

How do other countries define an adequate and cost-effective benefits package?

Trends and challenges in EU countries



Reinhard Busse, Prof. Dr. med. MPH FFPH
Department of Health Care Management
Berlin University of Technology/
(WHO Collaborating Centre for Health Systems Research and Management)
European Observatory on Health Systems and Policies



Most health care systems have some form of a uniform/
standard/ minimum package of benefits to which the persons
covered are entitled; can be

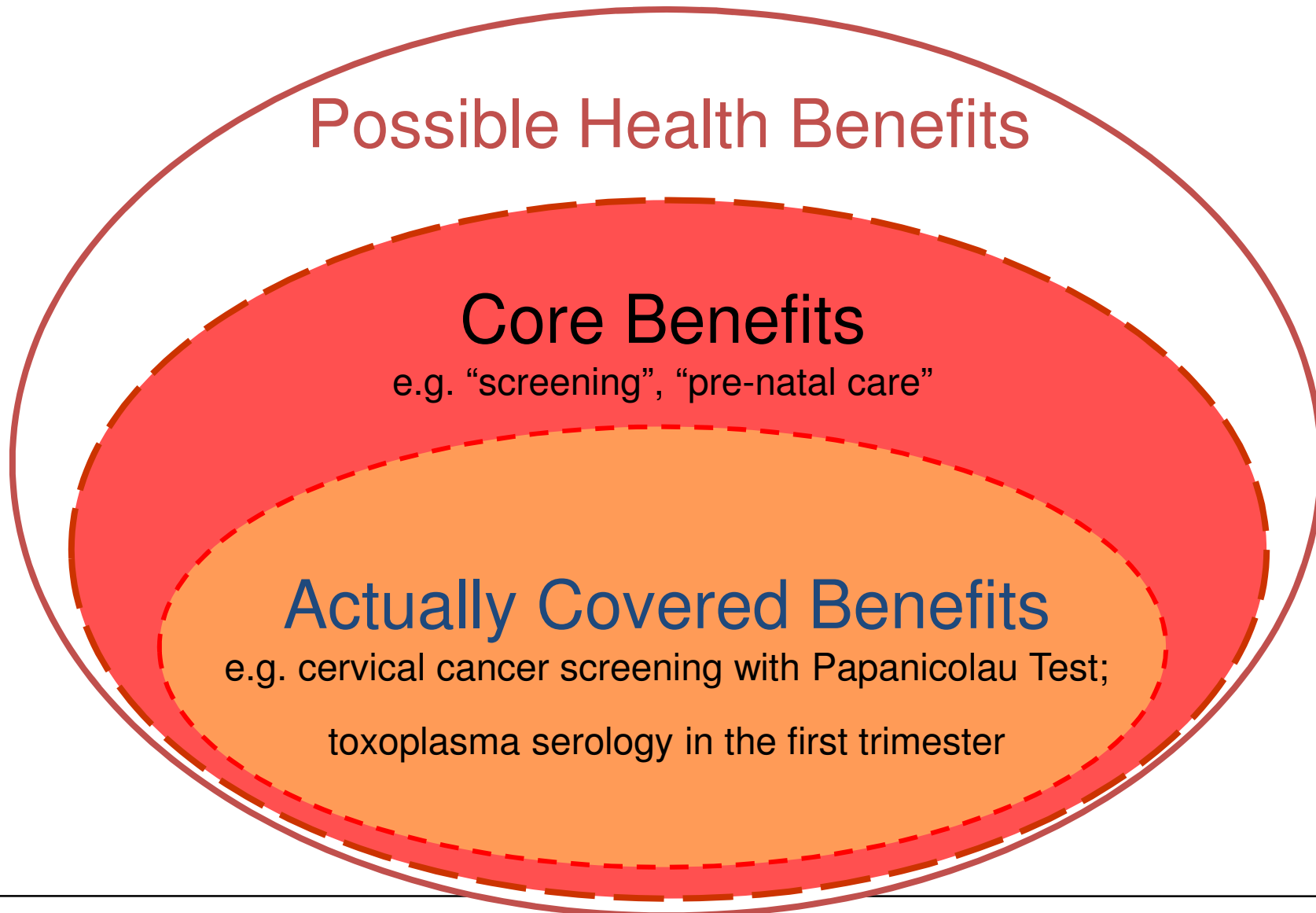
- implicit, i.e. based on traditions and routine
- explicit, i.e. a list states all the benefits available under the
statutory system (or separate lists exist for various sectors;
and/or negative lists); often primarily intended as fee schedule

