

# **Experiences with consumer driven care in Europe: An overview**

**Reinhard Busse, Prof. Dr. med. MPH FFPH**

**Professor of Health Care Management,  
Berlin University of Technology**

**Associate Research Director,  
European Observatory on Health Systems and Policies**

# Conflicting roles of the individual

- Consumer
- Patient
- Mandatorily insured/ taxpayer
- Voluntarily insured
- Citizen
- Representative of consumers, patients, insured (e.g. board of sickness fund), citizens (e.g. member of parliament)



# Consumer-driven health care?

(Individual) Choice

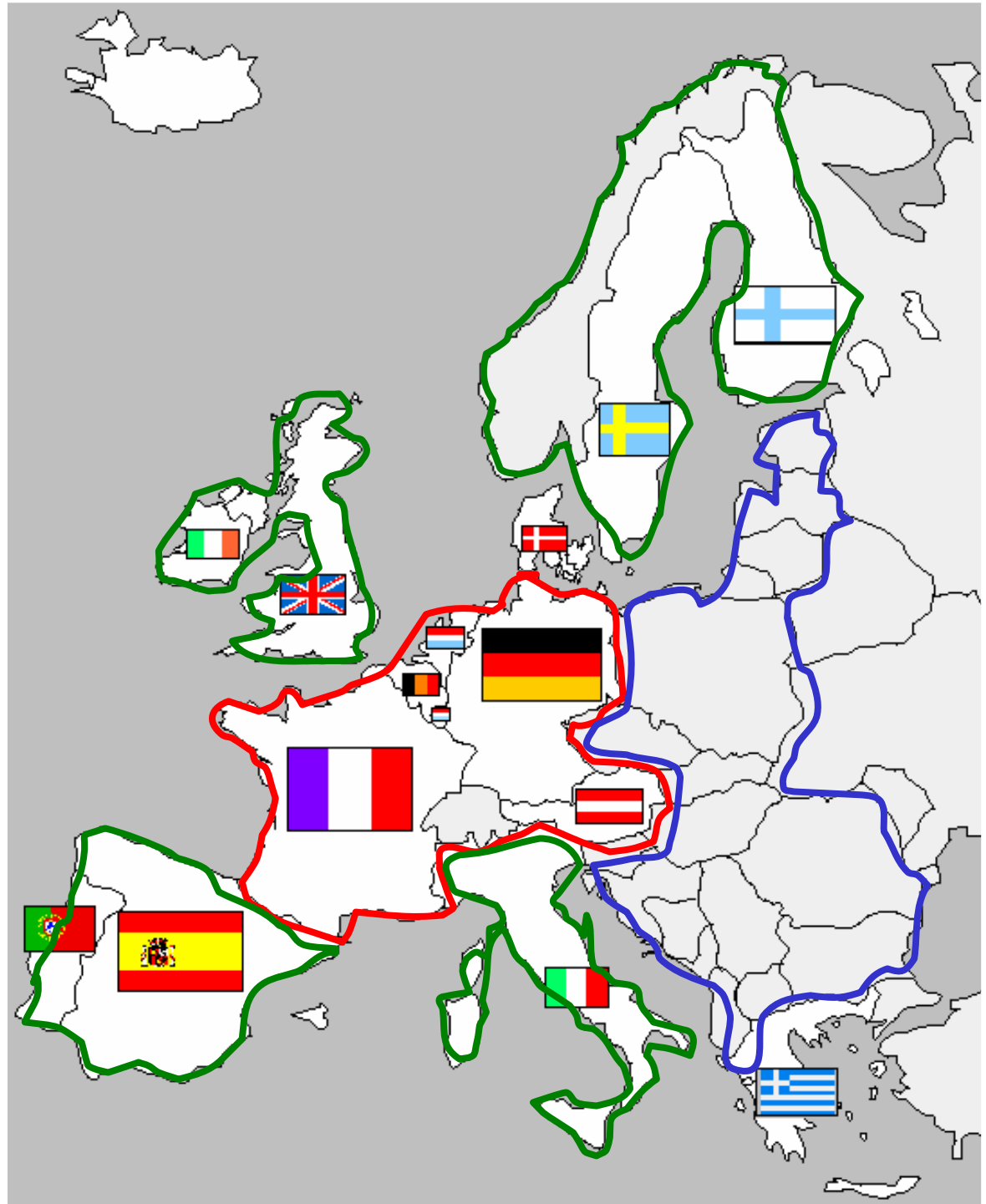


Shared decision making  
(in clinical decisions)

(Collective) Participation



- Social health insurance countries in western Europe
- Central and eastern Europe (Semashko to SHI)
- Tax-based systems in western Europe



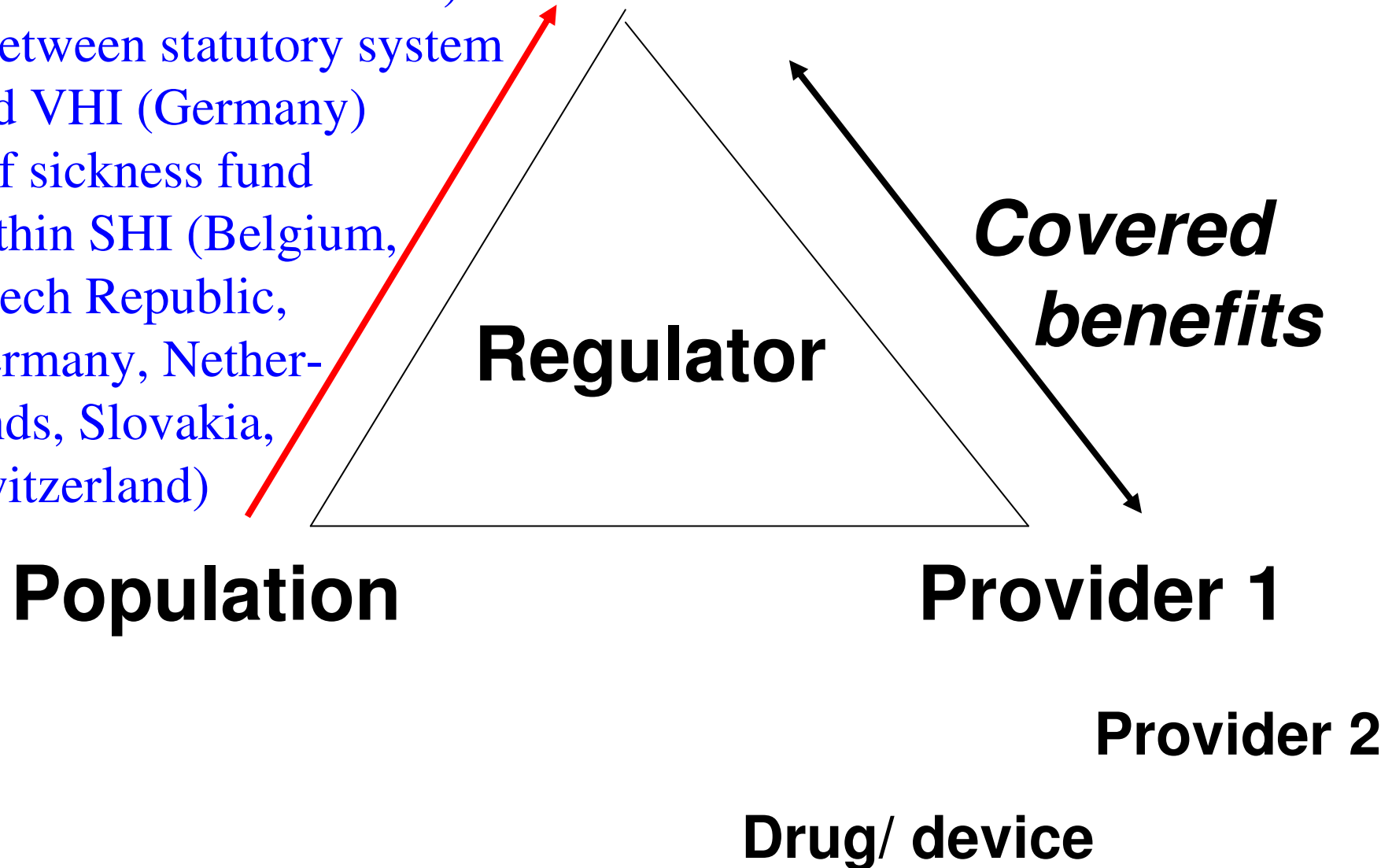
- to be insured at all **Individual choice**

