

## **Press workshop of the Munich Re Group on 3 June 2008**

### **Obesity**

Severe overweight and accumulation of excess body fat. The degree of overweight is measured and defined using the body mass index (BMI), with obesity determined at a BMI of 30 or more.

### **BMI**

The body mass index is a measure used to assess a person's weight. To calculate the BMI, a person's weight in kilograms is divided by the square of his or her height in metres.

### **Case management**

Case management aims to manage the provision of healthcare to insureds in an acute episode of illness so that the necessary care is individually and promptly provided in a coordinated process, involving the patient and the attending physician.

### **Case manager**

The case manager is a medical expert (e.g. nurse, doctor) responsible for continuous case monitoring, organisation of an optimum treatment process and patient care. This includes responsibility for encouraging patient compliance.

### **Disease management**

Disease management is concerned with efficient, coordinated, structured and holistic patient care in treating chronic diseases, with a focus on the prevention of related conditions.

### **Disease management programme**

Structured treatment programme for chronic patients to coordinate and structure their medical care better. The programme ensures systematic, continuous and individual patient care.

### **Incidence**

In epidemiology, the number of new events arising in a population within a specified time period.

### **Claims management**

Key activity of a health insurer aimed at controlling spending and ensuring optimum medical care for clients. This includes checking claims ex post to ensure they are justified as well as determining eligibility for reimbursement and medical necessity ex ante.

### **Managed care**

Managed care describes a range of measures designed to manage the behaviour of patients and service providers with the aim of controlling spending and assuring quality.

**Medical management**

General term describing a host of measures designed to optimise treatments and related costs (e.g. case management, claims management)

**Metabolic syndrome**

Today, the metabolic syndrome is considered an essential risk factor for cardiovascular disease. To have the metabolic syndrome, a person must have central adiposity and two or more of the following risk factors: diabetes mellitus, lipid disorders and elevated blood pressure. These risk factors combined are associated with a substantially elevated risk of cardiovascular disease. (Definition of the International Diabetes Federation)

**Morbidity**

Morbidity indicates the frequency of a diseased condition in a population within a specified time period. The term morbidity rate can refer either to the incidence rate or to the prevalence rate of a disease.

**Mortality**

The mortality rate indicates the number of deaths for the entire population or a population segment.

**Network management**

A health insurer's activities regarding the development and supervision of contracted medical service providers to ensure the efficiency and effectiveness of care units

**Prevalence**

Measure indicating the number of persons with a disease in a statistical population at a point in time (point prevalence) or at any time over a specified period (period prevalence).

**Prevention**

Prevention tries to avoid or delay the onset of a disease or to minimise consequential health problems. Prevention measures are used to strengthen personal responsibility and encourage self-help. Depending on the timing of the measures concerned, prevention is categorised as primary, secondary or tertiary prevention.

**Primary prevention**

Health promotion; action involving the determinants of health to prevent disease occurring. This includes avoiding risk factors, e.g. through programmes encouraging a healthy diet and physical activity as well as occupational health promotion.

**Secondary prevention**

Early detection of disease, followed by appropriate intervention. Screening is aimed at detecting disease at an early stage to cure or halt the progression of the condition by prompt intervention.

**Tertiary prevention**

Tertiary prevention aims to reduce the impact of a disease that has manifested itself. The objective is to avoid or mitigate associated health problems (defects, disabilities).

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