

Example national healthcare systems

A framework for general health insurance (algemene ziektekostenverzekeringen, AZV) on St. Martin, Curacao and Suriname. An AZV can only be sustainably offered when changes are implemented all over the healthcare system. After all a changing financing structure for health care has implications to the way healthcare is consumed and delivered. To ensure that the premium that is asked from the population not increase too high and is spent optimal as possible, ACSION has developed the 3 balance model (Figure 1):

1. Financial: a balance between affordability for the population and the financing needs of the care practices, professionals and institutes.
2. Efficiency: a balance between what the healthcare providers getting paid and the care products they provide for that payment.
3. Quality and quantity: A balance between what is provided on healthcare products and the actual demand for healthcare within the population.

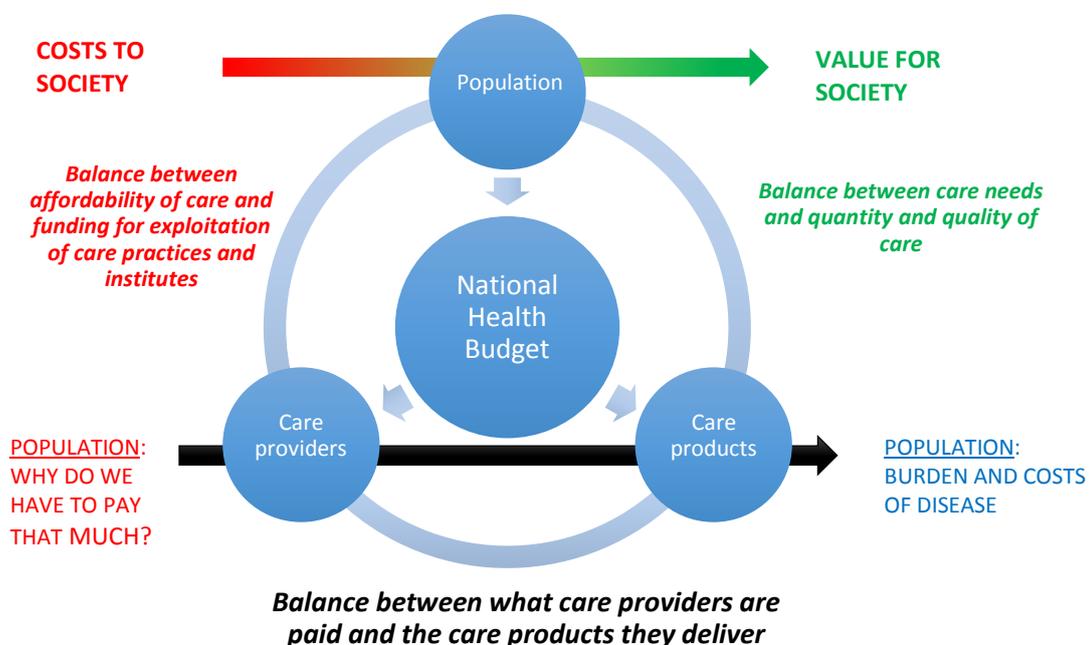


Figure 1: The 3 balances of the ideal healthcare system

The model with the 3 balances makes it clear that merely looking at the finance is not sufficient to make the healthcare sustainably and affordable better. There must be especially paid close attention to the extent the care supply provides in the demand for healthcare, in terms of quantity as well as in quality. The model with the 3 balances is therewith fully in line with the main core elements of the Strategy For Universal Health Coverage and provides a base for creating public support and dialogue with stakeholders to develop policy (leadership Reforms) and increase stakeholder participation.

The extent of the necessary health care system reforms in implementing an AZV requires willingness to change and active participation of all stakeholders in the health care. This while an AZV significant and perception has not initially positive implications for them. Besides a holistic strategic framework therefore, a proactive change management is important for the introduction of an AZV to ensure public support, participation and ongoing commitment from all actors.