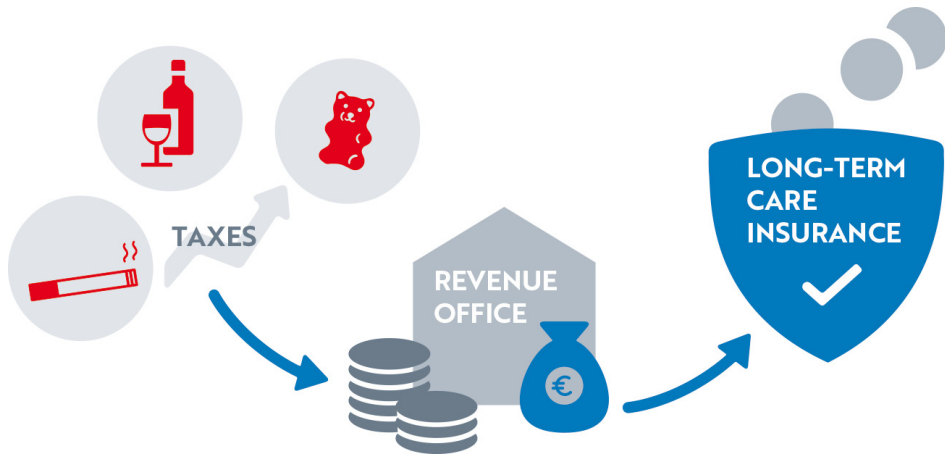


Longevity and Prosperity

Prevention and early detection

Prevention and early detection are fundamental pillars of a future health system capable of maintaining high-quality care for the population despite increasingly limited human resources. Each illness or treatment avoided at an early stage represents a dual benefit: It directly improves patient outcomes while also yielding economic gains, as scarce resources can then be redirected to areas where preventive measures are less effective. However, prevention must also be economically sustainable for individuals, health care providers, and insurers. Only under these conditions can it be successfully implemented at scale.

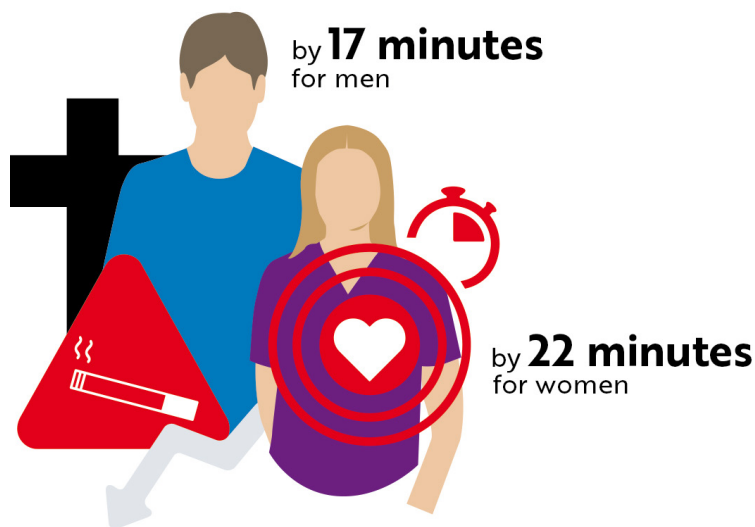
Even though there is broad consensus among stakeholders on the importance of this approach, its implementation in Germany has so far proven challenging. We therefore recommend initially focusing on the major levers for reducing morbidity and mortality among the population. Three major risk factors stand out in particular: smoking, excessive alcohol consumption, and high sugar intake. One of the most effective ways to curb these behaviors is to introduce – or substantially increase – taxes on them. These increases should not be gradual, but rather implemented in one substantial step to achieve a noticeable impact. The additional tax revenues generated should be earmarked for long-term care insurance, clearly signaling to the public that these consumption taxes serve exclusively to help finance rising care needs – some of which are directly linked to these very behaviors.



The so-called weight-loss injections (GLP-1 agonists) are likely to play a particularly significant role in the future, given their wide range of positive effects. The UK, for instance, is actively discussing their large-scale use to reduce the severe secondary conditions associated with obesity. In Germany as well, we see the need for a societal debate and a formal decision by the Federal Joint Committee on the most appropriate indications for the use of these drugs. From our perspective, a target BMI (body mass index) range should be defined, in which the benefits demonstrably outweigh the costs of the injection, for example a BMI between 30 and 40 kg/m².

