

Health Insurance Reform in Germany. Moving to an Universal, Flat Rate System?



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Reviews

This pdf is definitely not easy to get started on studying but quite entertaining to read through. I am quite late in start reading this one, but better then never. Once you begin to read the book, it is extremely difficult to leave it before concluding.

(Ms. Fatima Erdman)

HEALTH INSURANCE REFORM IN GERMANY. MOVING TO AN UNIVERSAL, FLAT RATE SYSTEM?



To read **Health Insurance Reform in Germany. Moving to an Universal, Flat Rate System?** PDF, you should click the web link beneath and save the file or have accessibility to additional information that are in conjunction with HEALTH INSURANCE REFORM IN GERMANY. MOVING TO AN UNIVERSAL, FLAT RATE SYSTEM? book.

GRIN Verlag Gmbh Jun 2015, 2015. Taschenbuch. Book Condition: Neu. 210x148x3 mm. This item is printed on demand - Print on Demand Titel. Neuware - Seminar paper from the year 2014 in the subject Economy - Health Economics, grade: 1,30, University of Kassel (Institut für Volkswirtschaftslehre), course: Social Policy, language: English, abstract: In international comparison, Germany ranks 4th among OECD countries in health expenditure as a share of GDP in 2011. It amounted 11.3% of GDP in 2011 which is 2%-points above the OECD average of 9.3%. Only the United States (17.7%), the Netherlands (11.9%) and France (11.6%) are spending more on health. In addition, German health expenditure increased, in real terms, at a rate of circa 2% p.a. on average in 2000-2010, but slowed down to 1.1% in 2011. However, expenditure continues to grow. With regard to these figures, health care is one of the most important sectors in Germany. With more than 6 million employees and a gross value added of almost EUR 268 bn in 2013, it represents 11% of the German economy. While expenditure is on the rise, the number of contributors who finance the health care system decreases. As a result, the question of how to finance the growing demand for health services occurs. In particular, a closer look at the statutory health insurance (SHI) is necessary as it financed 57% of total health expenditure in 2011. Since the report 'Achieving financial sustainability for the social security systems' by the Rürup-Commission, two major reform proposals are discussed: the citizens' insurance ('Bürgerversicherung'), a universal system of health care, and a system of flat-rate health premiums ('pauschale Gesundheitsprämien'). These approaches are intensively discussed by politicians and economists who search for an appropriate solution for a health care reform. Therefore, the following question should be answered by this...



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