

CNAS' subsidized price as their refund plan contracted with the House is already two times surpassed.

In the end, affording it becomes the most important thing for an insured person who's realizing the insurance hardly covers anything. Under these circumstances, it no longer comes as a shock, the case of the TBC underprivileged citizen who died a couple of years ago, in an ambulance, while being passed around between five different hospitals not willing to accept him as a patient. Finally, he was left by the ambulance personnel on the same sidewalk from where he was taken, where concerned citizens had called the ambulance to help him, in the first place. Unfortunately, the medical system failed to deal credibly with the situation.

Bucharest downtown. A modern building, with expensive cars in front. Inside the clinic, no chlorine smell, no water infiltration on the walls, but a lovely young lady at the front desk managing the appointments of the day. On three floors, several doctors receive patients. Two state-of-the-art laboratories are located at the lower floor. The clinic is a private business, and here your social health insurance policy will only buy you just a polite greeting. To access the medical services you need to purchase them directly from source. All major companies in the country are subscribers to such a luxury private medical service providers: for a fee, often larger than the average national wage, their employees are 24 hours a day, seven days a week pampered by qualified personnel. Most of the doctors here are the same with those working in the public hospitals (no private general hospital is available in Romania, at this time). Just imagine who's more likely to get FIRST their undivided attention...

Nevertheless, there are also many private clinics which manage to successfully collaborate with the public health insurance system, for the benefit of the public. Their services - like in the case of Euromedic clinics, are fully covered by the public insurance system, thus the access of all citizens being assured.

George finished his round for the night in the ER. He works for the public hospital service, but he also has an individual contract with a well-known private clinic in Bucharest. He has no medical cabinet there, but nevertheless he is one of their surgeon doctors: in special cases or accidents, the clinic's luxury patients will be operated by him, in the public hospital's ER where he works. The clinic has some kind of location contract signed with the hospital, which gives it the permission to use the hospital amenities and VIP reserves for the private clinic's patients. "Of course, it is always easier to fight sickness when you have all the help available, said George. But in the end, against death, all people are equal". Definitely, a philosopher this George!

* The deductibility of the employer's health fund tax is limited to the amount of 200 Euros per year.

"The Need for Better Medical Services Will Create Growth"

Exclusive to this publication, Zahal Levy, president for Romania of the Euromedic Group, one of the major health services providers in Central and Eastern Europe, shares his views on the local health care system and its future trends.

Levy came to Romania in 1997. He worked for 13 years in the private health insurance, and seven years in business management and consultancy.

*Professional Activities in Romania:
1997 - Founds "SOS Emergency and Ambulance Services"
1999 - Founds MediHelp International, an exclusive service for expatriates in Romania and Hungary
2001 - Becomes President of EUROMEDIC ROMANIA*



Zahal Levy

The System

There is a growing demand on the Romanian healthcare field to level the medical services with those which are found in the west.

Romanians are looking at the opportunities which will come as a result of joining the E.U. They wish to see themselves well integrated in a community with Western standards. The accessibility to medical services is perceived by the Romanian public as one of the physical evidences of a high standard blending and merging with the European Market.

The Romanian medical care environment is now going through vast changes. The government can no longer provide proper funding of the needed growth of the medical services and has turned to encouraging insurance companies to sell private insurance for individuals and to the commercial markets. No doubt that the huge need for better medical services will, in one way or another, create growth.

In order to exploit the full potential of the Romanian market, the state has to grant tax relief facilities and prepare the grounds for massive investment for foreign investors in general and particularly for the investors who are coming with efficient technology and management concept, which have already proved their integrity and success abroad.

Types of services

Euromedic International has been building and operating Imaging Diagnostic Centres and Dialysis Centres, for 14 years, based on the concept of Public-Private Partnership with the State. Euromedic medical centres are perfectly integrated into the public health system and each of the sides involved in this partnership benefits from some major advantages.

Euromedic invests in "turn-key" projects, and brings its experience in the management of a complete medical centre, equipped with "state-of-the-art" apparatus, fully computerized and cost efficient.

In Romania, based on the Public-Private partnership with the Romanian Government, Euromedic has invested over 25 million USD in building Imaging Diagnostic Centres located in Arad, Constanta, Petrosani and Bucharest. A typical Euromedic centre consists of most advanced equipment which is continuously upgraded and modernized.

