

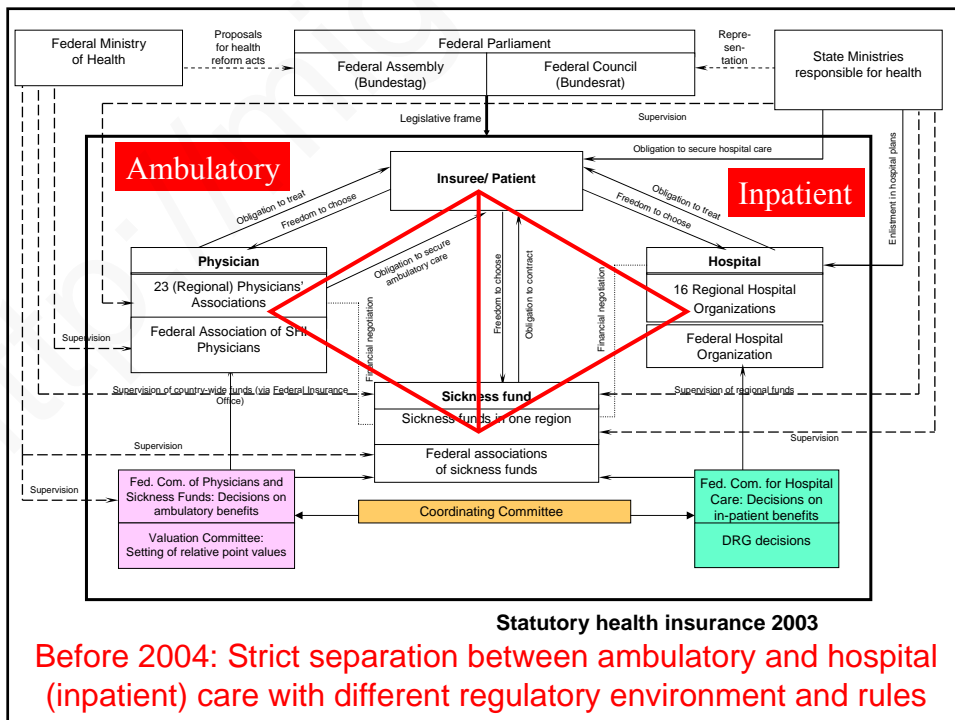
# Health Insurance in Germany: Benefits and reimbursement

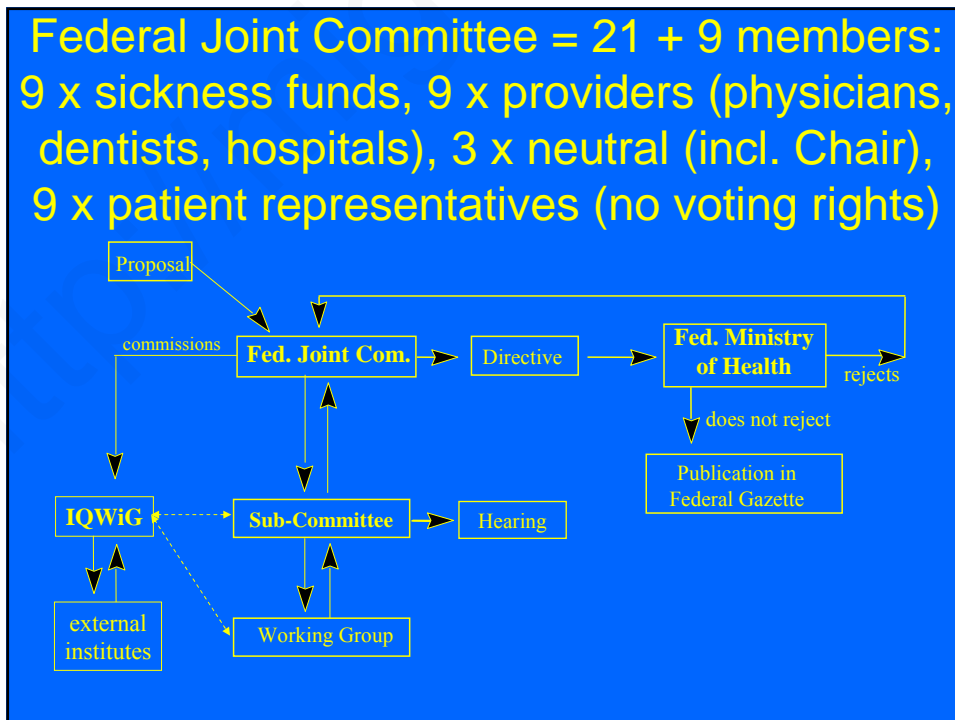
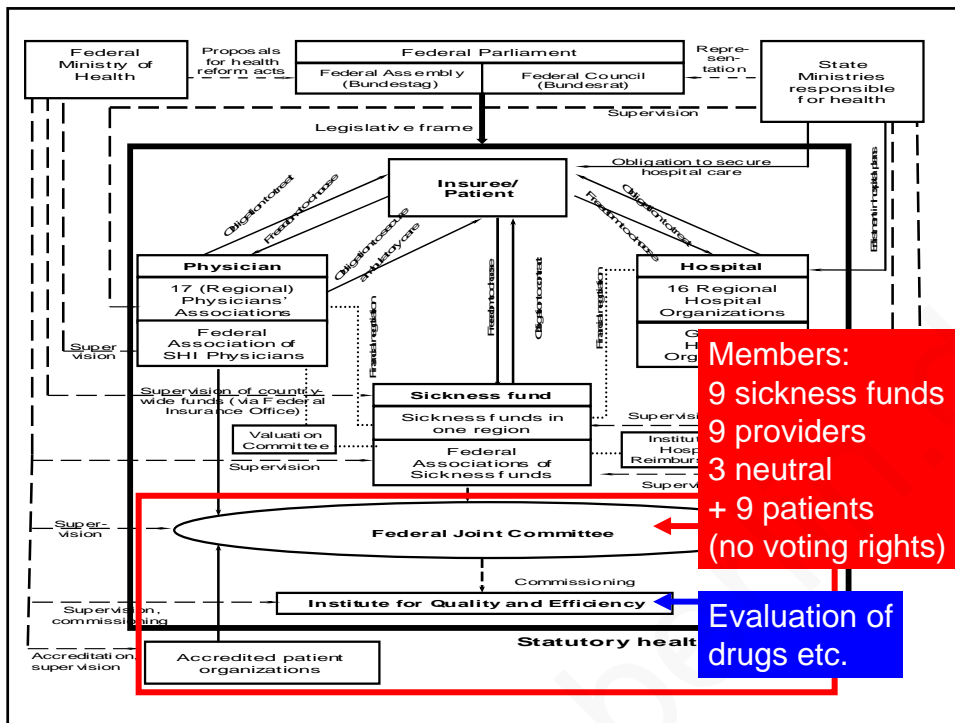
**Reinhard Busse, Prof. Dr. med. MPH FFPH**