(Germany, Netherlands  
above income threshold)

- between statutory system  
and VHI (Germany)

- of sickness fund  
within SHI (Belgium,  
Czech Republic,  
Germany, Nether-  
lands, Slovakia,  
Switzerland)

**Third-party payer**



# Individual choice

- to be insured at all  
(Germany, Netherlands  
above income threshold)

## Third-party payer

- between statutory system  
and VHI (Germany)  
- of sickness fund  
within SHI (Belgium,  
Czech Republic,  
Germany, Nether-  
lands, Slovakia,  
Switzerland)

- almost everybody gets insured
- NL abolished „no insurance“ option
- most Germans with choice  
opt for SHI rather than VHI
- movement between funds is limited  
but sufficient to worry policy-makers
- choice within SHI requires complicated  
(and disputed) risk adjustment

**Population**

**Drug/ device**

**Provider 2**

# Individual choice

## Third-party payer

New developments:  
- „client-based budget“ (NL, Germany)  
- financial incentives for voluntary gatekeeping

## Regulator

all SHI countries, most NHS countries; Sweden, Spain, CEE only since 1990s

## Population

*without* gatekeeping: SHI countries except NL; *after* gatekeeping: more and more NHS countries, especially in northern and southern Europe

**Covered benefits**

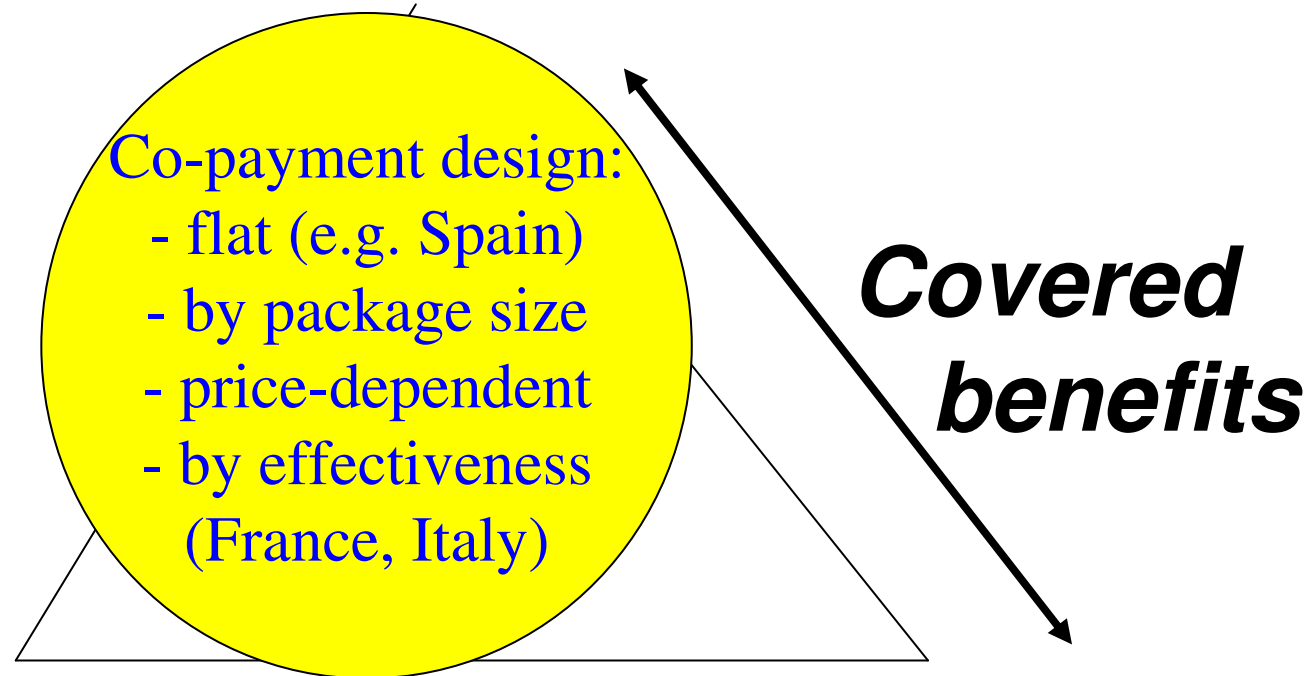
## Provider 1

## Provider 2

**Drug/ device**

# Individual choice

## Third-party payer



## Population

- co-payments (except NL)

