing these cards.