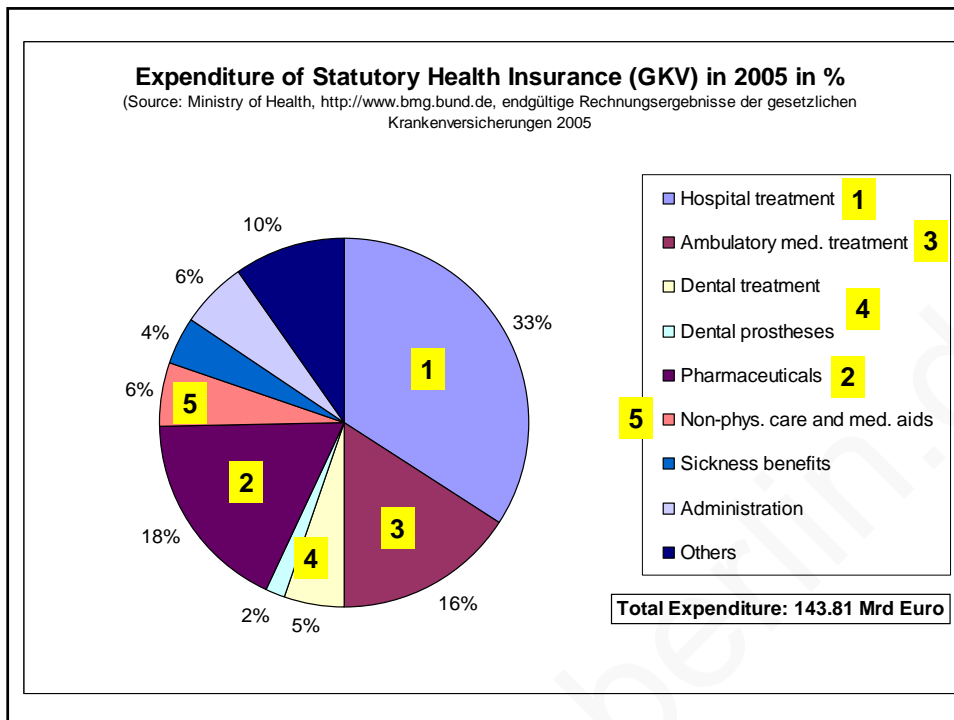
Dept. Health Care Management, Technische Universität Berlin  
(WHO Collaborating Centre for Health Systems Research and Management)