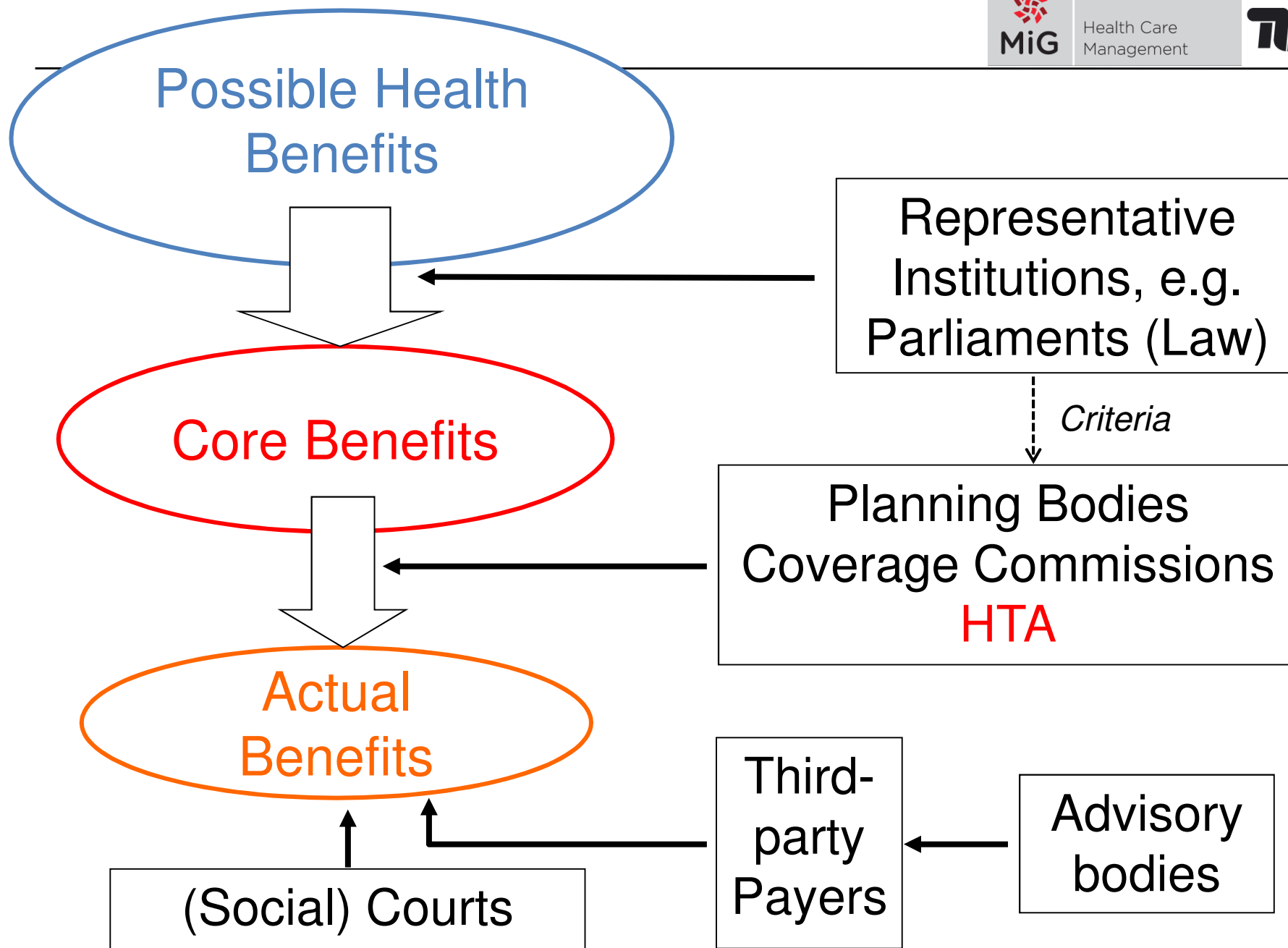
Main questions:

- WHAT is included/ excluded?
- WHO decides?
- Based on WHICH CRITERIA?

What is included in the benefit package?