Avoiding smoking remains one of the most important factors in maintaining good health, underscoring the need for sustained focus in this area. Each cigarette shortens a smoker's life by an average of 20 minutes – an effect that is even more pronounced in women than in men. Not to mention the indirect consequences, such as reduced productivity and premature retirement for people of working age.

Every Cigarette Shortens Life



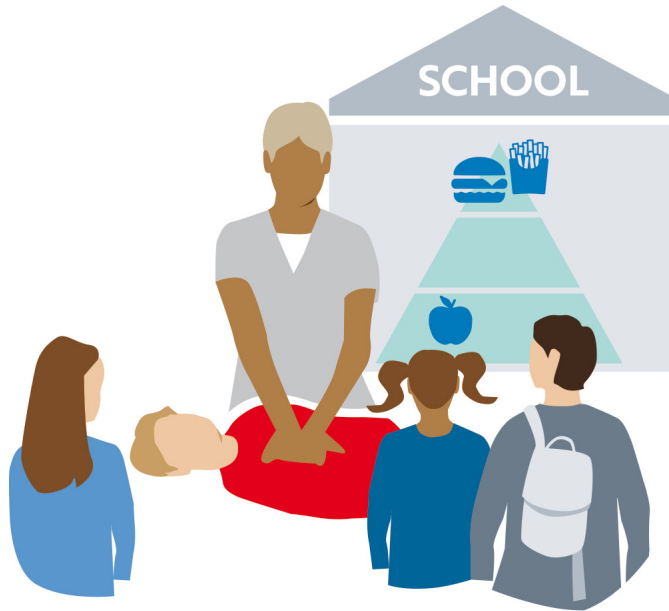
Source: Addiction 2024 Sarah Jackson

In addition to increasing tobacco taxes, we also recommend the following measures, based on proposals from the German Respiratory Society:

- a. a ban on disposable e-cigarettes, as implemented in Belgium at the beginning of 2025,
- b. a ban on flavorings in e-cigarettes,
- c. stricter regulation of e-cigarette sales, including online sales,
- d. effective monitoring and enforcement of youth protection regulations (prohibiting sale and use under the age of 18),
- e. coverage of smoking cessation programs as a standard benefit covered by SHI, and
- f. the permanent establishment of funded smoking cessation programs in all hospitals, in coordination with outpatient physicians.

Health education forms the foundation for healthier lifestyles later in life and must therefore begin as early as elementary school. It should either be established as a standalone subject or at least be integrated as a

core component of the existing curriculum. This should also include annual resuscitation training for children, with early involvement of local health care professionals. Achieving this will require political will and agreement among the education ministers of all federal states.



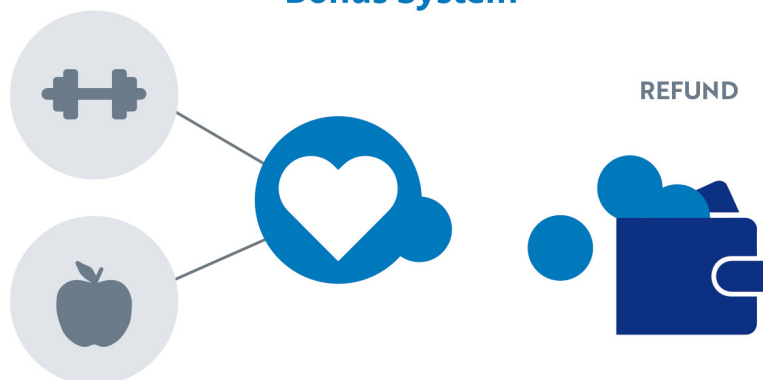
Early detection – particularly of cardiovascular and infectious diseases – can prevent the development of severe conditions. Wearables such as smartwatches and non-invasive measurements using chest straps or small sensors are already capable of identifying at-risk individuals. Promoting research in this field must therefore be a key priority in the coming years, requiring substantial investment from both the government and federal states. Emerging startups in this area will also need a supportive regulatory environment that enables rapid development and ensures access to venture capital. This is often challenging, especially in the health care sector, which is why government agencies may need to provide additional support, as outlined in the chapter on cutting-edge medicine. In fact, without substantial and unbureaucratic support, Ger-

many risks forfeiting this future market within the health sector, which will be left to develop in countries like the USA, India, or China – along with the associated value chains.



