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# **“Private health insurance, healthcare systems and the citizen satisfaction”**

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PIU Warsaw, May 17, 2013

# My presentation

- **EHCI outcomes and patterns**
- **Citizen/patient satisfaction**
- **Financial crisis signs**
- **The role of private insurance**
  - **Support choice**
  - **Improve access**
  - **Inject additional funding**
  - **"Patient empowerment"**
- **The future**



# About Health Consumer Powerhouse

- ✎ **Comparing healthcare systems performance in 35 countries from a consumer/patient view.**
- ✎ **Since 2004, more than 40 index editions, available for free.**
- ✎ **Index projects financed through unconditional development grants, similar to medical faculty sponsored research.**

## Europe

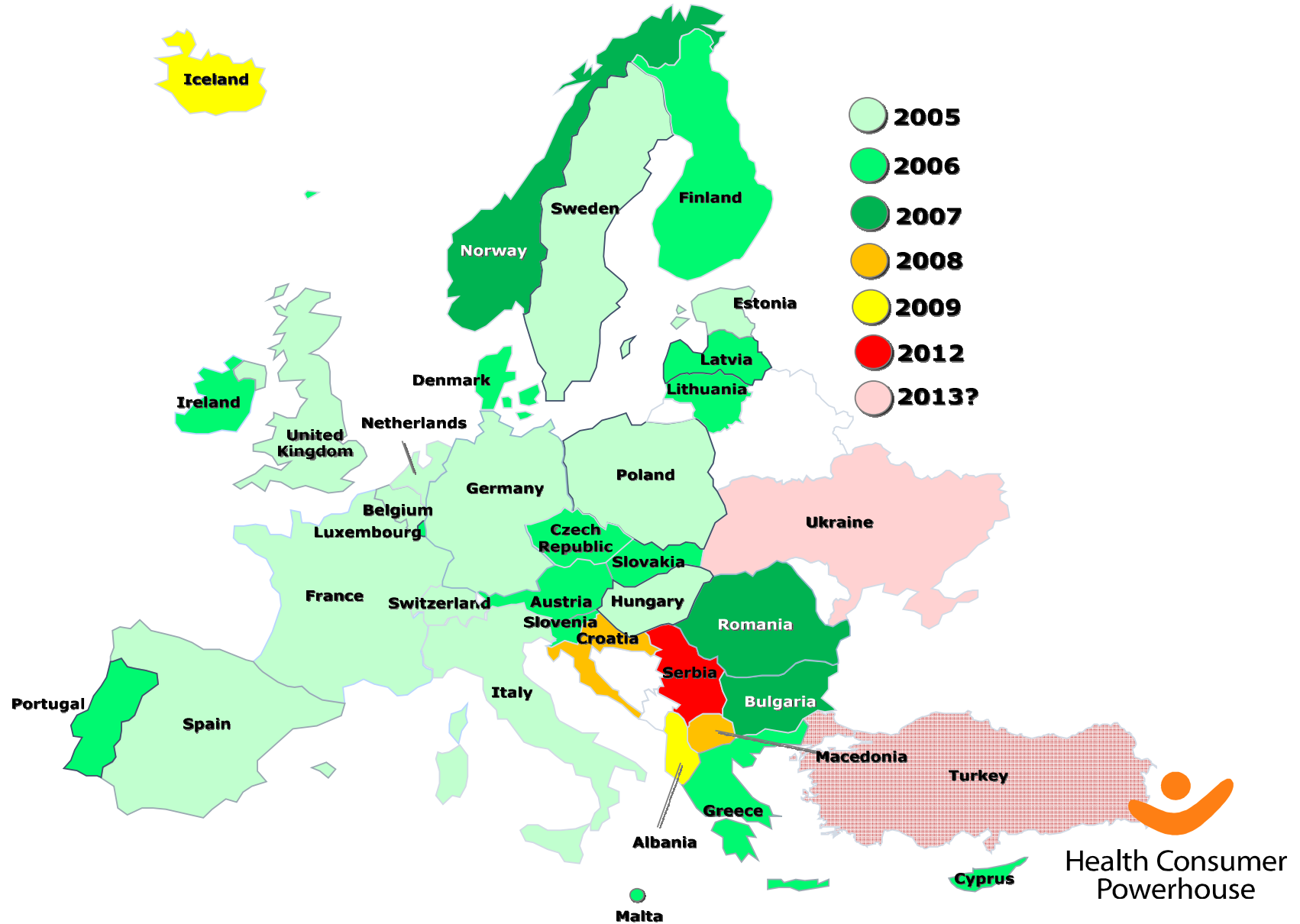
✎ Euro Health Consumer Index	2005, 2006, 2007, 2008, 2009, 2012
✎ Euro Consumer Heart Index	2008
✎ Euro Diabetes Care Index	2008
✎ Euro HIV Index	2009
✎ Euro Patient Empowerment Index	2009
✎ Nordic COPD Index	2010
✎ Euro Headache Index	2011
✎ Euro Hepatitis Index	2012

