



2010 Survey of Health Care
Consumers in Germany
Behaviors, attitudes and unmet needs



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Foreword



Germans increasingly want to be treated as health care consumers rather than patients. They desire improved health care quality and service, personalized programs and greater access to online tools that facilitate dialogue with their care providers. They also want more education and options to enable health self-management, and to work collaboratively with industry stakeholders to achieve these goals within the public health care system.

These findings from Deloitte's *2010 Survey of Health Care Consumers in Germany* suggest the need for a new approach to health care system design. Germany's system has many exceptional features, such as an encompassing catalog of high-quality medical services that are available to the German population. Health insurance coverage for these services is available for virtually the entire population. Still, Germans' health care needs continue to evolve and the system must evolve in parallel to keep pace with consumer expectations. This is particularly true in light of survey findings that echo statistical data: Despite Germany spending 10.4% of its gross domestic product (GDP) on health care-related costs, only 17% of Germans give the system a grade of "excellent" or "very good." In addition, only 22% of consumers say they have a good understanding of how the health care system works. Notably, only 32% of survey respondents believe that recent health care reform has made a moderate contribution to the health care system.

Diving deeper into the data, it becomes clear that Germans believe they have the core infrastructure in place for an effective health care system, but are looking for improved service, access and personalization to support their health and wellness. How these consumers' perceptions compare to the actual state of Germany's health care system can be debated. Although most Germans base their opinions on personal experiences rather than a studied view of the system, this survey did examine their experiences across the entire health care system, including interactions with doctors, hospitals, prescription medications, insurance companies and the government.

Health care's transition from an episode-focused patient orientation to a lifelong consumer orientation will have far-reaching implications for all industry stakeholders – in Germany and around the world. It will place new demands on the health care system and raise new challenges. Yet it also presents health care industry stakeholders with new opportunities to experiment, to innovate and to adapt to help Germans improve both their physical and emotional well-being.

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Introduction



The purpose of the *2010 Survey of Health Care Consumers in Germany* is to understand the attitudes and behaviors of the health care system's users – individuals with a wide variety of medical needs and beliefs about health issues. Survey findings will serve as a baseline for subsequent surveys to assess emergent trends and unmet needs that are relevant to industry leaders, providers and policymakers, and government decision-makers.

According to most survey respondents, the German health care system is under-performing and needs improvement. Understanding how consumers think and the basis for their impressions is important to German policymakers and industry leaders. Sometimes, consumers' impressions are misinformed: this situation calls for appropriate actions to educate and engage them. Often, consumers' negative views are based on anecdotal experiences: it is, therefore, paramount that leaders understand the viral nature of individuals' less-than-optimal interactions with the system. And sometimes, impressions are well-informed and based on a systemic view: these require leaders' careful deliberation and a response.

Health care consumers often behave in ways that are inconsistent with their attitudes and values; what is said sometimes contradicts what is done. Similarly, the unmet needs and wants of health care consumers may be unreasonable: narrowing the gap between expectations and system performance offers opportunities for innovation that can help to improve the system's value proposition for its citizens.

These findings suggest to us significant opportunity for innovation and improvement in the German system by leveraging industry relationships with government leaders and building on the public's trust and existing support of its system.

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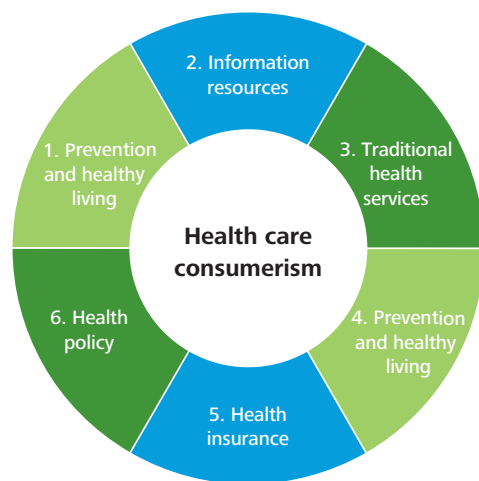
The conceptual framework: Six zones of health care consumerism

The Deloitte 2010 Survey of Health Care Consumers in Germany provides a comprehensive view of health-related behaviors, attitudes and unmet needs. The study includes findings about hospitals and physicians, alternative medicine, sources of information, self care and spending.

The 2010 survey reflects a broad-based view of health care consumerism in six zones (Figure 1):

- Prevention and healthy living
- Information resources
- Traditional health services
- Alternative health services
- Health insurance
- Health policy

Figure 1: Prevention and healthy living



Highlights of the survey results are included in this summary. Additional and more detailed findings are reported in accompanying charts.

Methodology

The findings in this paper are based on a national sample of 1,000 German adults, aged 18 and older, who were surveyed in July 2009 using a web-based questionnaire that consisted of 90 questions and 46 follow-up probes. To enhance the predictive value of the survey results to actual utilization data, participants were first asked about recent behaviors (past week/past month/past year) followed by their opinions. Results were weighted to assure proportionate representation by age, gender, income and geography. Response margin of error is +/- 3.1% at a .95 confidence level. This survey was conducted as part of a global series on health care consumerism, which surveyed consumers across Canada, the United States, Germany, Switzerland, France and the United Kingdom.

Background: The German health care system

Germany has a quasi-public plan that consists of less than 170 competing health non-profit insurance funds supervised by the government, and which are being subject to a steadily accelerating consolidation process. Germany spends US\$3,588 (€2,600) per capita, or 10.4% of its gross domestic product (GDP), on health care. In 2009, the health insurance deficit was nearly US\$5.5 billion (€4 billion).

Germany has compulsory social health insurance (SHI) for people earning less than €49,000 per year. People earning over €49,000 are not required to have social health insurance, but can purchase private health insurance for full coverage. More than 89% of the population is covered by public health insurance, while 10% have full-coverage private health insurance. Less than 1% of the population is uninsured. As of March 2010, the general contribution rate to health insurance is 14.9% of gross salary, up to the social security contribution ceiling, with 7.0% for employer and 7.9% for employee. By law, people insured by an SHI have to pay additional contributions (e.g., as practice payments or for medication) only up to a limit of 1% of their annual gross salary, or 2% maximum if they are suffering from a chronic disease. About 25% of the people insured with an SHI also have signed up for complementary private health insurance for coverage beyond the services included in the SHI catalogue of medical services.

