

Index

- Abbott, Tony, 205–206
- Advanced clinical activities, 155
- Alber, J., 211, 224–225
- Alternative insurance coverage, 47–48
- Amsterdam Declaration (1994), 195
- Amyotrophic Lateral Sclerosis (ALS), 19
- Arena analogy, 219
- Attlee, Clement, 227
- Australia
 - complementary insurance in, 43–44
 - correlation of financing model with integrated–separated system dichotomy in, 95
 - decentralisation in, 191
 - foreign-trained nurses, recruitment of, 159
 - foreign-trained physicians, recruitment of, 159
 - freedom of choice in, 101–102
 - gatekeeping in, 99
 - general practitioner–specialist ratio in, 162–164
 - group practice in, 104
 - historical evolution of healthcare system in, 216
 - hospitals in, 130–131
 - incentives and disincentives in, 45
 - insurance companies in, 131
 - insurance coverage in, 79
 - insurance policies in, 131
 - Local Hospital Networks (LHNs), 130–131, 133, 188–189
 - Medicare, 129–130
 - moderately separated system in, 109
 - open enrollment in, 40–41
 - physicians, payment of, 170
 - Primary Health Networks (PHNs), 133, 188–189
 - private health insurance in, 131
 - pro-integration reforms in, 188–189, 205–206
 - risk-adjustment mechanisms in, 41
 - separated system in, 94, 97
 - in separated universalist family, 129–131, 244
 - supplementary insurance in, 43–44
 - task shifting in, 178
 - universalist model in, 226–227
 - voluntary health insurance component in, 75
- Austria
 - calculation of contributions in, 116
 - freedom of choice in, 101–102, 114
 - gatekeeping in, 99–100
 - healthcare expenditures in, 69
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79
 - number of practising physicians in, 154
 - patients' rights in, 196
 - physician–nurse ratio in, 177
 - population coverage in, 117
 - risk-adjustment mechanisms in, 114–115
 - separated system in, 94, 97, 108
 - in SHI family, 112–113
 - sickness funds in, 115
 - social health insurance (SHI) in, 16–17, 46, 223–224
 - solo practice in, 104
 - subsidies in, 118
 - types of funds in, 115
 - uninsured persons in, 82–83
- Aznar, José María, 206
- Balkenende, Jan Peter, 202–203
- Belgium
 - calculation of contributions in, 116
 - encouragement of general practice in, 164
 - freedom of choice in, 101–102, 114
 - gatekeeping in, 99–100
 - healthcare expenditures in, 69
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216

274 INDEX

- Belgium (cont.)
 hospital physicians in, 171
 insurance coverage in, 79
 multiple funds in, 114
 not-for-profit hospitals in, 148
 patients' rights in, 195–196
 per capita healthcare expenditures in, 71
 population coverage in, 117
 pro-integration reforms in, 188
 risk-adjustment mechanisms in, 114–115
 separated system in, 94, 97, 108
 in SHI family, 112–113
 social health insurance (SHI) in, 224
 solo practice in, 104
 subsidies in, 118, 211
 types of funds in, 115
 uninsured persons in, 82
- Bevan, Aneurin, 234
- Beveridge, William, 212–213
- Beveridge model, 111, 212–213, 240, 243. *See also* NHS family
- Bildt, Carl, 196, 198, 205
- Bismarck, Otto von, 13, 224–226
- Bismarckian model, 13–14, 37, 45–47, 111, 113, 211–212, 217, 240, 243. *See also* Social health insurance (SHI)
- Blair, Tony, 197
- Blank, R.H., 220–221
- Bobbio, Norberto, 207
- Bolger, Jim, 182, 194, 205
- Brazil
 healthcare expenditures in, 68
 out-of-pocket healthcare expenditures in, 76
- BRIC countries
 healthcare expenditures in, 68
 out-of-pocket healthcare expenditures in, 76
- Bulgaria, insurance coverage in, 79–80, 84
- Canada
 Canada Care Act (1984), 129
 Canada Health Act (1984), 129
 complementary insurance in, 43, 132
 correlation of financing model with integrated–separated system dichotomy in, 95
 decentralisation in, 131, 191–193
 encouragement of general practice in, 164
 foreign-trained physicians, recruitment of, 159
 freedom of choice in, 101–102
 gatekeeping in, 100
 general practitioner–specialist ratio in, 162–164
 group practice in, 104
 historical evolution of healthcare system in, 216
 hospital physicians in, 171
 insurance coverage in, 79
 insurance policies in, 25, 132
 interest groups, role of, 234
 Medicare, 24–25, 44, 129, 132
 moderately separated system in, 109
 per capita healthcare expenditures in, 71
 pro-integration reforms in, 189
 Regional Health Authorities (RHAs), 132–133, 189, 192–193
 separated system in, 24–25, 94, 97
 in separated universalist family, 129–133, 244
 supplementary insurance in, 44
 task shifting in, 178
 universalist model in, 24–25, 226
 voluntary health insurance component in, 75
- Capitation fees
 active capitation, 172–173
 general practitioners (GP), 172–173
 passive capitation, 172–173
 physicians, 165–169
 specialists, 172–173
- Case-based reimbursement, 148–150
- “Cherry picking,” 40
- China
 healthcare expenditures in, 68
 medical savings accounts (MSAs) in, 27
 out-of-pocket healthcare expenditures in, 76
- Clark, Helen, 194
- Clinical integration, 89–90, 110. *See also* Integrated systems
- Clinton, Bill, 223
- Cocktail analogy, 65
- Co-insurance, 48–49, 55
- Communitarian culture, 221
- Community rating, 9, 40, 61–62
- Complementary insurance. *See also specific country*

- defined, 42–43
- hybrid systems and, 43–44
- Co-payments, 41, 48–49, 121–122
- Cost sharing
 - co-insurance, 48–49, 55
 - co-payments, 41, 48–49, 121–122
 - in NHS family, 121–122
- COVID-19 pandemic, 1
- “Cream skimming,” 40–41, 62
- Critical junctures, 219
- Croatia, insurance coverage in, 84
- Czech Republic
 - calculation of contributions in, 116
 - decentralisation in, 192, 206
 - encouragement of general practice in, 164
 - for-profit hospitals in, 148
 - freedom of choice in, 101–102, 114
 - gatekeeping in, 99–100
 - general practitioners (GP), payment of, 171–172
 - healthcare expenditures in, 69
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79, 84
 - multiple funds in, 114
 - number of practising nurses in, 173
 - physicians, payment of, 170
 - population coverage in, 117
 - pro-competition reforms in, 184, 205
 - publicly owned hospitals in, 147
 - risk-adjustment mechanisms in, 114–115
 - separated system in, 94, 97, 108
 - in SHI family, 112–113
 - solo practice in, 104
 - subsidies in, 118
 - types of funds in, 115
 - universalist model in, 226
 - women physicians in, 160
- Decentralisation. *See also specific country*
 - generally, 189–191, 244
 - continuum with centralisation, 190–191
 - deconcentration, 190, 192
 - devolution, 190, 192
 - different meanings of, 189–190
 - “political color” and, 206
 - pro-centralisation reforms, 193–194
- Deconcentration, 190, 192
- Deductibles, 41–42
- Dekker, Wisse, 202
- Denmark
 - cost sharing in, 122
 - decentralisation in, 123–124
 - freedom of choice in, 102
 - freedom to choose providers in, 197
 - gatekeeping in, 99
 - general practitioners (GP), payment of, 172
 - general practitioners (GP) in, 121
 - group practice in, 104
 - healthcare expenditures in, 69
 - highly integrated system in, 108
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79
 - integrated system in, 94
 - in NHS family, 119, 125
 - patients’ rights in, 195–196
 - quasi-integrated system in, 96–97
 - specialists, payment of, 172
 - subsidies in, 211
 - universalist model in, 226
 - voluntary health insurance component in, 75
 - waiting time guarantees in, 199
 - women physicians in, 160
- Devolution, 190, 192
- Diagnosis Related Groups (DGRs), 148–149, 151–152
- Direct lobbying, 229–230
- Direct market system. *See also specific country*
 - generally, 241
 - advantages of, 7
 - contribution methods, 32–33
 - disadvantages of, 7
 - freedom of choice in, 7, 34–35
 - healthcare triangle and, 6
 - in historical evolution of healthcare systems, 211
 - number and legal status of insurers in, 32
 - payer–beneficiary correspondence in, 7, 29–32
 - provider–user interaction, 6
 - state, role of, 6–7, 36, 208–209
 - voluntary health insurance and, 8
- Doctors. *See* Physicians
- “Double coverage,” 43
- Dual practice, 171