A model





- ⊗ A first national “list” identifies of the main areas of service to be guaranteed by the NHS (LEAs Essential Levels of care)
 1. Public health services
 2. Community care
 3. Hospital care

- ⊗ *It is not a precise list. What is included is subject to interpretation according to several laws (summarised in an Annex)!*

1. Public health services

- ✿ prophylaxis against infectious diseases
- ✿ Public health protection of risks associated with environmental pollution
- ✿ public veterinary services
- ✿ healthy food surveillance
- ✿ prevention services for individuals: obligatory and recommended vaccination; early diagnosis programs
- ✿ legal medical services

3. Hospital care

- ✿ emergency services
- ✿ ordinary recovery
- ✿ day hospital
- ✿ day surgery
- ✿ hospital domiciliary services (based on regional organizational arrangements)
- ✿ rehabilitation
- ✿ long term recovery
- ✿ collection, elaboration, control and distribution of blood components; transfusion services

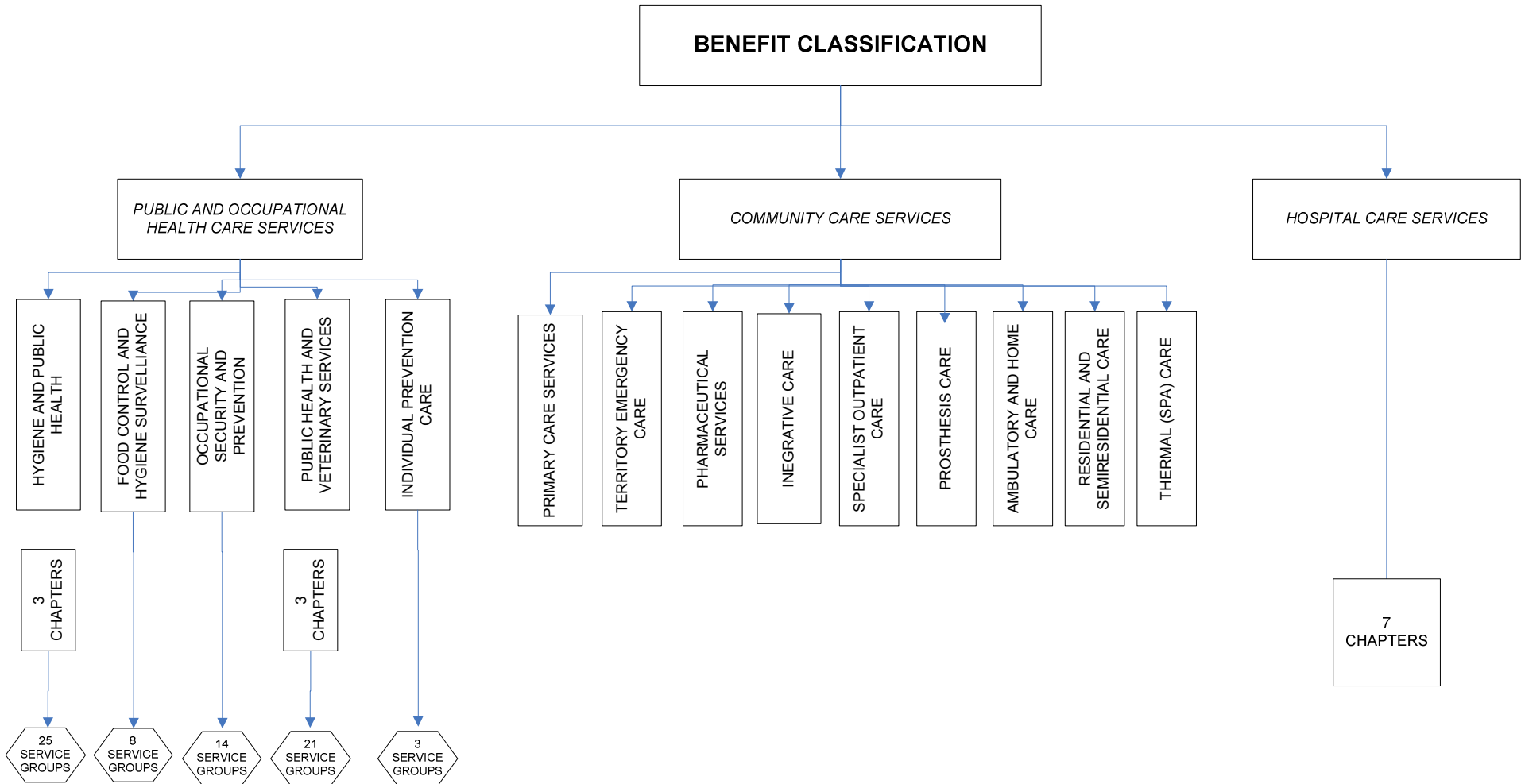
2. Community care

- ✿ primary health care services (ambulatory and domiciliary)
- ✿ emergency care
- ✿ pharmaceutical services delivered by pharmacies: provision of medicines and Galenical preparations (fully and partially reimbursable); supply of innovative pharmaceuticals
- ✿ supplementary services : supply of dietary products to special patient categories
- ✿ specialized ambulatory services: treatment, rehabilitation, diagnostic services
- ✿ prosthesis services to disabled
- ✿ ambulatory and domiciliary community care: ADI (supplementary domiciliary care); health and social services for safeguarding of maternity, responsible reproduction and abortion; health and social services for psychiatric patients and their families; disabled; alcohol and drug addicts; terminally-ill and HIV patients
