



**XXVIII SUERJ**

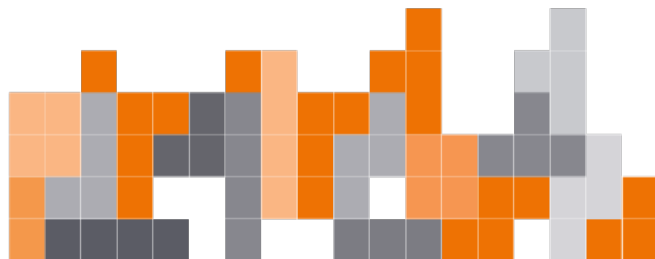
II Encontro Unimed RJ de Capacitação e Estratégia | I Congresso Unimed RJ de Recursos Próprios



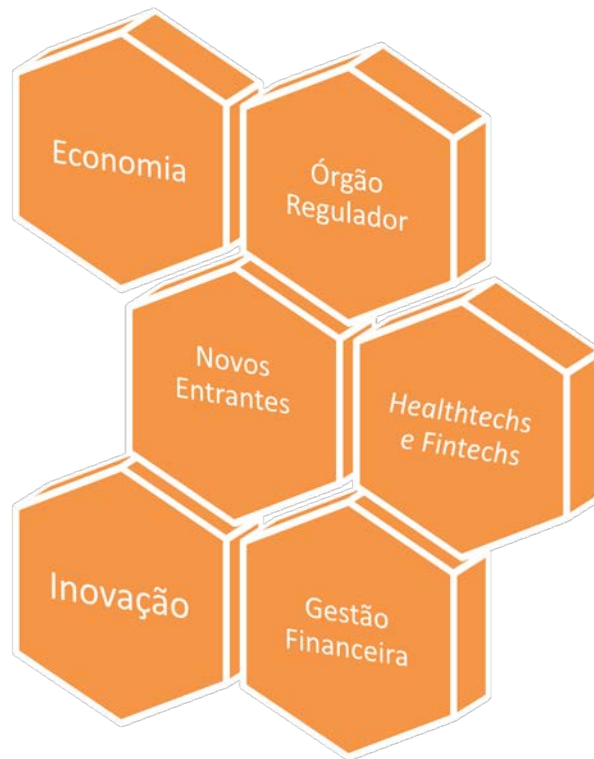
Fórum Atuarial, Contábil-  
Financeiro e Regulação

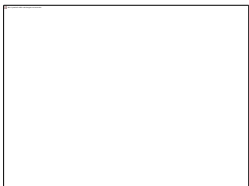
# Gestão Financeira em tempos de Disrupção