To promote optimal preventive behavior and reduce unnecessary utilization of health care services, statutory health insurers should be granted broad flexibility to establish incentive-based bonus programs. For instance, each insured individual could receive an annual allocation of points that may be used to cover co-payments for optional treatments or diagnostic services. Conversely, individuals could earn additional points by participating in preventive programs. Any unused points at the end of the year could be redeemed for health-promoting products or carried over into the following year.

Bonus System



Many people are open to preventive measures, but lack sufficient motivation to use them. Outreach initiatives that actively promote preventive health services can help address this and should be significantly expanded. Examples include:

- Establishing the role of community health nurses within the Public Health Service (ÖGD), with authorization, for example, to administer vaccinations independently within their designated districts. To enable this, the German Social Security Code (SGB V) must be amended to allow nursing professionals to treat patients autonomously (see chapter on nursing).
- Ensuring low-threshold access to PORT (patient-oriented primary and long-term care) centers or health kiosks (see chapter on spaces for innovation), particularly in socially disadvantaged neighborhoods and rural areas.
- Deploying mobile health units ("health buses") that deliver services such as vaccinations and preventive measures directly to citizens in their communities – serving as a core function of the Public Health Service.



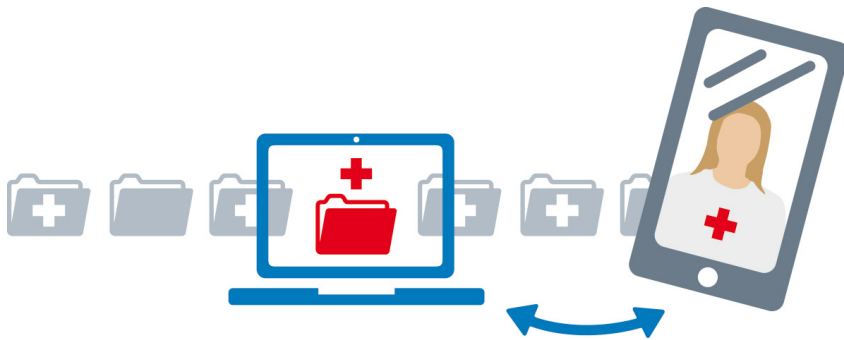
An important measure to strengthen individual responsibility in preventive health would be to move away from a fully comprehensive health care system without co-payments. Several options are possible in this regard:

- A points-based model, as outlined above – integrated into the electronic patient record.
- The authors, however, favor the co-payment system practiced in the Netherlands. To ensure adequate social fairness, we recommend capping annual co-payments at no more than 1% of an individual's assessable income per year (with the remaining balance displayed in the EPR). We strongly advocate introducing such a system, while explicitly excluding preventive and early detection services. The payment process should be possible directly via EPR, but also through cash and other commonly used payment methods, including invoicing or direct-debit authorization.



Comprehensive Insurance with Co-Payment

Health insurers should be required to screen patient records for high-risk constellations and permitted to proactively approach insurees to encourage preventive action – in the interests of both the individual and the insured population as a whole. A comparable approach was used in the UK during the Covid-19 pandemic, where patients could upload positive test results online. At-risk individuals were then actively identified and contacted by the NHS for early treatment, helping to prevent severe illness. This approach can be extended to many other chronic conditions. One example comes from the Israeli health insurer Clalit, which analyzes its member data to proactively contact insurees in a timely manner and recommend measures that can potentially prevent severe disease progression. Such a model would require health insurers to take on a much more active role as health care providers and assume greater responsibility for the health of their members. Implementing this would necessitate appropriate legal regulations and likely adaptation of the morbidity-based risk adjustment.



The electronic patient record should also be used proactively to deliver targeted, relevant information. The digital maternity record, for example, provides an ideal platform for communicating risks in pregnancy, such as the harms of smoking.