276 INDEX

- Eastern Europe. *See also specific country*
 historical evolution of healthcare systems in, 216
 political reforms, effect on insurance coverage, 84–85
- Egalitarian culture, 220–221
- Employer-provided insurance, 11–12
- Erdogan, Recep Tayyip, 205–206
- Essential services, 77
- Estonia, insurance coverage in, 84
- European Union. *See also specific country*
 insurance coverage in, 79–80, 83–86
 uninsured persons in, 242
 universal coverage, fluctuation regarding, 83–84
- Evolution of healthcare systems. *See*
 Historical evolution of healthcare systems
- Expenditures. *See* Healthcare expenditures
- Extension of insurance coverage. *See also specific country*
 generally, 199–200, 244
 “political color” and, 207
- Extra-billing, 170
- Families
 generally, 4, 111, 243–244
 MRI family (*See* MRI family)
 NHS family (*See* NHS family)
 outliers, 4, 63, 112, 137, 244 (*See also specific country*)
 separated universalist family (*See* Separated universalist family)
 SHI family (*See* SHI family)
 universalist family (*See* NHS family)
- Fee-for-service (FFS)
 general practitioners (GP), 171–172
 physicians, 165, 168
 specialists, 171–172
- Financial Crisis, effect on insurance coverage, 84–86
- Financing models. *See also specific country*
 generally, 4, 6
 comparison of, 28–34, 39
 conflation of, 213
 contribution methods, 6, 32–33
 direct market system (*See* Direct market system)
 evolution of, 37
 freedom of choice in, 6, 34–35
- insurer–provider relationship in, 6, 35
- mandatory residence insurance (*See* Mandatory residence insurance (MRI))
- medical savings accounts (MSAs) (*See* Medical savings accounts (MSAs))
- moving beyond standard classification, 240–241
- national “translation” of, 37–38
- number and legal status of insurers in, 6, 32
- payer–beneficiary correspondence in, 6, 29–32
- progressive versus regressive nature of, 33–34
- social health insurance (SHI) (*See* Social health insurance (SHI))
- state, role of, 6, 36
- targeted programs (*See* Targeted programs)
- universalist model (*See* Universalist model)
- voluntary health insurance (*See* Voluntary health insurance (VHI))
- Finland
 cost sharing in, 122
 decentralisation in, 123–124
 freedom of choice in, 102
 gatekeeping in, 99, 121
 general practitioners (GP), payment of, 172
 general practitioners (GP) in, 121
 group practice in, 104–107
 healthcare expenditures in, 69
 healthcare financing in, 120
 highly integrated system in, 108
 historical evolution of healthcare system in, 216
 insurance coverage in, 79
 integrated system in, 94, 96, 107–108
 National Health Insurance, 120
 in NHS family, 119, 125
 number of practising nurses in, 173–175
 patients’ rights in, 195–196
 physician–nurse ratio in, 177
 specialists, payment of, 172
 task shifting in, 178
 universalist model in, 226
 waiting time guarantees in, 199
 women physicians in, 160

- Fixed salaries
 - general practitioners (GP), 171–172
 - physicians, 168–169
 - specialists, 171–172
- Flora, P., 224–225
- For-profit hospitals, 148
- France
 - agences régionales de la santé (regional health agencies), 192–193
 - Caisse Nationale de l'Assurance Maladie (CNAM), 54, 56
 - co-insurance in, 49, 55
 - complementary insurance in, 43, 54–55
 - Couverture Maladie Universelle (CMU), 55–56, 202
 - decentralisation in, 192–193, 206
 - encouragement of general practice in, 164
 - extension of insurance coverage in, 200, 202
 - freedom of choice in, 101–102, 114
 - gatekeeping in, 99–100, 187–188
 - group practice in, 104
 - healthcare expenditures in, 68–69
 - healthcare reforms in, 55–56
 - High Authority for Health, 187
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216
 - hybrid system in, 64
 - incentives and disincentives in, 45
 - institutions, role of, 235–236
 - insurance companies in, 53–54
 - insurance coverage in, 79
 - insurance policies in, 64
 - insurer–provider relationship in, 54
 - out-of-pocket healthcare expenditures in, 76
 - patients' rights in, 195–196
 - per capita healthcare expenditures in, 71
 - physicians, payment of, 170
 - population coverage in, 117
 - pro-integration reforms in, 187–188, 205–206
 - segmentation in, 53–54
 - separated system in, 94, 97
 - in SHI family, 112–113
 - sickness funds in, 54
 - social health insurance (SHI) in, 46, 53–56, 224
 - subsidies in, 211
 - targeted programs in, 117
 - types of funds in, 115
 - uninsured persons in, 82
 - universalist model in, 228
- Freedom of choice
 - generally, 208
 - in direct market system, 7, 34–35
 - in financing models, 6, 34–35
 - general practitioners (GP) and, 101
 - hospitals and, 101, 103
 - indemnity plans and, 103
 - in integrated systems, 101
 - limits on, 102
 - in mandatory residence insurance, 35
 - in medical savings accounts (MSAs), 35
 - patients' rights, 196–198
 - providers, selection of, 196–198
 - as right, 102–103
 - in separated systems, 91, 100–101
 - SHI family and, 114
 - in social health insurance (SHI), 14–15, 35, 46
 - specialists and, 101
 - in universalist model, 23, 35
 - in voluntary health insurance, 8, 34–35
 - waiting lists and, 102–103
- Gatekeeping. *See also specific country*
 - advantages of, 98–99
 - circumventing, 98–99
 - defined, 97
 - direct access versus, 99
 - disadvantages of, 99
 - general practitioners (GP) and, 97–98
 - in integrated systems, 99
 - interpretations of, 98
 - “inverse referrals” and, 98–99
 - in mandatory residence insurance, 42
 - in NHS family, 121
 - in private health insurance, 42
 - in voluntary health insurance, 42
- General practitioners (GP). *See also specific country*
 - capitation fees, 172–173
 - correlation of payment with specific financing model, 171–173
 - correlation with specific financing model, 164
 - encouragement of general practice, 164

