

Finanzierungsreform und Risikostrukturausgleich – Was bleibt vom Ausgleichsverfahren?

Health Care Finance Reform in Germany – Effects on the Risk Adjustment Scheme

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JEL I18

Health care finance, risk adjustment, capitation, funded vs. pay-as-you-go systems.

Summary

In Germany, there is an ongoing debate on how to finance the statutory health insurance (SHI). Proposals include a “civic insurance” with a contribution rate drawn on a broader base and capitated payments. This debate will not subside with the recently issued white paper on health care reform, since fundamental issues were left open. This article does not develop a further variant of the discussed models. Instead, the components of which the future finance reform will have to consist are isolated and discussed with regard to their influence on the risk adjustment (RSA) scheme. The discussed topics are the differences between contribution rates and capitated payments, funded vs. pay-as-you-go systems, the question of whom to include in the statutory health insurance and central vs. decentralised collection of payments. This new perspective does not only allow conclusion on how the RSA scheme ought to be constructed in the future, it can also be shown which role the scheme has as framework for competition and for a possibly partially funded health insurance system.