- ✿ residential and semi-residential community care: health and social services for not self-sufficient elderly; rehabilitation services for drug and alcohol addicts, psychiatric patients, disabled, terminally-ill and HIV patients
- ✿ thermal treatment for certain pathologies

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- ⊗ A second national list identifies services partially covered by the NHS (services are only available for specified clinical conditions)
 - ⊗ Dental Services
 - ⊗ Bone densitometry
 - ⊗ Physical therapy and ambulatory rehabilitation services
 - ⊗ Refractory laser therapy
 - ⊗ A third national list identifies services which are excluded by NHS coverage
 - Plastic surgery not following accidents, diseases or genetic malformations
 - Ritual male circumcision
 - Non conventional medicine (acupuncture, phyto-therapy, ayurvedic medicine, homeopathy, chiropractic care, osteopathy and all other non conventional care not specified above)
 - Non obligatory vaccination for traveling purposes
 - Medical certificates (except for scholars)
 - Some rehabilitation/ physical therapy services

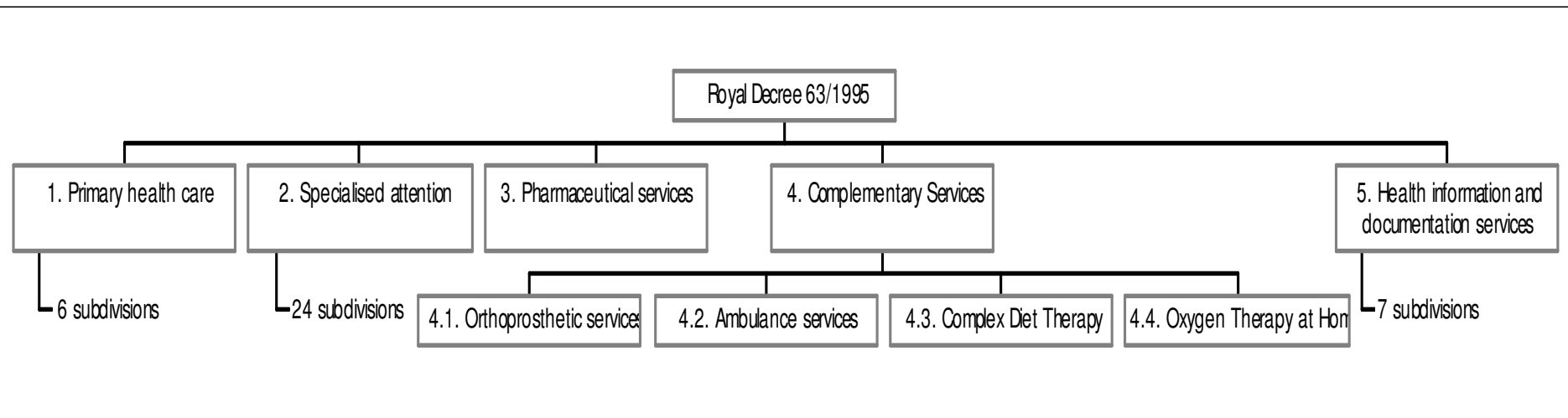
- ⊗ A fourth list of “DRGs” deemed at risk of inappropriateness for which regions were recommended to act (reducing rates of admission, potentiating day hospital and ambulatory care)
- ⊗ In addition:
 1. Detailed positive list for pharmaceuticals
 2. The fee-schedule for specialist outpatient services (dated 1996 with about 2000 items);
 3. The DRG system (with specific DRG values for ordinary admissions, one day admissions, day hospital and days above threshold)

