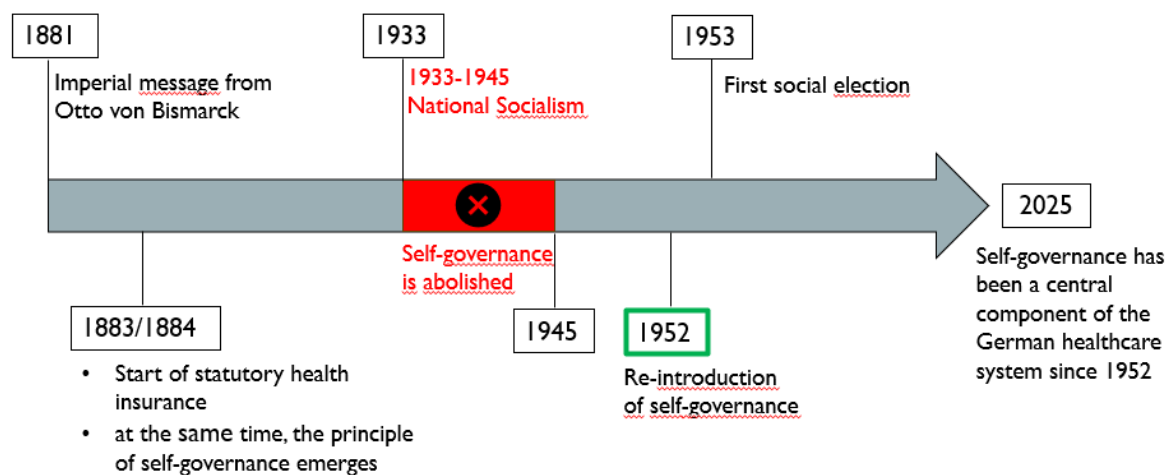


## Self-governance compared to the American healthcare system

### ➤ DEFINITION OF SELF-GOVERNANCE

- the players in the healthcare system organise themselves
- the German healthcare system is co-designed, managed and guaranteed by the providers, the insured and the employers
- the state only provides the legal framework
- a basic distinction is made between joint and social self-governance

### ➤ HISTORY OF SELF-GOVERNANCE



### ➤ AMERICAN HEALTHCARE SYSTEM

- Private healthcare system
- the state interferes little/ market economy orientated
- no compulsory insurance/ everyone must take care of the financing of their own healthcare services
- most are privately insured → insurance usually taken out through the employer
- State care only for certain groups of people → Medicare & Medicaid
- first-class care, but expensive system

## ➤ SELF-GOVERNANCE VS. AMERICAN HEALTHCARE SYSTEM

Self-governance	American healthcare system
<p>Strengths of self-governance:</p> <ul style="list-style-type: none"> <li>➤ General insurance obligation <ul style="list-style-type: none"> <li>▪ grants all people access to health services</li> <li>▪ fair distribution of resources</li> </ul> </li> </ul>	<p>Only people who are financially well off can have access to first-class care</p>
<p>Weaknesses of self-governance:</p> <ul style="list-style-type: none"> <li>➤ Interaction between the different players <ul style="list-style-type: none"> <li>▪ lengthy decision-making processes/ discrepancies</li> </ul> </li> </ul>	<p>In a private system, service providers are independent. As the American healthcare system is market-orientated, it has an enormous advantage in terms of development and innovation.</p>

## ➤ IMPORTANT VOCABULARY

legal framework	rechtlicher Rahmen
insured	Versicherte
imperial message	kaiserliche Botschaft
statutory health insurance	gesetzliche Krankenversicherung
emerge	entstehen
compulsory insurance	Versicherungspflicht
insured	versichert
certain	bestimmte, gewisse
discrepancies	Unstimmigkeiten
contributions	Beiträge

## ➤ QUESTIONS FOR DISCUSSION:

- Have you ever wondered how much the treatment will cost before going to the doctor?
- What do you think about the principle of self-governance?
- Which healthcare system do you prefer?
- The German healthcare system has very high healthcare expenditure. How could this be reduced so that Germany is as good as America in terms of innovation and development?