

The Impact of Medical Incidents on Follow-up Medical Treatment under Different Medical Insurance Systems

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Introduction

- In the Beveridge system, a national health service and tax financing are combined to provide healthcare in an integrated manner, including all aspects of care being provided by a single public entity that receives funding from the state budget, or by private entities contracted by an autonomous public entity. In the Beveridge system, health care is offered at no cost or almost free at the point of service, regardless of the nature of the provider. ¹ Countries in Beveridge system including Spain, Italy, Denmark and so on.
- The Bismarck system is a form of social insurance, in which all citizens are required to be members of an insurance fund. ² Countries in Bismarck system including Germany, Austria, Switzerland and so on.
- Depending on the health care system, medical incidents may have different consequences. The impact of medical incidents on people is a critical issue in the two health care systems.

Objectives

To investigate how medical incidents in two different health care systems affect the development of follow-up medical treatment. Six aspects of the impact are considered: Visit doctor, Times being patient in hospital, Total night stayed in hospital, as well as Out-of-Pocket payment for doctor visit, hospital, and prescribed drugs.

Methods

SHARE (Survey of Health, Ageing, and Retirement in Europe) was used to collect the data. Data from Spain, Italy, and Denmark was used for the research related to the Beveridge system. Data from Germany, Austria, and Switzerland was used for the research in Bismarck system. Difference in Difference (DiD) model and event study methods were used in this study.

Conclusions

For impact on times stay in hospital and total night stay in hospital, we can conclude that the incident has impact in both the Beveridge system and the Bismarck system. The follow-up treatment also has an increasing trend in the two systems, but cannot say which system was influenced more by the incident. We can also conclude that medical incidents do not have an influence on Out-of-Pocket money for prescribed drugs in both the Beveridge system and the Bismarck system. Due to result conflict, we cannot get a conclusion of the impact on doctor visit, as well as Out-of-Pocket money on visit doctor and hospital. It is also hard to determine which system is better.

Results

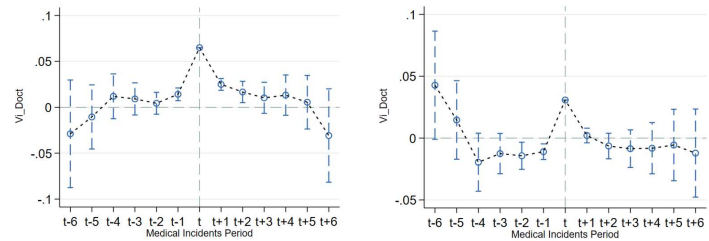


Figure 1. Event Study Result for The Impact of Medical Incidents on Doctor Visit.

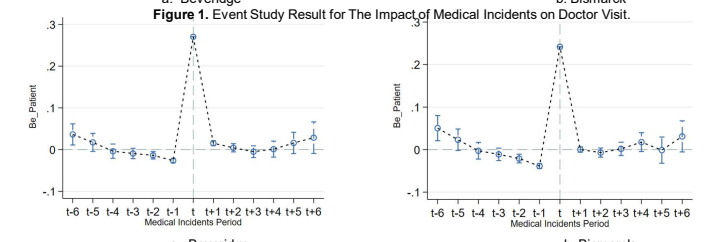


Figure 2. Event Study Result for The Impact of Medical Incidents on Times Being Patient in Hospital

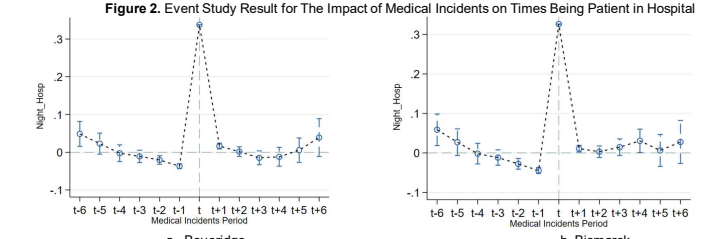


Figure 3. Event Study Result for The Impact of Medical Incidents on Total Nights Stays in Hospital

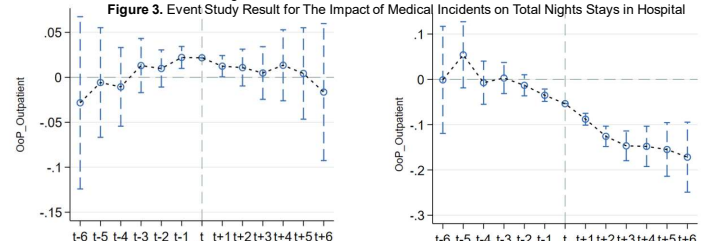


Figure 4. Event Study Result for The Impact of Medical Incidents on Out-of-Pocket Payment for Doctor Visit

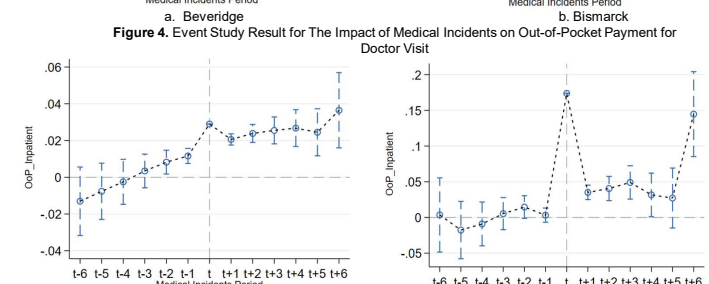


Figure 5. Event Study Result for The Impact of Medical Incidents on Out-of-Pocket Payment for Be in Hospital

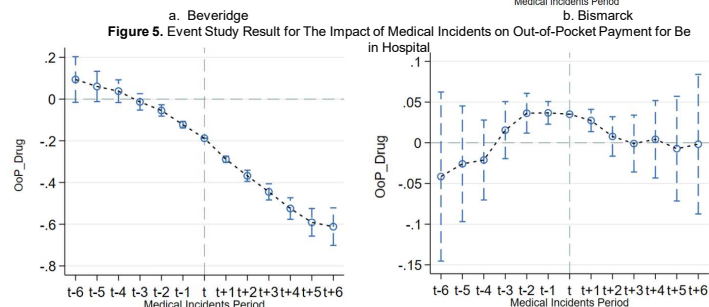


Figure 6. Event Study Result for The Impact of Medical Incidents on Out-of-Pocket Payment Prescribed Drug

References

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