&

European Observatory on Health Systems and Policies





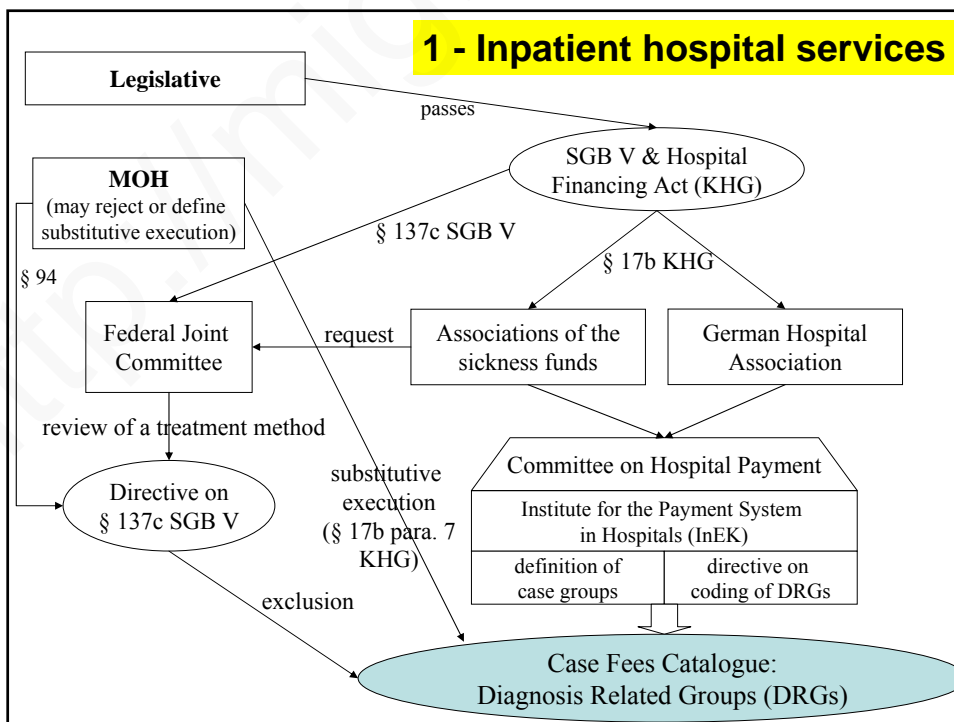


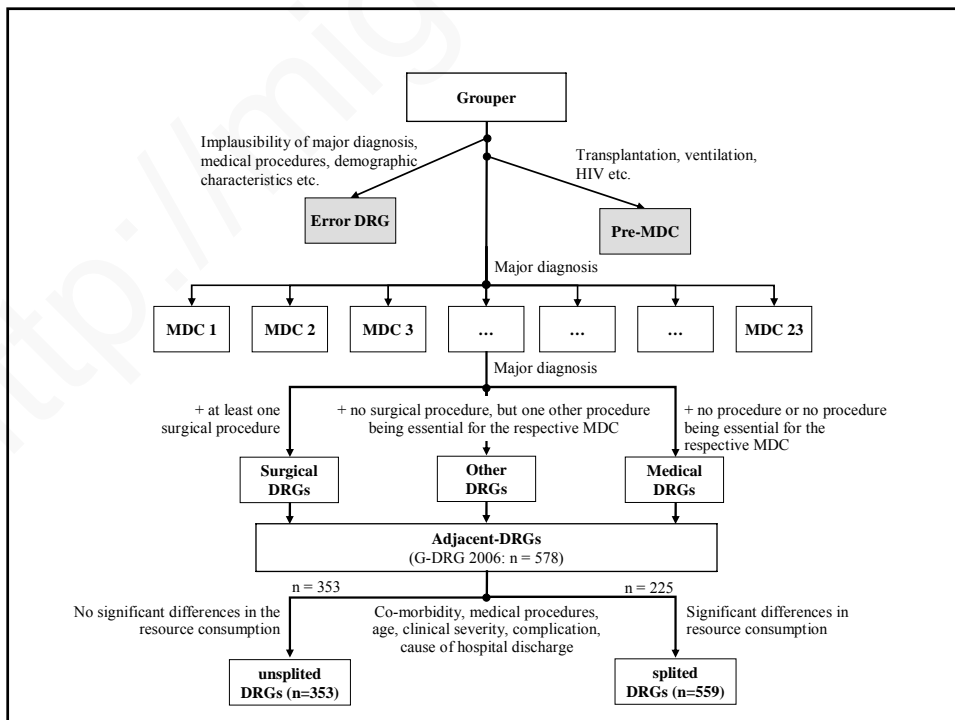
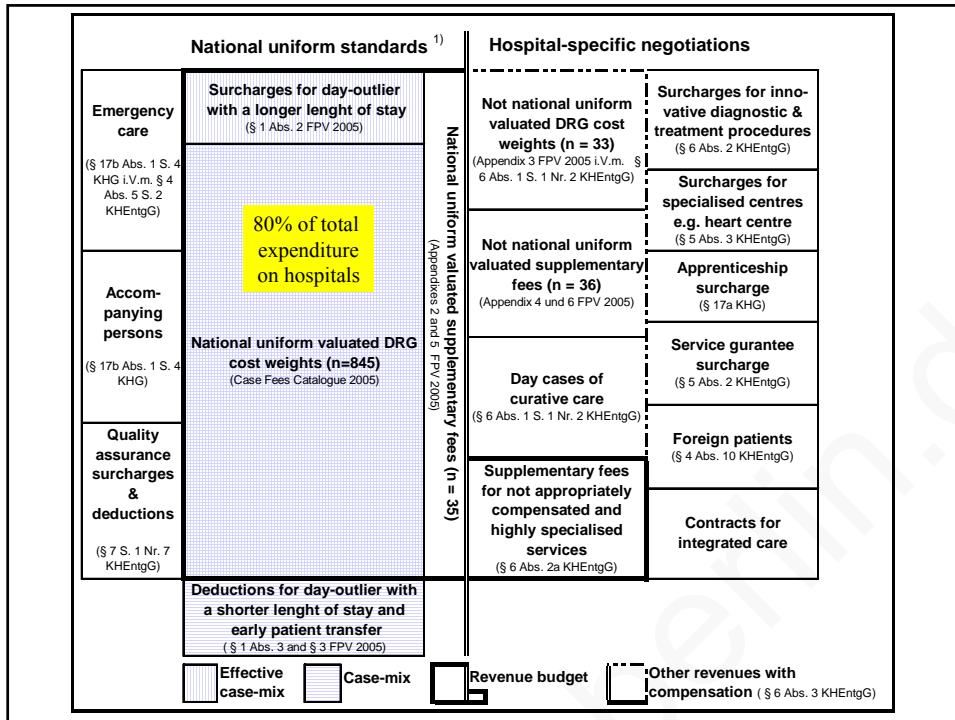
	Ambulatory care	Hospitals	Pharmaceuticals
1993	legally set regional fixed budgets	legally set fixed budgets at hospital level	legally set national spending cap
1994			negotiated regional spending caps
1995			
1996	negotiated regional fixed budgets		
1997	(target volumes for individual practice)	negotiated target budgets at hospital level	negotiated target volumes for individual practices
1998			
1999	negotiated regional fixed budgets with legally set limit	negotiated target budgets at hospital level with legally set limit	legally set regional spending caps
2000			negotiated regional spending caps
2001			
2002	legally set regional fixed budgets	legally set target budgets at hospital level	negotiated target volumes for individual practices at regional level
2003			
2004	negotiated regional fixed budgets with legally set limit	negotiated target budgets at hospital level with legally set limit (increasing role of DRGs)	
2005			
2006			

Germany does not have one SHI budget or budgets per sickness fund but – if at all – budgets at provider or regional level

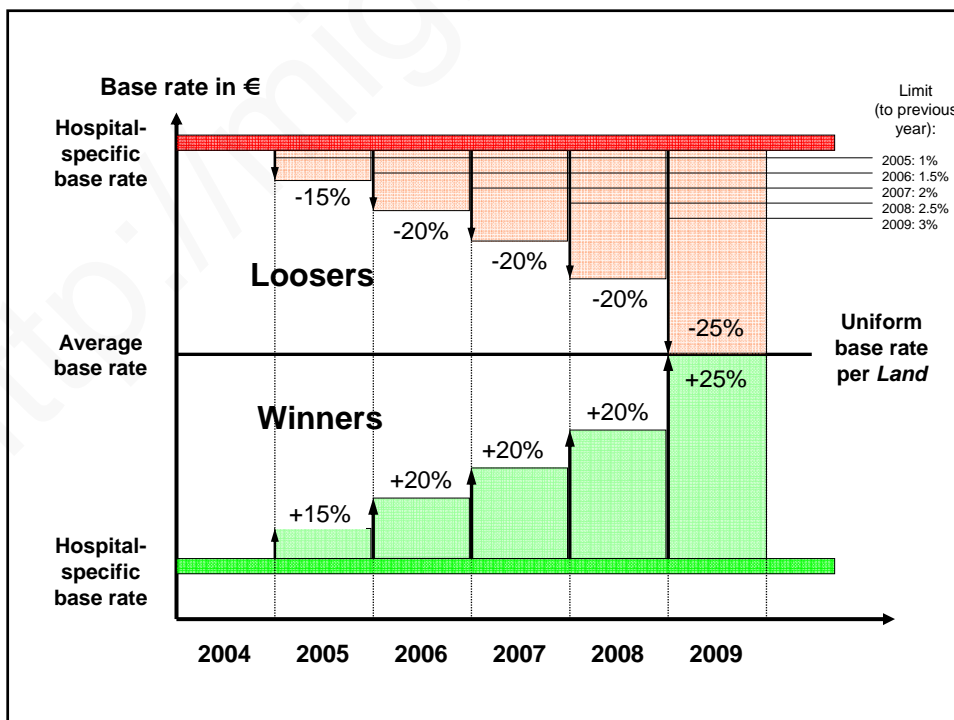
	Ambulatory care	Hospitals	Pharmaceuticals	
1993	legally set regional fixed budgets	CO-PAYMENT INCREASE	CO-PAYMENT INCREASE	
1994		CO-PAYMENT INCREASE	spending cap CO-PAYMENT REVISION	
1995		negotiated regional fixed budgets	budgets at hospital level	negotiated regional spending caps
1996	CO-PAYMENT INCREASE			CO-PAYMENT INCREASE
1997	(target volumes for individual practice)	CO-PAYMENT INCREASE	CO-PAYMENT INCREASE	
1998		budgets at hospital level	negotiated target volumes for individual practices	
1999	negotiated regional fixed budgets with legally set limit	negotiated target budgets at hospital level with legally set limit	CO-PAYMENT DECREASE spending caps	
2000			negotiated regional spending caps	
2001				
2002				
2003	legally set regional fixed budgets	legally set target budgets at hospital level	negotiated target volumes at regional level	
2004	CO-PAYMENT INTRODUCTION	CO-PAYMENT INCREASE		CO-PAYMENT INCREASE
2005	negotiated regional fixed budgets with legally set limit	negotiated target budgets at hospital level with legally set limit		
2006		(increasing role of DRGs)		

