

Health system performance assessment from the private health insured persons' perspective in Germany

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Background:

About 11% of the German population has full private health insurance (PHI) and mainly consists of self-employed persons, civil servants or persons with an income above a certain threshold (in 2020: 62,550 €/year) who choose to opt out from statutory health insurance. It can be assumed that these persons represent a distinct population group in Germany. Therefore, the assessment of the German health system performance from the perspective of persons with PHI was subject to this research (project IPHA “Integrating the Population Perspective in Health System Performance Assessment”).

Methods:

A paper/online survey was conducted in 2018 among 20,000 persons with PHI in Germany. The items for this survey were based on the intermediate (access, coverage, quality and safety) and final goals (improved health, responsiveness, improved efficiency, and social and financial risk protection) of the WHO Health Systems Framework.

Results:

The survey was completed by 3,601 participants (18.0%). Participants (age 58.6 years \pm 14.6; 64.6% male) assessed the German health system very differently, exemplarily shown for the intermediate goal “access” and final goal “responsiveness”: Whereas access to off-hour care was perceived as difficult by 54.1% of the respondents, 6.7% of the respondents reported unmet needs within the last 12 months due to waiting times. 51.5% of these persons with unmet needs due to waiting times were still (very) satisfied with the overall waiting time for physicians' appointments. 73.6% of persons with unmet needs who perceived discrimination in their care reported waiting times as the area of discrimination (vs. 53.4% of all participants who perceived discrimination).

Conclusions:

Privately insured persons in Germany perceived the performance of the health system very differently and also partially inconsistent. Further analyses will complete the picture of the persons with PHI's perspective in health system performance assessment.

Key messages:

- Persons with private health insurance perceive the performance of the German health care system very differently and also partially inconsistent.
- Despite unmet needs due to waiting time in 6.7% of the respondents, 51.5% of these persons were still (very) satisfied with waiting times.