



Flanders
State of the Art



HEALTH-TECH

IN ISRAEL

FLANDERS INVESTMENT & TRADE MARKET SURVEY

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1. About this overview

This document provides an overview of the Israeli digital healthcare sector and its potential for Flemish companies. It highlights the characteristics of the Israeli healthcare market, the strengths of the local industry and the impact of digital health on the healthcare system. The overview also examines the hurdles that Flemish exporters might face and briefly mentions the ongoing political and social unrest in the country.

It also looks at potential market segments for Flemish exports and provides a list of websites to visit for more information. The document is full of references to further resources, including both company details and comprehensive explanations of the subject matter. This approach ensures that you don't get hindered by details that might not be relevant for you. Instead, you can explore in more depth the topics that are important to you.

1.1 Main takeaways

- Israel has a thriving digital healthcare sector with a strong culture of innovation and entrepreneurship.
- The industry is strong and diverse, with companies developing a wide range of products and technologies from advanced implantable devices to diagnostic tools.
- The COVID-19 pandemic has led to an increase in healthcare expenditure in Israel, creating opportunities for Flemish companies interested in exporting to the Israeli market.
- Potential market segments for Flemish exports include telemedicine, digital health platforms, and medical devices.
- Collaboration with Israeli research institutions is highlighted as a potential avenue for developing new products and services based on the latest research and development.
- The global economic problems, but even more so the local political and social unrest, pose a serious obstacle to the further development and success of the Israeli economy and the high-tech sector as a whole.

2. Characteristics of the market

Israel's National Health Insurance covers all residents. The Ministry of Health supervises the system, with four competing not-for-profit health plans responsible for service delivery and payment.



Private financing of healthcare in Israel accounted for one-third of national expenditure in 2021, indicating a shift towards a more balanced funding model.

Data by the **Organisation for Economic Co-operation and Development** (OECD) shows that the total for health spending in Israel (per capita, in 2022) was \$3,444 government/ compulsory was \$2,360 and voluntary was \$1,084.

According to [an article](#) published in 2022, the COVID-19 pandemic led to a significant increase in healthcare expenditure in Israel, but it still remains below the average of OECD countries. However, factors such as the healthcare system structure (effective and widespread) and age distribution (young population) should be considered in the comparison.

As mentioned, there are four health plans, each of which offers the same package of services (the "health basket") along with other premium services. Residents are free to choose which one they prefer.

These four health plans, or health maintenance organization (HMO), are:

- [Clalit](#), the biggest HMO in Israel- For more details, see [here](#).
- [Maccabi](#), the second-biggest HMO in Israel
- [Meuhedet](#), the third-largest HOM
- [Leumit](#)

Patients' rights are protected by law, and patients have a wide range of digital tools to help them make decisions about their health.

Israel's healthcare system relies heavily on primary care and community-based specialty clinics, making outpatient care a critical aspect. A referral is obligatory for accessing specialist services and hospital care. Dental care will be included in the health basket for children and the elderly between 2012 and 2018. Currently, members of the health fund can receive dental care based on their insurance plans, which offer reduced prices.

Voluntary Health Insurance (VHI) has gained significant popularity in Israel, with 82% of adults receiving VHI through their Sickness Fund and an additional 49% receiving VHI from private commercial insurers, often resulting in dual VHI coverage. Many individuals use VHI to minimize waiting times, expand their choice of healthcare providers, or access services not covered by the basic healthcare basket, such as certain medications.