Germany does not have one SHI budget or budgets per sickness fund but – if at all – budgets at provider or regional level

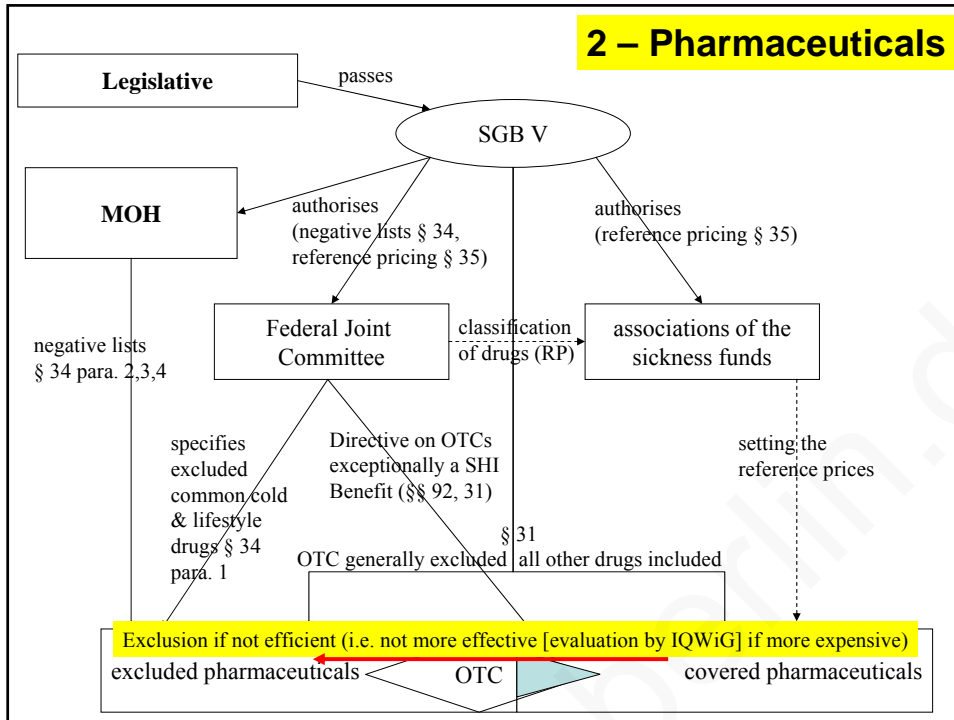




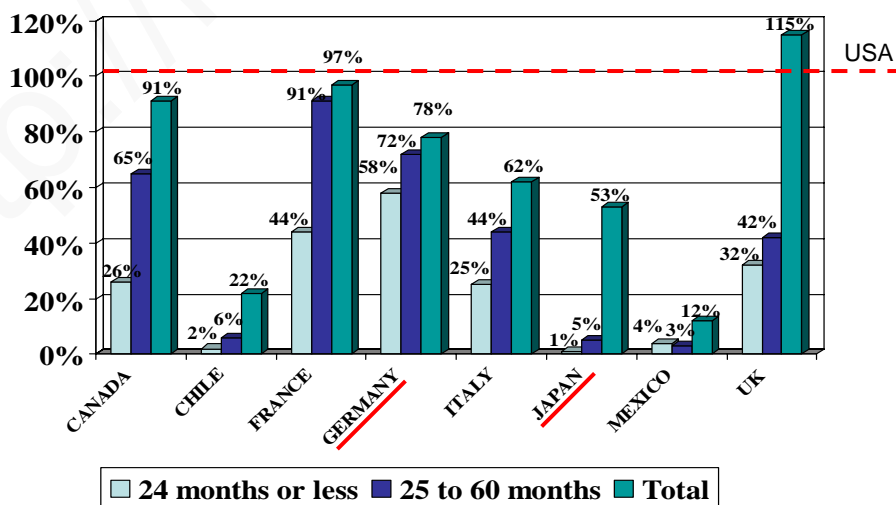
Nr.	Code	MDC	Number of G-DRGs 2004 (2005)	Nr.	Code	MDC	Number of G-DRGs 2004 (2005)
0	A	Special Cases (Pre-MDC)	37 (54)	14	O	Pregnancy and childbirth	17 (18)
01	B	Diseases and disorders of the nervous system	69 (71)	15	P	Newbornes	38 (38)
02	C	Diseases and disorders of the eye	21 (24)	16	Q	Diseases and disorders of the blood and blood forming organs	12 (9)
03	D	Diseases and disorders of the ear, nose, mouth and throat	35 (41)	17	R	Myoproliferative diseases and disorders	20 (41)
04	E	Diseases and disorders of the respiratory system	45 (49)	18A	S	Infectious and parasitic diseases, HIV	6 (6)
05	F	Diseases and disorders of the circulatory system	91 (102)	18B	T	Infectious and parasitic diseases	16 (15)
06	G	Diseases and disorders of the digestive system	60 (59)	19	U	Mental diseases and disorders	11 (10)
07	H	Diseases and disorders of the hepatobiliary system and pancreas	31 (33)	20	V	Alcohol/drug use and alcoholdrug use induced organic mental disorders	8 (8)
08	I	Diseases and disorders of the musculoskeletal system and connective tissue	86 (88)	21A	W	Injuries, poisoning and toxic effects of drugs, multiple trauma	11 (10)
09	J	Diseases and disorders of the skin, subcutaneous tissue and breast	38 (41)	21B	X	Injuries, poisoning and toxic effects of drugs	18 (14)
10	K	Endocrine, nutritional and metabolic diseases and disorders	29 (27)	22	Y	Burns	8 (8)
11	L	Diseases and disorders of the kidney and urinary tract	42 (41)	23	Z	Factors influencing health status	13 (11)
12	M	Diseases and disorders of the male reproductive system	22 (20)	∅	9	Error DRGs	7 (9)
13	N	Diseases and disorders of the female reproductive system	33 (31)			Total	824 (878)