SHI covers preventive services, inpatient and outpatient hospital care, physician services, mental health care, dental care, prescription drugs, medical aids, rehabilitation and sick leave compensation. There are cost-sharing provisions for pharmaceuticals and dental care. General practitioners do not serve as gatekeepers to specialty care; however, in 2004 "sickness funds" were required by law to offer members the option to enroll in a family physician care model, where physicians are paid a bonus for complying with gatekeeper rules. In 2009, a new fee structure was introduced for physicians that replaced the old point-based fee for treatment centers. Per-case diagnostic related groups (DRGs) are the main instrument for reimbursing inpatient care.

Survey highlights

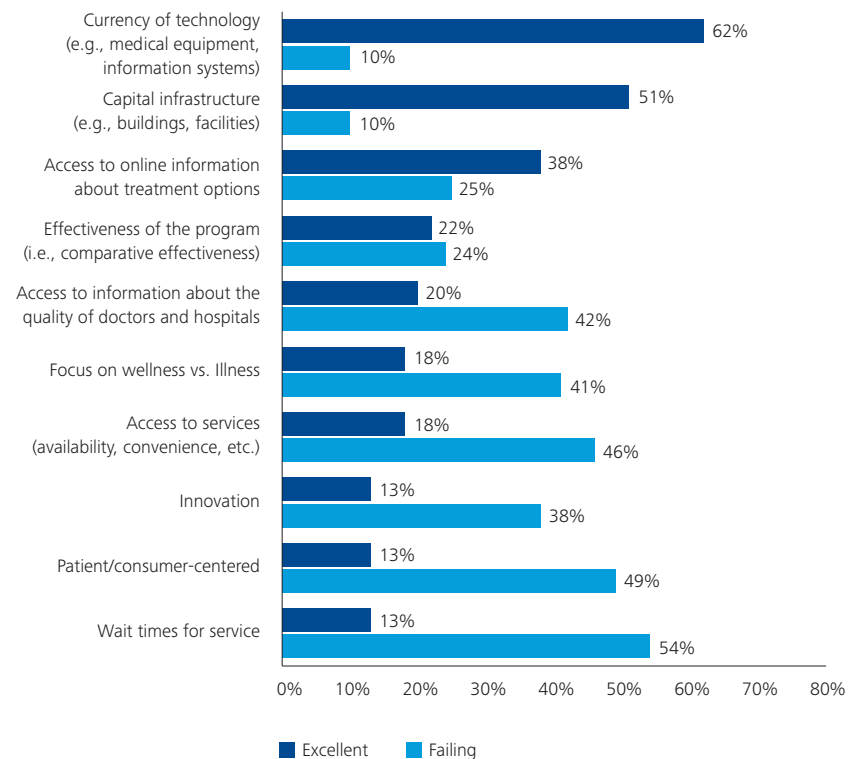
Predispositions about the overall performance of Germany's health care system

The majority of Germans believe that their health care system is underperforming and needs improvement.

- 1% of survey respondents rate the system as "excellent" and 16% rate the system as "very good." 40% give the system an average grade and 44% give it a failing grade.
- 22% feel that they have a complete understanding of how the health care system works, while 78% have moderate or no understanding of the system.
- The majority of survey participants are moderately satisfied with the system (54%), while 13% are completely satisfied.
- 88% believe that less than 50% of health care spending is wasted.
- 32% believe that health care reform has made a moderate contribution to the health care system.

Disappointment with the system is primarily the result of poor service and long waiting times (Figure 2).

Figure 2: Consumer grading of key elements of the health care system



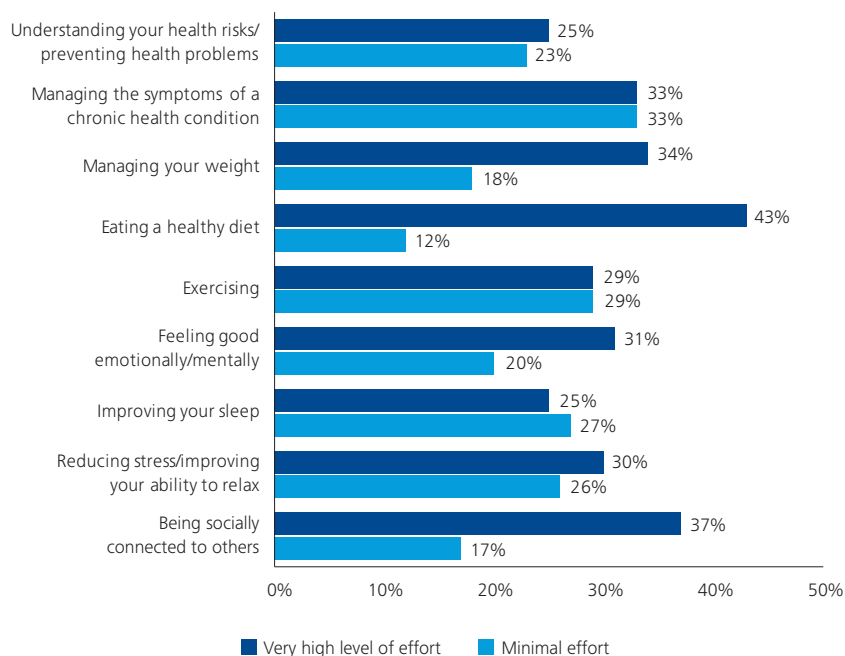
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Zone One: Prevention and healthy living

The reported health status of German consumers is less than optimal: 1 in 2 has at least one chronic condition and more than half say they do not actively work to improve their health.

