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Good practices from the project partners

Erasmus+ SELID project meeting and seminar

Universidad Permanente Alicante

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Contribution from Dresden Senior's Academy

- **Digital Health (Evi Rudolph)**
- **Online Banking (Rudolf Hensel)**



Digital Health

- **The introduction of the so called electronic patient record (EPR – in German: ePA) was scheduled in Germany for January 1, 2021. Unfortunately, the start has been postponed to the year 2022.**
- **The ePA was made available to all insured persons as planned by the health insurances, but the doctors and other medical institutions are not able yet to save any data into the system.**
- **The ePA is designed to include all information regarding health status, treatments, findings, medications, prescriptions.**
- **The insured person can decide whom he wants to give access to and what he wants to save. The ePA avoids multiple examinations and thus saves costs.**
- **In case of an emergency, the emergency physician can immediately read the data and initiate the correct treatment.**
- **Unfortunately, these options will only be available from 2022 onwards. Nevertheless, we have tried to get seniors interested in this topic so that we are ahead of the changed schedule.**



Digital Health

So far, the project group has offered the following lectures to inform the elderly:

1. Training on the ZOOM system with practical exercises on smartphone and tablet. The required ZOOM license for up to 100 participants got financed from project costs.
2. Educational lecture on Corona
3. Usage of a smart watch to monitor health by various measurement data such as blood pressure, pulse, blood oxygen, steps, calorie consumption
4. Telemedicine for patients
5. Paperwork is a thing of the past
6. Introduction of the EPR
7. Digital solutions for healthy aging (pilot by the Medical Academy Dresden)

The presentations were offered partly as a video presentation via ZOOM, partly as a face-to-face event or as a hybrid.



Digital Health

As soon as the doctors can fill in the ePA, we will offer workshops on how the insured can use it with practical exercises on tablets or smartphones. One problem is that every health insurance company offers its own specific ePA. An uniform instruction is therefore difficult.

For the new year we want to continue our series of lectures with the following topics:

8. Service of local pharmacies with preparation of a medication plan, e-prescription
9. Technical basics for contact between doctor and patient, organization of an online Doctor's visit
10. Use of free health apps, their benefits and evaluation
11. Doctors' problems with digitization, lack of technology, costs, training
12. User experience with the EPR / ePA
13. Experience with the electronic prescription. The speakers will be pharmacists, doctors, employees of health insurance companies and our project group.



Digital Health

In order to use the remaining time until the end of the project, we are testing a number of health apps that are offered free of charge by health insurance companies.

We evaluate the handling, the benefit for the elderly, the data protection. The results will be presented in lecture 10.

The following topics could also be of interest to the elderly:

- Prevention
- sleep disorders
- Nutrition
- doctor's guide.

These APPs are also intended to provide motivation in various areas of life.

We will for sure continue to take care of “digital health” beyond the end of the project.



Online Banking

1. Results 2021

On the subject of online banking, the EFOS working group carried out a survey based on a questionnaire in summer / autumn 2020, this means during the corona pandemic. The target was to explore the existing level of knowledge of the participants in order to draw conclusions for later training measures.

Due to the contact restrictions, only less than 100 people, mainly from the Dresden Seniors Academy, took part in the survey.

Questions were asked about personal attitudes towards online banking, existing technical requirements, the desired support during use and concerned risks.



Online Banking

As a result, it was figured out that

- **38% of participants already use online banking**
- **23% are already users but would like to get further training**
- **15% are interested in an introduction and**
- **24% reject the application.**

The majority of the respondents, including some of those who already use online banking, expect support from the financial institutions, also because of the mostly bank-specific procedures and apps

Online courses, which were only preferred by 1% before Corona, are now supported by 32%.

In an initial knowledge transfer, the interested parties should mainly be informed about the possibilities of online banking.

The security measures of the procedures should be explained and any concerns should be addressed and invalidated.



Online Banking

2. Practical measures

The organization of seminars was made more difficult by

- Lack of suitable rooms (including equipment)
- - Missing speakers for bank-specific apps
- - Pandemic restrictions

With the support of Deutsche Bank AG, however, three seminars were held in autumn '21. A total of 32 senior citizens took part in these 2-hour events.

The rooms were made available by the Chamber of Commerce and Industry in Dresden, with each participant having a PC for independent collaboration.

The first part of the training dealt with the topic of "security in the Internet" and related aspects, such as the assignment of a "strong" password.

Information on the risks of so called phishing and its variations were also given.



Online Banking

With the help of a demo account, the participants in the second part of the training were shown on the PC how to log into online banking and how to enter the password correctly.

The participants were then able to determine account balances on different key dates, transfer transfers, return direct debits and track credit card payments.

The speakers also explained the generation and handling of the "TAN".

It was also important to point out that the user had to log out correctly and that the entire process had been properly completed.

Thanks to the practical instruction and intensive training on the PC, the inexperienced senior citizens were relieved of a certain initial shyness towards the medium and any reservations or fears when using digital instruments were noticeably reduced.

In particular, the important references to the high security standards in online banking may have contributed to the fact that the acceptance among senior citizens has increased.



Online Banking

3. Outlook for 2022

3.1 Banking – next steps

The evaluation of the previous events showed:

Due to the bank-specific programs, it is problematic to provide the participants with sufficient knowledge with just one training course.

If enough participants can be found, knowledge should be deepened in workshops that are as specific as possible to certain banks.

Another seminar with another banking company is planned for this purpose.



Online Banking

3.2 New topics

The pandemic led to increased use of online trading.

This brings new focus to our seniors:

- Payment methods used for buying and selling on the Internet, such as credit card, giropay, PayPal, instant transfer, etc.
- Payments by smartphone (NFC)
- Dealing with customer accounts in online retailing, including the problem of passwords
- Buying tickets for events
- Pay parking fees by the smartphone

We are also going to organize suitable training courses under the topic of "Your smartphone as a constant companion".