CLAIMS

[Claim 1]

A risk analysis system, comprising:

a storage apparatus which stores subject data including information related to health of a subject;

an analyzer which analyzes a risk related to the health of the subject based on the subject data acquired from the storage apparatus; and

an output apparatus which outputs an analysis result by the analyzer, wherein

the analyzer includes:

a risk estimating unit which estimates an event onset risk of the subject based on the subject data;

a medical expense predicting unit which predicts future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the event onset risk estimated by the risk estimating unit and the subject data; and

an insurance subscription propriety determining unit which, by estimating an insurance premium amount to be paid when the subject subscribes to health insurance and comparing the predicted future medical expenses with the estimated insurance premium amount, determines a propriety of subscription to the health insurance by the subject.

[Claim 2]

The risk analysis system according to claim 1, wherein the insurance subscription propriety determining unit

compares the predicted future medical expenses with the estimated insurance premium amount and determines that it is inappropriate for the subject to subscribe to the health insurance when the insurance premium amount is equal to or lower than the future medical expenses.

[Claim 3]

A risk analysis system, comprising:

a storage apparatus which stores subject data including information related to health of a subject;

an analyzer which analyzes a risk related to the health of the subject based on the subject data acquired from the storage apparatus; and

an output apparatus which outputs an analysis result by the analyzer, wherein

the analyzer includes:

a risk estimating unit which estimates an event onset risk of the subject based on the subject data; and

a medical expense predicting unit which predicts future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the event onset risk estimated by the risk estimating unit and the subject data, and

the analyzer includes a plurality of types of analysis algorithms for different areas of residence and selects an analysis algorithm in accordance with an area of residence of the subject.

[Claim 4]

A risk analysis system, comprising:

a storage apparatus which stores subject data including information related to health of a subject;

an analyzer which analyzes a risk related to the health of the subject based on the subject data acquired from the storage apparatus; and

an output apparatus which outputs an analysis result by the analyzer, wherein

the analyzer includes:

a hypertension determining unit which determines, based on the subject data, whether or not blood pressure of the subject is hypertension, and determines, when the blood pressure is hypertension, which of predetermined hypertension types the blood pressure of the subject corresponds to;

a risk estimating unit which estimates the event onset risk of the subject using a determination result from the hypertension determining unit as a risk factor; and

a medical expense predicting unit which predicts future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the event onset risk estimated by the risk estimating unit and the subject data, and

when the subject data includes data of office blood pressure and data of home blood pressure, the hypertension determining unit determines, based on the data of the office blood pressure and the data of the home blood pressure, whether the subject has hypertension, masked hypertension, or

white-coat hypertension.

[Claim 5]

The risk analysis system according to claim 4, wherein the hypertension types include hypertension levels, and

when the blood pressure of the subject is determined to be hypertension, the medical expense predicting unit predicts the future medical expenses of the subject by also taking medical expenses needed to treat hypertension into consideration based on a hypertension level of the subject.

[Claim 6]

The risk analysis system according to any one of claims 1 to 5, wherein

the risk estimating unit estimates, as the event onset risk, an onset probability at which the subject develops a disease, and

the medical expense predicting unit calculates, based on the subject data, medical expenses needed when the subject develops the disease, and predicts, based on the medical expenses and the onset probability, the future medical expenses of the subject.

[Claim 7]

The risk analysis system according to claim 6, wherein the medical expense predicting unit calculates, as the medical expenses needed when the subject develops the disease, hospitalization medical expenses required for hospitalization and outpatient medical expenses required for outpatient care.

[Claim 8]

The risk analysis system according to claim 6 or 7, wherein

the risk estimating unit estimates the onset probability for each of a plurality of diseases, and

the medical expense predicting unit predicts the future medical expenses for each of the plurality of diseases, and calculates total future medical expenses of the subject by adding up the predicted future medical expenses.

[Claim 9]

The risk analysis system according to any one of claims 3 to 5, further comprising an insurance subscription propriety determining unit which, by estimating an insurance premium amount to be paid when the subject subscribes to health insurance and comparing the predicted future medical expenses with the estimated insurance premium amount, determines a propriety of subscription to the health insurance by the subject.

[Claim 10]

The risk analysis system according to any one of claims 1, 2, and 9, wherein the output apparatus outputs conditions and/or an insurance premium amount of health insurance suitable for the subject based on a determination result from the insurance subscription propriety determining unit.