- 3% of survey participants rate their physical health as “excellent” and 20% rate their health as “very good.” This perception decreases with consumers’ increase in age, with 33.7% of 18 to 44 year olds rating their health as “excellent” or “very good,” compared to 17.1% of Germans between the ages of 45 and 64, and 16.9% of Germans over the age of 65.
- 10% indicate that they have “excellent” emotional health and 27% rate their emotional health as “very good.” 38% give their emotional health an average grade, while 26% give it a failing grade.
- 57% report suffering from a chronic disease; half of these respondents report having two or more chronic conditions; this corroborates the ALLBUS survey that identified 57.8% of the German population as suffering from at least one chronic disease.
- Less than 50% of German respondents report actively working to improve or maintain their health (Figure 3).
- Of the 46% of survey participants who are alcohol users, 36% say they have tried to reduce their consumption.
- Of the 38% who are smokers, 44% indicate that they have tried to reduce the use of tobacco/cigarettes.

Figure 3: How much effort do you currently put into improving or maintaining each of the following dimensions of your health and well-being?



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Participation in wellness programs is low but interest in participating is high, especially if the programs are integrated within the insurance system as an incentive for lower costs.

- 14% of German respondents report participating in a healthy living/wellness program.
- 57% indicate that they have a strong interest in participating in a healthy living/wellness program if it were offered at no cost, or if it entitled them to lower insurance costs or a financial reward.
- 26% want a health coach to help them create and stick to a personal health care plan.
- 22% want a care coordinator to help them navigate the health care system.
- 48% say they would like an in-home remote monitoring medical device that can help them make more informed decisions and determine how to improve their health or treat a health condition.

74% of consumers with a chronic condition say they comply with their treatment regimen but do not participate in a formal disease management program.

- Among the 57% of survey participants who report having one or more chronic conditions, 74% comply with their treatment regime to a high degree; 24% of survey participants participate in a chronic disease management program.
- 68% of this group indicates that they would participate in a chronic disease management program if it reduced health care costs, and 76% say they would see a physician or nurse practitioner on a regular basis if it reduced their public or private health insurance costs or provided a financial reward.
- 71% report they would participate in a chronic disease management program if it cost them nothing to do so.

Zone Two: Information resources

Most Germans are not inclined to seek out information about doctors, hospitals, treatment options and other health-related resources.

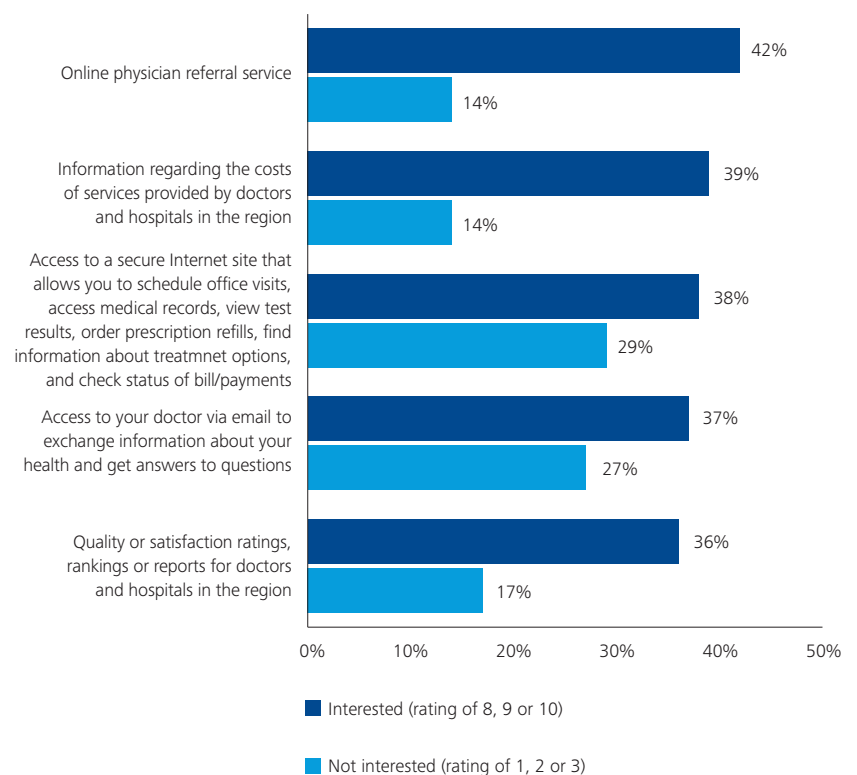
- 24% of survey participants report comparing doctors before choosing one in the last 12 months.
- Before going to the hospital, 13% say they checked to see if their insurance covered the treatment they were going to receive and 13% compared hospitals.
- Trusted sources for information about hospitals are doctors or medical professionals (62%), relative, friend, or co-worker (41%), and a website of any kind (38%).
- 34% report going online for information about treatment options.
- For information on accessing treatment or diagnostic services more quickly, 81% of Germans surveyed turn to their medical doctors as the most trusted source. Physicians are also the most trusted source for information about hospitals, and for helping consumers choose which hospital to use.
- For information about treatment effectiveness and safety, 37% of survey participants report high trust in academic health science centers (AHSCs) and medical associations (23%), as the two most-trusted organizations. Similar findings are observed for treatment cost.
- The majority of survey participants do not seek information related to the quality or services of a hospital before choosing. For the 29% of survey participants who say they searched for information in advance, 69% focused on quality and satisfaction ratings, while 65% looked for the types of services available.

1 in 3 German consumers are interested in online tools to support self-care, patient education and access (Figure 4).

- 42% of survey participants want an online personalized physician referral service that outlines their physician's referral based on diagnosis, cost, outcome and geography.
- 38% want access to a secure Internet site to schedule office visits, access medical records, view test results and order prescription refills.

- 37% want access to their doctor via email to exchange information and ask questions about their health.
- 24% are highly interested in using an online Personal Health Record (PHR) to help them manage their health and interactions with the health care system, 37% of which report that access to a PHR for a family member or person they assist would be highly beneficial; 6% of survey participants already maintain a Personal Health Record.
- 52% of consumers are highly concerned about information privacy related to the storage of online health information; this drops to 32% when consumers consider the general availability of the "elektronische Gesundheitskarte."

