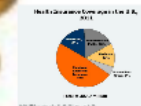




Ledinalushko: Navigating Health Care Delivery Harvard Case Solution & Analysis



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What is Health Care?

- *Health Care- the maintaining and restoration of health by the treatment and prevention of disease especially by trained and licensed professionals (as in medicine, dentistry, clinical psychology, and public health).*

Merriam-Webster

A large red cross is centered on a white background. Inside the top arm of the cross, the text "Why Should You Care?" is written in a green, italicized font. Inside the horizontal arm of the cross, there is a bulleted list in a dark blue font. The entire graphic is enclosed in a thin black border.

Why Should You Care?

- Anywhere you live you will be paying for health care.
- Being sick is unavoidable.

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German Health Care System



- Required by law.
- "Dual system".
- Solidarity vs equivalence.
- in 2010 11.6% of GDP (287.3 billion Euro and \$4,332 per capita) was health expenditures and there was around 325,000 Physicians.
- 14.5 billion euro (4.57% of national budget).
- 77% government-funded and 23% privately funded as of 2004.
- Ranked 25th in the world.

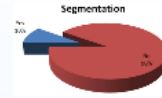
STATUTORY HEALTH INSURANCE

- Introduced by Otto von Bismarck around 130 years ago (late 19th century).
- More of a health fund (Krankenkasse).



How Many Use This?

- Used by majority (90%).



Who does it cover?

- Anyone.
- Covers you and your family who make less than 400 Euro per month.



What do you need to do?

- Pay 15.5% of salary.
- Member of the government long-term nursing care scheme (Pflegeversicherung) (2.05% or 2.3% salary and employer pays half).
- Minimum 18 months, 2 month notice.



What does it Cover?

out-patient

- In-patient (hospital) care
- Out-patient care
- Dental
- Pharmaceuticals
- Psychotherapy
- Abortion and sterilization
- Rehabilitation
- Illness
- and more!



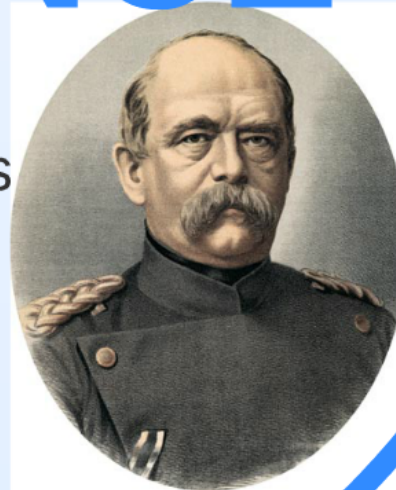
Who are the Providers?

- 130 insurance companies.
- Larger providers are AOK, TK, BEK, DAK generally called BKKs.



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