Structure of Italian basic package



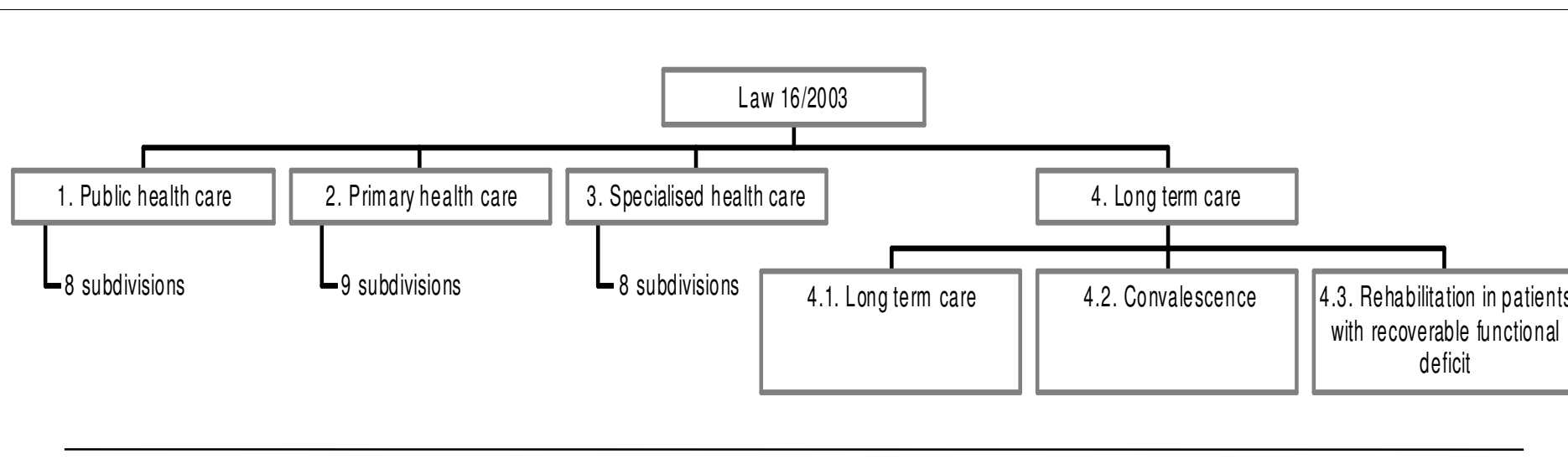
Structure of Spanish basic package

Figure 1: Taxonomy of the Royal Decree. 63/1995



Source: Own elaboration.

Figure 2: Taxonomy of LAW 16/2003



Source: Own elaboration.

Dekker-Committee 1991: 1. need/ necessity, 2. effectiveness, 3. cost-effectiveness, 4. can be left to individuals

Priority setting guidelines in Sweden

Priority group	Description of care needed
1	<ul style="list-style-type: none"> • Care of life-threatening acute diseases and diseases which, without treatment, will lead to a longer disability or premature death. • Care of serious chronic diseases. • Palliative care in the final phase of life. • Care of people with reduced autonomy.
2	<ul style="list-style-type: none"> • Prevention with a documented benefit. • Rehabilitation etc. according to the definition of the Health Care Act.
3	Care of less serious acute and chronic diseases.
4	Care for reasons other than disease or injury.

Source: Hjortsberg and Ghatnekar (2001)

Example: Outpatient benefit catalogues (I)