## 2 – Pharmaceuticals

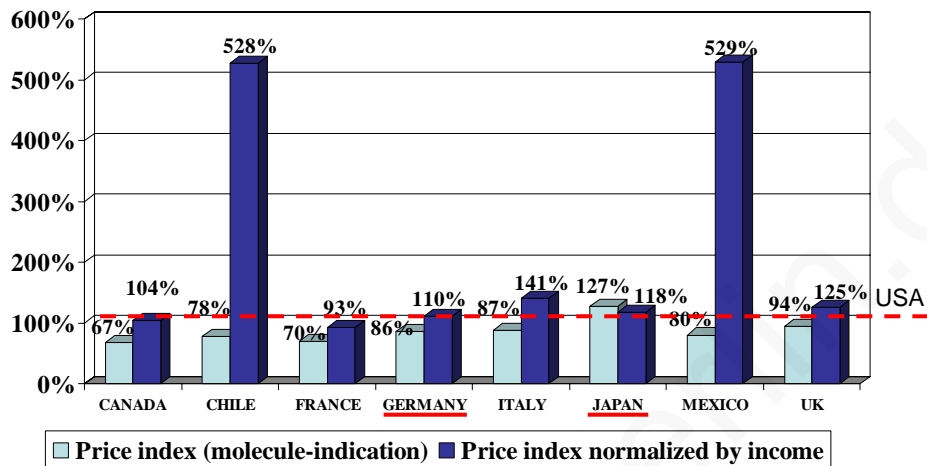


## Pharmaceutical per capita consumption, by molecule age, relative to U.S. consumption



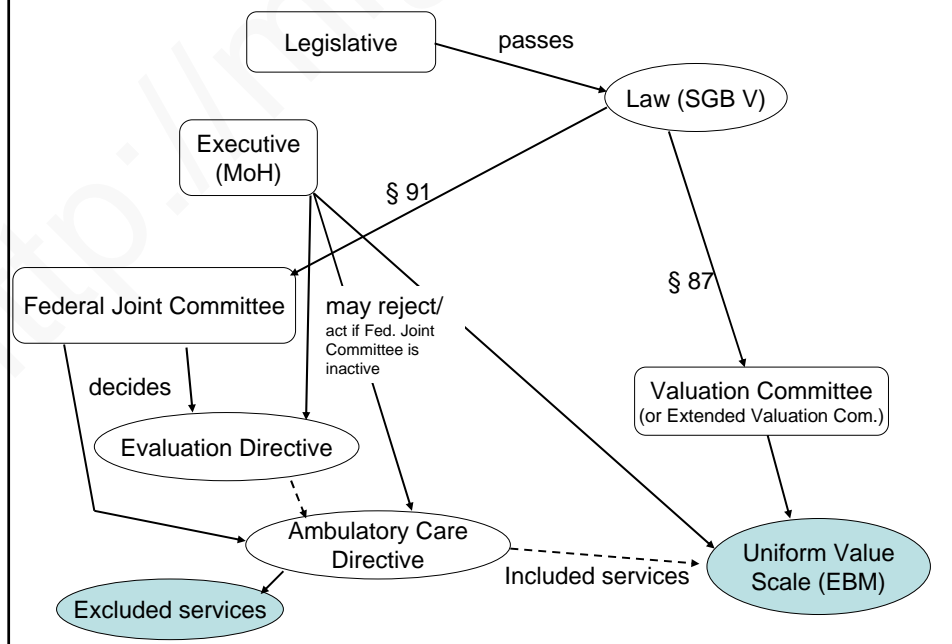
Note: United States equals 100%. Source: Danzon and Furukawa, *Health Affairs* Oct. 2003

