

# HEALTH CARE IN TRANSFORMATION: CARE – DATA – COSTS

March 3 | 2026

Healthcare policy is increasingly no longer an isolated topic, but also an economic and social one. This message resonated strongly during the AmCham Slovakia Healthcare Conference: Care - Data - Costs, which brought together policy-makers, healthcare experts, analysts, industry leaders, healthcare providers, representatives of the political spectrum, the innovation ecosystem, and the private sector to examine the future sustainability of Slovakia's healthcare system.

At a time when demographic trends are reshaping European societies and placing growing pressure on public finances, the conference focused on one central question: How can Slovakia build a healthcare system capable of supporting a healthy population, a productive workforce, and a competitive economy?

The discussions repeatedly returned to a fundamental reality: demography is no longer a distant projection but a current economic challenge that is already affecting labor markets, public budgets, and healthcare demand.

**Population aging is not a vision for the future, it's already happening and impacting everything.**

HENRIETA TULEJOVÁ



Throughout the day, speakers explored the interconnected pillars captured in the conference title - care, data, and costs - highlighting how prevention, better use of data, system efficiency, and sustainable financing must evolve together if Slovakia is to meet the healthcare needs of the coming decades.

**DEMOGRAPHY: A CHALLENGE ALREADY HERE**

Welcoming participants on behalf of the AmCham

Healthcare Committee, Simona Igaz stressed that the complexity of the challenge requires collaboration across sectors. "No single institution can stop the demographic train that is already moving in the wrong direction," she noted. "The only way forward is through cooperation and shared responsibility."

The actual impact of the demographic trends and the scale of the structural challenge facing the healthcare system were brilliantly demonstrated in the following presentation filled with striking data by Henrieta Tulejová, Partner at the Advance Healthcare Management Institute.

Her message was direct: population ageing is not a future scenario, it is already shaping the system today. Slovakia is among the fastest ageing populations in Europe, while healthcare costs continue to grow faster than revenues. According to projections presented at the conference, by 2040 the system could face a funding gap of up to 15%, equivalent to roughly €350 per citizen.



Tulejová emphasized that improving efficiency must become a priority. "Efficiency in healthcare is not only an economic necessity," she said. "It is a moral imperative." Optimizing hospital networks, improving care organization, and reducing avoidable deaths could help close roughly one third of the expected financing gap.

However, efficiency alone will not be enough. Slovakia must also rethink financing mechanisms and strengthen prevention, particularly given the country's relatively weak record in healthy ageing compared to European peers.

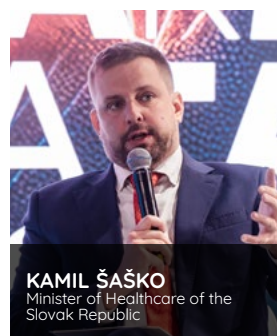
Another important issue raised during the discussion was the role of out-of-pocket payments in the system. Patients are already paying various

informal fees in outpatient care, around €20 per visit on average. Research shows that 30% of Slovaks postpone visiting a doctor because of such costs, compared to only a few percent across the European Union. This raises important questions about transparency, fairness, and access to care.

**POLICY STABILITY AND LONG-TERM VISION**

Representing the public sector, Marián Valentovič, State Secretary at the Ministry of Labor, outlined policy tools designed to address demographic pressure, including support for families and measures encouraging people to remain active in the workforce even after reaching retirement age. Increasing childcare capacity and supporting employers of young parents were among the initiatives highlighted.

The program continued with a one on one discussion between the moderator of the conference Zlatica Švajdová Puškárová and the Minister of Health Kamil Šaško, who reacted to the analytical findings and addressed the broader challenge of reform continuity.





One of the systemic problems of Slovak healthcare, he acknowledged, is the short tenure of health ministers, which makes it difficult to implement long-term reforms. To address this, the ministry is preparing a Healthcare Strategy for 2040, envisioned as a long-term, non-political framework that could ensure continuity across political cycles.

The minister also identified three core priorities: prevention, mental health, and human resources in healthcare. At the same time, he noted that addressing the investment backlog in the sector will likely require greater involvement of private capital, particularly in infrastructure modernization.

**THE DATA CHALLENGE: TURNING INFORMATION INTO POLICY**

The next panel, Data Battle, focused on the role of analytics in shaping effective healthcare policy.

Over the past few years, a series of analytical reports prepared by institutions such as the Value for Money Unit (ÚHP), the National Health Information Center (NCZI), and the Institute for Health Analyses (IZA) have sparked important debates about system performance.