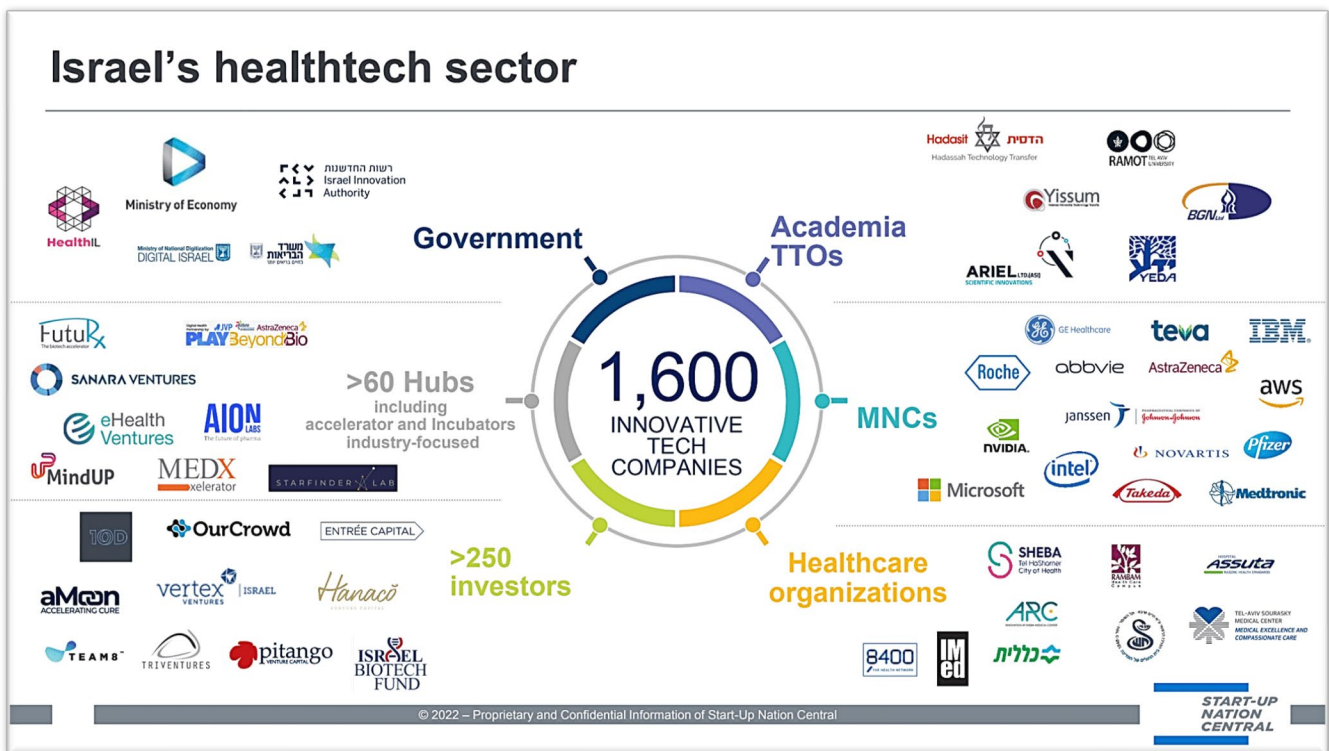
The share of private funding in Israel's national health expenditure has been on the rise, reaching 28.8% in 2020, alongside the health tax at 21.4% during the same period. The Israeli Central Bureau of Statistics reports that private spending accounts for 50.2% of total healthcare spending, one of the highest rates among OECD member countries. This trend has been steadily increasing due to the depletion of resources in the public health system. Private spending includes payments for dental services, supplementary and commercial health insurance, private nursing care, drug purchases, deductibles, and medical equipment purchases.



Despite the National Health Insurance and VHI coverage for many, out-of-pocket payments persist, accounting for slightly over one-fifth of current health expenditures in 2019. This figure has most likely increased in recent years.

3. The Israeli health-tech sector

[The annual Health-tech Ecosystem Report for Israel](#) in 2022 highlights the growth and potential of the health-tech sector in the country. Israel, renowned as the "Start-Up Nation," possesses a solid foundation for supporting the growth of health-tech, owing to its innovative spirit, world-class medical centers, and high-level research institutions. The convergence of healthcare and technology has given rise to a wave of emerging health-tech companies in biotechnology, digital health, pharmaceuticals, and medical devices. The sector has experienced remarkable expansion, witnessing a 30% increase in the number of health-tech companies in Israel since 2015. Additionally, investment in the sector has surged, with capital raised by Israeli Health-tech companies growing by 80% over the last five years.