## Sweden, others

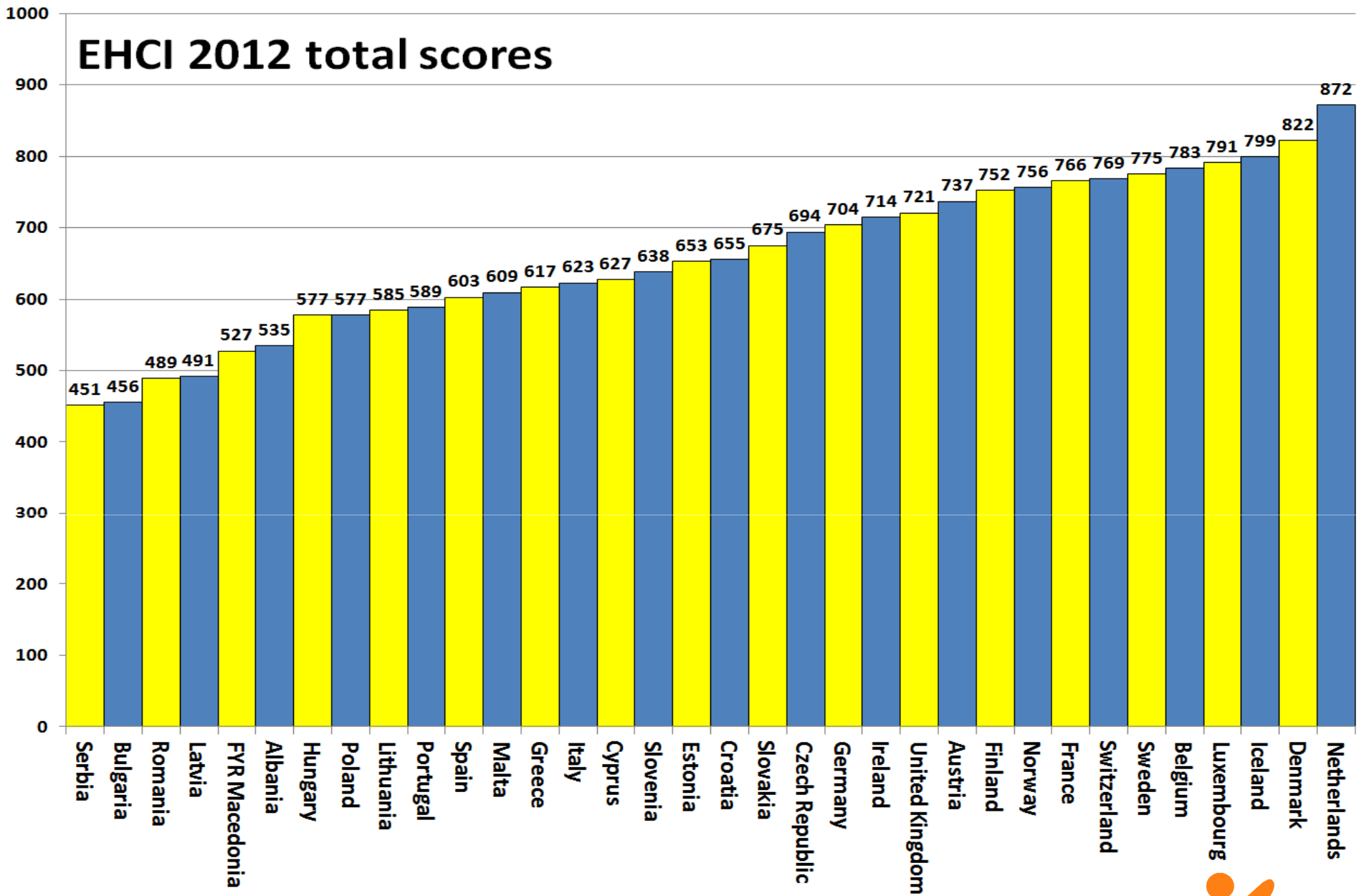
✎ Health Consumer Index	Sweden 2004, 2005, 2006
✎ Diabetes Care Index	Sweden 2006, 2007, 2008
✎ Breast Cancer Index	Sweden 2006
✎ Vaccination Index	Sweden 2007, 2008
✎ Renal Care Index	Sweden 2007, 2008
✎ Smoke Cessation Index	Sweden 2008
✎ COPD Index	Sweden 2009, Nordic 2010
✎ Advanced Home Care Index	Sweden 2010
✎ Euro-Canada Health Consumer Index	Canada 2008, 2009
✎ Provincial Health Consumer Index	Canada 2008, 2009, 2010



