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TL;DR (Summary)

1. Patients control how their data is used, made possible by the latest blockchain and cryptography technologies.
2. Data control is compliant with the most stringent interpretation of the EU GDPR, a major catalyst for worldwide adoption of data control and general handling of consumer privacy.
3. Healthcare providers and insurers have unprecedented level of trust and shared communications to improve the overall user experience while eliminating claim fraud.

HK Science Park Blockchain Startup Launches GDPR-Compliant Health Insurance Claims System

HONG KONG — In collaboration with the top healthcare providers and insurance companies in the region, leading enterprise blockchain developer eMALI.IO is unravelling the latest innovation in the health and insurance sector, the e-Mediflow or EBT (醫保通). The EBT system promises unprecedented levels of trust and shared communications within the health and insurance industries, bringing huge benefits for businesses that aligns with the core interests of patients: general data protection.

“Over the years, companies lose our personal data: Equifax, Facebook, and now our very own Cathay Pacific. It’s clear that this kind of very private and valuable information should not be collected in only one single source, tempting bad guys and giving companies huge headaches,” reflects Dr. Lawrence Ma, the Chief Scientist of eMALI.IO. “Health data is an intensely personal private property. We apply the latest in cryptography and blockchain to bring our society towards a world where personal data belong to the people it should belong to.”

EBT lets patients take control of their own electronic health, whose safety and reliability are secured by eMALI.IO’s proprietary blockchain and cryptography technology. EBT is compliant with the most stringent interpretation of the immensely-influential EU GDPR (General Data Protection Regulation of the European Union) that came into effect earlier this year, setting an example for preventing the compromising of valuable customer data, and ultimately their privacy.



EBT also opens a direct channel of communication and co-operation between insurance companies and medical practitioners to directly process claims, expedite claims approval, save costs, eliminate cross-border duplicated claims, and provide reliable and relevant on-demand patient information for medical institutions and insurance companies. It's a triple-win situation for all stakeholders.

“Although it is not illegal for one to be covered by multiple insurance policies, but it is a breach of contract to make multiple claims,” clarified Peter Woo, Chief Strategy Officer of eMALI.IO. “The threat of penalties and punishments can only stop a certain proportion of unintended or unwanted activities. Our solution cleverly combines blockchain and cryptography to make these activities impossible.”

The EBT system is co-developed within a consortium of insurance and health professionals, lead by eMALI.IO Limited, the top enterprise blockchain developer in Hong Kong, proudly incubated by Hong Kong Science Park.

About Hong Kong Science Park

About Hong Kong Science Park Comprising Science Park, InnoCentre and Industrial Estates, Hong Kong Science & Technology Parks Corporation (HKSTP) is a statutory body dedicated to building a vibrant innovation and technology ecosystem to connect stakeholders, nurture technology talents, facilitate collaboration, and catalyse innovations to deliver social and economic benefits to Hong Kong and the region.

Established in May 2001, HKSTP has been driving the development of Hong Kong into a regional hub for innovation and growth in several focused clusters including Electronics, Information & Communications Technology, Green Technology, Biomedical Technology, Materials and Precision Engineering. We enable science and technology companies to nurture ideas, innovate and grow, supported by our R&D facilities, infrastructure, and market-led laboratories and technical centres with professional support services. We also offer value added services and comprehensive incubation programmes for technology start-ups to accelerate their growth.

Technology businesses benefit from our specialised services and infrastructure at Science Park for applied research and product development; enterprises can find creative design support at InnoCentre; while skill- intensive businesses are served by our three industrial estates at Tai Po, Tseung Kwan O and Yuen Long. More information about HKSTP is available at www.hkstp.org

About eMALI.IO, builder of EBT

eMALI.IO Limited is an enterprise blockchain company incubated by the Hong Kong Science and Technology Park (HKSTP) and is a leading blockchain developer in the health and insurance sector in Asia. In addition to winning three awards from the 2017 AIA Global



Blockchain Challenge, eMALI.IO recently won the Hong Kong Championship of the 2018 Zurich Insurance Global Innovation Competition, cementing its reputation as the leading-edge of technology in the insurance technology industry.

About Dr. Lawrence Ma, CEO of eMALI.IO

Dr. Lawrence Ma has over 25 years of academic, finance and technology development, and business experiences.

Dr. Ma taught mathematics at the National University of Singapore for several years before moving into quantitative finance and risk management with thinktanks and consulting firms: Head of Quantitative Group at Man-Drapeau Research; Senior Vice President of American Bourses Corporation; Senior Consultant for Bain & Company (Greater China); COO of Orbrich (China) International Factors; CEO of Fortel Solutions Limited.