Source: Startup Nation Central, Israel's Health Tech Ecosystem

The report highlights the transformative potential of technology to revolutionize healthcare and create a sustainable system of care. Despite the challenges faced by startups in 2022, health-tech capital raised in Israel showed greater resilience compared to other high-tech sectors. Nonetheless, the report raises concerns about the historically inadequate funding for health tech and emphasizes the importance of increased



investment to scale innovation and move companies from the R&D stage to revenue generation. Overall, the report highlights the critical role of health tech in improving healthcare outcomes and its promising growth prospects.

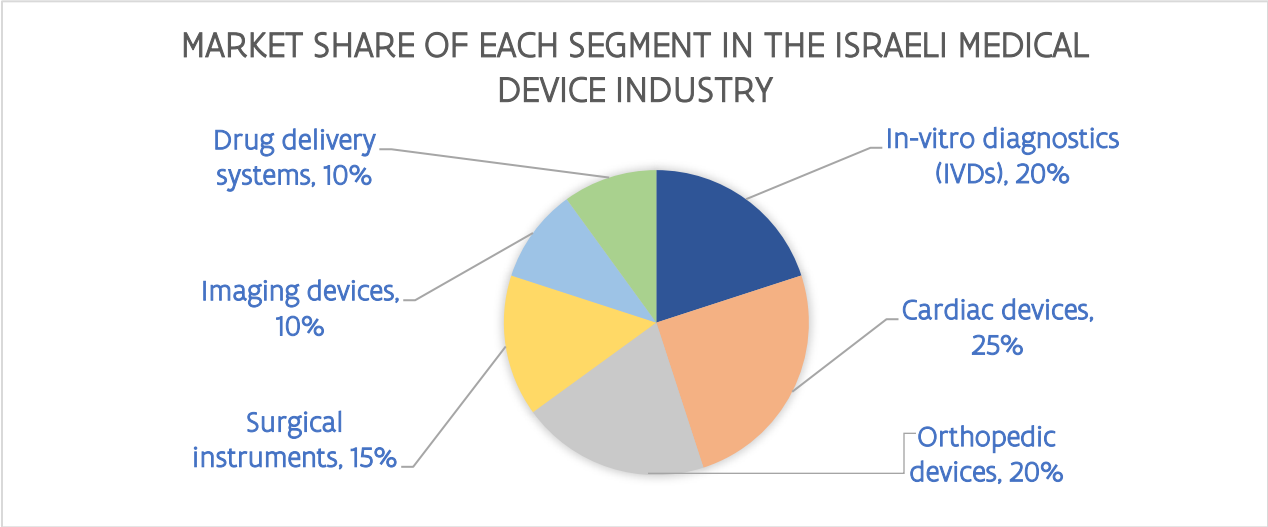
However, Israel's economy is currently experiencing the effects of the country's unprecedented political situation, which is affecting the healthcare sector, among others. While healthcare companies around the world are facing difficulties, Israeli companies, in fact the entire Israeli high-tech sector, are particularly affected due to problematic macroeconomic indicators, international investors' uncertainty about the local market, as well as several other factors. The growing domestic unrest and resulting [economic challenges cast a shadow](#) over the future of Israel's high-tech sector, including health-tech.

3.1 The Israeli medical devices industry

According to Statista, revenue in the medical devices segment in Israel is projected to reach US\$2.76bn in 2023. The market's largest segment is Cardiology Devices with a projected market volume of US\$0.39bn in 2023. Revenue is expected to show an annual growth rate (CAGR 2023-2027) of 6.44%, resulting in a market volume of US\$3.54bn by 2027.