Country	Name of taxonomy	Applied geographical area	Taxonomy (and grouping criteria)	Actors involved indecision making	Criteria for in-/exclusion of benefits
Denmark	Health Care Reimbursement Scheme Fee Schedule	National	Services are grouped according to medical specialty and for GPs additionally in basket, supplementary, laboratory and miscellaneous services. Each service has an item number. It is referred to the respective legislation decree specifying the benefit, certain goods, procedures or in rare cases indications	<ul style="list-style-type: none"> • National level (law, general framework) • Ministry for the Interior and Health (approval) • Counties (budgeting, health plan) • Healthcare Reimbursement Negotiating Committee and health professional associations (negotiate catalogue) 	Need
France	Common Classification of Medical Procedures (CCAM)	National	Lists all medical procedures reimbursable and excluded. Grouping criteria: anatomic classification, medical specialties	<ul style="list-style-type: none"> • National level (law, general framework) • Ministry of Health (approval) • National Union of Health Insurance Funds (in- and exclusion of services) • High Health Authority (advisory body on in- and exclusion of services) 	Effectiveness, safety
Germany	SHI-EBM, SHI-BEMA, SHI-BEL-II	National	Services are grouped according to the medical specialty allowed to provide the service. Each service is assigned a numeric code in accordance with the subjection of the catalogue	<ul style="list-style-type: none"> • National level (law, general framework) • Federal Joint Committee (approval of new benefits) • Valuation Committee (negotiates EBM) • Dental Valuation Committee (negotiates BEMA, BEL-II) 	Diagnostic and therapeutic expedience, medical necessity and cost-effectiveness
Hungary	Governmental decrees and reimbursement catalogues	National	Similar services are listed in groups. Governmental decrees relate to different areas of care (e.g., dental care, specialist services). Items in reimbursement catalogues are listed with the respective ICPM code and a point value	<ul style="list-style-type: none"> • Legislation at the national level (law, general framework, budgeting) • Ministry of Welfare (decrees, approval) - National Health Insurance Fund • Administration, especially (prepares decisions) • Payment Codes Updating Committee (reimbursement catalogues) 	Costs, effectiveness
Italy	National contract for specialist outpatient	National benefit package, regions include additional services	Contract for primary care describes obligations of GP. Individual services are not further itemized. Decree on specialist outpatient services lists services in three sections: available, availability restricted to specific indications, excluded	<ul style="list-style-type: none"> • Government at national level (sets decree, negotiates contract) • Representatives of GPs (negotiate contract) • Ministry of Health (transfers contract into law) • Governmental regional level (negotiates additional contracts) 	Effectiveness, costs

Example: Outpatient benefit catalogues (II)

Country	Name of taxonomy	Applied geographical area	Taxonomy (and grouping criteria)	Actors involved indecision making	Criteria for in-/exclusion of benefits
The Netherlands	Health Insurance (Treatment and Services) Decree; Diagnose Behandelings Combinaties (DBC; DRG-like system); Jan. 2005	National	GP services are regulated in generic terms only by decree, DBC catalogue (111,527 DBCs) combine information on diagnosis and treatment for medical specialists. DBCs are on three different lists determining the status for tariff negotiations or excluding DBCs from the benefit package. Grouping criteria: medical specialty, product group	<ul style="list-style-type: none"> • Legislation at the national level (law, general framework) • Ministry of Health (decrees) • DBC-Maintenance Organization (DBC-System) • Physicians (priority setting) 	Costs, effectiveness
Poland	and catalogue of benefits	National	Catalogue lists all services covered under social health insurance scheme. Services are linked to the respective regulation/law. Grouping criteria: area of care, medical specialty	<ul style="list-style-type: none"> • Legislation at the national level (law, general framework) • Ministry of Health (regulations) • National Health Fund (catalogue) 	
Spain	Royal Decree 63/1995	National with regional differences	Services are listed explicitly in decree. In some cases, services are restricted to specific patient groups. Decree lists services in 5 areas of care (e.g., primary care, specialized care, pharmaceutical care) which are further subdivided.	<ul style="list-style-type: none"> • Legislation at the national level (law, general framework) • Federal Government (decree) • Inter-territorial Council and Council of the State (inclusion of new benefits) • Clinicians (provision of services relating to entitlements defined by decree) 	Safety, efficacy, efficiency
UK (England)	<ul style="list-style-type: none"> • National Service Framework • General Medical Services Contract • Clinical Guidelines 	<ul style="list-style-type: none"> • National • National with possible variation at PCT-level • National 	Health Resource Groups are linked to procedures. Currently only 48 HRGs are in use. Guidelines recommend services to be used on certain indications	<ul style="list-style-type: none"> • Legislator at national level (law, general framework) • NHS Confederation and General Practitioners Committee (negotiate contract) • Primary Care Trusts (PCT) (negotiate additional contracts) • NICE (clinical guidelines) 	<ul style="list-style-type: none"> • Need, effectiveness • Need, costs, effectiveness

