

About us



Business Insights' portfolio of healthcare reports is designed to help you make well informed and timely business decisions. We understand the problems facing today's pharmaceutical and healthcare executives when trying to drive your business forward, and appreciate the importance of accurate, up-to-date, incisive product, market and company analysis. We help you to crystallize your business decisions.

Business Insights' reports are authored by independent experts and contain findings from dedicated primary research. Our authors' leading positions secure them access to interview key executives and to establish which issues will be of greatest strategic significance for the industry.

Our healthcare portfolio of reports can be used across a wide range of business functions to assess market conditions and devise future strategy. Our reports cover key areas including **strategy, industry analysis, market outlook, new business opportunities** and **strategic insight**.

Report overview

The dynamics of healthcare funding in Europe is changing. As governments review their options to meet growing healthcare demands with limited resources, the potential to combine cost reduction with new funding sources will gain support in many countries. Reimbursement decisions in the public sector are becoming increasingly tougher for pharmaceutical and diagnostic manufacturers; the private market offers a potential alternative route to gaining market access.

Private insurers currently play differing roles in European national healthcare systems. This report reviews their role in the major European markets and provides an insight into trends in their coverage of health benefits and products. It highlights selected product areas where private insurance could fill the gaps in public reimbursement. An insight into the European private insurance industry, including overall trends and profiles of leading insurers, provides an indication of future developments within the sector and highlights potential opportunities for pharmaceutical and diagnostic companies to work with private insurers.

Pages 108

Figures 15

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"This report identifies future developments in the European private health insurance market and potential opportunities for pharmaceutical and diagnostic companies."

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Key findings



There are over 84 million Europeans with some form of private health insurance. Germans account for the largest proportion of the privately insured population, with 22.3 million, followed by the Dutch with 16.2 million.



Healthcare benefits paid by private insurers account for 8% of total European healthcare expenditure, a share that is on course to increase as public payors redefine their benefits package.



The cost of medicines accounts for a significant proportion of private insurers' costs in most markets.

Around 93% of the French population has complementary health insurance to cover costs not reimbursed by the social health insurance system, with 30% of insurers' costs going towards the cost of medicines.



Private insurers provide comprehensive health cover to 10.5% of Germans and almost all the population of the Netherlands and Switzerland. Voluntary insurance also plays a significant role in these markets to complement and supplement the statutory benefit package.



The health insurance industry contributes 5.9% of GDP in the Netherlands and over 1% in Germany and Switzerland.

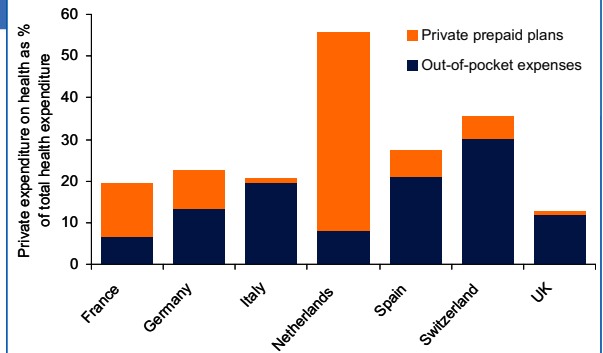


Figure 1.2: Role of private health insurance in key markets

“The trend for publicly-funded European healthcare systems to manage their budgets through increased cost-sharing has resulted in the burden of private financing falling primarily on the individual. Private insurers on average account for 8% of healthcare expenditure in Europe, with amounts varying widely among countries. Figure 1.2 shows the relative importance of private expenditure in the healthcare markets covered in this report.

Use this report to...

- **Understand the diverse roles played by private insurance in funding pharmaceutical and diagnostic products** in major European markets and the relative importance of private funds in healthcare spending.
- **Identify the key players in each market who will be potential targets** for gaining market access in the privately-funded sector.
- **Review what new opportunities might be afforded in the private sector** for products that are denied reimbursement in the public sector.
- **Tailor product portfolios to meet differing needs** of individual markets.
- **Gain insight into insurers' health technology** assessment strategies.

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Key issues...



The function of private health insurance depends on coverage provided by national public healthcare systems. Understanding which type of private health insurance - substitutive/primary, complementary/supplementary or duplicative/competitive – is dominant in each market is key to assessing market potential.



Gaining reimbursement for medical diagnostic products and treatments in the public sector is becoming increasingly challenging in many countries as the cost and medical necessity of certain products are coming under closer scrutiny by public payors. Some private insurers are showing interest in covering medicines for minor ailments and lifestyle products that are excluded from public reimbursement.



Managing costs is a challenge for private insurers in the current economic climate as medical inflation and price competition in the industry create additional pressures. Insurers are adapting their portfolios to address market needs, with a focus on disease prevention and promotion of healthy lifestyles.



Integration between insurers and providers is undeveloped in most markets, with Spain being a notable exception. French insurers are poised to follow the trend in Spain and become more active players in healthcare provision, changing the market dynamics.



Growing interest not only in the public sector but also among private providers in disease management to control long-term costs of treating chronic diseases offers potential opportunities for increased uptake of diagnostic products and treatments.

Discover...

- How many Europeans have private health insurance and why do they purchase private cover?
- What proportion of healthcare costs are paid for by private insurers in the major European markets?
- How influenced are private insurers by public health pharmaceutical reimbursement decisions?
- Who are the major movers and shakers in the European private health insurance market?
- What initiatives are underway by insurers to cover pharmaceutical products not reimbursed by national healthcare systems?
- What role do private insurers play in public-private partnerships?
- What lessons can be learned from leveraging private insurers in social healthcare systems?
- Which countries offer the most potential for gaining access to the private sector?
- To what extent does vertical integration between insurers and providers take place?

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