

THE SOCIO-POLITICAL EFFECTIVENESS OF REDUCED HEALTH INSURANCE PREMIUMS IN THE CANTONS MONITORING

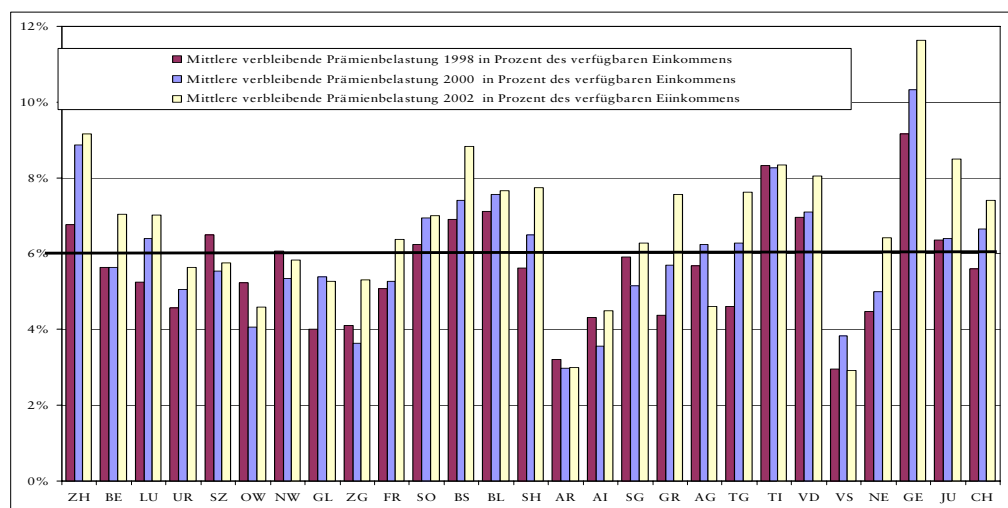
CONTEXT

After 1998, 2000 and 2002, this project is again examining the socio-political effectiveness of the individual reduction in premiums introduced in the health insurance law of 1996.

METHOD

The study provides a comparison between the Cantons on the basis of *available income and net income liable for Federal tax*. It clarifies the quota that a household must spend on compulsory healthcare insurance after deduction of taxes, taking account of the reduction in premiums. Information of this sort can only be calculated for individual examples in the main towns of the Cantons.

The study is based on four example cases (pensioner, family of two adults and two children, single mother with two small children and a family with two adults and four children).



RESULTS

The study shows that the remaining premium burden, as a percentage of available income for the Swiss average of cases studied, has risen from 5.6 per cent (in 1998) to 6.7 per cent (in 2000) and then to 7.4 percent in 2002 due to the increased premiums.

RECOMMENDATIONS

The study recommends that the Confederation should base the further development of the reduction in premiums on a uniform social objective.

INFORMATION

Study for the Swiss Federal Office of Public Health: Mr Daniel Wiedmer

Publications: The Socio-Political Effectiveness of Reduced Health Insurance Premiums in the Cantons: Monitoring 2000, Report 2000, Report 2002, 1998 Monitoring: EDMZ 318.010.21/98 d/f, 2000 Monitoring: EDMZ 318.010.2/01 d/f

To obtain the reports: <http://www.bsv.admin.ch/forschung/publikationen/d/index.htm>

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