

Cost-Sharing in Health Care

Proceedings of the International Seminar on Sharing of Health Care Costs Wolfsberg/Switzerland, March 20-23, 1979

Edited by A. Brandt, B. Horisberger and W.P. von Wartburg With the Cooperation of B. Abel-Smith (General Rapporteur of the Seminar)

With 21 Figures and 20 Tables

Springer-Verlag Berlin Heidelberg New York 1980

Contents

Ackr	nowledgments	VII
Prefa	ICe	1
B. A	bel-Smith: Report on the Seminar	3
1.	The Rising Costs of Health Care	3
1.1	The Trends in Cost	3
1.2	Reasons for the Trends	6
1.3	Does It Matter?	8
2.	Alternative Strategies of Cost Containment Which Have Been Adopted, Other	
	Than Cost-Sharing	11
2.1	Budget Limits	12
2.2	Regulation in Insurance Financed Systems	12
2.3	Changing the System of Organization and Financing	14
2.4	Regulating Supply	14
3.	The Role of Cost-Sharing	14
3.1	Direct Payment Systems	15
3.2	Reimbursement Systems	15
3.3	Cost-Sharing After Receiving Health Care	16
4.	Forms of Cost-Sharing by the Patient	17
5.	The Case for Cost-Sharing	18
6.	The Case Against Cost-Sharing	- 19
7.	Cost-Control by Consumer Choice and Competition	20
8.	Conclusions	22
G. R	osenthal: Conclusions and Summary of a Panel Discussion	- 25

Appendices

1. Papers Presented at the Seminar

A.C. Enthoven: Health Care Cost Control Through Incentives and Competition	29
U. Geissler: Health Care Cost Containment in the Federal Republic of Germany	45
M. Haller: Possibilities of Adapting the Risk Management Approach for Use in the	
Health Care System	59
R.S. Hanft, J. Eichenholz: Hospital Cost Containment in the United States	69
H. Hauser: Health Care Cost Control – A Conceptual Framework	83
H. Hauser, K. Koch: Health Care Expenditure and Its Financing -	
An International Survey	91

B. Horisberger: Dynamic Organization of Social Security Systems	107	
U. Müller: Structure and Operation of Switzerland's Health Insurance System	113	
M. Pfaff: Objectives and Forms of Cost-Sharing	117	
S. Sandier: Elements of Social Risks Related to Health	131	
W.P. von Wartburg: Health Services Plus Social Market Economy Equals Social		
Health Economy	137	
2. Reports of the Workshops		
Workshop I: Financial Aspects and Policies	147	
Workshop II: Risk and Insurance Policies	153	
Workshop III: Social Security and Alternative Possible Systems Which Would Lead		
to Better Value for Money in Health Care	157	
3. List of Participants	161	
Subject Index	167	