Example: explicit exclusions

Explicit exclusions from health baskets in studied countries^a

Source (S), Exceptions (E)	D		DK		E		F		H		I		NL		PL		UK	
	S	E	S	E	S	E	S	E	S	E	S	E	S	E	S	E	S	E
Service / Item																		
Cosmetic Surgery		n.e.		n.e.	LF	M		n.e.	LF	n.s.	LF	M	LF	M	QL	M	QL	M
Medical Examinations/ Certifications		n.e.		n.e.	LF	RC		n.e.	LF	RC	LF	Ch		n.e.	LF	RC		n.e.
OTC-Drugs / OTC-Aids	LF	Ch, D, M		n.e.	QL	n.s.		n.e.		n.e.	QL	n.s.	LF	CD		n.e.	QL	M
Complementary Medicine*		n.e.		n.e.		n.e.		n.e.	LF	n.s.	LF	n.s.	LF	n.s.	QL	CD		n.e.
Unconventional therapies*	QL	M		n.e.		n.e.		n.e.		n.e.	LF	n.s.		n.e.	QL	n.s.		n.e.
Thermal Medicine / Spa*		n.e.		n.e.	LF	n.s.		n.e.		n.e.	LF	n.s.		n.e.	QL	n.s.		n.e.
Sterilisation		n.e.		n.e.		n.e.		n.e.	LF	M		n.e.	LF	n.s.	QL	D		n.e.
Abortion		n.e.		n.e.		n.e.		n.e.	LF	M		n.e.		n.e.		n.e.		n.e.
IVF		n.e.		n.e.		n.e.		n.e.		n.e.		n.e.	LF	^{2/3}		n.e.		n.e.
Ritual circumcision		n.e.		n.e.		n.e.		n.e.		n.e.	LF	n.s.	LF	n.s.		n.e.		n.e.
Bone densitometry	QL	M		n.e.		n.e.		n.e.		n.e.	LF	M		n.e.		n.e.		n.e.
Physiotherapy		n.e.		n.e.		n.e.		n.e.		n.e.		n.e.	LF	Ch, CD		n.e.		n.e.
Sex-Change Surgery		n.e.		n.e.	LF	M		n.e.		n.e.		n.e.		n.e.	QL	n.s.		n.e.
Contact Lenses	LF	M		n.e.		n.e.		n.e.		n.e.		n.e.	LF	M		n.e.		n.e.
Refractive Surgery	QL	M		n.e.		n.e.		n.e.		n.e.	LF	M		n.e.		n.e.		n.e.
Psychoanalysis		n.e.		n.e.	LF	n.s.		n.e.		n.e.		n.e.		n.e.	QL	n.s.		n.e.
Other Specific Procedures/Technologies**	QL	M		n.e.		n.e.	QL	M	LF	n.s.	LF	n.s.	LF	n.s.	QL	n.s.	QL	M

^a Denmark (DK), France (F) Germany (D), Hungary (H), Italy (I), Netherlands (NL), Poland (PL), Spain (E), England (UK)