[Claim 11]

The risk analysis system according to any one of claims 1 to 10, wherein the output apparatus generates and outputs a graph indicating an annual trend of the future medical

expenses of the subject.

[Claim 12]

The risk analysis system according to any one of claims 1, 2, 4, and 5, wherein the analyzer includes a plurality of types of analysis algorithms for different races and/or different areas of residence and selects an analysis algorithm in accordance with a race and/or area of residence of the subject.

[Claim 13]

The risk analysis system according to any one of claims 1 to 3, wherein

the analyzer further includes a hypertension determining unit which determines hypertension of the subject based on the subject data, and

the risk estimating unit estimates the event onset risk of the subject using a determination result from the hypertension determining unit as a risk factor.

[Claim 14]

The risk analysis system according to claim 13, wherein, when it is determined by the hypertension determining unit that the subject has hypertension, the medical expense predicting unit predicts the future medical expenses of the subject by also taking medical expenses needed to treat hypertension into consideration.

[Claim 15]

A risk analysis method, comprising:

an acquiring step of acquiring subject data including

information related to health of a subject;

an analyzing step of analyzing a risk related to the health of the subject based on the subject data; and

an outputting step of outputting an analysis result of the analyzing step, wherein

the analyzing step includes:

a step of estimating an event onset risk of the subject based on the subject data;

a step of predicting future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the estimated event onset risk and the subject data; and

a step of determining, by estimating an insurance premium amount to be paid when the subject subscribes to health insurance and comparing the predicted future medical expenses with the estimated insurance premium amount, a propriety of subscription to the health insurance by the subject.

[Claim 16]

The risk analysis method according to claim 15, wherein, in the step of determining a propriety of subscription to the health insurance by the subject, the predicted future medical expenses are compared with the estimated insurance premium amount and a determination that it is inappropriate for the subject to subscribe to the health insurance is made when the insurance premium amount is equal to or lower than the future medical expenses.

[Claim 17]

A risk analysis method, comprising:

an acquiring step of acquiring subject data including information related to health of a subject;

an analyzing step of analyzing a risk related to the health of the subject based on the subject data; and

an outputting step of outputting an analysis result of the analyzing step, wherein

the analyzing step includes:

a step of estimating an event onset risk of the subject based on the subject data; and

a step of predicting future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the estimated event onset risk and the subject data, and

in the analyzing step, an analysis algorithm in accordance with an area of residence of the subject is selected from a plurality of analysis algorithms prepared for different areas of residence.

[Claim 18]

A risk analysis method, comprising:

an acquiring step of acquiring subject data including information related to health of a subject;

an analyzing step of analyzing a risk related to the health of the subject based on the subject data; and

an outputting step of outputting an analysis result of the analyzing step, wherein

the analyzing step includes:

a step of determining, based on the subject data, whether or not blood pressure of the subject is hypertension, and determining, when the blood pressure is hypertension, which of predetermined hypertension types the blood pressure of the subject corresponds to;

a step of estimating an event onset risk of the subject using a determination result from the determining step as a risk factor; and

a step of predicting future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the estimated event onset risk and the subject data, and

when the subject data includes data of office blood pressure and data of home blood pressure, whether the subject has hypertension, masked hypertension, or white-coat hypertension is determined based on the data of the office blood pressure and the data of the home blood pressure in the step of determining which of the hypertension types the blood pressure of the subject corresponds to.

[Claim 19]

A non-transitory computer readable medium that stores a program causing a computer to execute the respective steps of the risk analysis method according to any one of claims 15 to 18.

[Claim 20]

A display apparatus which displays the analysis result output by the risk analysis method according to any one of

claims 15 to 18.

RISK ANALYSIS SYSTEM AND RISK ANALYSIS METHOD

ABSTRACT

The risk analysis system according to the present invention includes: a storage apparatus which stores subject data including information related to health of a subject; an analyzer which analyzes a risk related to the health of the subject based on the subject data acquired from the storage apparatus; and an output apparatus which outputs an analysis result by the analyzer. The analyzer has: a risk estimating unit which estimates an event onset risk of the subject based on the subject data; and a medical expense predicting unit which predicts future medical expenses, which are medical expenses to be incurred in the future by the subject, based on the event onset risk estimated by the risk estimating unit and the subject data.

[Fig. 1]