3.2 Main sub-sectors

According to a report by GlobalData called "Israel Healthcare (Pharma and Medical Devices) Market Analysis, Regulatory, Reimbursement and Competitive Landscape" (2021), these are the *main segments* of the market:



Note that these market share percentages may vary depending on the source of data. However, they give a general overview of the size and makeup of the Israeli medical device industry.



The medical device market is, of course, more diverse than the main segments listed above. Here is more detail with examples of companies operating in each sub-sector.

Medical imaging: Israel is a leader in medical imaging technology, with companies like [Nanox Imaging](#) developing digital x-ray systems that are more affordable and accessible than traditional machines. Other Israeli companies in this field include [NovaSight](#), which develops software for vision testing and rehabilitation, and [MobileODT](#), which uses smartphone technology for cervical cancer screening.

Telemedicine: [TytoCare](#) offers a host of remote solutions that can substitute a visit to a clinic, [K Health](#) developed AI-powered symptom checks and virtual consultations, and [DayTwo](#), which uses microbiome analysis to provide personalised dietary recommendations for managing chronic conditions such as diabetes.

Wearable devices: Israeli companies such as [HealthWatch](#) and [HeraMED](#) have developed wearable devices for remote patient monitoring during pregnancy and beyond. HealthWatch's smartwatch tracks heart rate, blood pressure and oxygen levels, while HeraMED's fetal monitor can be used to detect fetal distress and reduce the risk of stillbirth.

Robotics: Israeli robotics companies are also making progress beyond surgical robotics. [ReWalk Robotics](#), for example, has developed an exoskeleton that enables people with spinal cord injuries to walk again, while [SoftWheel](#) has designed a wheel that can adapt to uneven surfaces to improve mobility for wheelchair users.

Digital therapeutics: [BioBeats](#) uses AI to generate actionable insights on patient care. [Cognetivity Neurosciences](#) has developed an AI-powered test that can detect early signs of dementia, while Neurotech Solutions has developed a wearable device that uses neurostimulation to treat migraines.

Health analytics: [Zebra Medical Vision](#) is one of several Israeli companies focusing on AI-based analysis of medical images. Others include [Aidoc](#), which uses AI to flag urgent cases for review by radiologists, and [MDCClone](#) has a self-service data analytics environment enabling healthcare collaboration, research, and innovation.

Remote patient monitoring: [Datos Health](#) has developed remote patient monitoring platforms that allow patients to track their health and communicate with their care team. [Neteera](#) provides a variety of vital-signs and bio-data features and indications in a continuous, contactless and passive manner.

According to a report by GlobalData "Israel Healthcare (Pharma and Medical Devices) Market Analysis, Regulatory, Reimbursement and Competitive Landscape", the top import medical devices in Israel are surgical instruments and other medical electronics, lab reagents, diagnostic equipment, and catheters.

In summary, Israel's digital health sector is a diverse and innovative ecosystem, with companies developing a range of innovative technologies to improve healthcare outcomes. However, even with a well-established industry, a significant portion of the demands of the domestic market must be sourced from abroad.

The examples listed here are just a small sample of the numerous companies and innovations emerging from this industry.



For a list of the top 14 Israeli medical devices companies, see P. 166, [No. 10](#).

[See Article](#): How did Israel become a hotbed for medical devices?

4. Digital health in the healthcare system

Israeli hospitals and other healthcare providers are using health tech and innovation in a variety of ways to improve the quality of care, reduce costs and make it more convenient for patients. This allows startups to conduct tests and pilots in the field, giving them an efficient way to develop and improve their technologies and products. In addition, hospitals and other providers have developed their own research and innovation infrastructure, often leading to spin-off ventures.

Indeed, [Israel ranks 6th](#) in the 2022 World Index of Healthcare Innovation. Here are a few examples to illustrate these activities.