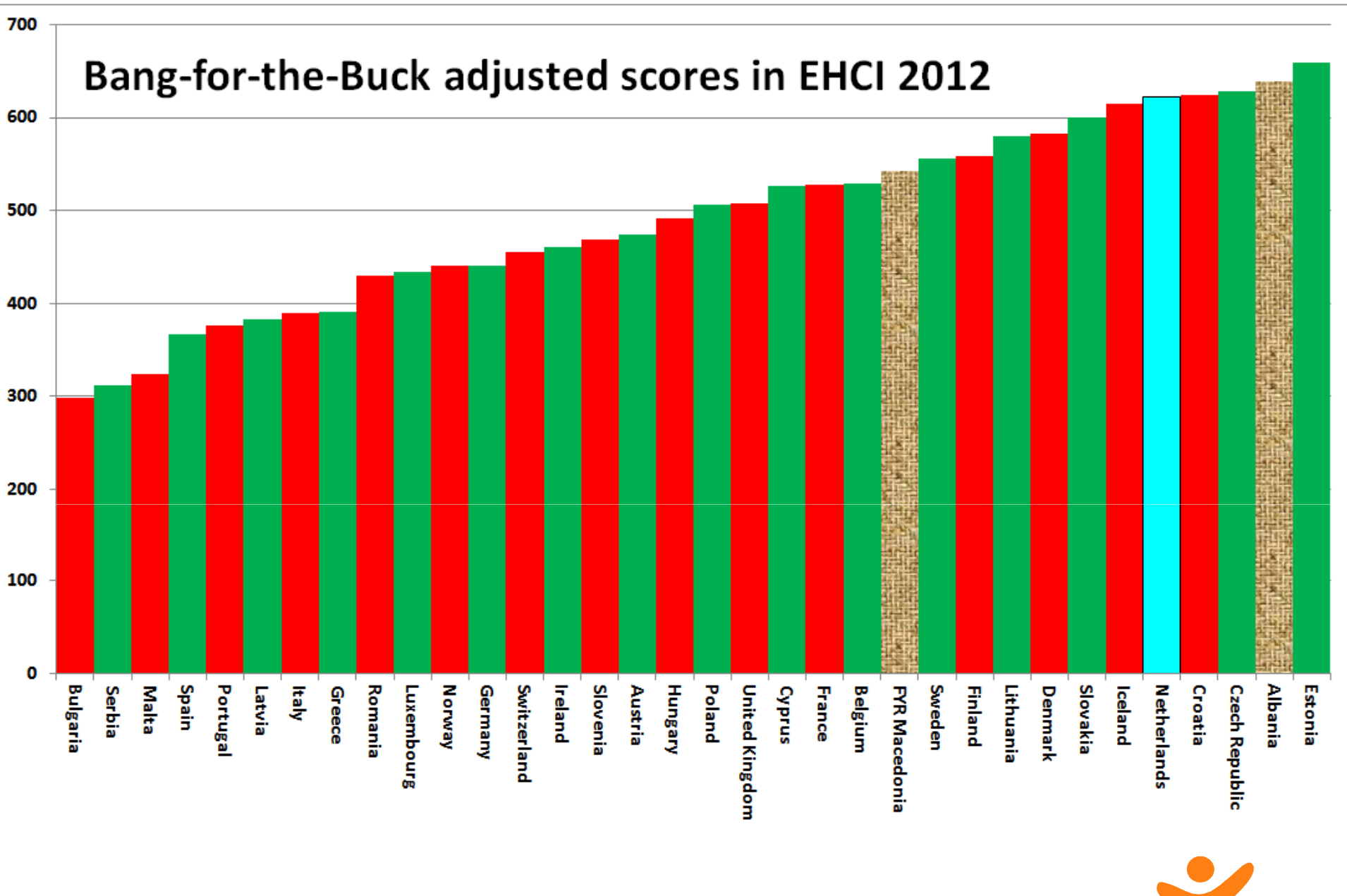
# EHCI growth since 2005



# EHCI 2012 total scores



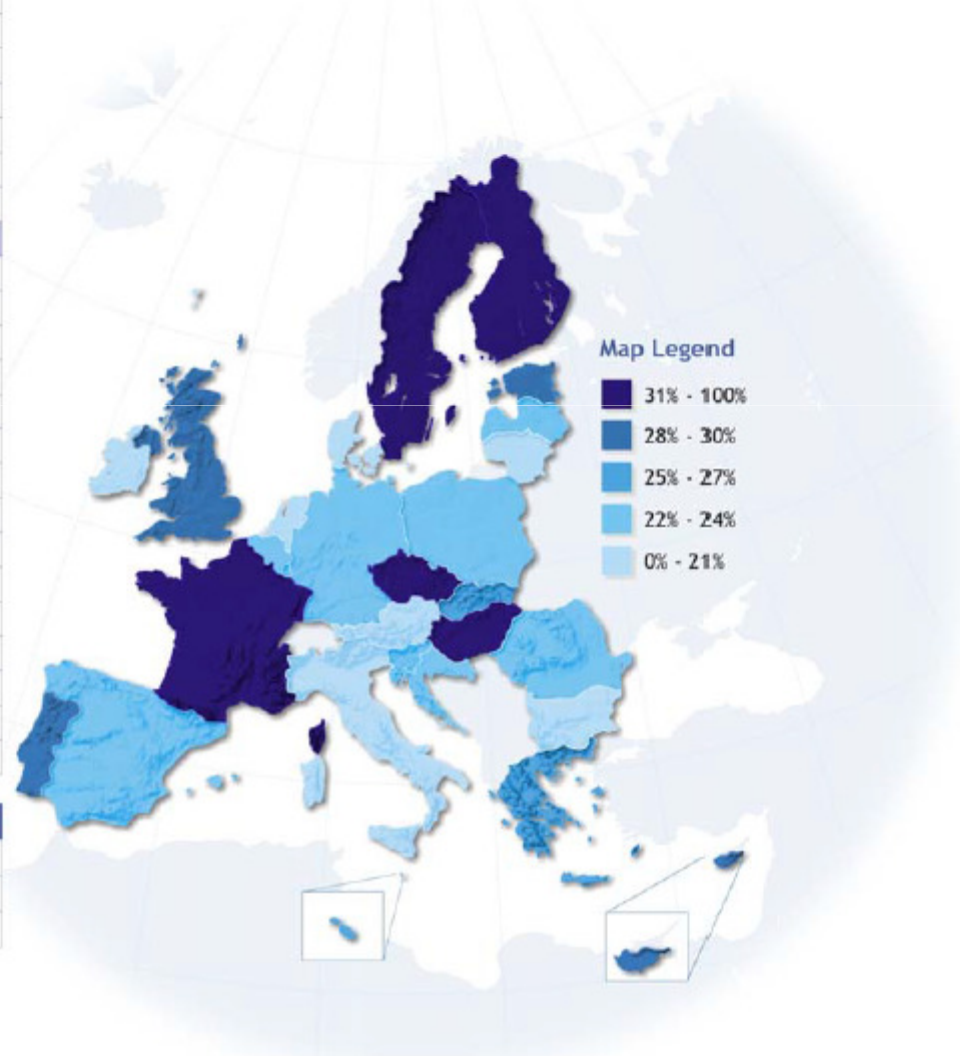
# Bang-for-the-Buck adjusted scores in EHCI 2012



# "Are you undergoing longterm medical treatment?" (Eurobarometer 2006)

Country Results		
 Finland	33%	
 Czech Republic	32%	
 France	31%	
 Sweden	31%	
 Hungary	31%	
 Portugal	30%	
 United Kingdom	30%	
 Cyprus	30%	
 Estonia	28%	
 Malta	26%	
 European Union (25)	25%	
 Greece	25%	
 Slovakia	25%	
 Belgium	24%	
 Germany	24%	
 Spain	24%	
 Luxembourg	24%	
 Poland	24%	
 Latvia	22%	
 Slovenia	22%	
 Denmark	21%	
 Ireland	21%	
 Lithuania	21%	
 Austria	19%	
 Italy	18%	
 The Netherlands	18%	
Other Countries		
 Croatia	24%	
 Romania	22%	
 Bulgaria	21%	

\*Cyprus (North): Yes 24%



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# Eurobarometer (2010)

- “When thinking of high quality healthcare, the most important criterion is *welltrained medical staff*, followed by *treatment that works*. *Thereafter, no waiting lists, modern medical equipment and respect of a patient’s dignity* receive roughly equal responses.”