278 INDEX

- General practitioners (GP). (cont.)
 - fee-for-service (FFS), 171–172
 - fixed salaries, 171–172
 - freedom of choice and, 101
 - gatekeeping and, 97–98
 - general practitioner–specialist ratio, 162–165
 - group practice, 103–107
 - in NHS family, 121
 - payment methods, 171–173
 - primary care centres and, 104–107
 - solo practice, 103–104
- Germany
 - Act to Strengthen Competition in SHI (2007), 203
 - calculation of contributions in, 116
 - Central Reallocation Pool, 57
 - communitarian culture in, 221
 - contribution methods in, 136
 - contribution rates in, 57
 - encouragement of general practice in, 164
 - extension of insurance coverage in, 200, 203, 207
 - freedom of choice in, 101–102, 114
 - gatekeeping in, 99–100
 - healthcare expenditures in, 68–69
 - healthcare reforms in, 56–58
 - Health Care Structure Act (1993), 56–57, 184
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216–217, 238
 - hybrid system in, 57–58
 - insurance companies in, 58
 - insurance coverage in, 79
 - insurance policies in, 56–57, 203
 - insurance premiums in, 59, 136–137
 - legal status of insurers in, 136
 - mandatory healthcare expenditures in, 73
 - mandatory residence insurance in, 63, 212
 - in MRI family, 133–134, 244
 - multiple funds in, 114
 - number of practising physicians in, 154
 - obligation for coverage in, 135
 - opting out in, 48
 - patients' rights in, 196
 - population coverage in, 117
 - private health insurance in, 135–136
 - pro-competition reforms in, 184, 205
 - pro-integration reforms in, 188, 205–206
 - regulation of private health insurance in, 135
 - risk-adjustment mechanisms in, 41, 114–115
 - segmentation in, 56, 58–59
 - separated system in, 94, 97, 108
 - in SHI family, 112–113
 - sickness funds in, 56–57
 - social health insurance (SHI) in, 13–14, 45–47, 56, 63, 212, 224
 - solo practice in, 104
 - state, role of, 136–137
 - targeted programs in, 117
 - types of funds in, 115
 - uninsured persons in, 82–83
 - universalist model in, 57, 228
- Gillard, Julia, 205–206
- Global budgeting, 149–150
- Gonzalez, Felipe, 206, 227
- Greece
 - extension of insurance coverage in, 200
 - Financial Crisis, effect of, 137–138
 - for-profit hospitals in, 148
 - freedom of choice in, 102
 - gatekeeping in, 99–100
 - general practitioners (GP), payment of, 172–173
 - general practitioner–specialist ratio in, 162–164
 - group practice in, 104–107
 - healthcare financing in, 120
 - healthcare reforms in, 85–86
 - historical evolution of healthcare system in, 216, 238
 - insurance coverage in, 79
 - integrated system in, 96
 - mandatory healthcare expenditures in, 73–75
 - mixed system in, 94
 - moderately integrated system in, 108–109
 - National Health Service (ESY), 125, 137–139
 - National Organization for the Provision of Services (EOPYY), 137–138, 185–186
 - in NHS family, 119, 125

- number of practising nurses in, 173–175
- number of practising physicians in, 154
- as outlier, 63, 137–139, 244
- out-of-pocket healthcare expenditures in, 76, 139
- patients' rights in, 195–196
- physician–nurse ratio in, 177
- pro-integration reforms in, 185–186
- sickness funds in, 185–186
- social health insurance (SHI) in, 224
- specialists, payment of, 172–173
- universalist model in, 227
- Gross domestic product (GDP), healthcare expenditures as percentage of, 66–67
- Group practice, 103–107
- Group rating, 9
- Guterres, António, 205
- Healthcare expenditures. *See also specific country*
 - generally, 4, 66
 - correlation with specific financing model, 68–69
 - current healthcare expenditures, 66–71
 - gross domestic product (GDP), as percentage of, 66–67
 - growth in, 71–72
 - insurance policies as component of, 75
 - insurance premiums as component of, 73, 75
 - mandatory component, 72–75
 - in NHS family, 69
 - out-of-pocket healthcare expenditures, 73, 75–76, 139–141
 - per capita healthcare expenditures, 70–71
 - in separated universalist family, 69
 - in SHI family, 69
 - by type of financing, 74
 - variations in, 68
 - voluntary health insurance component, 73, 75
- Healthcare reforms. *See also specific country*
 - generally, 4–5, 179–181
 - decentralisation (*See Decentralisation*)
 - exchange of ideas, 180
 - extension of insurance coverage (*See Extension of insurance coverage*)
 - in financing, 179–180
 - historical conditioning of, 179
 - major themes of, 180, 244–245
 - in NHS family, 180–181
 - patients' rights (*See Patients' rights*)
 - policy transfer, 180
 - “political color” and, 204–207, 209
 - pro-competition reforms (*See Pro-competition reforms*)
 - pro-integration reforms (*See Pro-integration reforms*)
 - radical reforms, 179, 218–219, 238
 - in SHI family, 179–181
- Healthcare triangle
 - generally, 3–4
 - direct market system and, 6
 - voluntary health insurance and, 8
- Health Maintenance Organisations (HMOs), 95, 109
- Health politics
 - generally, 209–211, 245–246
 - decentralisation and, 206
 - extension of insurance coverage and, 207
 - healthcare reforms and, 204–207, 209
 - historical evolution of healthcare systems (*See Historical evolution of healthcare systems*)
 - ideas, role of (*See Ideas, role of*)
 - inertia in, 237
 - institutions, role of, 235–237, 239, 245
 - interest groups, role of (*See Interest groups, role of*)
 - national culture and (*See National culture*)
 - patients' rights and, 206–207
 - pro-competition reforms and, 205
 - pro-integration reforms and, 205–206
 - veto points, 239
 - “windows of opportunity” and, 237–239
- Highly integrated systems, 108
- Highly separated systems, 109
- High-profile interest groups, 230
- Historical evolution of healthcare systems.
 - See also specific country*
 - generally, 211
 - arena analogy, 219
 - critical junctures and, 219
 - direct market system in, 211
 - financing models, 37
 - first stage, 211, 213–216
 - ideas, role of (*See Ideas, role of*)
 - institutions, role of, 235–237, 239, 245
 - interest groups, role of (*See Interest groups, role of*)

280 INDEX

- Historical evolution of healthcare systems.
 (cont.)
- mandatory residence insurance in, 211–212
 - medical savings accounts (MSAs) in, 211
 - national culture and (*See* National culture)
 - path dependence and, 218–219
 - reasons for differences in, 217–220
 - second stage, 212–216
 - social health insurance (SHI) in, 211–216
 - social health insurance (SHI) to universalist model path, 216
 - specific paths, 216–217
 - targeted programs in, 211
 - third stage, 212–216
 - universalist model in, 211–216
 - voluntary health insurance in, 211, 213–216
 - voluntary health insurance to social health insurance (SHI) path, 216
 - voluntary health insurance to universalist model path, 216
 - “why” question, 217–220
 - working class strength and, 218
- Hospitals. *See also specific country*
- generally, 4, 145
 - case-based reimbursement, 148–150
 - for-profit hospitals, 148
 - freedom of choice and, 101, 103
 - global budgeting, 149–150
 - not-for-profit hospitals, 148
 - pay-for-performance, 149
 - payment for procedures, 148, 150
 - payment methods, 148–151
 - payment per day, 148, 150
 - physicians, payment of, 171
 - private hospitals, 147–148
 - publicly owned hospitals, 147–148
 - supply of, 145–147
 - total hospital beds, 145–147
 - universalist model and, 147
- Hungary
- decentralisation in, 192, 206
 - encouragement of general practice in, 164
 - freedom of choice in, 102–103
 - gatekeeping in, 99–100
 - general practitioners (GP), payment of, 171–172
 - healthcare expenditures in, 68–69
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79, 84
 - moderately separated system in, 109
 - patients’ rights in, 195–196
 - physicians, payment of, 170
 - population coverage in, 117
 - publicly owned hospitals in, 147
 - separated system in, 94, 97
 - in SHI family, 112–113
 - single fund in, 113
 - social health insurance (SHI) in, 224
 - solo practice in, 104
 - subsidies in, 118
 - uninsured persons in, 82–83
 - universalist model in, 226
 - women physicians in, 160
- Hybrid systems. *See also specific country*
- generally, 4, 38–39
 - all national healthcare systems as, 37–38, 241–242
 - cocktail analogy, 65
 - co-insurance in, 48–49
 - complementary insurance and, 43–44
 - co-payments in, 48–49
 - healthcare services, segmentation of, 49–50
 - multiple models used in, 65
 - opting out in, 47–48
 - population, segmentation of, 49–50
 - prevalence of, 63–64
 - primary insurance and, 43–44
 - supplementary insurance and, 43–44
- Ideas, role of
- generally, 222–223, 245
 - social health insurance (SHI), correlation with conservative governments, 223–226, 228, 238–239
 - universalist model, correlation with leftist governments, 226–228, 238–239
- Identikit model, 2–3
- Immergut, Ellen, 236–237
- Indemnity plans, 103, 109
- India
- healthcare expenditures in, 68
 - out-of-pocket healthcare expenditures in, 76