## Provider 1

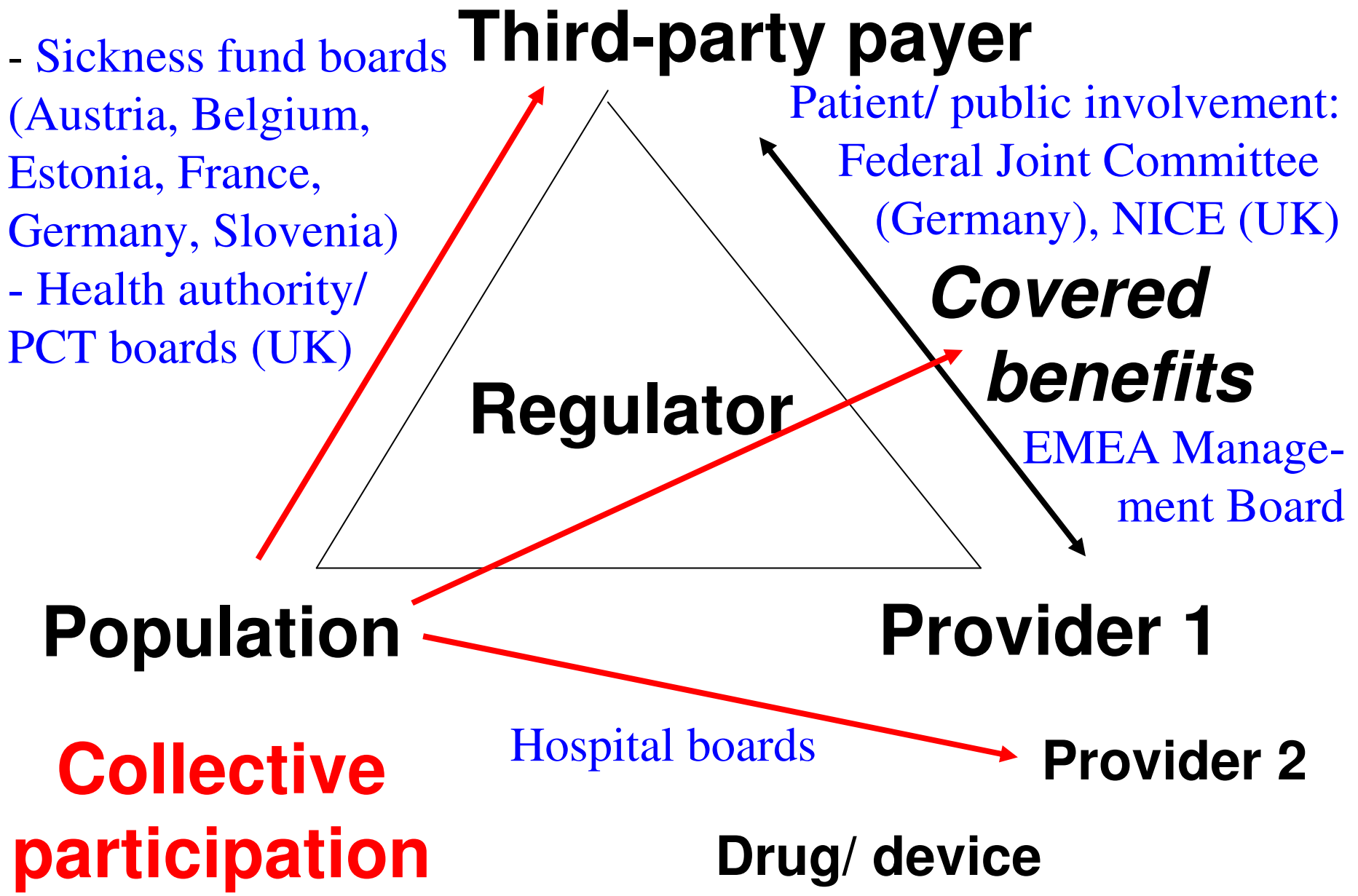
## Provider 2

- reference prices with choice between products, at cheapest level, only for one product? (Belgium)

- more OTC

**Drug/ device**







- Developing technology appraisals
- Developing clinical guidelines
- Developing interventional procedures
- Research and development
- Advice about borderline substances
- Patient, carer and public involvement
- Involvement in guideline development groups
- Patient, carer and public involvement policy

How we work ►

## Patient, carer and public involvement

NICE guidance is produced to improve the quality of care provided to patients.

NICE is committed to producing guidance for the NHS that:

- Meets the needs of patients, carers and the public.
- Involves patients, carers and the public in its development.

The Institute policy on patient, carer and public involvement gives further information and can be accessed at the bottom of this page.

### Patient and carer involvement

Opportunities for patient and carer involvement exist at a number of levels:

- National patient/carers organisations are consulted at all stages of guidance development.