Yet the panel revealed a paradox: while Slovakia collects significant amounts of data, it often struggles to use that data effectively for decision-making.



■ **Henrieta Tulejová**, Partner, Advance Healthcare Management Institute

Adam Marek, Director at the Value for Money Unit of the Ministry of Finance, highlighted the importance of evidence-based policymaking when allocating limited resources.

Veronika Rybanská from the Institute for Health Analyses stressed that diversifying healthcare financing sources will be essential to improve system resilience. She also pointed to challenges in post-hospitalization care, where mortality rates remain higher than expected, and emphasized the importance of improving health literacy, which directly influences prevention and lifestyle choices.

From the perspective of data infrastructure, Martina Nagyová and Matej Leško of NCZI presented ongoing efforts to modernize healthcare data management and IT systems, including a major overhaul of national healthcare infrastructure. Security and interoperability of healthcare data will be crucial components of this transformation.

Analyst Martin Smatana added that the system must first clearly define which data are truly needed and how they



■ **DATA BATTLE**  
From left: **Adam Marek**, Ministry of Finance SR; **Matej Leško**, NCZI; **Martina Nagyová**, NCZI; **Veronika Rybanská**, IZA - Analytical Institute of the Ministry of Health SR; **Martin Smatana**, Analyst; and **Martin Vlachynský**, INESS - Institute of Economic and Social Studies

will be used, rather than focusing solely on collecting more information.



**All the issues in healthcare are linked to the current demographic crisis - that is what we have to focus on.**

MARTIN SMATANA



Meanwhile, Martin Vlachynský from INESS introduced a striking comparison: Slovakia already spends a larger share of GDP on healthcare than the Czech Republic, raising an important question about how effectively those resources are being used. "We need a dramatic increase in efficiency and that requires dogmatic changes," he argued.

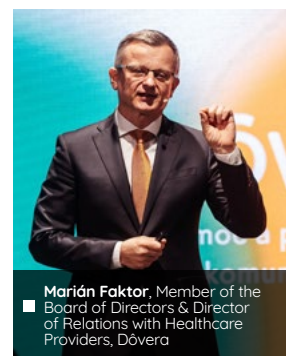
**INNOVATIONS AND NEW PERSPECTIVES**

The conference then continued with a series of focused presentations addressing specific areas of healthcare transformation.

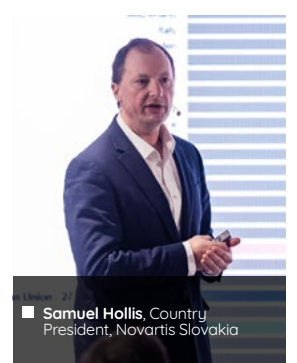
Marián Faktor, Member of the Board of Directors & Director of Relations with Healthcare Providers, Dóvera Health Insurance demonstrated how advanced data analytics and artificial intelligence can help detect irregular treatment patterns and alert physicians in real time, potentially reducing unnecessary costs and improving outcomes.

A presentation by Samuel Hollis, Country President of Novartis Slovakia explored how scientific innovation and data sharing can improve life expectancy in Slovakia, highlighting the progress made in cardiovascular treatment. "Collaboration and shared goals can lead to excellent results," he noted.

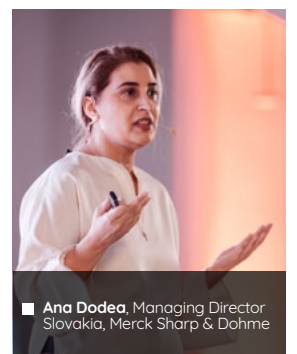
One of the most impactful presentations came from Ana Dodeca, Managing Director of MSD Slovakia, who addressed the growing societal and economic burden of cancer. Cancer is already the second leading cause of death in



■ **Marián Faktor**, Member of the Board of Directors & Director of Relations with Healthcare Providers, Dóvera



■ **Samuel Hollis**, Country President, Novartis Slovakia



■ **Ana Dodeca**, Managing Director Slovakia, Merck Sharp & Dohme

Slovakia, but among people of productive age (15–64) it has become the number one cause of death.

According to analysis presented during the conference, more than 3,200 cancer-related deaths each year occur among people in productive age, resulting in approximately 28,000 years of productive life lost and more than €300 million in lost wages annually. *“Cancer must be treated as a national priority,” she emphasized. “The rising incidence and its economic impact make this not only a health issue, but a societal and economic challenge.”*

The session concluded with a presentation by Swiss Re experts Matej Kubriczky and Pavol Griger, who introduced the concept of the “silver economy.”

