

Zur Dualität von GKV und PKV

The Future of Private and Public Health Insurance in Germany

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Health insurance, Social Security, Competition Strengthening Act 2007, benefit package, adverse selection, health care.

Summary

The center of the article deals with the future of the public and private health insurance system in Germany. It analyses therefore both the statutory fund system and the private health insurers. Particular emphasis is put on the Social Health Insurance Competition Strengthening Act 2007 according to which Private Health Insurances will be more affordable for lower income individuals by requiring private insurers to offer a basic benefit package at lower premiums.

The idea of managed care has gained momentum in German discussions on health care reform over the past years. Managed care and stronger patient guidance are believed to improve quality of care and to control costs by increasing coordination and the efficient use of health care resources. In this new environment the question of a possible privatization of the Statutory Fund System arises, a development the Dutch health care system just accomplished. The core idea is to build up non-profit-organisations with integrated care models on the basis of private law. The cons and pros of a new legal framework for the German health insurance system are carefully discussed. Whereas new forms of care may result in less choice for patients, they enable payers to contract selectively and to become players responsible for quality and efficiency of services.