- Indirect lobbying, 230
- Individualistic culture, 220–222
- Insider interest groups, 229–230
- Institutions, role of, 235–237, 239, 245
- Insurance. *See specific topic*
- Insurance companies. *See also specific country*
 country
 generally, 8–9
 in mandatory residence insurance, 20–21
 preferred providers networks, 10, 102
 regulation of, 44–45
 in voluntary health insurance, 8–10
- Insurance coverage. *See also specific country*
 generally, 4, 66
 breadth of, 76–77
 current situation, 76–78
 Eastern European reforms, effect of, 84–85
 extension of (*See* Extension of insurance coverage)
 Financial Crisis, effect of, 84–86
 in non-universal countries, 77–80
 population coverage, 76–77
 in quasi-universal countries, 79
 uninsured persons (*See* Uninsured persons)
 in universal countries, 77–79
 variation over time, 80
- Insurance policies. *See also specific country*
 deductibles, 41–42
 healthcare expenditures, as component of, 75
 in mandatory residence insurance, 20–21
 opting out, 47–48
 in social health insurance (SHI), 13
 in voluntary health insurance, 8–10
- Insurance premiums. *See also specific country*
 country
 contribution methods and, 22–23
 “cream skimming” and, 40–41
 healthcare expenditures, as component of, 73, 75
 in mandatory residence insurance, 20–21
 in voluntary health insurance, 8–10, 75
- Integrated systems. *See also specific country*
 generally, 4, 88–89, 242–243
 advantages of, 93–94
 characteristics of, 91
 clinical integration, 89–90, 110
 comparison with separated systems, 105–106
 continuum with separated systems, 92, 107–110
 correlation with specific financing model, 94–95
 differing definitions of integration, 89
 dimensions of, 92–93
 freedom of choice in, 101
 gatekeeping in, 99
 highly integrated systems, 108
 as ideal type, 90
 insurer–provider relationship in, 35, 93
 integrated universalist family (*See* NHS family)
 internal organisation analogy, 91
 moderately integrated systems, 108–109
 organisational integration, 89–90, 110
 primary–secondary care interaction in, 96
 pro-integration reforms (*See* Pro-integration reforms)
 quasi-integrated systems, 96–97
 separated systems distinguished, 92–93
 vertical integration, 93
- Integrated universalist family. *See* NHS family
- Integration index, 107
- Interest groups, role of. *See also specific country*
 country
 generally, 229, 239, 245
 direct lobbying, 229–230
 high-profile groups, 230
 insider groups, 229–230
 low-profile groups, 230
 outsider groups, 230
 physicians, 232–235
 types of, 229
- Internal markets, 181–183
- “Inverse referrals,” 98–99
- Ireland
 centralisation in, 122, 124, 193, 206
 cost sharing in, 122
 foreign-trained physicians, recruitment of, 159
 freedom of choice in, 102
 gatekeeping in, 99, 121
 general practitioners (GP), payment of, 172

282 INDEX

Ireland (cont.)

- general practitioners (GP) in, 121
- general practitioner–specialist ratio in, 162
- group practice in, 104
- Health Act (2004), 193
- healthcare expenditures in, 68
- Health Service Executive (HSE), 122, 193
- highly integrated system in, 108
- historical evolution of healthcare system in, 216
- insurance coverage in, 79
- integrated system in, 94
- interest groups, role of, 234
- in NHS family, 119, 128
- number of practising physicians in, 152–154
- patients' rights in, 196
- quasi-integrated system in, 96–97
- specialists, payment of, 172
- task shifting in, 178
- universalist model in, 226
- voluntary health insurance component in, 75
- waiting time guarantees in, 199

Israel

- Clalit (Health Plan), 140–141
- co-payments in, 49
- correlation of financing model with integrated–separated system dichotomy in, 95
- extension of insurance coverage in, 200–201
- foreign-trained physicians, recruitment of, 159
- freedom of choice in, 102
- gatekeeping in, 99
- general practitioners (GP), payment of, 172–173
- group practice in, 104–107
- historical evolution of healthcare system in, 216–217
- insurance companies in, 140–141
- insurance coverage in, 79
- Kupat Holim (Health Plans), 140
- Leumit (Health Plan), 140
- Maccabi (Health Plan), 140–141
- Meuhedet (Health Plan), 140
- mixed system in, 94
- moderately integrated system in, 108–109

in MRI family, 133–134

- National Health Insurance Law (1994), 140, 201
- number of practising nurses in, 173–175
- number of practising physicians in, 154
- as outlier, 63, 139–142, 244
- out-of-pocket healthcare expenditures in, 140–141
- patients' rights in, 195–196
- private health insurance in, 140–141
- separated system in, 97
- specialists, payment of, 172–173

Italy

- complementary insurance in, 43–44
- cost sharing in, 122
- decentralisation in, 124, 191, 206
- dental care in, 8
- direct market system in, 8
- Essential Levels of Assistance, 50
- foreign-trained physicians, recruitment of, 159
- for-profit hospitals in, 148
- freedom of choice in, 102
- gatekeeping in, 99, 121
- general practitioners (GP), payment of, 172
- general practitioners (GP) in, 121
- group practice in, 104
- healthcare expenditures in, 69
- highly integrated system in, 108
- historical evolution of healthcare system in, 216
- insurance coverage in, 79
- integrated system in, 94
- interest groups, role of, 234
- in NHS family, 119, 125
- patients' rights in, 196
- per capita healthcare expenditures in, 71
- physician–nurse ratio in, 177
- pro-competition reforms in, 182–183, 205
- quasi-integrated system in, 96–97
- segmentation of healthcare services in, 50
- Servizio Sanitario Nazionale (National Health Service), 125
- social health insurance (SHI) in, 224
- specialists, payment of, 172
- supplementary insurance in, 43–44
- universalist model in, 226
- waiting time guarantees in, 199

- Japan
 calculation of contributions in, 116
 communitarian culture in, 221
 freedom of choice in, 101–102, 114
 gatekeeping in, 99–100
 healthcare expenditures in, 68–69
 highly separated system in, 109
 historical evolution of healthcare system in, 216
 insurance coverage in, 79
 mandatory healthcare expenditures in, 73
 multiple funds in, 114
 number of practising physicians in, 154
 physician–nurse ratio in, 177
 population coverage in, 117
 separated system in, 94, 97, 108
 in SHI family, 112–113
 social health insurance (SHI) in, 224
 solo practice in, 104
 subsidies in, 118
 total hospital beds in, 145
 women physicians in, 160–162
- Johnson, Lyndon, 19, 223
- Jospin, Lionel, 187–188, 205–206
- Juppé, Alain, 187–188, 205–206
- Kohl, Helmut, 184, 205
- Korea, Republic of. *See* South Korea
- Latvia, insurance coverage in, 84
- Lijphart, Arendt, 236
- Lithuania, insurance coverage in, 84
- Lloyd George, David, 224
- Lobbying, 230
- Low-profile interest groups, 230
- Lubbers, Ruud, 205
- Maioni, A., 223
- Managed care, 19–20, 22–23
- Mandatory residence insurance (MRI).
 See also specific country
 generally, 240–241
 advantages of, 21
 “cherry picking,” 40
 complementary insurance (*See* Complementary insurance)
 contribution methods, 32–33
 co-payments, 41
 correlation with integrated–separated system dichotomy, 94–95
 “cream skimming,” 40
 deductibles, 41–42
 disadvantages of, 21
 “double coverage,” 43
 freedom of choice in, 35
 gatekeeping, 42
 in historical evolution of healthcare systems, 211–212
 incentives and disincentives, 45
 insurance companies in, 20–21
 insurance policies in, 20–21
 insurance premiums in, 20–21
 insurer–provider relationship in, 21, 35
 moral hazard and, 40
 MRI family (*See* MRI family)
 as multi-payer system, 20
 number and legal status of insurers in, 32
 open enrollment, 40–41
 opportunistic behavior in, 40
 overconsumption, discouraging, 41–42
 payer–beneficiary correspondence in, 21, 29–32
 policy sale restrictions, 44–45
 prevalence of, 63
 primary insurance (*See* Primary insurance)
 regressive nature of, 33–34
 regulation of, 44–45
 renewal restrictions, 45
 risk-adjustment mechanisms in, 41
 state, role of, 21, 36, 208–209
 supplementary insurance (*See* Supplementary insurance)
- Marmor, Ted, 143
- Medical profession. *See* Nurses; Physicians
- Medical savings accounts (MSAs). *See also specific country*
 generally, 240–241
 advantages of, 26
 contribution methods, 32–33
 contributions to, 25
 freedom of choice in, 35
 funds in, 26
 in historical evolution of healthcare systems, 211
 insurer–provider relationship in, 35
 moral hazard and, 26
 number and legal status of insurers in, 32
 payer–beneficiary correspondence in, 29–32

