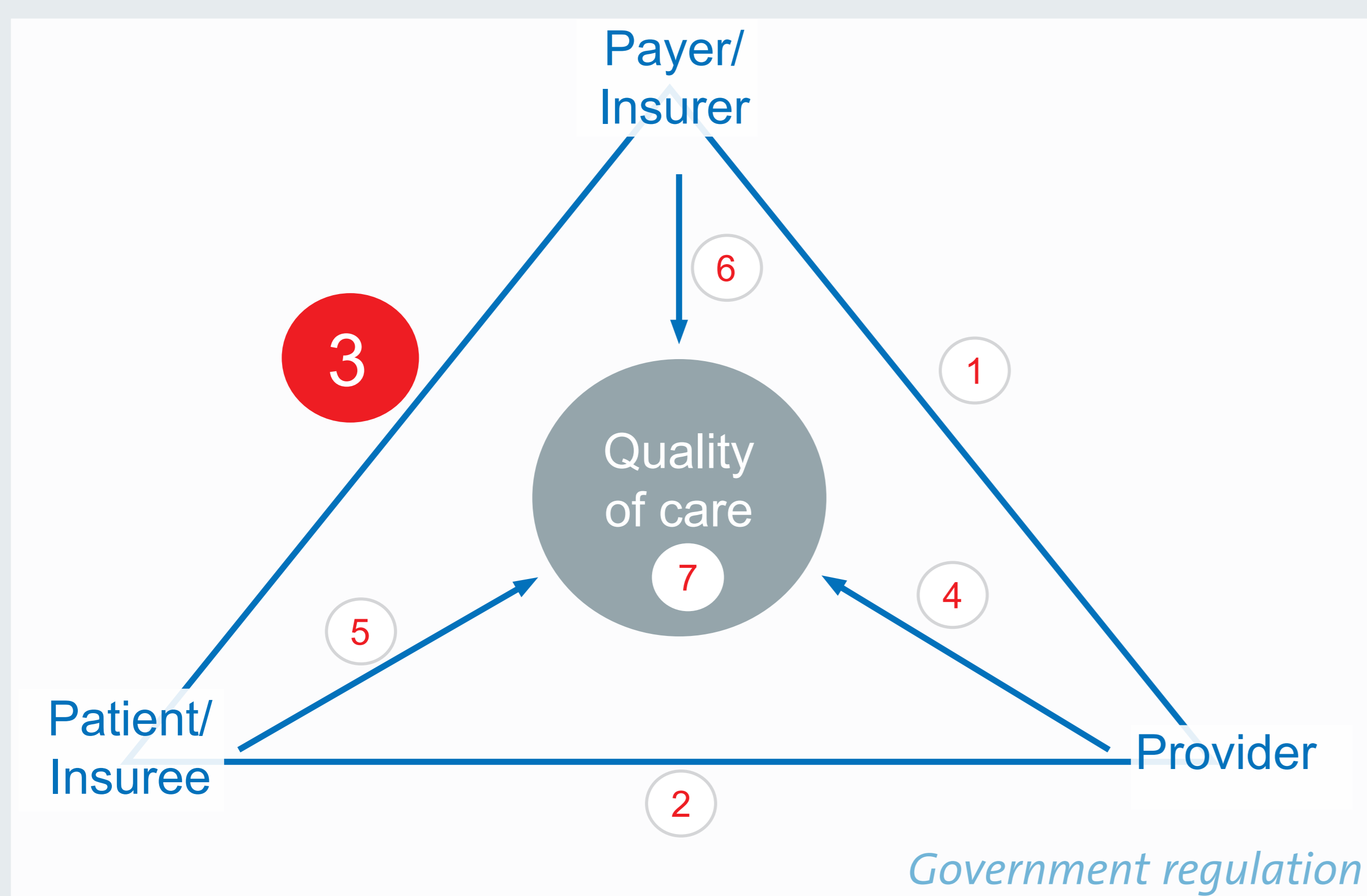




3 RESPONSE OF THE INSURED TO HEALTH INSURER INDUCED QUALITY OF CARE



Aim:

- Investigating the response of the insured to **insurers' investments** in the quality of care in the German statutory health insurance market
- Analyzing the **insured response** to quality and its consequences under different modes of health-care finance and opting-out options

Methods:

- Empirical analysis of
 - I. the association between measures for quality and customer satisfaction
 - II. the impact of **insurer quality on the attrition** of the insured, and of
 - III. differences in responses between risk types
- Theoretical analysis of insured response integrated in a **model of quality competition**

Contribution

- Better understanding to what extent quality-responsive demand can give health insurers incentives to provide good quality of services
- Predictions on how changes in the mode of finance (lump-sum premiums) or the elimination of opting-out possibility affect the quality of care

PIs and interdisciplinary integration



Expertise on link between insured characteristics and demand for quality of care



Expertise on behavioral aspects of the demand for health care quality



Expertise on theoretical modelling of quality demand in health care markets



Expertise on the impact of health insurer spending on health care quality

Potential dissertation topics:

- Impact of insurer-induced quality of care on patient satisfaction, the propensity to renew health insurance plans and selection effects
- A model of quality competition in the German statutory health insurance system