

Sikeres Nők (Successful Women) – Top 50

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In Hungary she introduced the health fund sector based on self-reliance

Marianna Lukács, in her forties, founded one of the largest Hungarian health funds, converting family heritage to corporate assets. The independent Patika Group – currently with turnover of HUF 8 billion – is a major player in the health fund sector. Its pension funds are ranked among the top investment performers on the market, but the company also has interests on the card acceptance market. In addition to a career in business, teaching also plays an important role in her life: She has been teaching in the position of honorary associate professor on a regular basis at the School of Economics of Corvinus University of Budapest.

The businesswoman – originally from Zalaegerszeg – was fortunate to have decided on founding a voluntary health fund with the support of a family heritage. She may not have inherited an entire company and billions of forints, but enough capital to launch the Patika Fund at the age of 33. She not only received financial support from her family, but also a mentality. Her parents were very committed to her education. By the age of 18, she already spoke four languages. It was similarly important in her life that her family members, who had lived abroad for a while, passed on business know-how to her, which had been scarce in Hungary in the nineties. As a child she was never told that I would not succeed in something or that she's not good enough. She was brought up to know that she could accomplish what she wanted. These days she takes a more cautious approach, because the current regulatory environment of Hungary is not business-friendly, but she never lost the self-confidence she acquired as a child.

She took her first job in Germany at a sickness insurance company. Despite a foreign career opportunity, Rudolf Andorka, the rector of the Budapest University of Economic Sciences at the time and her mentor, asked her to return to Hungary, so she worked with him for two years. At this time she earned a PhD in Financial Sciences, then worked at the Hungarian Financial Supervisory Authority, the Pension Reform Committee of the Ministry of Finance and at Allianz Insurance Company.

All of her jobs navigated her toward the health fund sector. In Germany she learned the skills of organising a health insurance company in a country with a developed health and financial culture, during the two years at the ministry of finance she gained experience in drafting legislation, and at Allianz she observed successful implementation in Hungary.

Patika Health Fund was established in 1999 – its premium fund, Új Pillér, launched activity in 2006. In 2007, with the founding of the Tradíció Pension Fund, the Patika Group launched the pension branch, which was joined by the Tempo Pension Fund. Multi-Pay Cafeteria entered the market in 2010; the IT solution managing multiple balances on a single card marked a major breakthrough on the Hungarian market of fringe benefits.

The company continues to focus on research in the future. Objektív Kutatóintézet Zrt. (Objective Research Institute Ltd.) was established last year with support from the Patika Group and Corvinus University of Budapest with the aim of providing objective information to businesses in Hungary relating to the regulatory, business and economic environment, and to address problems affecting Hungarian society in a straightforward form.