- [Sheba Medical Center](#) has an innovation center called [ARC](#) (Accelerate, Redesign, Collaborate). ARC is a hub for digital health innovation, and it partners with startups, academia, and other healthcare organizations to develop new technologies. ARC has a number of projects underway, including the development of a virtual reality platform for pain management, a 3D printing lab for custom medical devices, and an AI-powered system for cancer diagnosis. Recently, [Arc joined General Catalyst's](#) health innovation program, becoming the third non-American hospital to join the program.
- [Hadassah Medical Center](#) in Jerusalem has an innovation center called [Hadasit](#). They focus on pharmaceuticals, molecular diagnostics, life-sciences, devices & digital, technologies & services.
- [Rambam Health Care Campus](#) has an innovation center called [Rambam Innovation Center](#). There are six units:
 - **Rambam Innovation Lab:** State-of-the-art design and manufacturing lab with 3D printers, sensors, programming packages, and cardiovascular hemodynamic bench simulator.
 - **Bio-Design:** The only unit in Israel based on the Stanford Biodesign Innovation Process, which teaches innovation as a process that can be learned, practiced, and perfected through multidisciplinary teamwork.
 - **Digital Health:** Promotes the application of Big Data, machine learning, and AI to healthcare.
 - **Pharma:** Enhances pharmaceutical compounds research and development by staff physicians through grants, business models, and business development.
 - **Telemedicine:** Promotes the application of telemedicine in multiple modalities.



- **Innovation Education:** Leads annual innovation workshops for each department at Rambam, teaches ideation, prototyping engineering, IP, and more, and provides support to M.Sc. and Ph.D. medical and engineering students conducting research in applicable science.
- [Tel Aviv Sourasky Medical Center](#) has an innovation center called [Ichilov Tech](#). Ichilov Tech helps hospital scientists and physicians bring their medical discoveries to market. They provide education, support, and resources to help them navigate the process of clinical trials, IP licensing, and startup collaboration. In addition, the medical center has established [IMed](#), a medical innovation coworking habitat.
- [Assuta Medical Center](#) has an innovation center called [RISE](#). RISE accelerates medical innovation by providing R&D teams, entrepreneurs, startups, researchers, and medical professionals with access to clinical workflows, an extensive network, comprehensive data, and expert advice.
- [KSM](#)- Kahn-Sagol-Maccabi is a research and innovation center, founded in 2016. It is part of Maccabi Healthcare Services, Israel's second largest HMO. KSM supports researchers, technology companies, startups, academics, and other ecosystem partners from concept to implementation. They provide a startup launch platform, a structure for data partnerships, complete access to their expertise, Institutional Review Board (IRB) approval, and the opportunity to integrate solutions into Health Maintenance Organization (HMO) services.
- [Clalit Innovation](#)- Clalit Innovation allows companies to work with Clalit, Israel's largest national health organization with over 4.7 million members. This gives companies, among other things, access to the largest data assets in Israel, including medical records, demographics, and lifestyle information. This data can be used to develop innovative products and services that improve healthcare outcomes.
- [Leumit Start](#)- Leumit Start is an innovation and digital health unit of Leumit Health Services. It offers access to the assets of Leumit Health Services, including its physicians, innovation experts, 20 years of EMR data, researchers, and clinical trial sites. Leumit Start collaborates with startup companies, academic institutions, healthcare providers, and pharmaceutical companies in various fields, such as epidemiology, medication treatment, acute and chronic diseases management, products and devices development, and beta site for novel and innovative medications and technology.

5. Consequences for Flemish companies

All the above offers Flemish companies, among other things, the opportunity to have their solutions implemented in a hospital or HMO facility (which, in the case of the two largest, also have their own hospitals). This gives startups and others a real-world testing ground for their products and technologies, as well as the opportunity to reach a large number of users. All these organizations could be interested in collaborating with their Belgian counterparts and companies in order to gain/exchange know-how and innovative solutions and technologies.



Israel's healthcare technology market is estimated at \$6.2 billion, of which devices account for \$2.4 billion and pharmaceuticals for \$3.8 billion. Imports account for over 65% of the devices market and about 60% of the pharmaceuticals market. The main medical device imports are surgical instruments and other medical electronics, laboratory reagents, diagnostic equipment and more. This means that there is a significant demand for imported medical devices in Israel, including surgical instruments, medical electronics, laboratory reagents and diagnostic equipment.