# Accessibility of European healthcare (EHCI 2012)



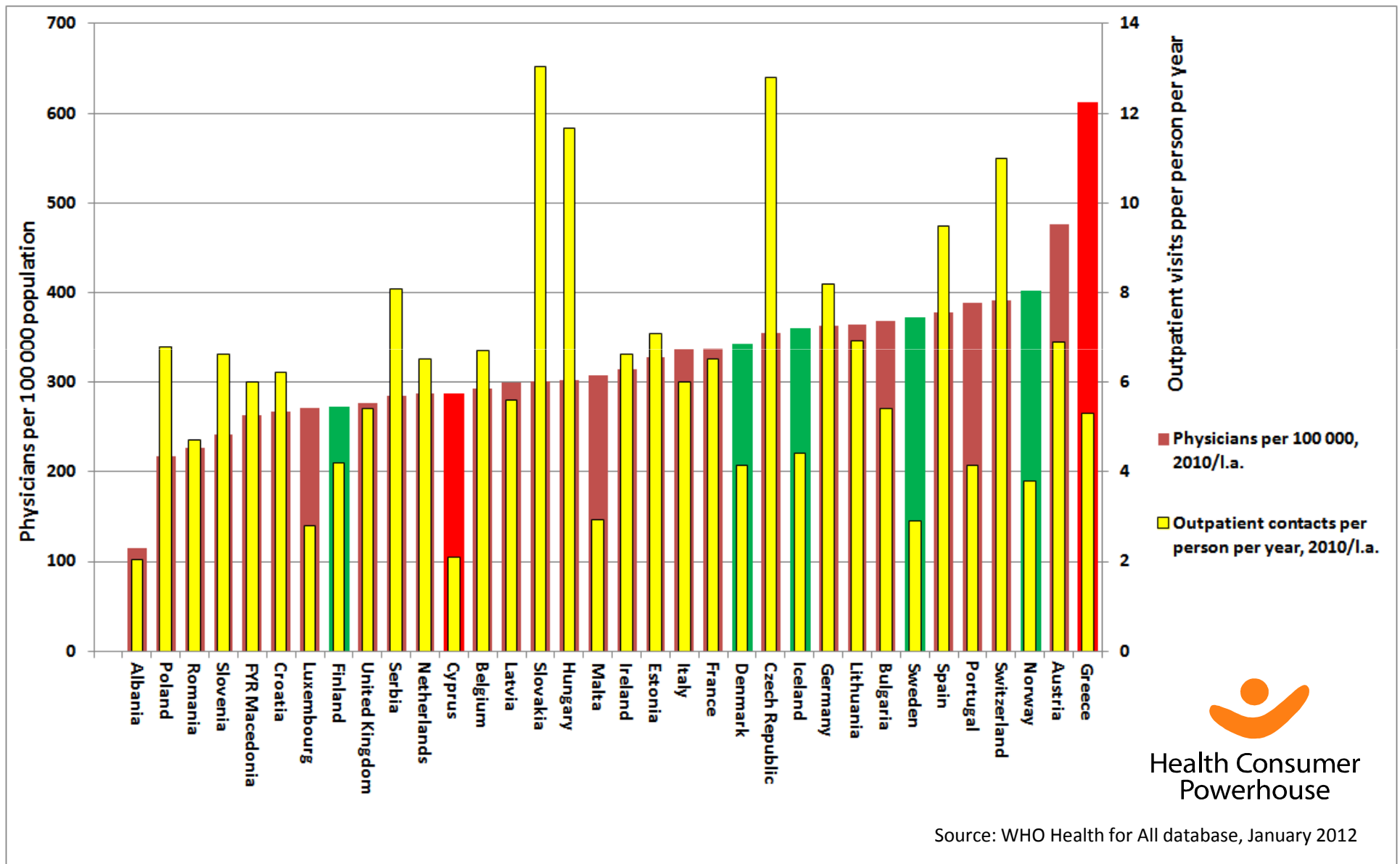
Europe is divided into "waiting list territory" (Red) and "non-waiting list territory" (Green).

This is remarkably constant over time, and independent of GDP/capita.































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# Accessibility poorly correlated with numbers of doctors



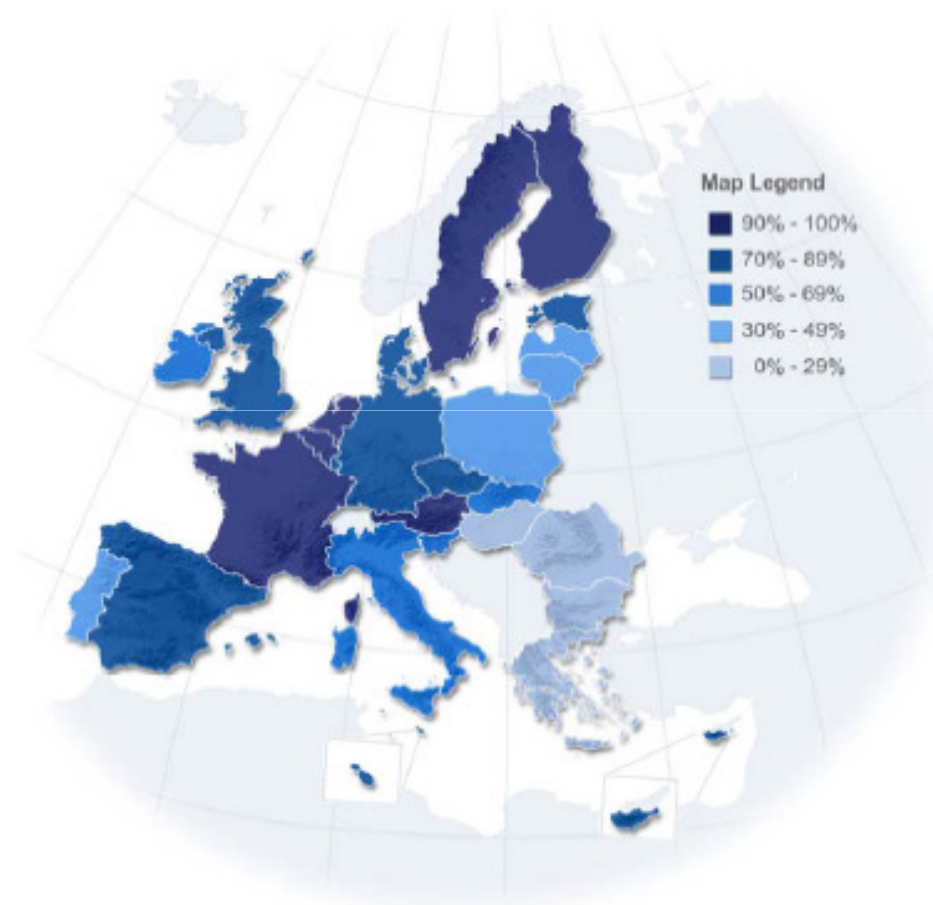
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Source: WHO Health for All database, January 2012