Figure 4: Interest in online tools and services



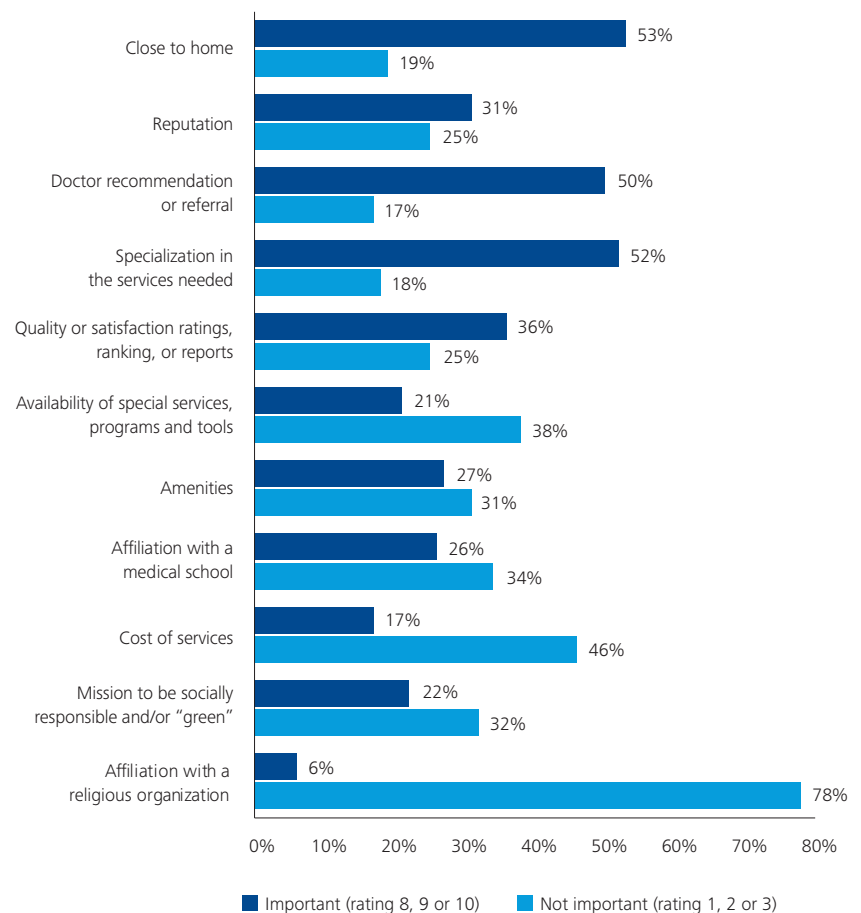
Zone Three: Traditional health services

Hospitals

Convenience, specialization and a physician recommendation are primary factors that Germans consider when choosing a hospital. While the majority of consumers are satisfied with hospital care overall, differentiation is primarily based on impressions rather than studied awareness.

- 59% of survey participants who recently visited a hospital say they were satisfied with the care they received.
- 59% believe that academic health science centers provide better access to specialized treatments and technologies.
- 52% believe that the quality of care varies a great deal, depending on which hospital they use.
- 13% say they checked to see if their insurance company/health plan covered their treatment.
- 13% report that they compared hospitals before selecting where to go for treatment.
- Among the factors that consumers say were very important in choosing a hospital they used recently (Figure 5) were specialization in needed services (52%), close to home (53%), and doctor recommendation or referral (50%).
- 53% believe that they get access to the latest medical treatments and technologies, as well as specialization (59%), at an academic medical center/teaching hospital.

Figure 5: Factors important in choosing a hospital used recently



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Physicians

87% of survey respondents have a primary care physician and overall satisfaction is high; 1 in 2 believes that quality of care varies by physician.

- 87% of survey participants have a primary care physician and 73% are completely satisfied with the care they receive.
- Of those who do not have a primary care physician, 50% prefer to seek care directly from the appropriate specialist in order to save time.
- 50% believe that quality of care varies a great deal, depending on which doctor they see.
- 24% say they compared doctors/medical professionals before choosing one.
- 5% report that they looked online for information about the cost of services provided by a specific doctor and 16% looked online for information regarding the quality of care provided by a specific doctor.
- 47% do not believe that hospital affiliation is important when choosing a primary care physician.
- 29% prefer a physician who acts as a health coach and 23% prefer a physician who acts as a medical authority.
- 21% want a health care practitioner who offers alternative treatment approaches or natural therapy.
- 36% say they would be willing to wait one-to-three months for access to the best doctor for treatment before choosing a different doctor; 34% would be willing to wait less than one month; results are similar for consumer willingness to wait for diagnostic tests, surgery or other treatments.
- 26% of survey participants say they would almost always choose a doctor/medical professional with an orientation toward holistic or alternative treatments.
- 11% of survey respondents switched physicians last year. Of those who switched, 57% say they did so because of dissatisfaction with the care their doctor had provided, and 33% because of dissatisfaction with the service provided by clinic staff.
- 10% say they prefer a physician affiliated with a hospital, and 15% prefer a physician who works in an inter-professional team.

Prescription medications

1 in 2 Germans takes prescription medications and 1 in 4 uses over-the-counter products. Confidence in the safety and effectiveness of these medications is high; about 1 in 5 would shop out-of-country for drugs to save money.

- 53% of survey participants take prescription medications, with 71% taking three or fewer medications. Of those taking three or more medications, 66% believe that they have a complete understanding of the risks associated with their medications and 71% are confident in the medications' effectiveness.
- 35% report currently taking vitamins, minerals or herbal supplements, 24% over-the-counter medications, and 8% natural therapies on a regular basis to treat a health condition/problem or improve health.
- 34% have looked online for information about treatment options or a particular treatment in the past 12 months.
- 24% trust community hospitals, 23% trust a medical association, and 36% trust academic medical centers for information about the most effective and safe treatment for certain health conditions.
- 43% say they are highly likely to choose generic drugs at a significantly lower cost; 27% indicate they would switch to a generic equivalent to save money. 7% have switched prescription medications, and 31% of survey participants believe that brand-name medications are more effective than generic.
- 20% say they would purchase medications out-of-country to reduce costs, and 35% would purchase online instead of at a pharmacy
- If their doctor recommended a prescription that was not available in Germany, 24% of survey participants say they would be likely to purchase this medication if they had a life-threatening disease or a chronic condition, and 13% would purchase it out-of-country for a minor condition.
- 74% almost always fill their prescriptions as directed; for those with a chronic disease, 83% are compliant. 1 in 5 adults with chronic diseases reports forgetting to take their medications.

