

18.D. Oral session: Economic determinants in health

Financial risk protection of individuals with private health insurance

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Background:

Financial Protection is a key dimension of universal health coverage and health system performance assessment and is also monitored within the framework of the sustainable development goals. Analyses of financial hardship among people who have out-of-pocket (OOP) spending through the use of health services in Germany usually focus solely on households with statutory health insurance due to the peculiarities of private health insurance (PHI) data. This study aims to analyse financial protection among privately insured in Germany.

Methods:

A cross-sectional survey was conducted in 2018 with 20,000 privately insured in Germany. The survey comprised questions on household net-income, OOP spending on health, unmet needs, perceived financial burden). Catastrophic expenditure was analysed and defined as share of households with OOP spending greater than 10% of household income. Further results on financial protection and access are based on descriptive analyses.

Results:

A total of 3,601 participants (18.0%) completed the survey (58.6 years \pm 14.6; 64.6% male). 82.2% of households reported OOP spending, mostly on OTC drugs, deductibles and medical aids. Median OOP spending was €300-499 per year. Average OOP spending as share of household income was 1.3% and 0.6% of households have catastrophic OOP spending. In total, 6.6% of respondents reported unmet needs due to financial barriers, of which 5.3% had no OOP spending. 11.2% of all respondents reported to feel strongly financially burdened by OOP spending with a gap between the lowest (26.2%) and highest income group (9.9%).

Conclusions:

PHI insured have comparatively low OOP spending with less than 1% of households having catastrophic expenditures on health. However, 6.2% of respondents reported to forgo care due to financial reasons which supports the assumption that OOP payments can create a barrier to access. Unmet needs and financial burden are higher in lower income groups which raises concerns about equity.

Key messages:

- Financial protection is good among privately insured in Germany with only few households reporting catastrophic expenditures which indicates a broad and sufficient benefit coverage under PHI.
- Although out-of-pocket spending is low, privately insured perceive a strong financial burden (particularly in lower income groups) and face financial barriers to access care mirrored in forgone care.