- All NICE committees and working groups include at least two lay members with an interest in patient and carer issues.
- All NICE guidance is provided in formats written for patients, carers and the public.
- From time to time, the Institute commissions additional work on patient and carer views to inform the development of its guidance.

The NICE Patient Involvement Unit provides information, support and training to patients and carers (both organisations and individuals) that have an interest in NICE guidance.

### Public involvement



Search

Go Advanced>>

Want to read our guidance on an illness or condition?

Newid iaith:  
► English ◀  
Cymraeg

**Vision impaired?**

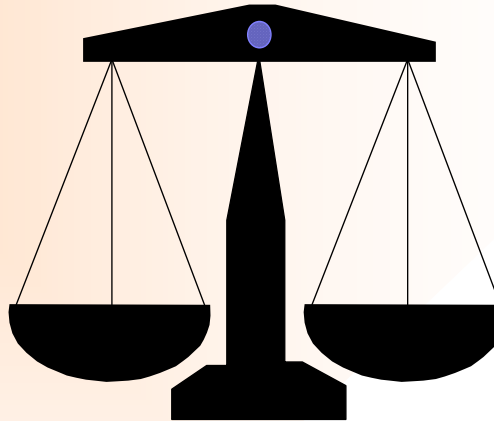


**NHS** CALL 24 HOURS ON  
**Direct 0845 4647**  
www.nhsdirect.nhs.uk



<< Denmark, Sweden

(Belgium),  
Germany,  
Netherlands,  
Switzerland:  
emphasis on  
individual choice



UK:  
emphasis on  
collective  
participation

< ? CEE countries ? >

This presentation and more material can be found on my department's website

<http://mig.tu-berlin.de>