5.1 Potential market segments that may be relevant for Flemish exports

Hospitals and healthcare providers: There are a growing demand for innovative healthcare solutions in Israel due to the country's ageing population and high healthcare costs. Flemish companies can offer Israeli hospitals and healthcare providers a range of solutions to help meet these challenges. For example, they can offer remote patient monitoring systems that allow healthcare providers to remotely monitor patients with chronic conditions such as diabetes or heart disease. These systems have the capability to monitor patients' crucial indicators and send notifications to medical practitioners in case of any alterations in their health status. This enables timely intervention and helps in avoiding hospitalization. Flemish enterprises also offer telemedicine solutions that enable patients to engage in virtual consultations with healthcare experts, thereby decreasing the necessity for in-person appointments and enhancing healthcare accessibility. See list of medical centers and hospitals on P. 166, [No. 6](#).

Medical device manufacturers: The Israeli medical device market is characterized by more than 1,600 companies specializing in the design, development, and production of medical devices. Flemish companies can work with Israeli medical device manufacturers to offer innovative products and services that meet the needs of the Israeli market. For example, they can offer advanced implantable medical devices such as artificial joints that use advanced materials and sensors to improve performance and reduce the risk of complications. Flemish companies can also offer diagnostic tools such as MRI machines and ultrasound equipment that use advanced algorithms to improve image quality and accuracy. See list [here](#).

Research institutions: Israel has a strong culture of innovation and entrepreneurship, with many research institutions focused on developing innovative technologies in healthcare. Flemish companies can collaborate with Israeli research institutions to develop new products and services based on the latest research and development. For example, they can work together to develop AI-based diagnostic tools that use machine learning algorithms to analyze large data sets and improve the accuracy of disease diagnosis. Flemish companies can also collaborate with Israeli research institutions to develop wearable devices that monitor patients' vital signs and transmit data to healthcare providers in real time, allowing for early intervention and improved outcomes. See examples [here](#).

Startups: Israel has a thriving startup ecosystem, with many companies focus on developing innovative solutions in the digital health and medical device sectors. Flemish companies can collaborate with Israeli startups to expand their reach to new markets and offer new products and services. For example, they can work with Israeli startups developing mobile health applications to improve patient engagement and adherence to treatment plans. Flemish companies can also collaborate with Israeli startups that develop AI-



based diagnostic tools to improve the accuracy and reduce the time and cost of diagnosing diseases. See list of about 1,500 startups [here](#).

To illustrate the above, here is a selection of products that may be of interest to potential Israeli customers:

- **Innovative medical devices:** Innovative medical devices that offer unique solutions to medical problems, such as devices that improve surgical precision or that offer non-invasive treatments for a range of medical conditions.
- **Advanced digital health solutions:** solutions that leverage technologies such as artificial intelligence (AI), big data, IoT or AI-powered solutions for medical diagnosis and treatment.
- **Telemedicine platforms:** platforms that enable remote consultation and monitoring of patients, such as virtual consultations with healthcare providers and remote monitoring of patients with chronic conditions.
- **Rehabilitation solutions:** solutions for patients with disabilities, injuries or other conditions requiring rehabilitation, including mobility and accessibility solutions such as stairlifts or wheelchair ramps.
- **Medical imaging technologies:** expertise in medical imaging that provides improved diagnosis and treatment options, including advanced imaging technologies such as MRI or CT scanners that provide more precise and detailed images of the human body.

5.2 Importers and distributors

As elsewhere, any health-related product imported into Israel must first be certified by [the appropriate authorities](#) in Israel. Having a certification from either the European or American authorities will speed up the process in Israel considerably. Obtaining an approval and the subsequent import license can only be done by a locally registered company. Therefore, only an Israeli importer/distributor or a third party (such as [this](#) or [this](#)) that specializes in such services can apply.

