

# THREE DECADES OF INNOVATION AT DÔVERA

DÔVERA

Martin Kultan, CEO of Dôvera, reflects on three decades of the health insurer's presence on the Slovak market and the role its innovations play in improving patient care.



MARTIN KULTAN  
CEO  
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Ing. Martin Kultan has been CEO of Dôvera, Slovakia's largest private health insurance company, since 2012. He holds a degree in International Business from the Bratislava University of Economics and Business and has spent nearly his entire career in the field of health insurance. He lives in Bratislava and is the father of four children.

**Dôvera has been part of the Slovak healthcare system for 30 years. How has the system changed during that time? Would you agree with those who claim it hasn't moved forward at all?**

I wouldn't go that far. It's true that in many respects, we still lag behind Western Europe. But objectively speaking, the chaos we once saw in the system is no longer a reality.

Over the years, Dôvera has contributed many positive changes. Just take the e-prescription system, which we pioneered – it quite literally saved lives during the pandemic. Today, neither doctors nor patients can imagine functioning without it.

We're steadily bringing improvements – despite having to defend our position in the system for years. I'm convinced that everyone benefits from private investment in healthcare. Just look at the modern private hospitals in Bory or Michalovce.

**How are you celebrating this anniversary?**

We marked the occasion internally and with our partners and clients. But more than anything, we see this milestone as a chance to be even better. In March, we launched a full rebranding – new logo, new colors. But more important than our visual identity is delivering on our promises to clients.

To celebrate our 30th year, we've set an ambitious goal: each year, we want to introduce at least one new benefit that meaningfully

increases access to healthcare for our clients. One recent example is an inclusive playground we opened in Bratislava for children with disabilities. As part of our commitment to support communities, we help to build inclusive playgrounds for children with disabilities across Slovakia. We hope these playgrounds will serve families for decades to come.



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**Dôvera is part of the Penta financial group. How does that affect public perception?**

Let the numbers do the talking. Dôvera has grown from a small insurer into a company that now serves 1.8 million clients. Our portfolio of insured has been growing steadily for several years. Back in 2011, we held a 26.5% market share; by 2025, we've crossed the 34% mark. That's a clear sign that we're proving our qualities, people trust us, and we are attracting new clients every year.

**What makes Dôvera different from other health insurers?**

Our strength lies in innovation – it's at the core of everything we do. As I mentioned earlier, we were the first to launch the e-prescription. We were also the first health insurer in Slovakia to offer a mobile app for our clients.

If I had to pick specific examples, I'd mention our chronic illness management programs. We help patients with diabetes, high blood pressure, obesity, and heart failure live longer and better lives.

One initiative I'm proud of is Fighters for Health. Public insurance doesn't cover everything, so we created a grant system for treatments beyond standard coverage. We've donated nearly €2.7 million so far.

**Health insurers don't treat patients—doctors do. So what impact can you actually have on the quality of care?**

It's true that quality care is in the hands of doctors, and fortunately, Slovakia has many great professionals. What patients often struggle with, however, is access to care. That's something we're actively working to improve. This year, we're supporting new outpatient clinics for GPs and pediatricians in underserved regions, offering over €50,000 to doctors willing to open practices in places like Beluša or Lednické Rovne. Accessibility is a top priority.

Another solution is telemedicine. Our clients can consult with doctors

over the phone, get online skin exams, use certified self-diagnostic tools, or even access therapy with a psychologist online. And we're preparing more – this summer we'll launch a new digital service again.

**You work not only with clients but also with doctors and hospitals. What feedback do you receive from providers?**

Healthcare professionals – doctors, nurses, paramedics – are key partners for us. Their feedback directly shapes our decisions. Just as we prioritize service quality for our clients, we also strive to offer top-quality support to providers. We regularly survey doctors to understand how they see us. In the latest survey, we were ranked the top-rated health insurer in Slovakia, with improvements in all measured aspects. What stood out the most was the praise for our communication – doctors appreciate our webinars, seminars, and expert guidelines.

It's great that 60% of doctors surveyed have participated in the training programs we've organized. But we go beyond that. We care about their well-being, offering support with issues like mental health and stress recovery. We also involve them in developing new services and provide cybersecurity training.

Thanks to their feedback, we know where we can still do better. While satisfaction with our contractual and payment mechanisms has improved, there's still room to grow. We're ready to take on that challenge.

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