## Pharmaceutical Price Indexes (absolute and relative to per capita income)

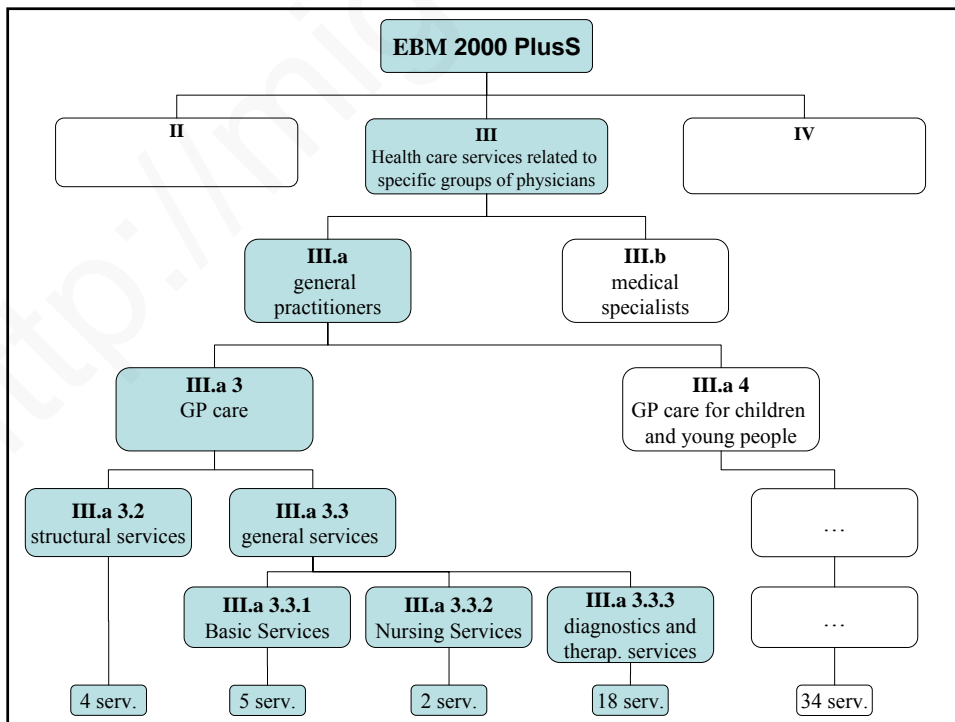
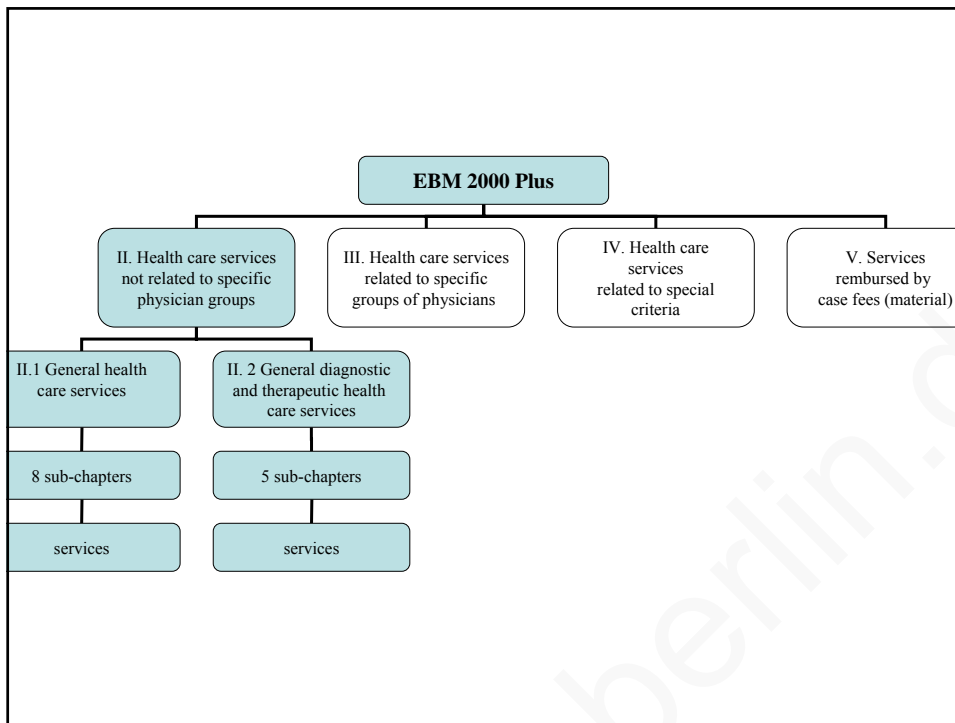


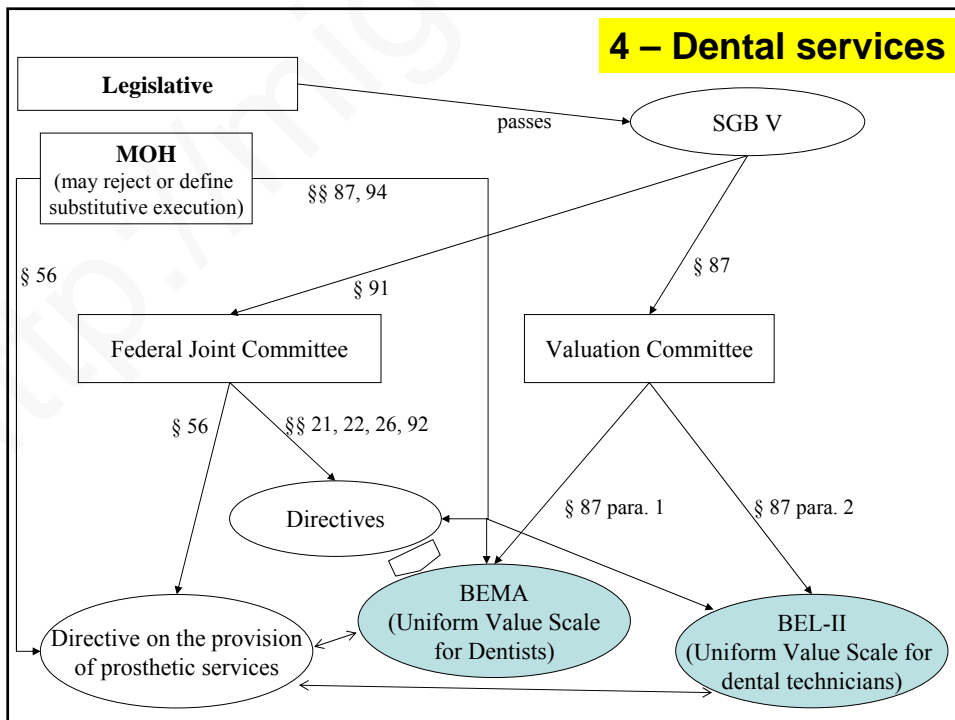
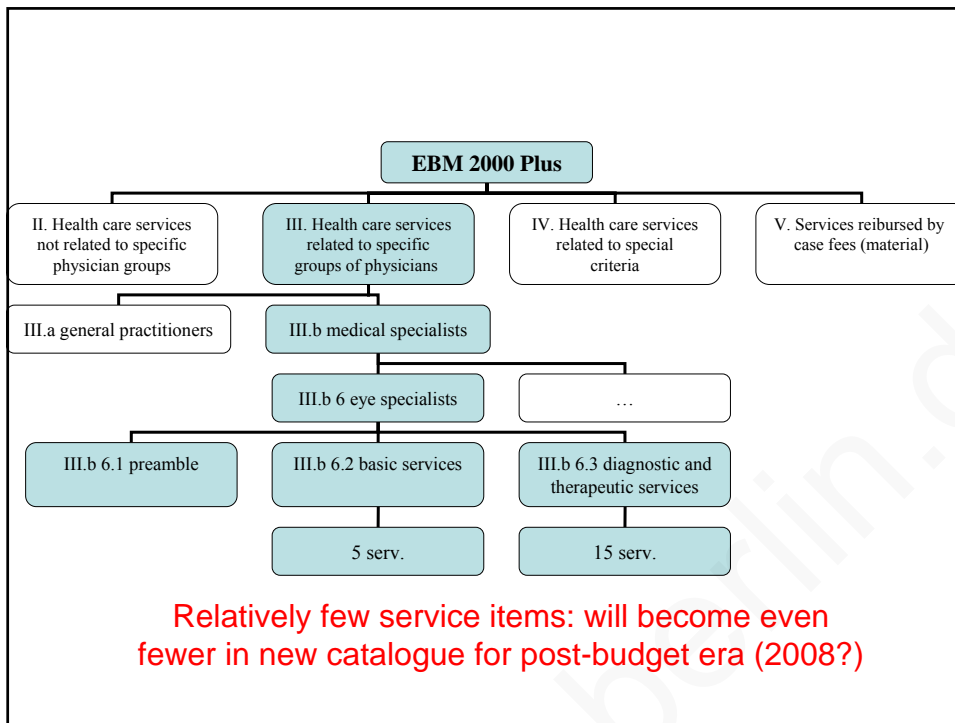
Note: United States equals 100%. Source: Danzon and Furukawa, *Health Affairs* Oct. 2003