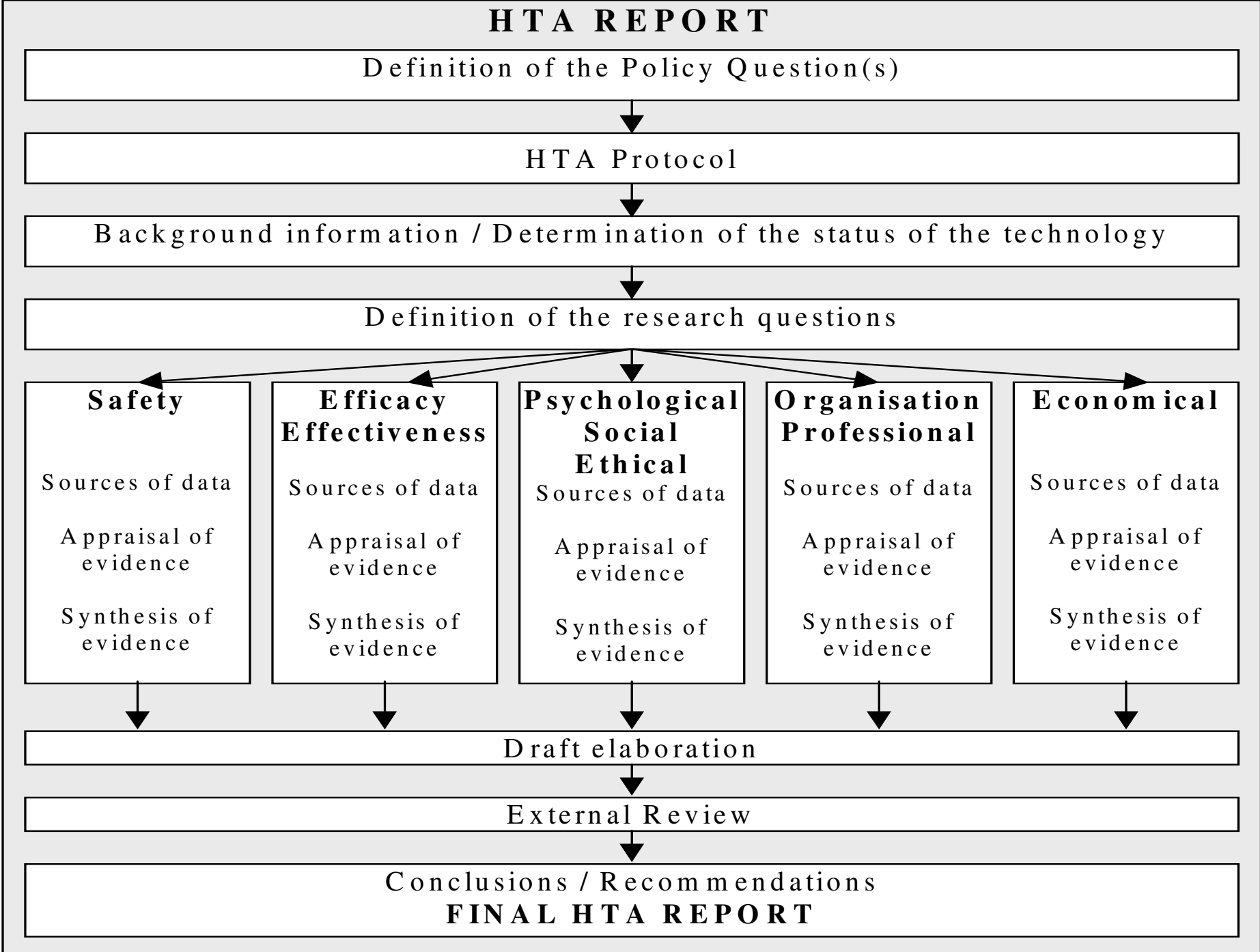
LF: Stated in Health Basket Legal Framework, QL: Quasi-Law (Clinical Guidelines/Recommendations, Service Implementation Guidelines, Contracts, Negative Lists)

n.e.: no explicit exclusions, n.s.: not stated

M: Medical necessity, special clinical circumstances (i.e., accident, malformation, disease), Ch: Children, Youth (<18), CD: Chronic disease, D: disabled persons, RC: certifications related to health care, ^{2/3}: 2nd and 3rd attempt

* At least one intervention explicitly excluded, ** Mainly specific screening, unconventional therapies, or specific devices

[...] a form of policy research that systematically examines short- and long-term consequences –in terms of health and resource use– of the application of a health technology [...] The goal of HTA is to provide input to decision making in policy and practice. (Henshall et al. 1997)



More than YES or NO:

Decision Options (e.g. in Switzerland)

Coverage (reimbursement)	Decision
Yes	reimbursement without conditions
Yes	reimbursement for specific indications
Yes	in centers which have to fulfil certain requirements
Yes	in centers + evaluation registers
Yes	in evaluation (by benefit commission)
No	in evaluation (by applicant)
No	refusal

Source: Swiss Federal Office for Social Security (SFOSS)

- Country approaches to benefit definition vary greatly
- No country (except Israel) has one catalogue to define basket; it's rather a mixture of differently defined lists (entitlements, payment, guidelines ...)
- Only small variation of provided benefits by categories between countries – most countries exclude similar benefits: cosmetic surgery, vaccination for travelling purposes) and certain non-conventional treatments (e.g. acupuncture) – but regional variation within countries
- Decision criteria for the inclusion of benefits are in most cases officially announced, but seldom applied; in reality inclusion decisions are rather guided by lobbyism of actors

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J. Schreyögg · T. Stargardt · M. Velasco-Garrido · R. Busse
Department of Health Care Management, Berlin University of Technology, Berlin,
Germany

Defining the “Health Benefit Basket” in nine European countries

Evidence from the European Union Health
BASKET Project

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Description des paniers de soins dans neuf pays de l’Union européenne

Marcial Velasco-Garrido, Jonas Schreyögg,
Tom Stargardt et Reinhard Busse*