

PRESS RELEASE**GREEN LIGHT XME SALUTE: THE NEW INTESA SANPAOLO DIGITAL SERVICE ENTIRELY DEDICATED TO HEALTHCARE**

- In 2018, Italians paid for 150 million medical services out of their own pockets, with an average of 3.4 services per person
- From 2013 to 2017 private health expenditure rose by 9.6%: in 2018 it reached 40 billion euro, with an average cost per person of 655 euro
- The average waiting time for an appointment under the public health service is 54.5 days, compared to 5.7 days in the private sector
- Intesa Sanpaolo has developed a digital service which allows customers to book appointments and check-ups using an app, website or supporting call centre
- Discounts of between 10% and 50% on medical services, including dental care
- Initiative developed and managed by Intesa Sanpaolo Smart Care, in cooperation with Previmedical, the leading network of approved healthcare facilities used by health funds and insurance companies
- Intesa Sanpaolo customers can try out the XME Salute service for a period of 3 months free of charge, which can be extended to 6 months for the over 65s

Turin, 12 March 2019 - In response to the Italian population's **growing need for medical care**, the **Intesa Sanpaolo** Group has launched **XME Salute** to offer its customers a **digital service that manages the booking of medical appointments in a fast and simple manner**, while also providing **significant discounts on healthcare services**. The initiative has been developed by **Intesa Sanpaolo Smart Care**, the Group company which develops digital services in the field of mobility, health and the home, in **partnership with Previmedical**, the leading Italian network of approved healthcare facilities and physicians, used by health funds and insurance companies, including the supplementary health fund for Intesa Sanpaolo employees. The bank is thus confirming its all-round commitment to offer its customers **protection products** and **high-quality services** in response to a crucial need like **healthcare**.

In 2018, **Italians households paid for around 150 million medical services out of their own pockets**, with an average of 3.4 services per person. **From 2013 to 2017, private health expenditure rose by 9.6%**. In 2018 it reached 40 billion euro, with an average cost per person of 655 euro. It is estimated that the **average waiting time** for a healthcare appointment **in the public sector** is **54.5 days**. The **private sector** presents an average of **5.7 days**, which is why a growing number of people decide to use this service (source: CREA Sanità survey 2017).

The **growing need for healthcare services**, associated with the population's greater life expectancy and the public system's reduced response capacity means that **private healthcare costs are rising**. The average life expectancy in 2000 was 82.9 years for women and 76.7 for

men, which rose in 2017 to 84.9 for women and 80.3 for men. 39% of Italians say that they suffer from at least one chronic disease. **Only around 30% of Italians** manage to **cope with their medical expenses from their own income**. 18.2% have an insurance policy or belong to a health fund. Almost 12.5% need to dip into their savings or assets and just under 14% have to take out a loan. In 2017, 11.8% of citizens totally abandoned the idea of seeking treatment because they just could not afford it (source: RBM – Censis 2018).

The **XME Salute** service by Intesa Sanpaolo is fully digital, from subscription to use and payment. It allows users to **make bookings** and to **change them or cancel them** via a single platform that can be used via **app** or **web**, with 24/7 access. The XME Salute service is rounded off by a **dedicated call centre**.

With XME Salute, Intesa Sanpaolo customers can access **discounts of between 10% and 50% on medical services at medical facilities belonging to the Previmedical network**. The significant number of **doctors** and **eligible facilities** throughout Italy means users can choose from a range of solutions within the same town. It is easy to pay for services, with no cash outlay - choose between direct debit or card payment.

*“XME Salute is the result of having carefully listened to our customers. Health and wellbeing are essential for individuals and families,” explains **Maurizio Cortese, CEO of Intesa Sanpaolo Smart Care**. “And it was in this context that our bank decided to invest in the development of an ecosystem of healthcare products and services, by associating XME Salute with the XME Protezione insurance offer. This service is highly innovative: our app is a first of its kind, allowing customers to book a medical service simply and thus save time and money”.*

Intesa Sanpaolo customers can **try the XME Salute service free of charge** for 3 months, which can be extended to 6 months for the over 65s and anyone who purchases the XME Protezione insurance product (excluding the accident module). The subscription service can be **extended to 3 other people**, even if they are not members of the family or account holders.

For further information

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