Here are examples of relevant Israeli importers/distributors.

- | | | |
|--------------------------------|---|--------------------------------------|
| Agentek | Gil Medical | Medlife |
| Medlife | Hagai Medical & Nursing Eq. | Medtechnica |
| Medtechnica | Lapidot Medical Importing | Nevention |
| Nevention | Medi-Kal (translated) | Novosonic Tech |
| Novosonic Tech | Medi-Market | Theranostica |
| Theranostica | | Tzamal Medical Group |



5.3 Israeli VC's and Flemish startups

Israel is one of the most valuable and fastest-growing startup hubs in the world. In 2021, Israeli life science companies raised a total of \$3.7 billion in investment, and \$1.7 billion in the first three quarters of 2022. This represents a significant increase in investment from 2020, when Israeli life science companies raised \$2.4 billion.

Israeli VC funds played a major role in this investment boom, investing \$534 million in 2021. This is more than double the amount invested by Israeli VC funds in 2020, and a new record for the past decade. Investments by Israeli VC funds in 2021 represent approximately 14% of total investments in Israeli life sciences companies.

Israeli investors have also been increasingly active in the life sciences sector. In 2021, Israeli investors contributed \$1.0 billion to Israeli life sciences companies, which is similar to the contribution in 2020.

Within the health tech sector, digital health is the dominant subsector. It boasts the largest number of companies and was responsible for 60% of investment rounds in H1 2023. Digital health also captured a lion's share of private investments, amounting to \$338M out of the total \$504M (source: [IATI](#)).



Some of the most important Israeli VC funds active in this sector are:

- [Hanaco VC](#)
- [aMoon Fund](#)
- [OurCrowd](#)
- [Arkin Digital Health](#)
- [Viola Ventures](#)
- [Triventures](#)
- [Accelmed](#)
- [Galil Ofek Innovation](#)
- [Mediterranean Towers Ventures](#)
- [Agate](#)
- [Pitango](#)
- [Sanara Ventures](#)
- [Lionbird](#)
- [VLX](#)
- [Vintage Investment Partners](#)
- [Pontifax](#)

The number of new Israeli high-tech companies (mostly startups) per year has dropped sharply: 640 in 2022 compared to 921 in 2020 (source: IVC Research Center). In addition, the political and social unrest mentioned elsewhere has already had a negative impact on the economy. The full range of possible effects is not yet known but [several sources](#) predict that investors will look abroad more than ever for their investments.

As a result, the current political climate certainly offers opportunities for Flemish startups. However, in order to approach Israeli VCs and increase the likelihood of a positive outcome, it is necessary to meet their needs and expectations. Experience has shown that if a Flemish start-up tries to approach Israeli VCs without proper preparation and guidance, it is almost guaranteed to fail. It is highly recommended to contact FIT Tel Aviv to consult with the local team that has the experience and know-how in these matters.

Overall, Flemish companies with expertise in medical devices and digital health may have a range of offerings that could be of interest to Israeli customers. The key is to identify the specific needs of the Israeli healthcare system and tailor solutions to meet those needs.

Furthermore, Flemish companies have a significant opportunity to work with a wide range of customers in the Israeli digital health and medical device market. By offering innovative solutions that address the specific needs of Israeli hospitals, healthcare providers, medical device manufacturers, research institutions and start-ups, Flemish companies can help improve patient outcomes and reduce healthcare costs in Israel and beyond.



6. SWOT analysis for Flemish health companies exporting to Israel

6.1 Strengths

- **Innovation and Expertise:** The Flemish health tech and pharma sectors are known for their innovative solutions and advanced technologies. Companies possess a strong track record in developing cutting-edge medical devices, pharmaceuticals, and healthcare software.
- **Quality Standards:** Flemish health tech and pharma companies adhere to high-quality standards and regulatory compliance, ensuring their products meet the stringent requirements of international markets like Israel.
- **Supportive Ecosystem:** The Flemish region fosters a supportive ecosystem for research and development, promoting collaboration between academia, research institutions, and private companies. This creates a conducive environment for continuous innovation and product development.

