

# Choosing a health insurance policy

The importance and comprehensibility  
according to citizens in the Netherlands

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# Principle of managed competition in Dutch Healthcare system

The main goal of managed competition in a healthcare system is to maintain the quality of care, while keeping it accessible and affordable for all

- Safeguards by the government:
  - Mandatory for all citizens to have a basic insurance policy
  - Health insurers have to accept all citizens for their basic insurance policies
  - Citizens have the possibility to choose a health insurance policy

In order for this principle to function properly, citizens must be able to make a well-informed decision as to which health insurance policy suits them best



## Number of health insurance policy options to choose from is extensive

**1**

### Basic health insurance policy

- 55 policies in total (2018)
- 3 different types

**2**

### Voluntary deductible

- Varying from €100 to €500
- 5 options

**3**

### Supplementary health insurance policy

- 222 policies in total (2018)
- Roughly 5 different types

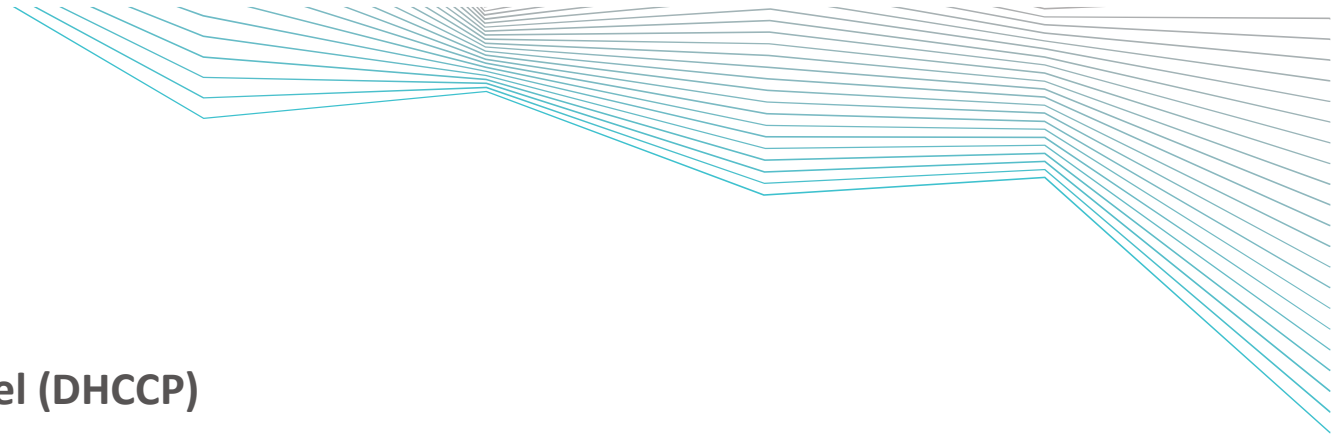
There are indications that a significant group of citizens do not fully understand the detailed structure of health insurance policies

# Aim

## Provide more insight into:

- 1) How important it is for citizens in the Netherlands to choose a health insurance policy
- 2) How easy it is for them to comprehend the information they receive

