

**Zeitschrift:** Swiss review : the magazine for the Swiss abroad  
**Herausgeber:** Organisation of the Swiss Abroad  
**Band:** 28 (2001)  
**Heft:** 1  
  
**Rubrik:** [Impressum]

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# Ailing health insurances

When we were young we thought health insurance companies were wonderful. We went to the doctor, and he sent his bill directly to the health insurance company. Hardly had we recovered when his costs were settled. Nowadays the doctor's bill is sent to us and we are astounded at the high proportion accounted for by drugs and medical equipment and the relatively low share of the bill made up by his consultation fee. This ratio is about to change. Doctors who take time to listen to their patients and discuss treatment with them are to be better rewarded than technocrats who handle sick patients according to the conveyor-belt concept.

We are wary of our doctor because he tells us our faults. For example: "You eat too much fatty food and work too hard." And he's right. We prefer the pharmacist, because she asks us what we would like. As of this year, she is even paid for advising us and can therefore afford to offer low-priced products. So is all right with the medical world? Sadly, the answer is No.



Alice Baumann

## "Will Switzerland become a bazaar for medicaments?"

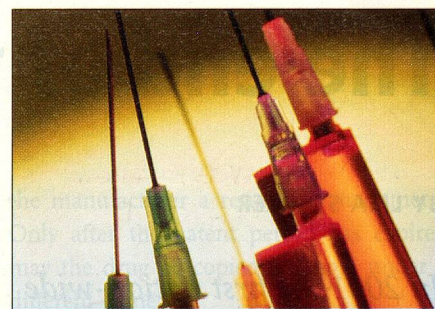
While people are able to obtain good advice and be treated competently, health insurance companies are ailing. Although we pay increasingly higher premiums (up to 20 percent of our household budget), insurance companies lack the funds to pay for the growing volume of services and goods. There are still too many hospitals, medical practices, pharmacies and an ever-expanding stock of medicaments. Nursing staff wages are rising, and rightly so: why should nurses serve only God while other people serve Mammon? Drugs are becoming increasingly more expensive despite their free pricing structure, since pharmaceutical research is expensive and pharmacists need to be reimbursed for their services.

Our healthcare system is costly, and because we are a social state we help to foot the CHF 40 billion bill. The healthcare business is a bitter pill for consumers to swallow, but it boosts the national economy. The break-up of the drugs cartel has intensified the battle for market share. Beginning this year, the cost of a prescription drug can be one third higher or lower in an alpine village than in the city. Is Switzerland turning into a medicaments bazaar? Consumers will decide.

A similar trend has been experienced by established health insurance companies. When their premiums began rocketing, thousands of members voted with their feet and joined the mushrooming ranks of cheap insurance schemes. Yet these companies were hoist on the petard of their own aggressive tactics. Many new entrants went belly-up and had to be bailed out. Now the shakeout is also affecting major health insurance companies.

The implications are clear: Everyone complains about costs but no-one is doing anything to break the spiral. It remains to be seen whether the trend towards self-medication and self-help groups, direct doctor-patient communication and fast Internet-based distribution of drugs will cool the market off, because the healthcare business is fraught with risks and side-effects. Neither the diagnosis nor the cure are obvious at present. Let us hope that the patient comes to his senses before he falls into a coma.

Alice Baumann



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Medical progress comes at a price. The rising cost of healthcare is one of the most hotly debated political issues in Switzerland. Yet there are no quick-fix solutions in sight. Cover and Focus photos by Bernese photographer Iris Krebs.

## SWISS REVIEW

Swiss Review, the magazine for the Swiss Abroad, is in its 28th year of issue and is published in German, French, Italian, English and Spanish in more than 20 regional editions. It has a total circulation of over 355,000. Regional news appears four times a year.

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**Publisher, Editorial Office, Advertising:** Organisation of the Swiss Abroad, Alpenstrasse 26, CH-3000 Berne 16; Tel: +41 31 351 61 00, Fax: +41 31 351 61 50, Postal Cheque Account (Swiss National Giro): 30-6768-9.

**Printed by:** Buri Druck AG, CH-3084 Wabern.

**Change of address:** Please advise your local Embassy or Consulate – do not write to Berne.

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