6.2 Weaknesses

- **Market Adaptation:** Entering a foreign market like Israel may pose challenges related to understanding local regulations, cultural differences, and healthcare practices. Adapting products and marketing strategies to suit the Israeli market's unique needs might require substantial effort.
- **Limited Market Awareness:** Flemish companies may face difficulties in effectively promoting their products in Israel due to limited brand recognition and awareness in the region. Competing with established local and international players could be a challenge.

6.3 Opportunities

- **Growing Health Tech Market:** Israel has a rapidly growing health tech market, with a strong emphasis on digital health, telemedicine, and medical technologies. Flemish companies can tap into this thriving sector and find opportunities for partnerships and collaborations.
- **Aging Population:** Like many developed nations, Israel is experiencing an aging population, leading to increased demand for healthcare services and products. Flemish companies can leverage their expertise in geriatric care and related medical technologies.
- **Innovation:** There is a growing demand for personalized medicine and other innovative health tech solutions.



- **Foreign presence:** Israel is a leading destination for foreign investment in the health tech sector, which presents opportunities for Flemish companies.
- **New investment venues:** As the economic situation in Israel appears to be deteriorating, and with it the well-being of Israeli startups, local VCs are increasingly looking for alternative investment destinations.

6.4 Threats

- **Competition:** The Israeli health tech and pharma sectors are competitive, with established local players and multinational companies already operating in the market. Flemish companies may face intense competition from both domestic and international rivals.
- **Instability:** Political instability in the region could affect trade relations between Flanders and Israel.
- **Regulatory changes:** Changes in regulations or trade policies could affect the ability of Flemish companies to export to Israel. Having said that, there is an effort by the government to ease and simplify regulatory and import procedures.
- **Political and social instability:** The current situation in Israel, with its economic repercussions resulting from political and social unrest, offers an uncertain future, at least in the short term. It is impossible to know with any degree of certainty where developments in this complex situation will lead and what their impact will be.

7. Conclusion

Israel is currently facing political problems and social unrest due to protests against the government’s plans to overhaul the country’s judicial system. This unrest has the potential to disrupt business operations and create uncertainty, making it difficult for companies to operate effectively.

On the other hand, service providers, companies in the sector and others must continue to operate in order to meet demand and needs and achieve their business objectives. In this respect, exporting to Israel offers significant opportunities for Flemish health tech companies to showcase their innovation and expertise. To be successful, companies should focus on market adaptation, build strong partnerships with local stakeholders, and address potential challenges related to competition and regulatory compliance. By leveraging their strengths and addressing weaknesses, Flemish companies can position themselves favorably in the Israeli market.



8. Useful websites

- 1) [American overview](#)
- 2) [Healthcare Israel](#)
- 3) [Ministry of Health](#)
- 4) [UN statistical data](#)
- 5) [Doing business in Israel](#)
- 6) [Medical Centers and Hospitals](#)
- 7) [Health-tech sector](#)
- 8) [Economic Outlook - Israel](#)
- 9) [The Israeli Society for HealthTech](#)
- 10) [Largest Companies in the Medical Devices industry](#)
- 11) [MIXiii](#) trade show
- 12) [HealthWeek](#)
- 13) [MDI Expo](#) trade show
- 14) [BioMed](#) trade show
- 15) [Digital Health Laws and Regulations](#)

Disclaimer

The information in this publication is provided for background information that should enable you to get a picture of the subject treated in this document. It is collected with the greatest care based on all data and documentation available at the moment of publication. Thus, this publication was never intended to be the perfect and correct answer to your specific situation. Consequently it can never be considered a legal, financial or other specialized advice. Flanders Investment & Trade (FIT) accepts no liability for any errors, omissions or incompleteness, and no warranty is given or responsibility accepted as to the standing of any individual, firm, company or other organization mentioned.

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