- If there was a serious, but not life-threatening illness, 44% of survey participants say they would choose the standard treatment that is covered by the national health plan or private insurance if it had at least a 70% chance of working. 12% report they would choose an innovative treatment not covered by insurance but which had an 80% chance of working.

Medical tourism

99% of survey respondents have not traveled outside Germany for care in the past two years; 1 in 10 would strongly consider outbound travel for medical care.

- 1% of German consumers have travelled outside Germany for health care services.
- 10% say they would travel outside Germany to have a necessary medical or surgical procedure if the insurance paid the cost of standard treatment according to the German SHI services catalogue, as the EU standard.
- 3% would travel outside Germany for necessary treatment if they had to pay 100% of out-of-pocket expenses.

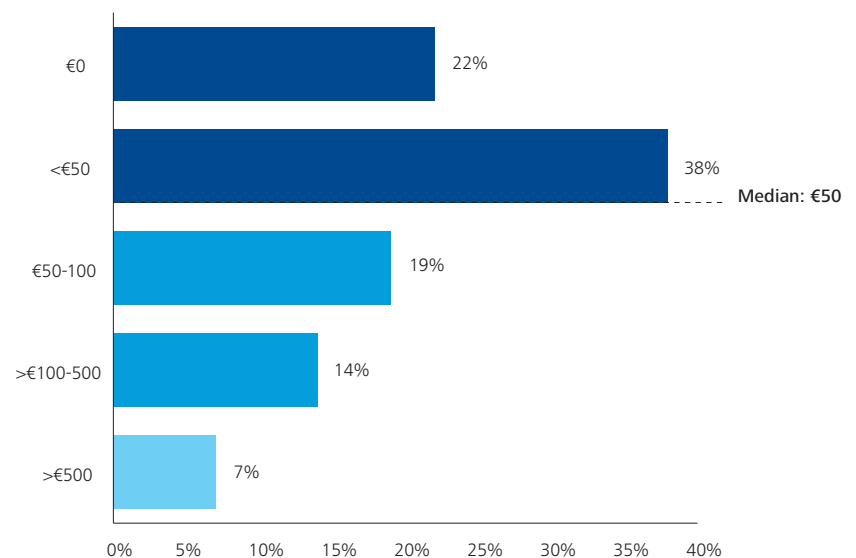
Personalized (genetically-based) medicine

Awareness of biologics and natural treatment strategies is low: Most German consumers are generally content with traditional allopathic care. 39% would not pay for a genetic test if it cost more than €50.

- 79% of survey participants are unaware of biologics or personalized therapeutics.
- The majority of survey respondents are not willing to pay more than €50 in out-of-pocket expenses for personalized testing, which is significantly below the typical cost of this testing (Figure 6).
- 8% say they paid out-of-pocket for outpatient services not covered by their standard benefits catalogue. Improved quality (12%), access (8%), and convenience (6%) are not significant motivators to change this attitude toward a higher share of self-paid health care services.

- 55% say they would be interested in using a medical device that would enable them to check a health condition and send results to the doctor electronically through a computer or cell phone via a wireless Internet connection.
- 49% are interested in accessing an in-home medical device that would help them know when and what they needed to do to improve their health, or how to treat a health condition.

Figure 6: Amounts consumers are willing to pay out-of-pocket for a generic test to enable personalized therapeutics



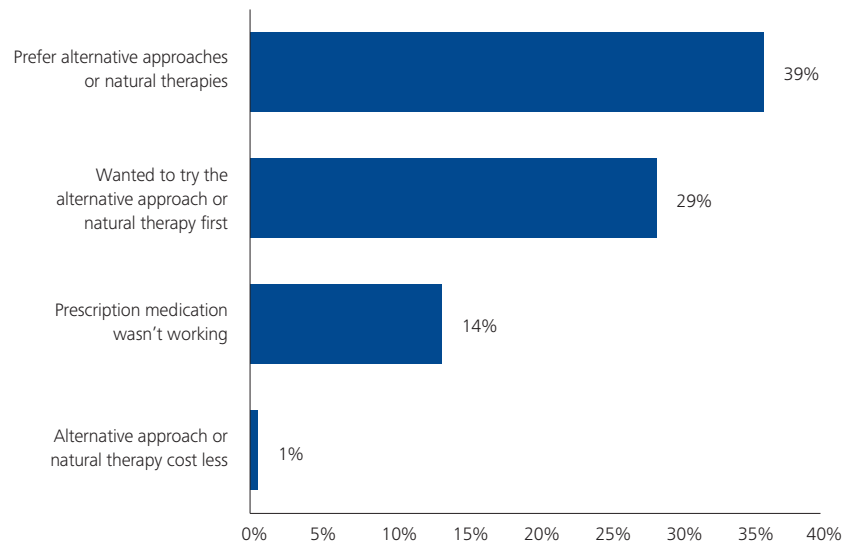
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Zone Four: Alternative health services

1 in 7 German consumers uses alternative medicine in lieu of or in addition to conventional care. 1 in 4 expressed an interest in alternative medicine.

- 15% of survey participants say they have used alternative or natural therapy to treat a problem in the last year. 67% say their physician knew they were using alternative approaches.
- Almost half of respondents have taken vitamins or herbal supplements at least once in the past 12 months.
- 5% report substituting a natural therapy for a prescription, although 9% combined an alternative treatment with a prescription medication.
- 1 of 4 survey participants prefers a doctor who integrates holistic or alternative treatments into their practice.
- 29% say that before taking prescription medication they first wanted to try a holistic or alternative treatment (Figure 7).