Today, roughly 18% of Slovakia’s population is over 65, and by 2050 this share could reach nearly 28%. Longevity, they argued, should not be viewed only as a challenge but also as an opportunity, provided that healthcare systems adapt to support healthy and active ageing.

## HEALTHCARE AND THE POLITICAL DEBATE

With parliamentary elections approaching, the conference also provided space for a discussion with healthcare experts representing major democratic political parties. The panel explored what priorities the next government should focus on in order to stabilize and modernize the healthcare system.

Participants included Vladimír Baláž (SMER-SD), Oskar Dvořák (Progressive Slovakia), Marek Krajčí (Hnutie Slovensko), Viliam Novotný (Demokrati), Peter Stachura (KDH), and Tomáš Szalay (SaS).

Despite differences in political perspectives, several themes emerged as common priorities: improving the functioning of outpatient care, clarifying patient fees, addressing gaps in care, and defining clear strategic goals for the healthcare system.

The discussion reflected AmCham Slovakia’s long-standing position that

healthcare policy should be a key topic of national debate, particularly during election periods when long-term priorities are being shaped.

## INNOVATION, TECHNOLOGY, AND PREVENTION

The afternoon part of the conference continued with a workshop dedicated to innovative technologies in healthcare, exploring how digital tools, artificial intelligence, advanced diagnostics, and cybersecurity can transform clinical practice and improve patient outcomes.



**Success is based on solid political decisions - look at health as a driver of economic sustainability and competitiveness.**

ANA DODECA



Experts from companies such as Penta Hospitals Slovakia, GlobalLogic, Unilabs, and Swiss Re discussed how digitalization can reduce inefficiencies, enable earlier diagnoses, and support more personalized treatment.

At the same time, the panel emphasized the importance of cybersecurity and responsible implementation of new technologies.

## TURNING PREVENTION INTO ACTION

Prevention, one of the central themes of the conference, was also reflected in a practical initiative accompanying the event. Throughout the day, participants had the opportunity to take

part in Health Check Day, organized in cooperation with partners BASE, Dr. Max, MultiSport, and Váš Lekár.

Conference attendees could undergo quick health screenings, including cholesterol tests, body composition analysis, skin diagnostics, or ophthalmology checks, and receive expert advice on improving lifestyle and long-term health.

The initiative served as a reminder that healthcare sustainability begins not only with policy reforms, but also with individual awareness and preventive care.

## A SHARED RESPONSIBILITY

The discussions throughout the conference made one point clear: healthcare sustainability is not solely a medical issue, it is a national economic priority.

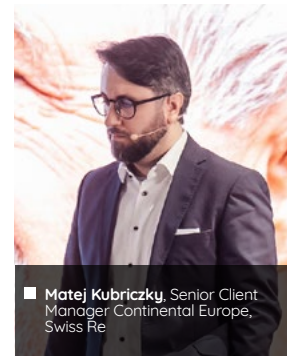
A healthier population means higher productivity, a more resilient workforce, and lower long-term public spending. At the same time, demographic trends are already reshaping Slovakia’s economic future, making healthcare reform one of the defining policy challenges of the coming decades.

The conference demonstrated the value of bringing together government representatives, political leaders, analysts, healthcare professionals, and business experts to address these complex issues from multiple perspectives. As Slovakia approaches another important political cycle, the message from the conference was clear: the future of healthcare must remain a central topic of national debate. Because ultimately, investing in health is also an investment in the country’s economic sustainability, competitiveness, and quality of life.

More information can be found on: [www.amcham.sk](http://www.amcham.sk)



■ **Pavol Griger**, Head Life&Health Operations Continental Europe, Swiss Re



■ **Matej Kubriczky**, Senior Client Manager Continental Europe, Swiss Re



■ **WHAT SHOULD BE THE PRIORITIES OF THE FUTURE MINISTER?**  
From left: **Vladimír Baláž**, SMER-Sociálna demokracia; **Oskar Dvořák**, Progressívne Slovensko; **Marek Krajčí**, HNUTIE SLOVENSKO; **Viliam Novotný**, Demokrati; **Peter Stachura**, Kresťansko-demokratické hnutie; and **Tomáš Szalay**, Sloboda a Solidarita



■ **INNOVATIVE TECHNOLOGIES IN HEALTHCARE**  
From left: **Dominika Komárová** of AmCham Slovakia; **Štefan Lacko** of GlobalLogic Slovakia; **Veronika Bencová**, Unilabs Slovensko; **Ján Koškár**, Penta Hospitals Slovensko; and **Peter Dufek**, Penta Hospitals Slovensko