Dr. Ma is a life-long learner, constantly learning about advances in Internet-of-Things (IoT), big data, cybersecurity, cryptography, blockchain, and distributed ledger technology (DLT).

Dr. Ma led a team of blockchain developers nicknamed eMALI.IO and swept the top prizes at the 2016 AIA Blockchain Global Challenge, beating out entries from 19 countries. Soonafter, eMALI.IO was formed and joined the Incu-Tech Programme at Hong Kong Science Park, continuing to specialise in insurtech and regtech, building blockchain and cryptographic tools for privacy, identity management, insurance claim management, fraud detection, and regulatory registries. In November 2018, eMALI.IO was the Hong Kong region winner of Zurich Insurance World Innovation Championship, defeating over 50 other entries from Hong Kong, Mainland China, and Singapore. As the HK region winner of the competition, eMALI.IO will progress to the Asia Pacific Region finals, which will be held next month in Hong Kong.

Dr. Ma is also passionate about building the blockchain community in Hong Kong and the surrounding region, as one of the few advocates of practical and compliant approach to applying blockchain and DLT. He founded and currently runs the Hong Kong Blockchain Society to bridge academia, government, and industry in 2017. He currently serves on the Expert Committee Society of CUFE Beston Blockchain Research Center (中央財經大學大信區塊鏈研究中心) in Beijing, China.

Dr. Ma is a life-long mathematician: he earned his BA in Math from Yale University, his MS in Math from Stanford University, and his PhD in Math from Cornell University.



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TL;DR (簡介)

- 通過區塊鏈和密碼學技術，使病人完全掌控個人資料運用
- 是依循歐盟最嚴格保護消費者隱私的資料處理法規 GDPR而執行
- 醫院、診所、醫療人員和保險公司，可以完全放心使用資訊，並同時消除欺詐索賠

香港科技園區塊鏈初創公司，推出GDPR兼容醫療保險索賠系統

香港 — eMALI.IO 正在與多家醫療機構和保險公司合作，推動醫保通 (EBT)服務，為病人和所有持份者帶來的好處。

eMALI.IO 首席科學官馬君豪博士說：「一直以來，很多大公司洩漏大量客戶重大個人資料，很明顯是由於通過單一採集途徑，資料外洩既誘使犯罪行為，亦令相關公司頭痛不已。」，「個人醫療及健康資料是重大資產，我們使用最新的密碼學私區塊鏈技術，使資料回歸個人，不至外洩。」

醫保通讓病人控制自己的醫療健康紀錄，其安全性和可靠性得到eMALI.IO專有的技術保障。醫保通完全符合今年才生效的 歐盟的一般數據保護條例 (GDPR) 嚴格要求，開創業內先河。

醫保通使保險公司和醫生之直接連繫，直接處理索賠，加快索賠審批，節省行政成本，消除跨境及重複索賠，即時提供可靠和準確的相關資訊予醫療機構和保險公司，創造三贏局面。

eMALI.IO 首席戰略官胡鈞儒表示，雖然擁有多張醫療保單並不違法，但同一診治重覆索賠是違約行為，“懲處的效果十分有限，我們的解決方案使重覆索賠變成不可能。

醫保通是 eMALI.IO 在香港科學園協助下，連同多家保險公司和醫療人員，共同開發的創新系統。



關於香港科技園公司

香港科技園公司乃於2001年5月成立之法定機構，負責規劃及管理科學園、創新中心及工業邨，致力營造富有活力的創新及科技生態圈，積極連繫各持份者，培育科技人才及促進交流協作，帶動創新發展，為香港以至整個區域締造社會及經濟效益。

自成立以來，我們透過發展重點科技領域，包括生物醫藥、電子、綠色科技、資訊及通訊科技、物料與精密工程，帶領香港成為地區的創新及科技樞紐。為協助科技公司孕育意念、創新及發展，我們提供科研設施及基礎建設，設置市場主導的實驗室及技術中心，並附設技術支援服務。我們亦提供多項增值服務及專為新創科技企業而設的創業培育計劃，支援全面，協助他們加快發展業務。

駐扎於科學園的科技企業能夠透過我們的專業服務及科研設施，進行應用研究及產品開發；從事設計的企業可以於創新中心獲得設計相關的支援；而技術密集型的企業則可受惠於大埔、將軍澳及元朗三個工業邨所提供的服務。更多詳情，請瀏覽www.hkstp.org。

關於 eMALI.IO 有限公司

eMALI.IO 是亞洲區內保險科技開發商，繼贏得2017年友邦全球區塊鏈挑戰賽三大獎項後，最近又在2018蘇黎世保險全球創新比賽中，贏得香港錦標賽冠軍，鞏固了在保險科技 Insurtech 的領先地位。