284 INDEX

- Medical savings accounts (MSAs). (cont.)
 - state, role of, 26, 36, 208–209
 - as variant, 26–27
 - voluntary versus mandatory, 26
- Merkel, Angela, 203, 205–207
- Mestizo* systems, 3
- Mexico, uninsured persons in, 80
- Moderately integrated systems, 108–109
- Moderately separated systems, 109
- Moral hazard
 - medical savings accounts (MSAs) and, 26
 - voluntary health insurance and, 9–10, 40
- MRI. *See* Mandatory residence insurance (MRI)
- MRI family. *See also specific country*
 - generally, 111–112, 133–134, 244
 - contribution methods in, 136
 - differences in, 135–137
 - legal status of insurers in, 136
 - obligation for coverage in, 135
 - as recent model, 134
 - regulation of private health insurance in, 135
 - similarities in, 135
 - state, role of, 136–137
- MSAs. *See* Medical savings accounts (MSAs)
- Multi-payer systems, 20
- National culture
 - generally, 220
 - communitarian culture, 221
 - egalitarian culture, 220–221
 - individualistic culture, 220–222
- National Health Service (NHS) family. *See* NHS family
- National “translation” of financing models, 37–38
- Navarro, V., 223
- Netanyahu, Benjamin, 201
- Netherlands
 - basic package for essential care (ZVW), 51
 - complementary care, 51
 - complementary insurance in, 43, 53
 - contribution methods in, 136
 - Dekker Report, 52, 202–203
 - exceptional medical expenses, 51
 - extension of insurance coverage in, 200, 202–203
 - freedom of choice in, 101–102
 - gatekeeping in, 99
 - group practice in, 104
 - healthcare reforms in, 52
 - historical evolution of healthcare system in, 216–217
 - hybrid system in, 64
 - “in-kind” insurance, 53
 - insurance companies in, 43, 52
 - insurance coverage in, 79
 - insurance policies in, 203
 - insurance premiums in, 53–57, 136–137
 - legal status of insurers in, 136
 - long-term care insurance in, 51–52
 - mandatory residence insurance in, 51–53, 63
 - Medical Treatment Contract Act (1994), 195
 - moderately separated system in, 109
 - in MRI family, 133–134, 244
 - not-for-profit hospitals in, 148
 - number of practising physicians in, 152–154
 - obligation for coverage in, 135
 - open enrollment in, 40–41, 52–57
 - out-of-pocket healthcare expenditures in, 76
 - patients’ rights in, 195
 - physicians, payment of, 170
 - primacy insurance in, 43
 - pro-competition reforms in, 183–184, 205
 - regulation of private health insurance in, 52–53, 135
 - “restitution” insurance, 53
 - risk-adjustment mechanisms in, 41
 - segmentation in, 51
 - separated system in, 94, 97
 - social health insurance (SHI) in, 51, 224
 - state, role of, 136–137
 - uninsured persons in, 82
 - universalist model in, 63
 - voluntary health insurance in, 51, 53
 - waiting time guarantees in, 199
 - women physicians in, 160
- New Public Management, 181, 183, 205
- New Zealand
 - centralisation in, 122, 124, 193–194
 - cost sharing in, 122
 - decentralisation in, 193–194
 - District Health Boards (DHBs), 122, 194
 - egalitarian culture in, 221

- foreign-trained nurses, recruitment of, 159
- foreign-trained physicians, recruitment of, 159
- freedom of choice in, 102–103
- gatekeeping in, 99, 121
- general practitioners (GP), payment of, 172
- general practitioners (GP) in, 121
- group practice in, 104
- Health Funding Authority (HFA), 194
- highly integrated system in, 108
- historical evolution of healthcare system in, 216, 238
- hybrid system in, 64
- insurance coverage in, 79
- integrated system in, 94
- in NHS family, 119
- pro-competition reforms in, 182, 205
- Public Health Commission, 182
- quasi-integrated system in, 96–97
- Regional Health Authorities, 194
- specialists, payment of, 172
- task shifting in, 178
- universalist model in, 134, 212–213, 226–227
- waiting time guarantees in, 199
- NHS family. *See also specific country*
 - generally, 111, 119, 240, 243–244
 - centralisation versus decentralisation in, 122–125
 - cost sharing in, 121–122
 - gatekeeping in, 121
 - general practitioners (GP) in, 121
 - healthcare expenditures in, 69
 - healthcare financing in, 119–121
 - healthcare reforms in, 180–181
 - Nordic versus Southern European countries, 125–127
 - pro-competition reforms in, 181
 - provision of services in, 121–122
 - social health insurance (SHI) and, 119–121
 - total hospital beds in, 147
- Norway
 - centralisation in, 193, 206
 - cost sharing in, 122
 - foreign-trained physicians, recruitment of, 159
 - freedom of choice in, 101–102
 - freedom to choose providers in, 197
 - gatekeeping in, 99, 121
 - general practitioners (GP), payment of, 172
 - general practitioners (GP) in, 121
 - group practice in, 104
 - healthcare expenditures in, 69
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79
 - integrated system in, 94
 - mandatory healthcare expenditures in, 73
 - moderately integrated system in, 108–109
 - in NHS family, 119, 125
 - number of practising nurses in, 173–175
 - number of practising physicians in, 154
 - patients' rights in, 195–196
 - quasi-integrated system in, 96–97
 - semi-decentralised system in, 123–124
 - social health insurance (SHI) in, 224
 - specialists, payment of, 172
 - universalist model in, 226
 - voluntary health insurance component in, 75
 - women physicians in, 160
- Not-for-profit hospitals, 148
- Nurses
 - generally, 4, 145, 173
 - diachronic analysis, 175
 - foreign-trained nurses, recruitment of, 159
 - number of practising nurses, 173–175
 - physician–nurse ratio, 175–177
 - task shifting, 177–178
- Obama, Barack, 12–13, 44–45, 61–62, 200, 204, 207, 223, 231–232
- OECD. *See* Organisation for Economic Co-operation and Development (OECD)
- Okma, Kieke, 143
- Open enrollment, 40–41, 52–57
- Opportunistic behavior, 40
- Opting out, 47–48
- Organisational integration, 89–90, 110. *See also* Integrated systems
- Organisation for Economic Co-operation and Development (OECD). *See also specific country*