Figure 7: Reasons consumers substituted alternative approaches/natural therapies for prescription medication



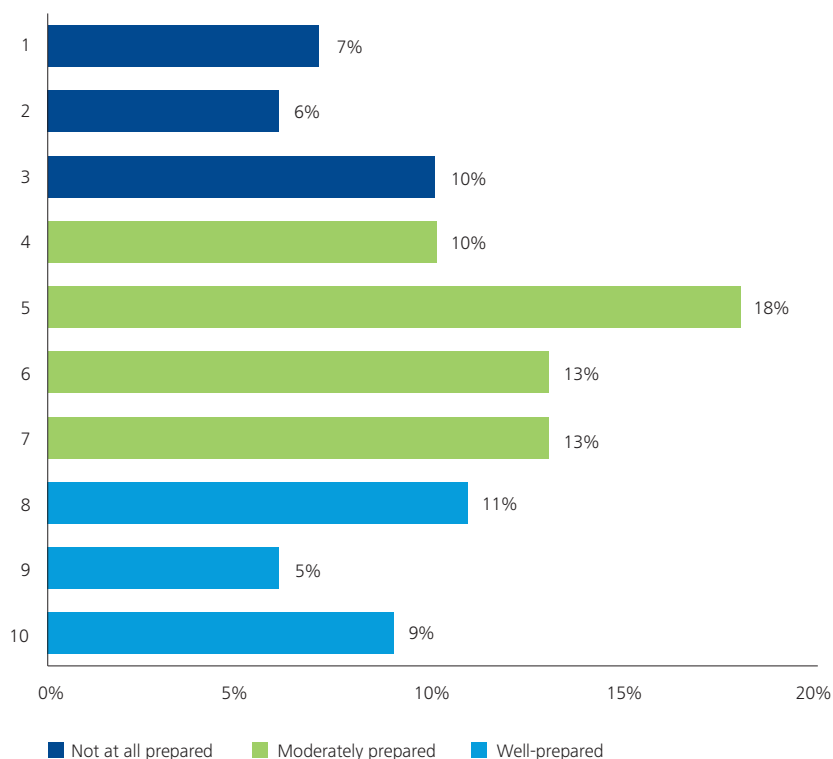
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Zone Five: Health insurance

1 in 3 German consumers believes they are adequately insured, although 80% have insurance through SHI. Confidence in the public insurance program is low.

- 80% of survey participants are fully insured with SHI and 14% are fully insured through private health insurance. These programs cover inpatient treatment, dental, and per-diem inpatient hospitalization costs.
- 37% consider themselves to be well-insured.
- If a survey respondent switched health plans, 58% say they did so to obtain better coverage and benefits as opposed to trigger points such as poor experience, switching jobs, reputation of the health plan or a cost-related issue.
- 44% of German households report increased household spending on health care products and services. 64% report that their household's spending on health care products does limit their ability to spend money on other essentials, such as groceries, housing and education.
- 25% of survey respondents feel they are well-prepared to handle future health care costs (Figure 8).

Figure 8: To what extent do you feel your household is financially prepared to handle future health care costs?

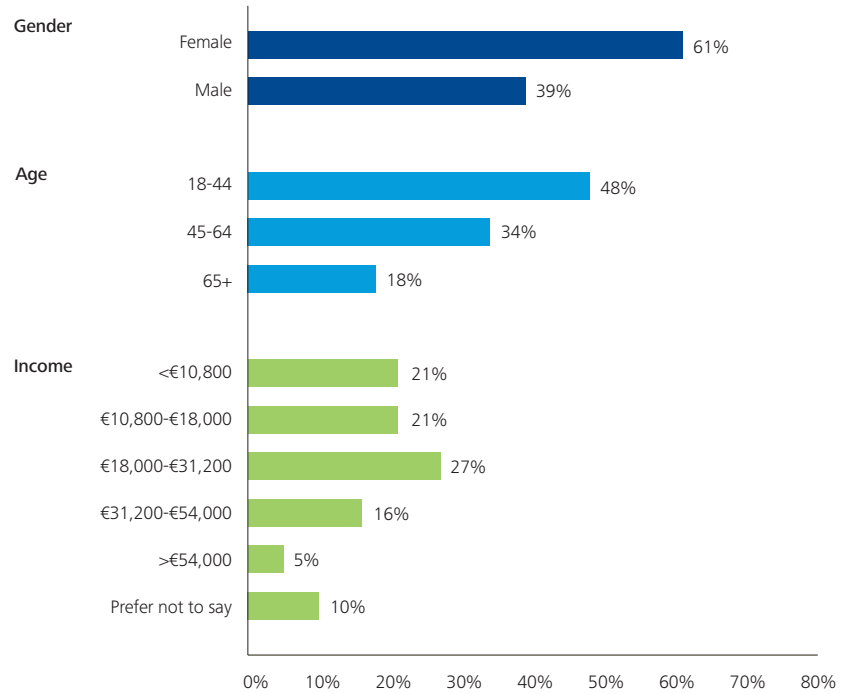


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Care-giving

- 6% report providing constant care for a family member.
- 48% of these respondents have provided this care for over two years.
- 24% of them report this role reduces their ability to earn income.
- 48% of caregivers are between the ages of 18 and 44 (Figure 9).

Figure 9: German family caregiver demographics (%) – Gender, Age and Annual Income



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Zone Six: Health policy

Overall public support for major changes to the German health care system is low: 30% favor increasing private care services if there is no impact on, or change to, the current publicly funded health care system.