Myrian Lund

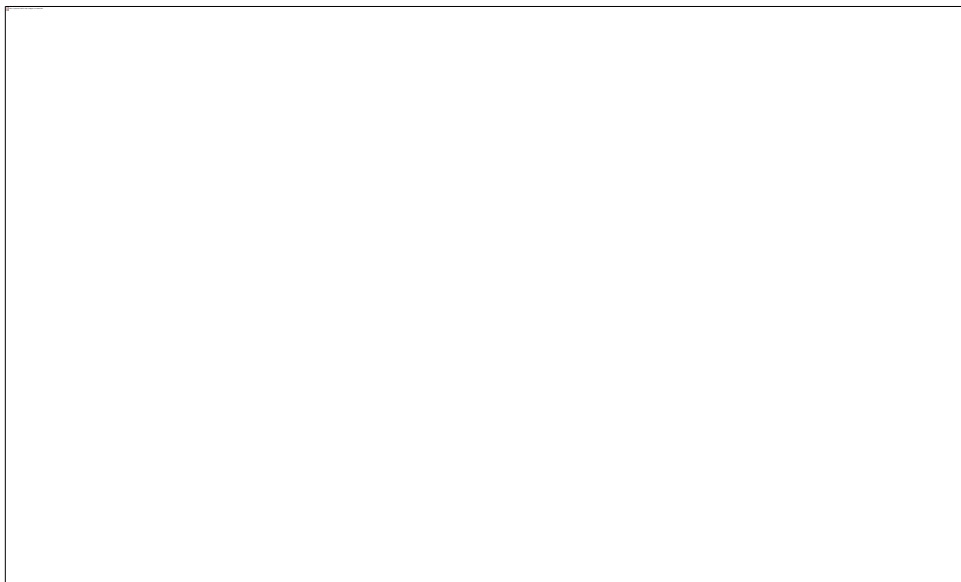


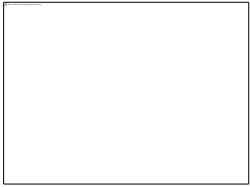
# Desafios





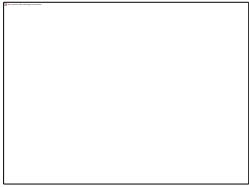
# Economia



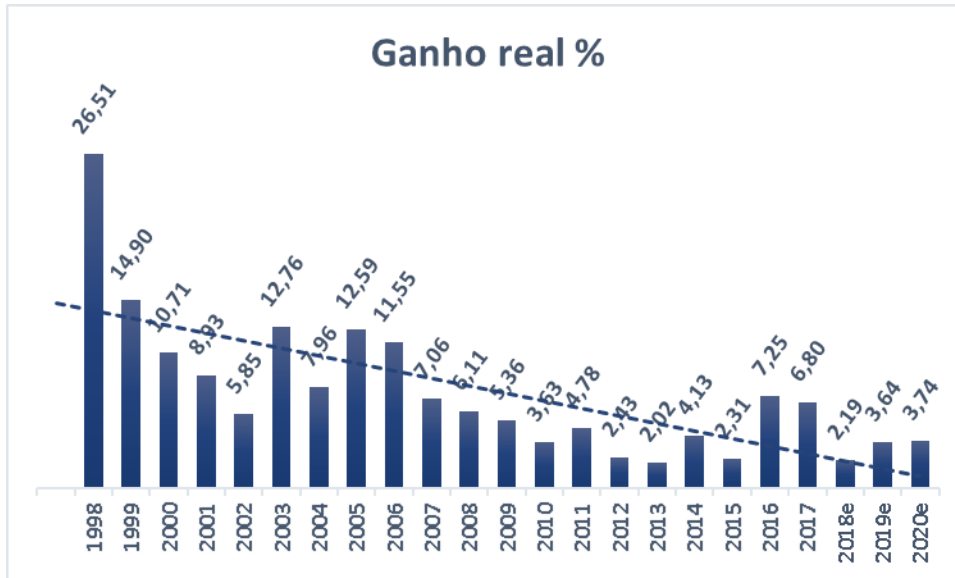


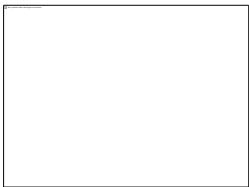
# Economia





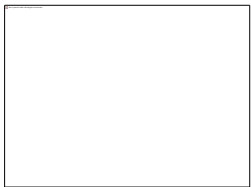
# Economia





# Órgão regulador

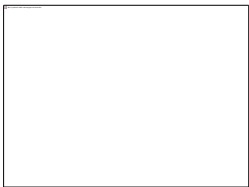
- Restritivo
- Burocrático
- Visão do passado



# Novos Entrantes



- Pequenas clínicas de saúde

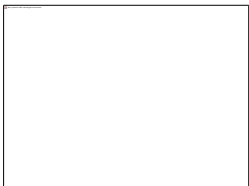


# Healthtechs e Fintechs



- As tech atravessam o modelo em andamento
- Paulo Lehman

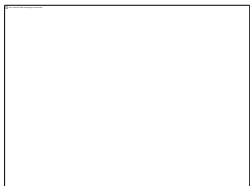




# Inovação



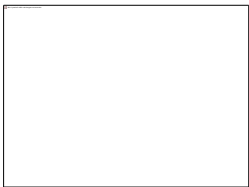
- Existem Recursos para a saúde, mas faltam ideias



# Gestão Financeira



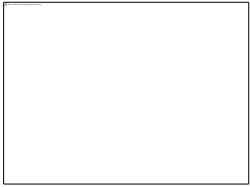
- Mudança
- Equipe
- Novos aplicativos



# Gestão da Cooperativa



- Governança moderna, competente, ética, mesclando idades e conhecimentos
- Empresas de tecnologia



# Arquitetura de Escolha



- Funcionamento do cérebro
- Processo de decisão
- Finanças Comportamentais



“Yeah, I hate change, too.”

**Obrigada,**  
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