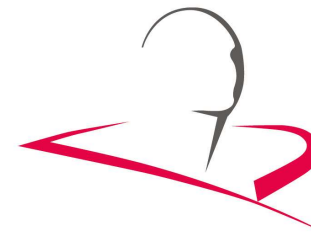




## Method

### Nivel Dutch Health Care Consumer Panel (DHCCP)

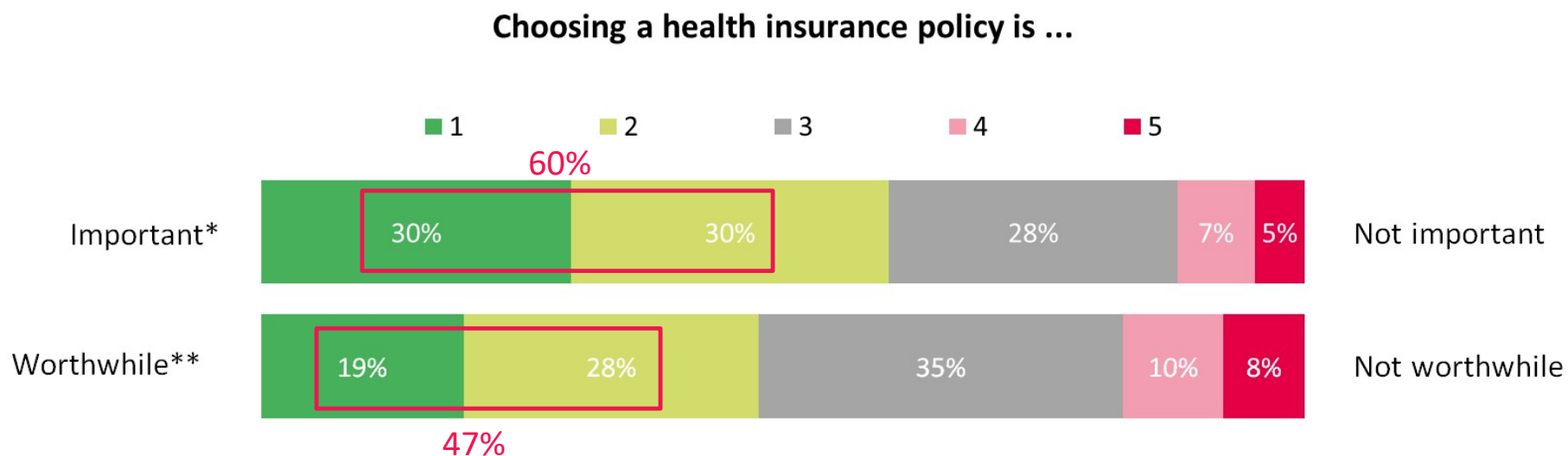
- 1.500 members were approached (mixed method)
- 659 members participated (response rate 44%)



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DUTCH HEALTH CARE CONSUMER PANEL

## Dutch citizens seem to acknowledge the importance of choosing a health insurance policy

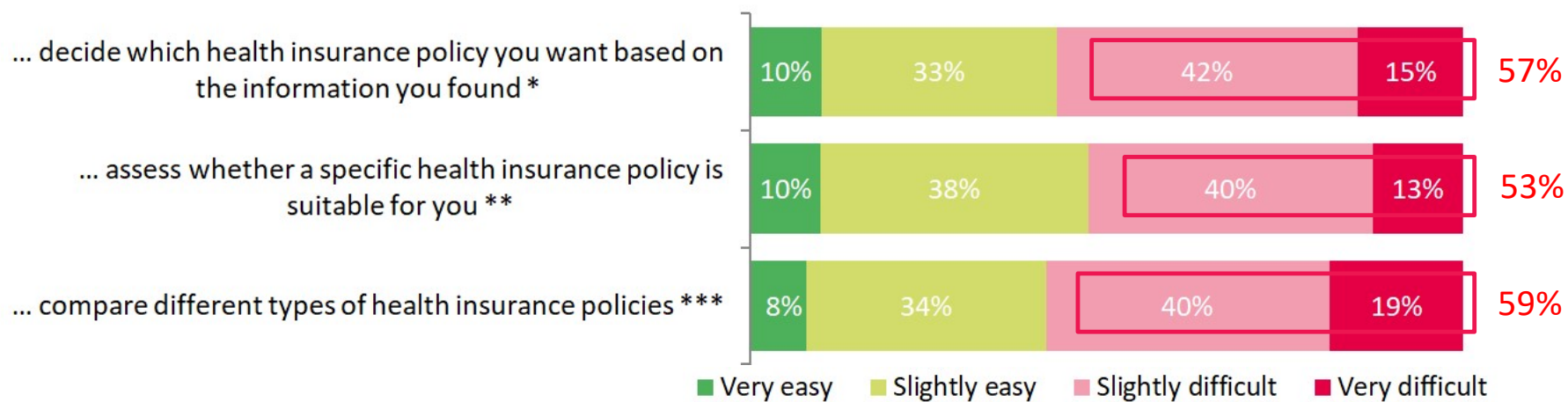


\* n=581, weighted

\*\* n=568, weighted

## Difficult for citizens to comprehend health insurance information

### How easy is it for you to...



\* n=596, weighted

\*\* n=601, weighted

\*\*\* n=594, weighted



## Conclusion

- 1) Dutch citizens seem to acknowledge the importance of choosing a health insurance policy
- 2) Difficult for citizens to comprehend health insurance information

**A section of the citizens in the Netherlands do not have the appropriate skills to decide which insurance policy best fits their needs and preferences**

Ultimately, this can be unbeneficial for the functioning of the Dutch healthcare system





## Future plan

- We have developed a Dutch standardized measuring instrument: *Health Insurance Literacy Measurement – Netherlands (HILM-NL)*
- Insights into what components of choosing and using an insurance policy are most troublesome for citizens

## Ultimate goal

- Support citizens the right way in making well-informed decisions as to which health insurance policy suits them best

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