286 INDEX

- Organisation for Economic Co-operation and Development (OECD). (cont.)
 freedom of choice, move toward, 101
 healthcare expenditures in, 68
 Health Statistics, 3
 insurance coverage in, 79–80, 83–87
 mandatory healthcare expenditures in, 73
 per capita healthcare expenditures in, 71
 on recruitment of foreign-trained physicians, 157
 total hospital beds in, 145
 uninsured persons in, 242
 universal coverage, move toward, 83–84
 Outliers, 4, 63, 112, 137, 244. *See also specific country*
 Out-of-pocket healthcare expenditures, 73, 75–76, 139–141
 Outsider interest groups, 230
 Overconsumption, discouraging, 41–42
- Papandreou, Andreas, 227
 Partisanship. *See* Ideas, role of
 Path dependence, 218–219
 Patients' rights. *See also specific country*
 generally, 194–196, 244
 charters, 195–196
 “core-package,” 194–195
 freedom to choose providers, 196–198
 “political color” and, 206–207
 special laws, 195–196
 “split legislation,” 196
 waiting time guarantees, 198–199
 Pay-for-performance
 hospitals, 149
 physicians, 170
 Payment for procedures, 148, 150
 Payment per day, 148, 150
 Pearson, Lester, 226
 Per capita healthcare expenditures, 70–71
 Persson, Göran, 198–199
 Physicians
 generally, 4, 145
 capitation fees, 165–169
 correlation with specific financing model, 234–235
 diachronic analysis of, 154
 dual practice, 171
 extra-billing, 170
 fee-for-service (FFS), 165, 168
 fixed salaries, 168–169
 foreign-trained physicians, recruitment of, 157–159
 general practitioners (GP) (*See* General practitioners (GP))
 interest groups, 232–235
 mixed remuneration systems, 169–170
 number of practising physicians, 152–156
 pay-for-performance, 170
 payment methods, 165–171
 physician–nurse ratio, 175–177
 private practice, 171
 shortage of, 156–157
 specialists (*See* Specialists)
 synchronic analysis of, 154–155
 task shifting, 177–178
 women physicians, 160–162
- Poland
 encouragement of general practice in, 164
 foreign-trained nurses, recruitment of, 159
 foreign-trained physicians, recruitment of, 159
 for-profit hospitals in, 148
 freedom of choice in, 102
 gatekeeping in, 100
 general practitioner–specialist ratio in, 162
 group practice in, 104
 healthcare expenditures in, 68–69
 historical evolution of healthcare system in, 216
 insurance coverage in, 79–80, 84
 mixed system in, 109, 111
 Narodowy Fundusz Zdrowia (National Health Fund), 185
 number of practising nurses in, 173–175
 number of practising physicians in, 154
 patients' rights in, 195–196
 population coverage in, 117
 pro-integration reforms in, 185, 205–206
 publicly owned hospitals in, 147
 separated system in, 94, 97
 in SHI family, 112–113
 sickness funds in, 185
 single fund in, 113
 social health insurance (SHI) in, 224
 subsidies in, 118
 uninsured persons in, 82–83

- universalist model in, 226
- women physicians in, 160
- Policies. *See* Insurance policies
- Political parties
 - conservative governments, correlation with social health insurance (SHI), 223–226, 228, 238–239
 - leftist governments, correlation with universalist model, 226–228, 238–239
- Political perspectives. *See* Health politics
- Population coverage
 - generally, 76–77
 - in SHI family, 116–117
- Portugal
 - centralisation in, 122, 124
 - cost sharing in, 122
 - decentralisation in, 192, 206
 - freedom of choice in, 102–103
 - gatekeeping in, 99, 121
 - general practitioners (GP), payment of, 172
 - general practitioners (GP) in, 121
 - general practitioner–specialist ratio in, 162
 - group practice in, 104–107
 - healthcare expenditures in, 69
 - healthcare financing in, 120
 - highly integrated system in, 108
 - historical evolution of healthcare system in, 216, 238
 - insurance coverage in, 79
 - integrated system in, 94, 96, 107–108
 - mandatory healthcare expenditures in, 73–75
 - in NHS family, 119, 125
 - number of practising physicians in, 154
 - out-of-pocket healthcare expenditures in, 76
 - patients' rights in, 196
 - physician–nurse ratio in, 177
 - pro-competition reforms in, 183, 205
 - Serviço Nacional de Saúde (National Health Service), 122, 125
 - social health insurance (SHI) in, 223–224
 - specialists, payment of, 172
 - “subsystems” in, 120
 - waiting time guarantees in, 199
 - women physicians in, 160
- Preferred providers networks, 10, 102
- Premiums. *See* Insurance premiums
- Pressure groups. *See* Interest groups, role of
- Primary care
 - defined, 95
 - integrated systems, primary–secondary care interaction in, 96
 - separated systems, primary–secondary care interaction in, 96
- Primary care centres, 104–107
- Primary insurance. *See also specific country*
 - defined, 42
 - hybrid systems and, 43–44
- Private health insurance. *See also specific country*
 - mandatory residence insurance (*See* Mandatory residence insurance (MRI))
 - voluntary health insurance (*See* Voluntary health insurance (VHI))
- Private hospitals, 147–148
- Private practice, 171
- Private–public provider dichotomy, 88
- Pro-competition reforms. *See also specific country*
 - generally, 181, 244
 - insurers, competition between, 183–184
 - internal markets, 181–183
 - in national Health Service (NHS) family, 181
 - New Public Management and, 181, 183, 205
 - “political color” and, 205
 - purchaser–provider split and, 181–183
 - in SHI family, 181
- Progressive nature of financing models, 34
- Pro-integration reforms. *See also specific country*
 - generally, 184, 244
 - “political color” and, 205–206
 - provision of services, integration of, 186–189
 - in separated universalist family, 188–189
 - in SHI family, 184–186, 188
 - sickness funds, integration of, 184–186
- Provider payment methods
 - capitation fees, 165–169
 - case-based reimbursement, 148–150
 - extra-billing, 170
 - fee-for-service (FFS), 165, 168
 - fixed salaries, 168–169

288 INDEX

- Provider payment methods (cont.)
 global budgeting, 149–150
 hospitals, 148–151
 mixed remuneration systems, 169–170
 pay-for-performance, 149, 170
 payment for procedures, 148, 150
 payment per day, 148, 150
 physicians, 165–171
- Provision of services
 integration of, 186–189
 in NHS family, 121–122
- Publicly owned hospitals, 147–148
- Public–private provider dichotomy, 88
- Quasi-integrated systems, 96–97
- Reforms. *See* Healthcare reforms
- Regressive nature of financing models, 34
- Regulation
 mandatory residence insurance, 44–45
 private health insurance, 52–53, 61–62, 135
 voluntary health insurance, 44–45
- Residual programs. *See* Targeted programs
- Risk-adjustment mechanisms
 in mandatory residence insurance, 41
 in SHI family, 114–115
- Risk pooling, 9
- Romania, insurance coverage in, 79–80, 84
- Roosevelt, Franklin D., 223
- Russia
 healthcare expenditures in, 68
 out-of-pocket healthcare expenditures in, 76
- Savage, Michael Joseph, 227
- Schröder, Gerhard, 188, 205–206
- Secondary care
 defined, 95–96
 integrated systems, primary–secondary care interaction in, 96
 separated systems, primary–secondary care interaction in, 96
- Segmentation. *See also specific country*
 of healthcare services, 49–51, 53–54
 of population, 49–50, 53–54, 56, 58–60
- Semashko model, 216
- Separated systems. *See also specific country*
 generally, 4, 88–89, 242–243
 advantages of, 93–94
 characteristics of, 90
 comparison with integrated systems, 105–106
 continuum with integrated systems, 92, 107–110
 contracts in, 91
 correlation with specific financing model, 94–95
 dimensions of, 92–93
 direct access in, 99
 freedom of choice in, 91, 100–101
 highly separated systems, 109
 as ideal type, 90
 insurer–provider relationship in, 35, 93
 integrated systems distinguished, 92–93
 moderately separated systems, 109
 primary–secondary care interaction in, 96
 separated universalist family (*See* Separated universalist family)
- Separated universalist family. *See also specific country*
 generally, 64, 111–112, 129–130, 244
 correlation with integrated–separated system dichotomy, 94–95, 109–110
 healthcare expenditures in, 69
 pro-integration reforms in, 188–189
- SHI. *See* Social health insurance (SHI)
- SHI family. *See also specific country*
 generally, 64, 111–113, 240, 243–244
 calculation of contributions, 115–116
 corporate funds in, 115
 differences in, 118–119
 freedom of choice and, 114
 healthcare expenditures in, 69
 healthcare reforms in, 179–181
 occupational funds in, 115
 population coverage in, 116–117
 pro-competition reforms in, 181
 pro-integration reforms in, 184–186, 188
 risk-adjustment mechanisms in, 114–115
 similarities in, 118–119
 single versus multiple funds, 113–114
 subsidies and, 117–118
 targeted programs and, 117
 territorial funds in, 115
 total hospital beds in, 147
- Sickness funds. *See also specific country*
 assignment to, 46
 integration of, 184–186