Digital Maternity Record

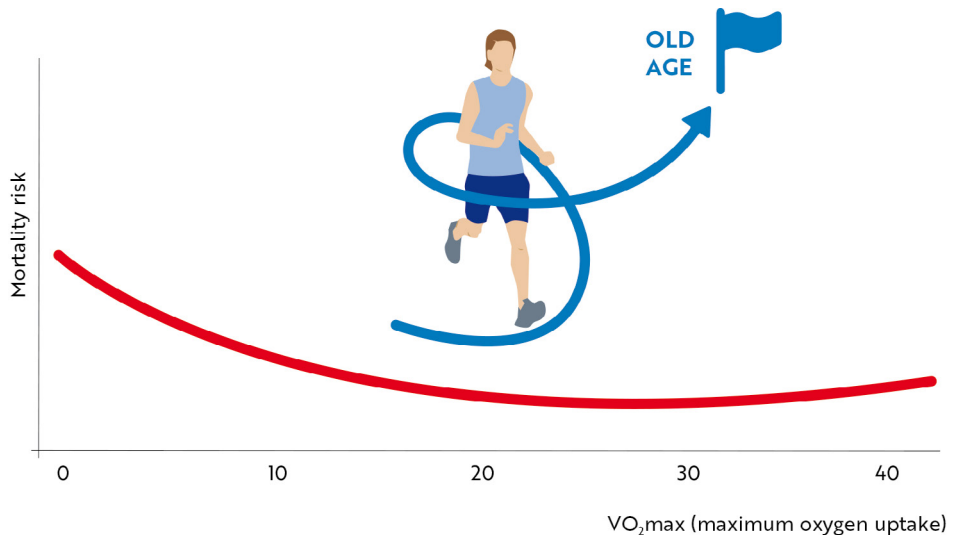


Advance Care Planning (ACP) has long been an established practice in countries such as Switzerland and the USA and extends well beyond the traditional so-called living will. Its core principle is that individuals should – and may be required to – consider in advance what type of medical treatment and care they wish to receive as their illness progresses. What is technically possible is not always the most appropriate option from a medical or ethical perspective. As death remains a social taboo, we propose incorporating ACP into the German Social Security Code (SGB V) and fostering a broad societal dialogue on the subject. The *Lancet* initiative “Bringing death back into life,” which originated in the Anglo-American context, also warrants widespread discussion in Germany.

What Else Can I Do as a Citizen Who Wants a Healthier Life?

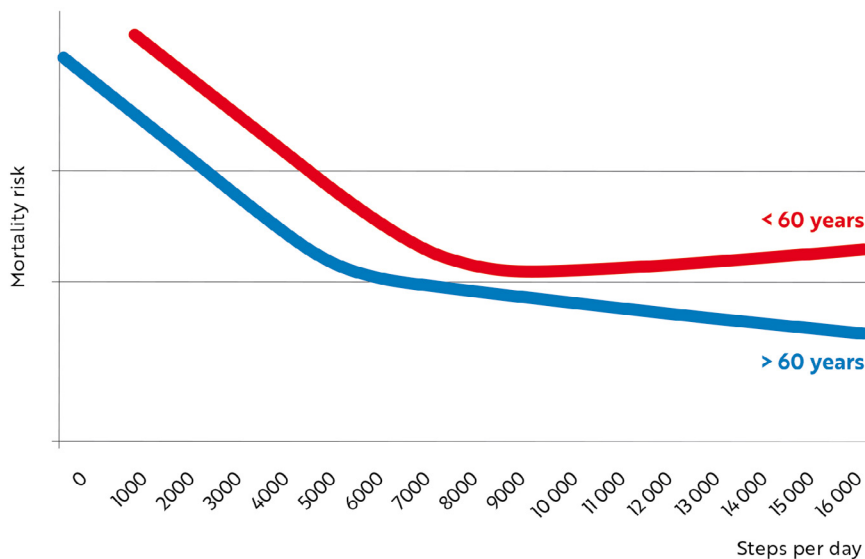
It is now well established that regular physical activity helps people remain healthier as they age. Whether in short daily intervals or in longer

sessions up to three days a week, provided the total exercise time exceeds 150 minutes per week, it has measurable benefits across numerous health conditions and reduces overall mortality risk. Physical fitness can be assessed more precisely via the maximum oxygen uptake (VO_2max), a key indicator of cardiorespiratory performance. Traditionally measured while wearing a mask on a bicycle or treadmill, VO_2max can now also be estimated by modern smartwatches. The same applies to physical exertion, which many wearables display as MET (metabolic equivalent of task). High VO_2max and MET values are both associated with a significantly lower risk of death. In addition to avoiding smoking, reducing sugar intake, and limiting alcohol consumption, two further factors that contribute to a long and healthy life are engaging in sufficient physical activity and training with the aim of improving maximum performance capacity.