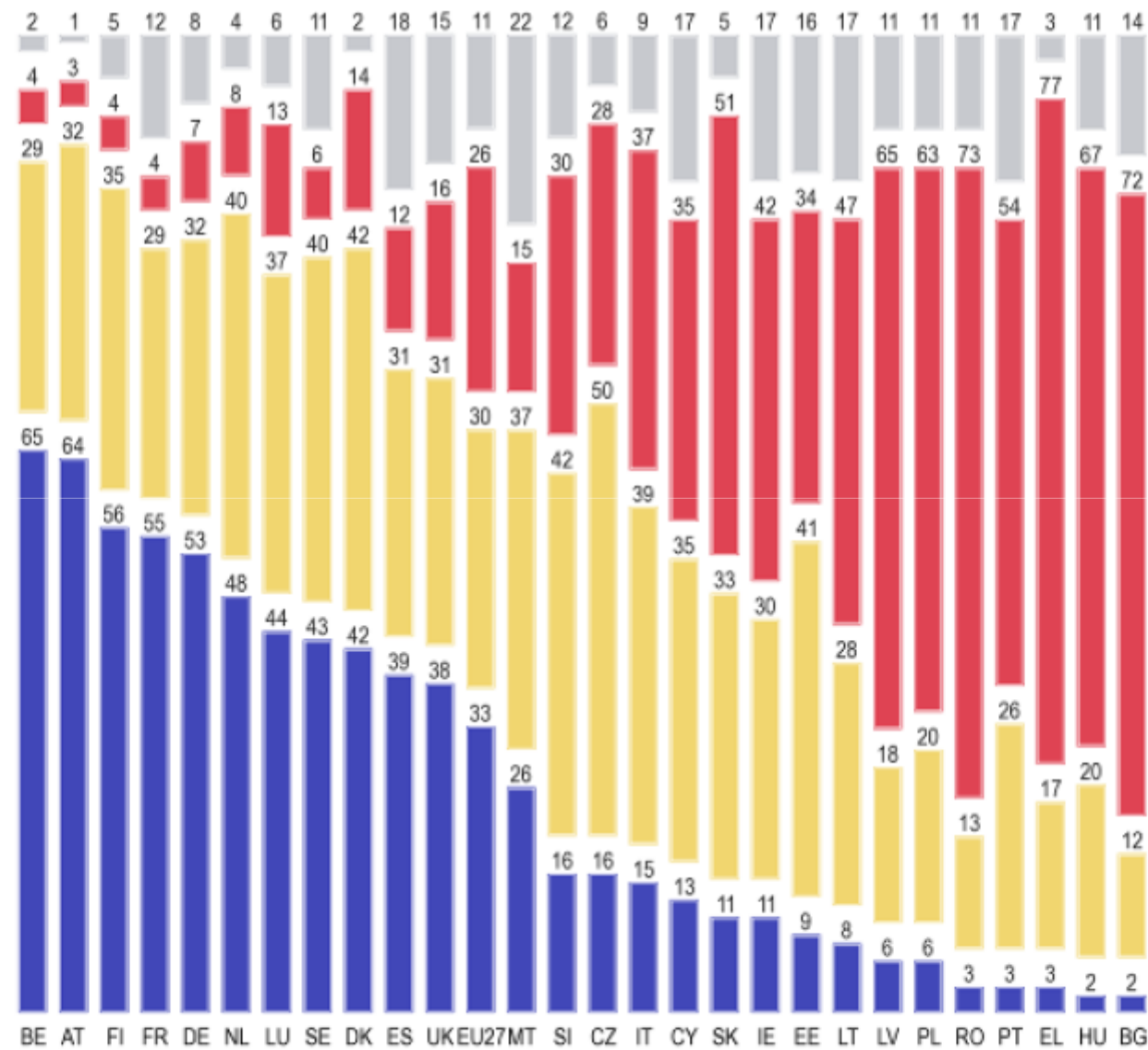
 BE	97%
 AT	95%
 FI	94%
 NL	91%
 FR	91%
 SE	90%
 LU	88%
 DK	87%
 DE	86%
 UK	80%
 ES	81%
 MT	81%
 CZ	78%
 CY	73%
 EE	70%
 EU27	70%
 SI	69%
 IT	54%
 IE	53%
 SK	53%
 PT	42%
 LT	40%
 LV	37%
 PL	30%
 HU	28%
 BG	28%
 RO	25%
 EL	25%

Question: QD2. How would you evaluate the overall quality of healthcare in (OUR COUNTRY)?