- number of, 32, 46–47
 - in social health insurance (SHI), 13–14
- Singapore
 - individualistic culture in, 221
 - medical savings accounts (MSAs) in, 27–28
 - Medifund, 28
 - Medisave, 27–28
 - MediShield Life, 28
- Single-payer systems, 23
- Slovakia, insurance coverage in, 84
- Slovenia, insurance coverage in, 84
- Social health insurance (SHI). *See also specific country*
 - advantages of, 14–15
 - assignment to sickness funds, 46
 - conservative governments, correlation with, 223–226, 228, 238–239
 - contribution methods, 32–33, 47
 - correlation with integrated–separated system dichotomy, 94–95
 - disadvantages of, 15
 - freedom of choice in, 14–15, 35, 46
 - in historical evolution of healthcare systems, 211–216
 - insurance policies in, 13
 - insurer–provider relationship in, 35
 - mandatory versus voluntary contributions, 13
 - as neither progressive nor regressive, 33–34
 - NHS family and, 119–121
 - non-profit nature of insurers, 15
 - number of sickness funds, 32, 46–47
 - as occupational system, 14–15
 - opting out, 48
 - payer–beneficiary correspondence in, 15, 29–32
 - prevalence of, 63
 - SHI family (*See* SHI family)
 - sickness funds, 13–14
 - state, role of, 36
 - variants of, 45–47
- Socialist International, 223
- Solo practice, 103–104
- South Africa, medical savings accounts (MSAs) in, 27
- South Korea
 - calculation of contributions in, 116
 - freedom of choice in, 101–102
 - gatekeeping in, 99–100
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79
 - mandatory healthcare expenditures in, 73–75
 - Medical Aid Program, 117
 - not-for-profit hospitals in, 148
 - number of practising nurses in, 173
 - number of practising physicians in, 154
 - out-of-pocket healthcare expenditures in, 76
 - population coverage in, 117
 - pro-integration reforms in, 185, 205–206
 - separated system in, 94, 97, 108
 - in SHI family, 112–113
 - sickness funds in, 185
 - single fund in, 113
 - social health insurance (SHI) in, 223–224
 - solo practice in, 104
 - targeted programs in, 117
 - total hospital beds in, 147
 - women physicians in, 160–162
- Spain
 - cost sharing in, 122
 - decentralisation in, 124, 191, 206
 - dental care in, 8
 - direct market system in, 8
 - freedom of choice in, 102
 - freedom to choose providers in, 197
 - gatekeeping in, 99, 121
 - general practitioners (GP), payment of, 172
 - general practitioners (GP) in, 121
 - group practice in, 104–107
 - healthcare expenditures in, 69
 - healthcare financing in, 120–121
 - highly integrated system in, 108
 - historical evolution of healthcare system in, 216, 238
 - Instituto Social de las Fuerzas Armadas (ISFAS), 127
 - insurance companies in, 48, 127
 - insurance coverage in, 79
 - integrated system in, 94, 96, 107–108
 - mutual funds in, 127–128
 - Mutualidad General de Funcionarios Civiles del Estado (MUFACE), 127
 - Mutualidad General Judicial (MUGEJU), 127

290 INDEX

- Spain (cont.)
 in NHS family, 119, 125, 127–128
 opting out in, 48
 patients' rights in, 195–196
 per capita healthcare expenditures in, 71
 physician–nurse ratio in, 177
 pro-competition reforms in, 183
 Sistema Nacional de Salud (National Health Service), 125
 social health insurance (SHI) in, 224
 specialists, payment of, 172
 universalist model in, 227
 waiting time guarantees in, 199
 women physicians in, 160
- Specialists
 capitation fees, 172–173
 correlation of payment with specific financing model, 171–173
 correlation with specific financing model, 164
 fee-for-service (FFS), 171–172
 fixed salaries, 171–172
 freedom of choice and, 101
 general practitioner–specialist ratio, 162–165
 payment methods, 171–173
- State, role of
 generally, 208
 in direct market system, 6–7, 36, 208–209
 in financing models, 6, 36
 in mandatory residence insurance, 21, 36, 208–209
 in medical savings accounts (MSAs), 26, 36, 208–209
 in MRI family, 136–137
 in social health insurance (SHI), 36
 in targeted programs, 18–19, 36
 in universalist model, 24, 36, 208–209
 in voluntary health insurance, 10, 36, 208–209
- Steinmo, S., 235–236
- Substitutive insurance. *See* Primary insurance
- Supplementary insurance. *See also specific country*
 defined, 43
 hybrid systems and, 43–44
- Sweden
 co-payments in, 49
 cost sharing in, 122
 decentralisation in, 123–124
 egalitarian culture in, 221
 freedom of choice in, 101–102
 freedom to choose providers in, 196–197
 gatekeeping in, 99–100
 general practitioners (GP), payment of, 172
 general practitioners (GP) in, 121
 group practice in, 104–107
 healthcare expenditures in, 69
 historical evolution of healthcare system in, 216
 institutions, role of, 235–236
 insurance coverage in, 79
 integrated system in, 94, 96
 mandatory healthcare expenditures in, 73
 moderately integrated system in, 108–109
 in NHS family, 119, 125
 number of practising physicians in, 154
 patients' rights in, 196
 pro-competition reforms in, 183, 205
 specialists, payment of, 172
 subsidies in, 211
 total hospital beds in, 145
 universalist model in, 226
 voluntary health insurance component in, 75
 waiting time guarantees in, 198–199
 “0-7-90-90” formula, 198–199
- Switzerland
 contribution methods in, 136
 correlation of financing model with integrated–separated system dichotomy in, 95
 deductibles in, 42
 encouragement of general practice in, 164
 extension of insurance coverage in, 200–202
 foreign-trained nurses, recruitment of, 159
 foreign-trained physicians, recruitment of, 159
 freedom of choice in, 102–103
 gatekeeping in, 99–100
 healthcare expenditures in, 68
 Health Insurance Law (1994), 202
 Health Maintenance Organisations (HMOs) in, 95

- highly separated system in, 109
 - historical evolution of healthcare system in, 216–217
 - incentives and disincentives in, 45
 - institutions, role of, 235–236
 - insurance companies in, 22–23
 - insurance coverage in, 79
 - insurance premiums in, 22–23, 136–137
 - legal status of insurers in, 136
 - mandatory residence insurance in, 22–23, 63
 - in MRI family, 133–134, 244
 - number of practising nurses in, 173–175
 - obligation for coverage in, 135
 - open enrollment in, 40–41
 - out-of-pocket healthcare expenditures in, 76
 - physician–nurse ratio in, 177
 - policy sale restrictions in, 45
 - primary insurance in, 43
 - regulation of private health insurance in, 135
 - risk-adjustment mechanisms in, 41
 - separated system in, 94, 97
 - solo practice in, 104
 - state, role of, 136–137
- Taaffe, Eduard, 224
- Targeted programs. *See also specific country*
- generally, 240–241
 - advantages of, 18–19
 - contribution methods, 32–33
 - disadvantages of, 18–19
 - financing of, 17–18
 - in historical evolution of healthcare systems, 211
 - insurer–provider relationship in, 19, 35
 - number and legal status of insurers in, 32
 - payer–beneficiary correspondence in, 17–18, 29–32
 - SHI family and, 117
 - state, role of, 18–19, 36
- Task shifting, 177–178
- Thatcher, Margaret, 181–182, 184, 205
- Treaty of Versailles (1919), 224
- Truman, Harry, 223
- Tsebelis, George, 236
- Turkey
- calculation of contributions in, 116
 - extension of insurance coverage in, 200
 - foreign-trained nurses, recruitment of, 159
 - foreign-trained physicians, recruitment of, 159
 - for-profit hospitals in, 148
 - freedom of choice in, 101–102
 - gatekeeping in, 99–100
 - General Health Insurance Scheme (GHIS), 185
 - general practitioners (GP), payment of, 171–172
 - “green card,” 200
 - group practice in, 104–107
 - healthcare expenditures in, 68–69
 - highly separated system in, 109
 - historical evolution of healthcare system in, 216
 - insurance coverage in, 79
 - number of practising nurses in, 173–175
 - number of practising physicians in, 152–154
 - patients’ rights in, 195–196
 - per capita healthcare expenditures in, 71
 - physician–nurse ratio in, 177
 - population coverage in, 117
 - pro-integration reforms in, 185, 205–206
 - publicly owned hospitals in, 147
 - separated system in, 94, 97
 - in SHI family, 112–113
 - sickness funds in, 185
 - single fund in, 113
 - social health insurance (SHI) in, 224
 - subsidies in, 116–118
 - targeted programs in, 200
 - total hospital beds in, 147
 - uninsured persons in, 82–83
 - women physicians in, 160–162
- Uninsured persons. *See also specific country*
- generally, 78, 242
 - categories of, 82–83
 - mandatory coverage but not all paying into, 82
 - mandatory coverage not applying to all, 82
 - minimal healthcare services provided to, 83
 - no mandatory health insurance, 81–82
- United Kingdom
- British Medical Association (BMA), 233–234

292 INDEX

United Kingdom (cont.)