- 46% of consumers say they would prefer to maintain the current mix of public and private services in the health care system and 42% have no opinion either way; only 12% would be open to further privatization.
- Top health care reforms which German consumers favor are (Figure 10):
 - Improvements in the establishment of a special court system to address medical malpractice issues (61%)
 - Creation of financial incentives for individuals who live healthy lifestyles (60%)
 - Increasing government funding and expansion of community care services such as home care, day programs, meals-on-wheels and other local health resources (57%).
- Health policy reforms that infringe on the privacy of health information to improve medication safety (26%) or to tailor programs to individual health needs (19%) receive limited support.
- Most do not favor expansion of privatization efforts (Figure 11, next page):

Figure 10: Public policy debate on 22 health care reforms

		Favor	Oppose
1.	Establishing a special court system to address medical malpractice issues using scientifically-based guidelines to determine negligence or malpractice	61%	31%
2.	Creating a tax reduction for individuals who follow a defined set of healthy-living activities and behaviors	60%	31%
3.	Increasing government funding and incentives to support expanding community care services (home care, day programs, meals-on-wheels and other local health resources)	57%	33%
4.	Requiring holistic and non-traditional methods of care to be taught in German schools of medicine	53%	40%
5.	Expanding teaching programs in German schools of medicine to increase the supply of primary care physicians	52%	40%
6.	Requiring every employer to provide health insurance for their employees	52%	38%
7.	Passing provincial laws to allow consumers to purchase and use prescription drugs directly from other countries	47%	42%
8.	Creating a "passport" for chronic disease management, where patients with chronic diseases would be given a set amount for funding for their health services and related lifestyle-management needs that they would individually manage	47%	39%
9.	Increasing funding for public health surveillance and response to potential disease outbreaks	46%	42%
10.	Expanding primary care services by allowing nurses to diagnose problems and administer care for uncomplicated conditions	42%	41%
11.	Increasing funding toward the prevention of chronic diseases and other health conditions, even if it means reducing funding to other parts of the health system	41%	45%
12.	Expanding teaching programs in German schools of medicine to increase the supply of specialist physicians	40%	42%
13.	Paying physicians and hospitals based on clinical results and outcomes rather than on the number of patients they serve or services they provide	40%	46%
14.	Having the federal government fund a national program for prescription medications	38%	44%
15.	Establishing a national program that provides financial incentives for physicians who follow scientifically proven approaches when treating specific conditions	37%	54%
16.	Increasing government funding and incentives to support the adoption of Electronic Medical Records by physicians, hospitals and health plans	34%	45%

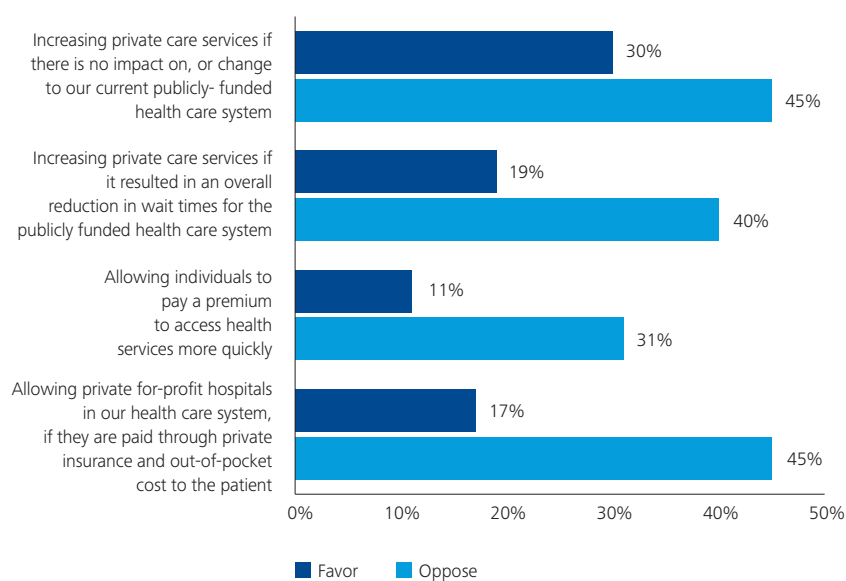
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Figure 10: Public policy debate on 23 health care reforms (cont'd)

		Favor	Oppose
17.	Increasing federal funding for mental/behavioral health services	33%	50%
18.	Having a government-provided Electronic Health Record that can be used by hospitals, physicians, and other health providers and consumers to manage their health information	30%	46%
19.	Assigning every German to a primary care practitioner who will assist in coordinating care and referring them to needed specialty services	28%	38%
20.	Allowing SHI to compile information about individuals who take prescription medications to monitor product safety and effectiveness after the products have been introduced in the market	26%	44%
21.	Expanding teaching programs in German schools of medicine to increase the supply of primary care physicians, if it causes a corresponding decrease in the supply of specialist physicians	21%	51%
22.	Having government, hospitals, physicians, other health providers or insurance companies scan individuals' medical records to identify individuals for whom special programs and incentives might be of interest in helping them improve or manage their health	19%	46%

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Figure 11: Consumer perspectives on private care



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Major findings

#1: Consumers have mixed feelings about Germany's system of health care and financing and do not have strong expectations for major improvements. Major changes are not desired; improvements in quality of care and decreasing costs are the primary focus areas.

Germans' concerns about the country's health care system are not centered on major program shifts or investments. Rather, they are about poor service – waiting times, access to information and helpfulness of providers and bureaucrats in solving problems.

#2: Anxiety about health care costs in the German system is relatively high. The insurance system is a concern: most consumers believe they are protected by the government system; however, Germany's economic challenges are exacerbating worries about a health care system that is already stressed from lack of funding.

The majority of Germans believe the country's health care system could operate more efficiently; however, reducing health care costs, increasing timely access to providers, and quality of care may become increasingly important considerations when electing officials.

#3: Germans do not want major policy changes to their health care system; they seek improved service and lower costs.

German consumers have mixed feelings about health care system policy changes. The majority favors reduced insurance costs or a financial reward to motivate healthy lifestyles and some would like to see increased access to holistic and non-traditional methods of care. Survey respondents desire online tools for improving health and well-being. However, increased premiums to pay for these changes would not be received favorably. A great concern is privacy; however, with the introduction of the nationally accepted "elektronische Gesundheitskarte," concerns may be lessened and this may provide a vehicle for value-added online tools.

#4: German consumers recognize the importance of healthy living. Few, however, are actively involved in lifestyle changes and most say they want the system to provide assistance and financial incentives to engage them more actively.