Answers: Good

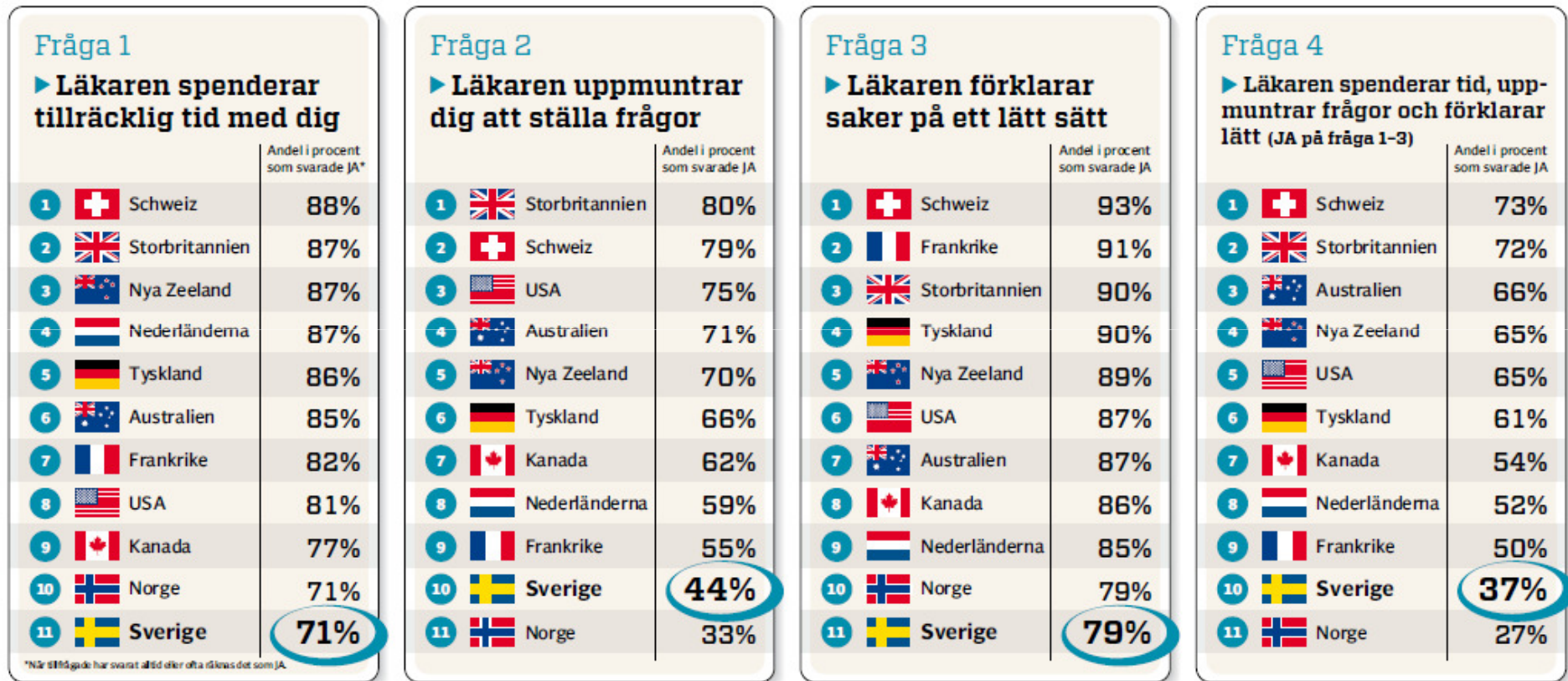


QD3. Based on what you know, do you think that the quality of healthcare in (OUR COUNTRY) compared to other Member States is ...?



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**“The verdict of the people on the medical profession. Swedes are less satisfied with attitudes and communication skills of doctors, says international comparison. Norway and Sweden bottom of 11 countries compared.” (Dagens Medicin 2012-02-29)**



4 800 vuxna svenskar upp till 75 år har ingått i den svenska delen av studien. De telefonintervjuades våren 2011.

GRAFIK: ELIN BRANDER. KÄLLA: REGERINGSKANSLIET

**The cherished notion that “In Sweden, we provide holistic medicine – in contrast to ‘assembly line medicine’ down on the Continent” lacks evidence!**



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*Table 8: Relative Level of Health Expenditures and Subjective Satisfaction with Health Care System (1995/96)*

Relative Level of Health Expenditures	Subjective Satisfaction with Health Care System					
	Above Average (>56 %)			Below Average (<56 %)		
Above Average (>8.2 %)	Germany	10.2	66.0	Greece	8.9	18.4
	France	9.6	65.9	Portugal	8.3	20.8
	Belgium	8.7	70.7			
	Austria	8.6	63.3			
	Netherlands	8.4	72.8			
Below Average (<8.2 %)	Denmark	8.2	90.0	Spain	7.7	35.7
	Sweden	8.1	67.8	Italy	7.4	16.3
	Finland	7.5	86.9	Ireland	7.2	48.8
	Luxembourg	6.4	71.0	United Kingdom	7.0	47.8

