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Conference abstract

## Virtual study tour to integrated care in Germany

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### Abstract

In Germany health policy-makers of all parties believe in competition as an incentive for creating innovation and to keep costs down. Sickness funds cover about 90% of the population=regulated market/10% are covered by health insurance plans=private market. The sickness funds in the regulated market have the same premium (this goes to a national agency and is distributed to the funds after a risk adjusted scheme that uses morbidity trees to develop a fair payment to the funds) but vary whether they have to ask for a separately paid surplus premium.

Sickness funds compete about surplus premiums, services and offers to the patients and about selection (healthy vs. sick). They have to ask:

- What are the strongest interventions in increasing health status and keeping costs down?
- Who is offering a comprehensive and sustainable solution serving my population?
- With what kind of reimbursement scheme do I attract the right spirit ... not too much interventions, but not too few as well .... tackling the right people ... using the newest technology, but with as few costs as possible?

For more information on integrated care in Germany, please follow the link to the power point presentation below.

### Keywords

**Germany, population based integrated care**

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PowerPoint presentation available from: [http://www.integratedcare.org/Portals/0/congresses/Hildebrandt\\_Virtual%20Study%20Tour%20Germany\\_GK\\_Odense\\_20110330.pdf](http://www.integratedcare.org/Portals/0/congresses/Hildebrandt_Virtual%20Study%20Tour%20Germany_GK_Odense_20110330.pdf)