### 3 – Ambulatory medical services

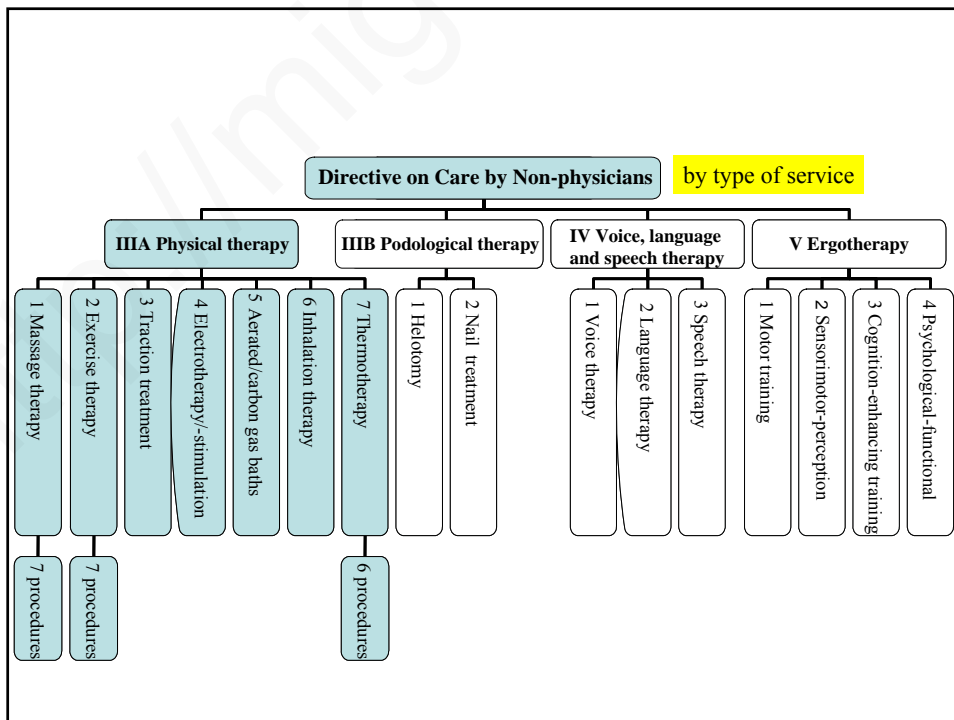
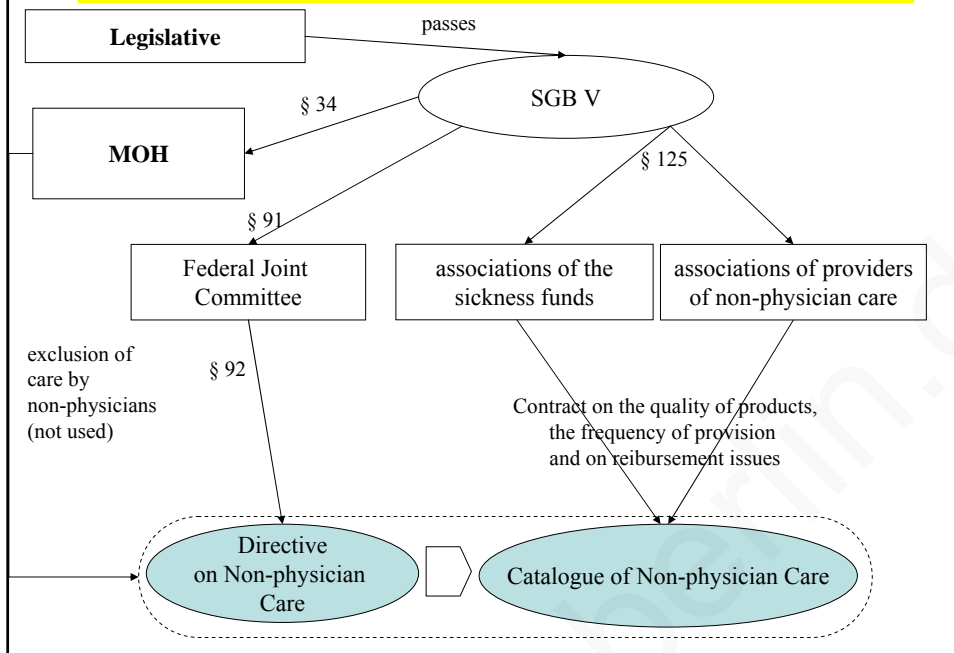


