

MARTIN KULTAN

CEO AND CHAIRMAN OF THE BOARD OF DIRECTORS
DÔVERA ZDRAVOTNÁ POISŤOVŇA, A.S.



Martin Kultan is CEO and Chairman of the Board of Directors of private healthcare insurance company DÔVERA zdravotná poisťovňa, a.s. Most of his professional career is connected to DÔVERA, for a short period of time he worked for the state-owned Všeobecná zdravotná poisťovňa health insurer and another short period of time he spent in the state healthcare regulator Úrad pre dohľad nad zdravotnou starostlivosťou.

IN THE CURRENT GEOPOLITICAL AND ECONOMIC CLIMATE, WHAT SHOULD SLOVAKIA PRIORITIZE TO REMAIN COMPETITIVE WITHIN THE EU AND GLOBALLY?

In healthcare—and, in fact, in other sectors as well—it is necessary for the government to be as flexible as possible and to trust the market by supporting a market environment. This means less regulation and centralization. Starting with taxes and social and health contributions and ending with the labor market.

DEMOGRAPHIC CHANGE IS RESHAPING LABOR MARKETS ACROSS EUROPE. HOW SHOULD SLOVAKIA RESPOND TO AGING, TALENT SHORTAGES, AND WORKFORCE TRANSFORMATION?

For quite some time, we have maintained that if we are expecting trains full of doctors and nurses, we will be disappointed. We admit that in other sectors where the knowledge and expertise required of employees is lower, workers from abroad can help us remain competitive for a while. As long as there are large employers operating on the market. In healthcare, however, we need to support new technologies, including telemedicine and artificial intelligence. At Dôvera, we have had good experiences with this; we use artificial intelligence in services for both our insured clients and healthcare providers.

IF YOU COULD DEFINE ONE BOLD REFORM OR STRATEGIC SHIFT THAT WOULD SIGNIFICANTLY IMPROVE SLOVAKIA'S BUSINESS ENVIRONMENT, WHAT WOULD IT BE?

I'll say something unexpected: for a certain period, politicians should do nothing and leave it to the healthcare sector itself. In other words to relay on providers, patients, and insurance companies. I am sure they will manage on their own.

WHAT ACHIEVEMENT FROM 2025 ARE YOU MOST PROUD OF, AND WHY?

We have received various awards, but what pleases me most is that we have commemorated our 30th anniversary with dignity and we have successfully launched a rebranding of the company.

WHAT IS THE BIGGEST STRATEGIC CHALLENGE YOUR COMPANY IS CURRENTLY NAVIGATING?

I see two challenges. Give even greater room to new technologies, including artificial intelligence; retain highly motivated employees who create high value for clients.

HOW DO YOU FOSTER INNOVATION WITHIN YOUR ORGANIZATION, WHETHER THROUGH TECHNOLOGY, PEOPLE, OR BUSINESS MODELS?

We combine both approaches: we train our own artificial intelligence and seek new paths for further innovation. We collaborate with healthcare providers while we do not pretend to know everything. We are happy to take inspiration both at home and abroad.

HOW IS AI OR DIGITAL TRANSFORMATION CHANGING YOUR INDUSTRY, AND HOW ARE YOU RESPONDING?

The greatest concern for patients is the access to treatment. There are three main barriers: time (long waiting periods and waiting lists), geography (in some regions it is difficult to reach a specialist), and finances (chaotic fees). Digital tools are precisely what can overcome these barriers. For example, our dermatology tool combines artificial intelligence with dermatologists. In just a few years of operation, it has replaced twelve dermatology outpatients' departments. What more, our clients can access it free of charge.

WHAT LEADERSHIP QUALITY DO YOU BELIEVE IS MOST ESSENTIAL IN TODAY'S COMPLEX ENVIRONMENT?

The ability to delegate and trust your team. Only teamwork can overcome all current challenges.