A remarkable new set of jobs were newly created (almost 400 in Romania), along with the latest trends in international management. Euromedic is providing access to private high level medical services to people from all segments of society who, regardless of their social or financial condition, can receive free of charge the best medical services. The "state-of-the-art" equipped Centres

The modalities existing in Euromedic Romania Centres are:

- **Magnetic Resonance Imaging (MRI)**
- **Computer Aided Tomography (CT)**
- **Gamma Camera**
- **Mammography**
- **Ultra Sound**
- **X-Ray**
- **Bone Densitometry**
- **Echo-Doppler**
- **Holter Monitor**
- **Stress Test**

offer services and facilities on a non-stop basis, 7 days a week, 365 days/year. All centres accept to planned examinations, by appointment, as well as urgent and emergency cases.

Categories of Public

Based on the Public-Private Partnership with the Ministry of Health and the National Health Insurance House, the centres are available free of charge to all citizens of Romania who are insured through the National Health Insurance System.

Regarding the expatriates, they are advised to insure themselves through medical memberships in companies like SOS Medical and Ambulance Emergency Services; that will secure a full range of medical services, including accessibility to Euromedic diagnostic facilities.

Competition

As far as we know, Euromedic does not have any competition at the size, high technology efficiency and management concept that Euromedic has. Standing out alone in a market is not a healthy position for anyone and, as the need is so big, we truly hope that there will be other entrepreneurs building high technology medical centres that will win the status of Reference Centres, accessible to all layers of society, such as Euromedic centres. If competition appears, it will help Euromedic establish its leading status in the region and be recognized as a pioneer in paving the way to high standard medical services in Romania.

Credentials

Our medical staff consists of doctors and medical staff that have been trained in Romania and abroad and who are prepared to offer the best services, professionally and patient oriented.

Among our doctors are some of the best professionals in Romania - Prof. Serban Georgescu, Dr. Tudor Ciprut, Dr. Virgil Ionescu, Dr. Oana Amza, Conf. Dr. Iana

Gheoghe, Conf. Dr. Ioana Lupescu - leaders in Radiology that are working together with the promising generation of internationally trained best doctors in Romania.

Secret of success

We don't usually reveal our secrets but I will make an exception for your professional and successful publication. We share the same values: customer orientation, efficiency in management, and - most important - continuous investment in our personnel.

This combination should become a guarantee for success for any company in any domain.

Next projects

Euromedic is studying the possibility to establish the first private school for Radiologists, supervised by Professor Serban Georgescu, who is regarded as the "father of Radiology" in Romania. The school will require government accreditation and will be allowed to train and authorize doctors to work in the field. This will assure the availability of the best medical personnel and will keep our standards and image at the needed level.

Further investments in building other Imaging Diagnostic Centres will be decided together with the Romanian Health Authorities. If the Ministry of Health and the National Health Insurance House identify the need for additional Imaging Diagnostic centres in other areas of the country, we will be glad to invest more in Romania.

In other countries where we operate - in Poland for example - the Governments want Euromedic to open new and more centers, as they are convinced Euromedic concept is the only concept that works for the long term and saves public money.

Euromedic Romania SRL is part of the Euromedic International Group registered in Holland with central European headquarters in Budapest.

Euromedic International specializes in building and operating imaging diagnostic and dialysis centres being the largest private investor in the medical domain in Central and South-Eastern Europe.

The structure of its shareholders offers to Euromedic Group financial support directly from the International Financing Corporation (IFC) organisation of the World Bank Group as well as investments from the shareholders Global Environment Fund from Washington DC, General Electric Capital and Dresdner Kleinwort Benson (Allianz Investment Division) for the extension of high quality medical centres network on the new European markets.

The Group has more than 14 years of experience in the medical field, operating 34 Diagnostic and Dialysis centres in Central and South-Eastern Europe, in Hungary, Poland, Bosnia and Romania, and preparing to open this year new centres in the Czech Republic and Russia.

The company is the leader in Europe in PPP - Public Private Partnership with the public healthcare systems.

At present, the company's investments in the Diagnostic Centres in Arad, Constanta, Petrosani and the new Bucharest Fundeni Diagnostic Centre - the largest in Romania - amounts to more than 25 million USD, having an important impact not only on the medical sector, but also on the social and economic sectors.