

Equality and access in health care – The effect of premium reduction on health care utilization

Background

In Switzerland, health insurances set premiums uniformly per person, regardless of income, but according to age and region of residence as well as chosen insurance model and deductible rate. To correct for income and to increase access to health care, the premiums of the economically disadvantaged are subsidized by governmental contributions. The aim of this premium reduction is to make health care services more affordable and thus to increase or rather level poorer people's health care demand.

Data

Due to an ongoing project with a health insurance company, administrative patient data is available at our chair. The data includes the utilization of healthcare services over several years and insured persons' premium reduction (if any).

Possible research topic « *The effect of premium reduction on health care utilization* »

As bachelor or master thesis, it could be investigated, how premium reduction changes patient behavior and health care utilization. A hypothesis would be that even with a premium reduction, patient behavior does not change and there are still systematic differences in health care utilization between patients with and without premium reduction.

If you are interested in and/or have questions about the above-mentioned topic area and would like to write your thesis at our chair, please contact Johannes.Cordier@unisg.ch and Justus.Vogel@unisg.ch. You can also propose your own research topic, and we will be happy to advise you. We can generally supervise all students of management, finance, economics, and medicine (Joint Medical Master).

We look forward to receiving your exposé with a proposal for a concrete research question, methodology, and approach!