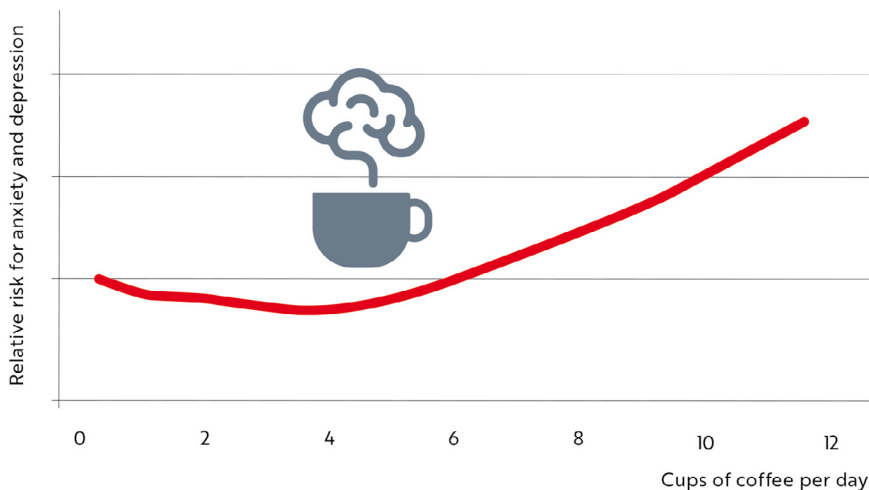
Source: JAMA Network Open 2024

And even simpler: How many steps should I take per day?



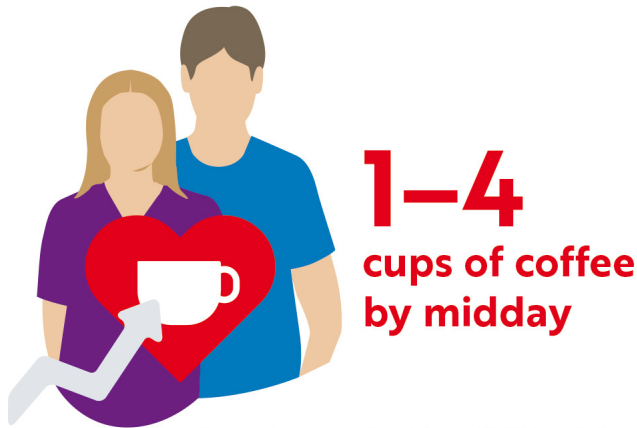
Source: Paluch, Lancet Public Health 2022

And finally: everything in moderation – including coffee. Between two and four cups of coffee per day appear to have a beneficial effect in reducing the risk of depression and anxiety.



People who drink 1–4 cups of coffee in the morning even have a lower mortality risk than those who consume it throughout the day or not at all. From a physiological perspective, this is entirely plausible – which is why the authors will now be adjusting their own coffee-drinking habits accordingly.

Morning Coffee Can Extend Life



Source: European Heart Journal 2025, pp. 1–11

Most studies on the impact of lifestyle interventions are merely observational – unlike randomized control trials. Although the studies referenced here are of high quality, they do not always allow for strict causal interpretation. Nevertheless we would like to emphasize that they reveal clearly discernible patterns, even if their magnitudes should not be interpreted too literally. The interventions discussed here, such as walking 10,000 steps per day, are associated with such minimal risks or side effects that it is well worth following these data-based recommendations.

Of course there are many more sensible behaviors to consider, such as following a healthy diet, but the above-mentioned are particularly important in our case, as Germany is currently lagging behind other countries in these areas.