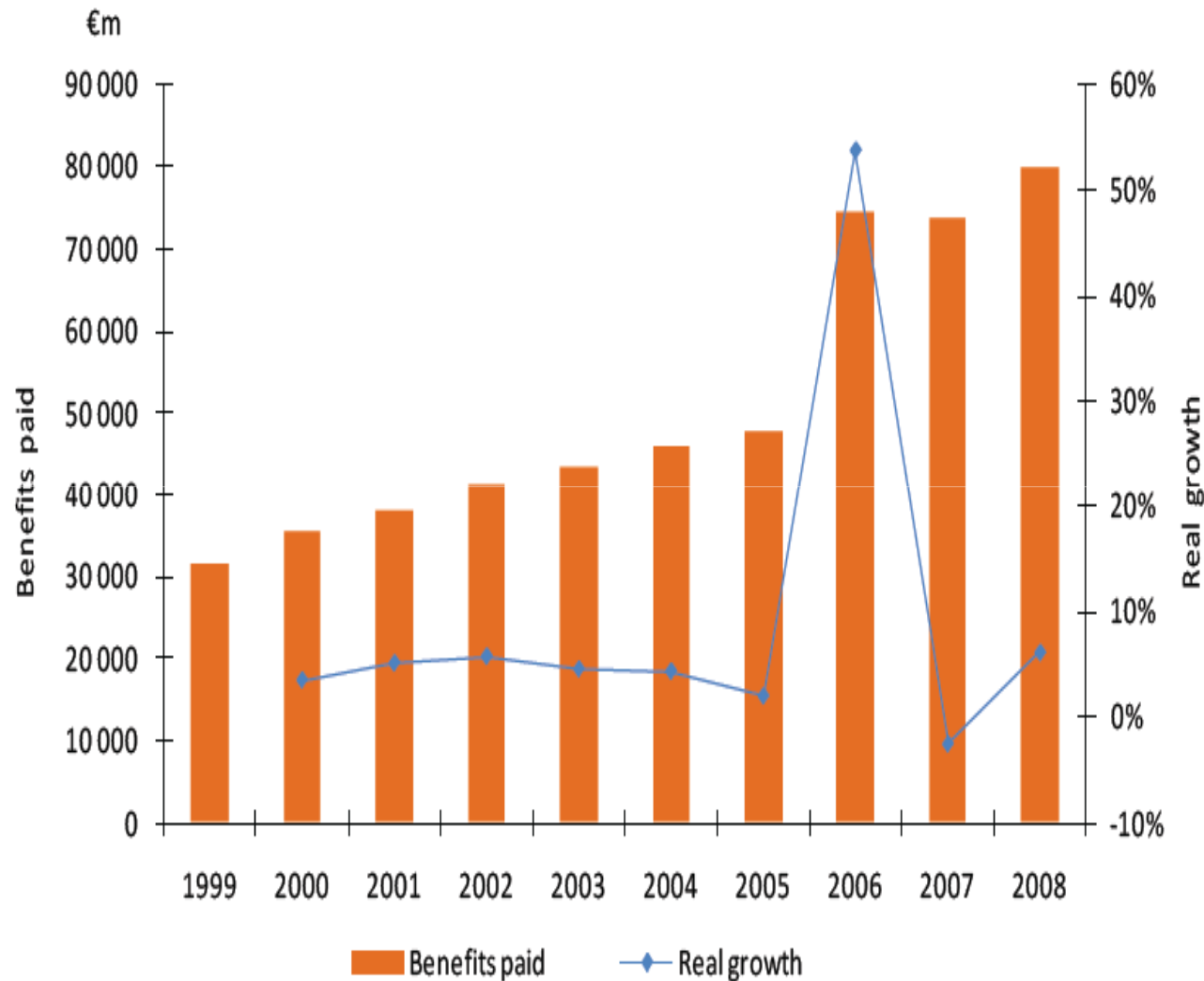


# Private health insurance in Europe

- **Voluntary PHI**
  - **Additional**
    - **Complementary**
    - **Supplementary**
  - **Duplicate/alternative**
  - **Substitute**
- **Mandatory PHI**



**Chart 2 | Benefits paid by health insurers in Europe — 1999–2008 (€m)**



**PHI represented 11 % of total healthcare expenditure (2008)**

*Note: Figures are for Austria, Belgium, Croatia, Cyprus, Denmark, France, Germany, Italy, Malta, Netherlands, Portugal, Slovenia, Spain, Sweden, Switzerland and UK. The high increase in benefits paid in 2006 is due to reform of the Dutch healthcare system.*



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## European health insurance system is 'on the verge of collapse'

“Public hospitals in cash-strapped European Union countries are denying patients access to healthcare under the European Health Insurance Card or EHIC, according to healthcare insurers. Patients who present their insurance card hoping for care in public hospitals are increasingly being treated as private patients and given a final bill up to four times as high, say insurers in Belgium. The practice is most widespread in Spain but has reportedly spread to Greece, Portugal, Italy and Romania - where health system are under financial stress.

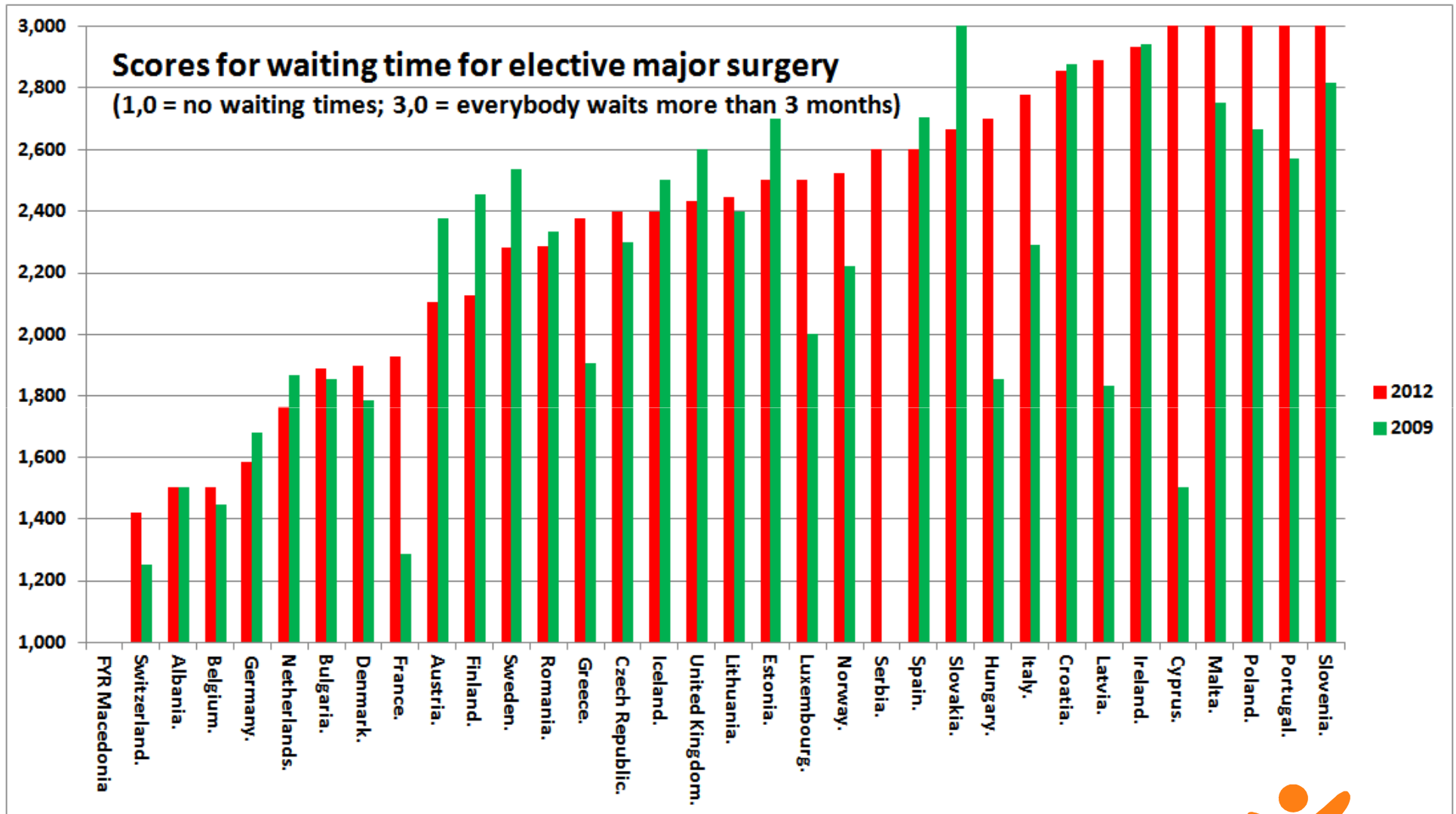
When arriving at the accident and emergency ward of a public hospital, patients presenting an EHIC are asked if they have additional private insurance. If they do, they are treated as private patients. "This is a clear violation of citizens' rights to use the card," says Christian Horemans, international affairs expert with Mutualités Libres - a Belgian insurer. "European Community law says public hospitals are obliged to accept these cards."

