

The German Health Insurance System: How can we prepare for the future?

Currently, there is a lot of discussion in Germany on the increasing role economic factors play in health care. What are the consequences, for example, of health insurance funds that have to work cost effective, of hospitals that are being privatized or closed down, and of performance-oriented pay structures?

With our research we wanted to understand the key challenges faced by the German health-care system in the near and intermediate future. What are the causes and what are possible solutions for those key challenges? How can Germany continue to provide excellent health care that is affordable for everybody in the future? What has to change?

To answer these questions we analyzed the literature, we performed interviews with scientists, politicians and other experts on this topic, and did an online survey.

We found that there is agreement in the literature and amongst experts and stakeholders that certain processes call for immediate action and are at the same time somewhat manageable when considering key aspects of a sustainable health insurance system in Germany. First, attention has to be paid to hospital planning. Germany has one of the highest numbers of hospital beds per person in the world. However, not all of these hospitals can work efficiently and still provide good health care for their patients. Second, there is a significant need for innovation. The German health care system needs fresh ideas not only in technology but also in administration. More importantly, our findings suggest that German legislation provides too few incentives and degrees of freedom for process innovation. While innovations in technology can be protected with patents the same does not apply to innovations in administration. Third, the experts agreed that we need to motivate stakeholders to focus on prevention as much as on care provision. And last but not least, we need to find better ways to control for quality in health care in Germany.

What does this mean for decision makers? Our findings suggest that hospital planning should be more structured and needs-oriented, taking place on a supra-regional level rather than its current regional planning. Moreover, the same seems to be true for the planning of medical practices and specialist treatment centers. Also, the cooperation of several physicians in a network can help to reduce a lack of information between specialists thereby optimizing the quality of care. We also found that innovation in administration and technology could be essential for a sustainable health insurance system. In the past, the set-up of a separate fund to exclusively finance research and development has already been suggested. An important step has recently been taken with the Care Provision Strengthening Act promoting innovative forms of care. Furthermore we concluded that companies in particular might want to invest into prevention programs for their employees improving their well-being and overall workforce. Finally we propose using anonymized data to enhance quality control and prevention methods, while respecting the privacy of the data. In a

nutshell, the most urgent, and at the same time manageable, aspects concerning the German health care system are hospital planning, more innovation, prevention, and analytical quality assurance.

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