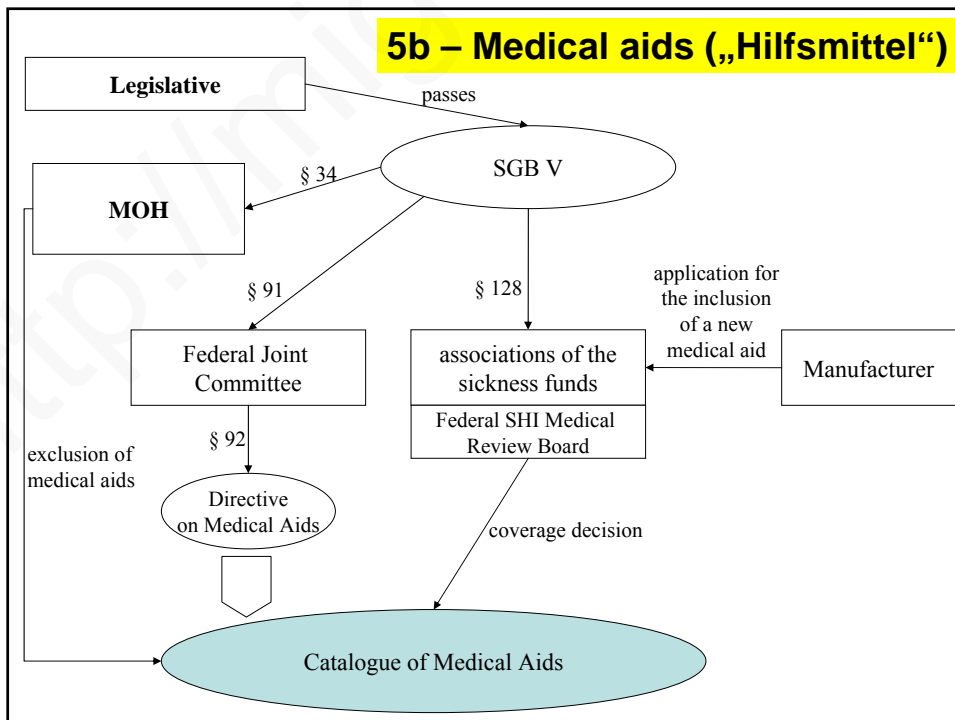
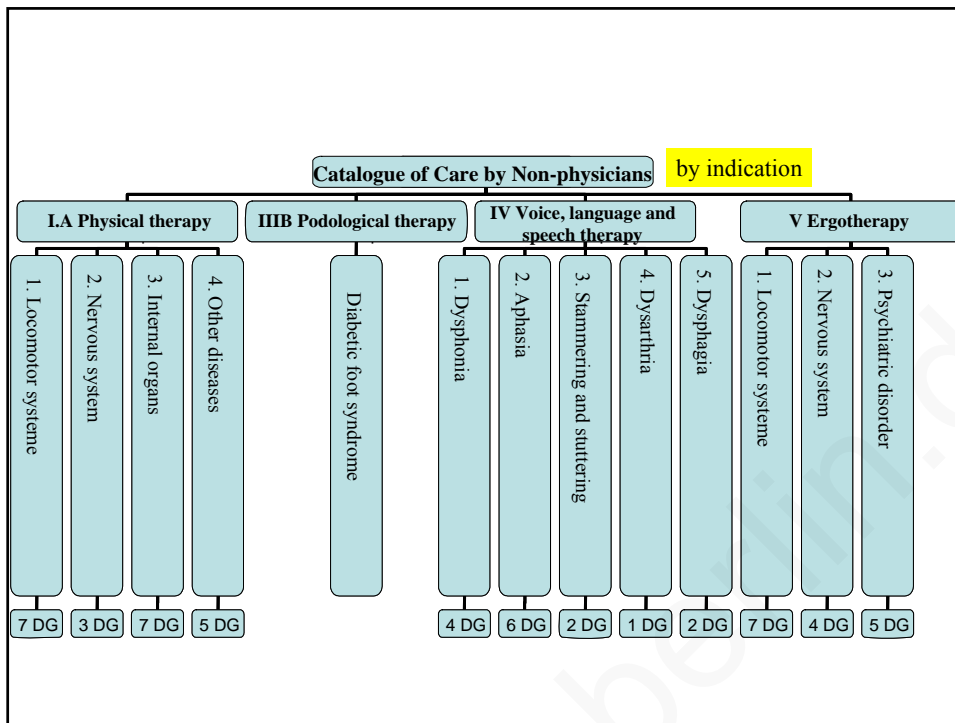




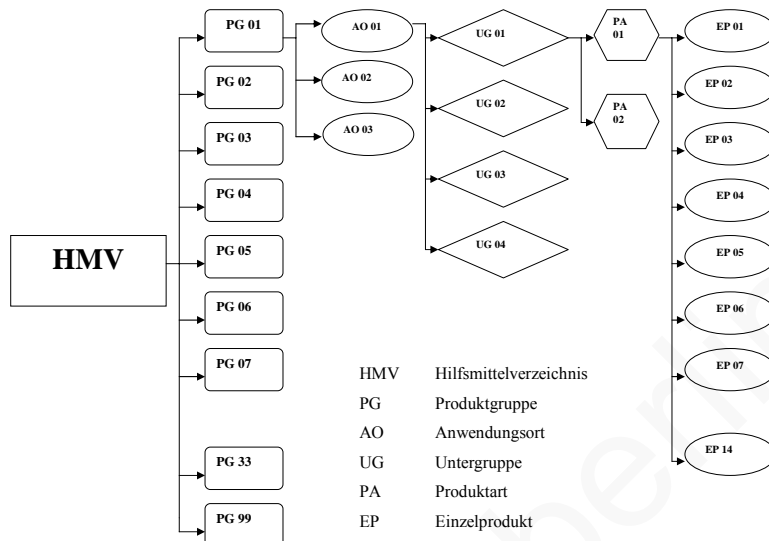


## 5a – Services by non-physicians („Heilmittel“)





## Structure of Catalogue of Medical Aids (HMV)



### Overview of the 34 product groups specified in the Catalogue of Medical Aids

suction devices	01	transportation	18
adaptors	02	nursing care aids	19
applicators	03	storage aids	20
aquatic therapy aids	04	measuring instruments	21
bandages	05	mobilizing aids	22
radiation units	06	orthotic devices	23
appliances for amaurotics	07	artificial limb	24
arch-supports	08	spectacles	25
electrical stimulation devices	09	sitting aids	26
crutches	10	speaking aids	27
medical aids against decubitus	11	standing aids	28
aids for persons without larynx	12	stoma products	29
hearing aids	13	splints	30
inhalators	14	shoes	31
medical aids for incontinence	15	therapeutical motion device	32
communication appliances	16	toilet aids	33
elastic compression	17	miscellaneous	99

The item number 29.26.01.0.001-999 stands for:

- 29 →for the designation of the product group (stoma product)
- .26 →for the designation of the place of application (artificial orifice)
- .01 →for the designation of the sub-group (closed bag)
- .0 →for the designation of product type (bag for base plate) and
- .001-9 →for the designation of the individual product (colostomy bag number).