Care Quality Commission, 198
 centralisation versus decentralisation in,
 123–124
 cost sharing in, 122
 decentralisation in, 191–192, 206
 District Health Authorities (DHAs),
 181–182
 egalitarian culture in, 221
 encouragement of general practice in,
 164
 foreign-trained nurses, recruitment of,
 159
 freedom of choice in, 102
 freedom to choose providers in, 197–198
 gatekeeping in, 99, 121
 general practitioners (GP), payment of,
 172
 general practitioners (GP) in, 121
 group practice in, 104
 Health and Social Care (HSC), 123
 Healthcare Commission, 197–198
 highly integrated system in, 108
 historical evolution of healthcare system
 in, 216, 238
 insurance coverage in, 79
 integrated system in, 25, 94
 interest groups, role of, 233–234
 National Health Service (NHS), 2, 24–25,
 125, 171, 191–192, 195, 197, 212–213,
 221, 233–234 (*See also* NHS family)
 NHS and Community Care Act (1990),
 181
 NHS England, 123
 in NHS family, 119
 NHS Scotland, 123
 NHS Wales, 123
 number of practising nurses in, 173
 Patients' Charter (1991), 195
 patients' rights in, 195
 physicians, payment of, 170–171
 pro-competition reforms in, 181–182, 205
 quasi-integrated system in, 96–97
 social health insurance (SHI) in, 224
 specialists, payment of, 172
 subsidies in, 211
 task shifting in, 178
 universalist model in, 25, 212–213,
 226–227
 waiting time guarantees in, 199

United States

Affordable Care Act (2010), 61–62, 204
 AFL–CIO, 231
 American Association of Retired Persons
 (AARP), 231
 American College of Physicians, 231
 American Hospital Association, 231
 American Medical Association (AMA),
 231–232
 America's Health Insurance Plane
 (AHIP), 231
 Chamber of Commerce, 231
 Children's Health Insurance Program
 (CHIP), 20, 60
 community rating in, 61–62
 correlation of financing model with
 integrated–separated system
 dichotomy in, 95
 “cream skimming” in, 62
 decentralisation in, 191
 deductibles in, 42
 employer-provided insurance in, 11–12
 encouragement of general practice in,
 164
 extension of insurance coverage in, 200,
 204, 207
 Federal Employees Health Benefits
 (FEHB), 60
 foreign-trained nurses, recruitment of,
 159
 fragmentation in, 143
 freedom of choice in, 102–103
 gatekeeping in, 99–100
 general practitioners (GP), payment of,
 171–172
 general practitioner–specialist ratio in,
 162–164
 group practice in, 104
 healthcare expenditures in, 68
 healthcare reforms in, 12–13, 61–62,
 231–232
 health insurance marketplaces, 12
 Health Maintenance Organisations
 (HMOs) in, 95, 109
 historical evolution of healthcare system
 in, 217
 incentives and disincentives in, 45
 indemnity plans in, 103, 109
 Indian Health Services, 60
 individualistic culture in, 220–222

- institutions, role of, 235–236
- insurance companies in, 44–45, 61–62, 231
- insurance coverage in, 79
- insurance policies in, 11–13, 61, 103
- insurance premiums in, 44–45
- interest groups, role of, 231–232
- lack of social democratic party in, 223
- managed care in, 19–20
- mandatory healthcare expenditures in, 73
- Medicaid, 20, 60
- medical savings accounts (MSAs) in, 27
- Medicare, 19–20, 60, 143
- moderately separated system in, 109
- national culture in, 220–222
- number of practising physicians in, 154
- as outlier, 63, 142–144, 244
- out-of-pocket healthcare expenditures in, 76
- “patchwork” of healthcare programs in, 59–60, 143–144
- per capita healthcare expenditures in, 71, 75
- PhRMA, 231
- physician–nurse ratio in, 177
- physicians, payment of, 170
- policy sale restrictions in, 44–45
- primary insurance in, 43
- private health insurance in, 60
- regulation of private health insurance in, 61–62
- renewal restrictions in, 45
- segmentation in, 60
- separated system in, 94, 97
- targeted programs in, 19–20, 60, 142–143
- task shifting in, 178
- Tricare, 60
- uninsured persons in, 75, 80–82, 143, 242
- Veterans Health Administration (VHA), 60, 109, 143
- voluntary health insurance in, 11–13, 75, 142–143
- women physicians in, 160–162
- working class strength in, 218
- Universalist family. *See* NHS family
- Universalist model. *See also specific country*
 - contribution methods, 32–33
 - equality of benefits in, 23
 - executive power and, 245–246
 - extension of insurance coverage (*See* Extension of insurance coverage)
 - freedom of choice in, 23, 35
 - in historical evolution of healthcare systems, 211–216
 - hospitals and, 147
 - insurer–provider relationship in, 35
 - integrated systems, 23–24 (*See also* Integrated systems)
 - integrated universalist family (*See* NHS family)
 - leftist governments, correlation with, 226–228, 238–239
 - number and legal status of insurers in, 32
 - opting out, 48
 - payer–beneficiary correspondence in, 24, 29–32
 - prevalence of, 63
 - progressive nature of, 34
 - redistributive objective of, 23
 - separated systems, 23–24 (*See also* Separated systems)
 - separated universalist family (*See* Separated universalist family)
 - as single-payer system, 23
 - state, role of, 24, 36, 208–209
 - taxation and, 23
- Variants
 - generally, 4
 - medical savings accounts (MSAs) as, 26–27
 - of social health insurance (SHI), 45–47
- Vertical integration, 93
- Veto points, 239
- VHI. *See* Voluntary health insurance (VHI)
- Voluntary health insurance (VHI). *See also specific country*
 - generally, 240
 - advantages of, 9
 - “cherry picking,” 40
 - complementary insurance (*See* Complementary insurance)
 - contribution methods, 32–33
 - co-payments, 41
 - correlation with integrated–separated system dichotomy, 94–95
 - “cream skimming,” 40
 - deductibles, 41–42
 - direct market system and, 8

294 INDEX

- Voluntary health insurance (VHI). (cont.)
 disadvantages of, 9–10
 “double coverage,” 43
 employer-provided insurance, 11–12
 freedom of choice in, 8, 34–35
 gatekeeping, 42
 healthcare expenditures, as component of, 73, 75
 healthcare triangle and, 8
 in historical evolution of healthcare systems, 211, 213–216
 incentives and disincentives, 45
 insurance companies in, 8–10
 insurance policies in, 8–10
 insurance premiums in, 8–10, 75
 insurer–provider relationship in, 10, 35
 moral hazard and, 9–10, 40
 number and legal status of insurers in, 8–9, 32
 open enrollment in, 40–41
 opportunistic behavior in, 40
 overconsumption, discouraging, 41–42
 payer–beneficiary correspondence in, 10, 29–32
 policy sale restrictions, 44–45
 primary insurance (*See* Primary insurance)
 regressive nature of, 33–34
 regulation of, 44–45
 renewal restrictions, 45
 state, role of, 10, 36, 208–209
 supplementary insurance (*See* Supplementary insurance)
- Waiting lists, 102–103
 Watts, J., 235–236
 Whitlam, Gough, 227
 “Windows of opportunity,” 237–239
 Wisford, David, 234
 Women physicians, 160–162
 Working class strength, historical
 evolution of healthcare systems and, 218
 World Health Organization (WHO), 76