Germans generally consider themselves to be in reasonably good health (over 57% rate themselves "good" or better); the majority does not participate in formal healthy living programs – that is, routine exercise, nutritional changes, initiatives on prevention, etc. – so healthy living is contextually an individual preference rather than programmatic focus. The majority of consumers who have chronic conditions say they do not participate in formal disease management programs but express their general interest to do so. This consumer interest in particular includes anticipation of financial incentives. Although subjectively comprehensible, such financial incentives are perceived critical by SHI management, since the provision of programs for better health requires considerable investment by the payers for the health benefit of their insured community. Thus the provision of financial on-top bonuses from a payer perspective provides double benefits to the individual at the expense of the healthy insured.

Furthermore, with the introduction of the morbidity-adjusted risk compensation scheme, effective in 2009, financial conditions for payers have changed, so that disease management programs for the chronically ill are not perceived as attractive by SHIs in comparison to previous years.

Experience gathered from the first generation of such programs should be leveraged to structure new disease management programs that transparently provide health and non-financial benefits to participating consumers and require fewer financial incentives.

#5: Use of online tools to assist in decision-making is modest, although it is important as a secondary source of information.

The majority of Germans do not routinely use online resources for information about quality, costs, treatment options and related aspects of care unless seeking assistance outside the system from private providers. By far the majority of consumers do not have a personal health record, and privacy and security of personal health information is an issue in Germany. The survey respondents have expressed trust in the upcoming infrastructure of the "elektronische Gesundheitskarte" to be leveraged as a secure platform for the provision of value-added services, such as Personal Health Records. Today, trusted sources of general information as well as treatment outcomes about doctors and hospitals are websites, doctors/medical professionals, and friends and relatives.

Implications

Germans believe that their system of health care is not performing well: they rate their country's system lower than consumers in other systems surveyed by Deloitte (Figure 12). As a result, changing the system to improve consumer satisfaction presents an opportunity for Germany's leaders.

Figure 12: Health care survey results, by country

Domains of health care consumer activity		Canada	France	Germany	Switzerland	United Kingdom	United States
Overall health system	Percent who give the health care system a grade of "A" or "B"	43%	55%	17%	55%	30%	21%
	Percent who feel they have a good understanding of how the health care system works	37%	37%	22%	23%	27%	28%
	Percent who believe that more than 50% of health care system spending is wasted	14%	17%	12%	10%	15%	28%
Wellness and healthy living	Percent who rate their physical health as "excellent or "very good"	61%	31%	23%	51%	49%	60%
	Percent participating in wellness programs	16%	6%	14%	10%	10%	20%
	Percent willing to participate in a wellness program at no cost	56%	44%	57%	47%	55%	59%
	Percent reporting one or more chronic diseases	47%	52%	57%	39%	47%	52%
	Percent who participate in a disease management program	33%	14%	24%	13%	28%	32%
	Percent interested in remote and/or home monitoring devices	64%	49%	49%	45%	64%	63%
Information resources	Percent who compare hospitals before making a selection	13%	8%	13%	9%	9%	15%
	Percent who compare doctors before making a selection	13%	15%	24%	16%	15%	30%
	Percent who maintain a Personal Health Record	6%	7%	6%	6%	4%	9%
	Percent highly concerned about privacy for health information stored online	34%	44%	52%	53%	36%	38%
Traditional health services	Percent who have stayed overnight in a hospital for surgical, non-surgical or emergency treatment	15%	28%	24%	25%	16%	17%
	Percent satisfied with recent hospital care	62%	64%	59%	65%	63%	73%
	Percent who have a doctor who functions as primary care provider	84%	94%	88%	76%	70%	80%
	Percent satisfied with their primary care physician	74%	71%	73%	74%	65%	71%
	Percent who use prescription medication	47%	63%	53%	33%	47%	57%
Alternative health services	Percent who treated a health problem with alternative or natural therapies	25%	13%	15%	22%	16%	19%
	Prefer doctor with orientation toward holistic or alternative treatments	13%	11%	26%	24%	9%	12%
Health insurance	Percent who feel financially well-prepared for future health care costs	39%	31%	25%	29%	29%	27%
	Percent who consider themselves to be well-insured	25%	25%	22%	29%	20%	39%

The following areas represent opportunities for leaders of Germany's health care system to improve its performance while containing costs:

- **Increased transparency and use of online**

tools: German consumers indicate a willingness to respond favorably to government-sponsored online tools that provide consumers useful information for comparing out-of-pocket costs, treatment options, physician and hospital performance, outcomes and insurance coverage. Transparency efforts usually encounter considerable resistance from providers, so the implementation process must be carefully executed in collaboration with the self-governing system of payers, providers and private industry. The ongoing national eHealth project of the "elektronische Gesundheitskarte," although politically difficult today, could provide a unique opportunity for a nationally consistent infrastructure for value-added services in the early phase of their product lifecycle, such as Personal Health Records. Ultimately, leveraging such data and new applications to align payments with optimal performance could lead to enhanced system performance overall, as evidenced by lower costs and improved outcomes.

- **Patient orientation in health care provision:**

Historically, the German health care system has used a sector-oriented approach of providing health care services, such as outpatient and inpatient treatment and rehabilitation. This contrasts with patient demand for a holistic, process-oriented, cross-sector treatment approach that is dedicated to individual patient outcomes.

Since the introduction of a morbidity-oriented risk adjustment scheme as the basis for distribution of premium income for SHIs, payers have been motivated for economic reasons to focus on coordinating health care provision for the 80 diseases and chronic conditions explicitly covered by the new scheme. Based on integrated care contracts introduced with the most recent health care reform, SHI received a new instrument to coordinate service providers in different sectors. Applying such new tools on a larger scale would favor the rise of consumerism, since patients would benefit from better outcomes and have means for better distinguishing the SHI of their choice, based on the quality of service provision.

- **Long-term system strategy and funding:** Most Germans are somewhat satisfied by the status quo. They will resist major system changes, especially those that require additional funding through increased premiums or supplemental financing by the Federal state out of tax income. A long-term vision for the system that identifies clinical priorities, infrastructure and workforce requirements, and structural changes will require careful planning with broad support from providers, private sector leaders, industry stakeholders and government officials. Given increased demand on the German system's resources, a thorough review of its performance and roadmap to its future would be appropriate and timely.

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