Read more: <http://www.publicserviceeurope.com/article/3346/european-health-insurance-system-on-the-verge-of-collapse#ixzz2RgIKmsvH>



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# Healthcare somewhat affected by financial crisis?

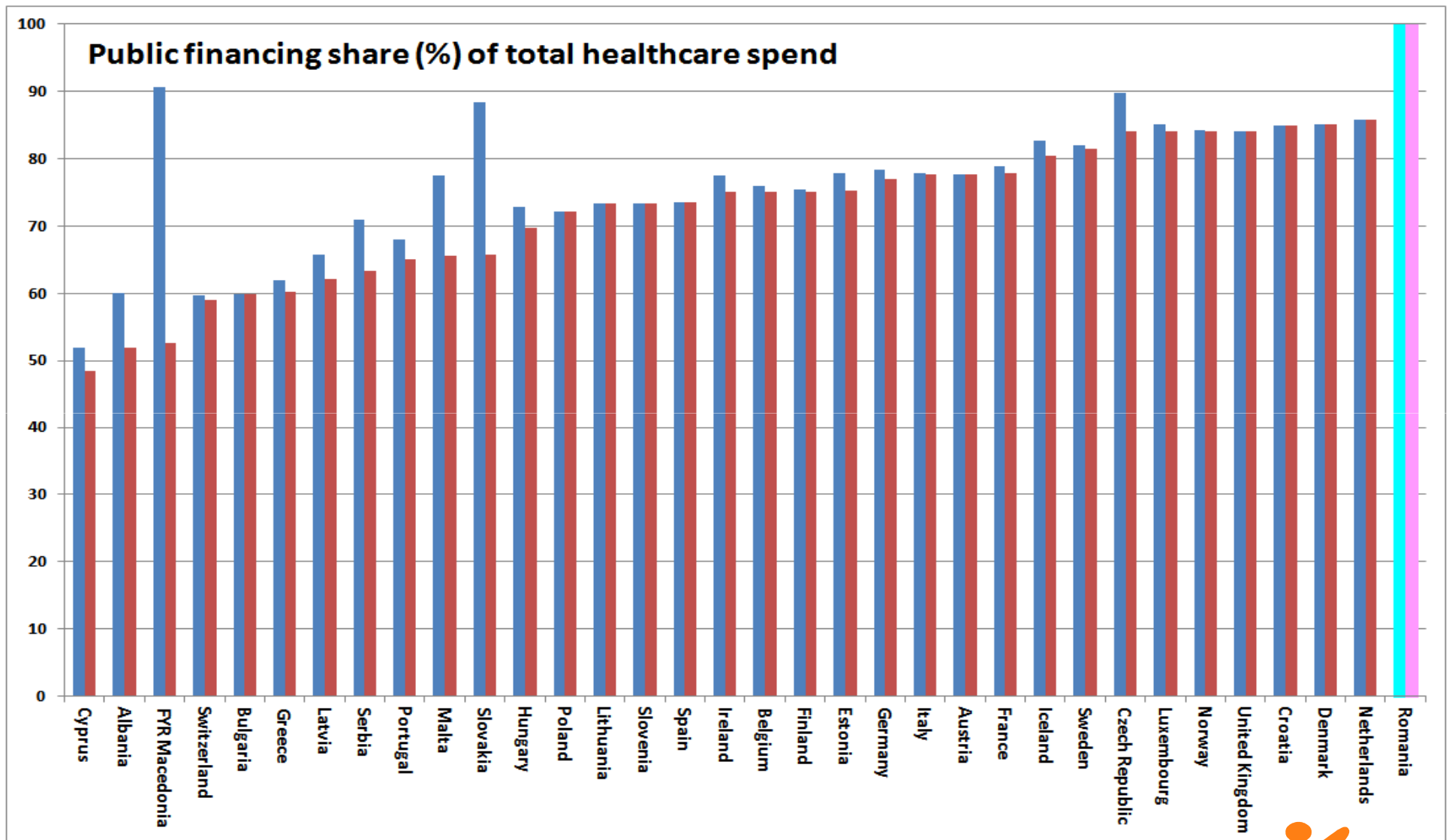


**Longer waiting times for (expensive) elective surgery most noticeable in countries hit by financial difficulties!**



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# A very slight tendency towards increased private payment shares



**Blue: 2009**  
**Maroon: 2012**



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# The future

- **Crisis restrictions will open for additional funding?**
  - Patient fees
  - Waiting times
  - New pharmaceuticals and therapies
- **“Oil in the crossborder care system”?**
- **Demography: long term/elderly care – insurance opportunity?**
- **“Empowerment”.**



**THANK YOU -**

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	<b>Compulsory</b>	<b>Substitutive</b>	<b>Alternative</b>	<b>Complementary</b>
<b>Belgium</b>	yes	yes (a)	-	yes
<b>Denmark</b>	no	-	yes	yes
<b>France</b>	yes, partially (b)	-	-	yes
<b>Germany</b>	yes	no	-	no
<b>Greece</b>	no	-	yes	yes
<b>Ireland</b>	no	-	yes	yes
<b>Italy</b>	no	-	yes	yes
<b>Luxembourg</b>	no	-	-	yes
<b>Netherlands</b>	yes	yes (c)	-	yes (d)
<b>Portugal</b>	no	-	yes	yes
<b>Spain</b>	no	yes	yes	yes
<b>United Kingdom</b>	no	-	yes	yes

1 AIM, Report submitted by the International Association of Mutual Benefit Societies (l'Association Internationale de la Mutualité "A.I.M."), whose secretariat is located in Brussels (50 rue d'Arlon [www.aim-mutual.org](http://www.aim-mutual.org)), for the DG Enterprise, the European Commission's socio-economic unit, in January 2003, in the context of the preparation of a report by the Commission on mutual insurance providers in Europe.

(a) Regimes for independent workers: small risks.

(b) Regimes for public sector workers, students, independent workers and farmers



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