



CPB Netherlands Bureau for Economic
Policy Analysis



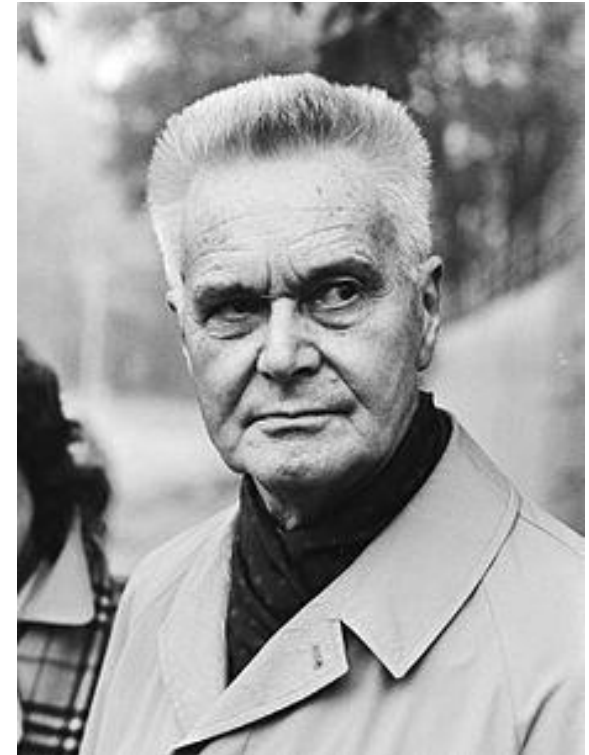
Life after your MSc Economics?

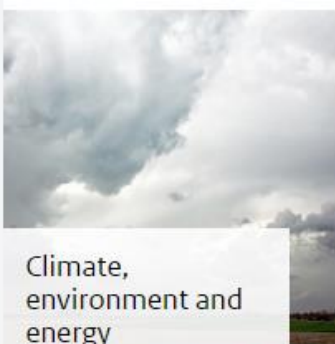
Minke Remmerswaal



Netherlands Bureau for Economic Policy Analysis (CPB)

- independent governmental organization in Den Haag
- main tasks:
 1. economic research
 2. economic forecasts
 3. policy analyses:
 - > ministeries
 - > political parties (elections)





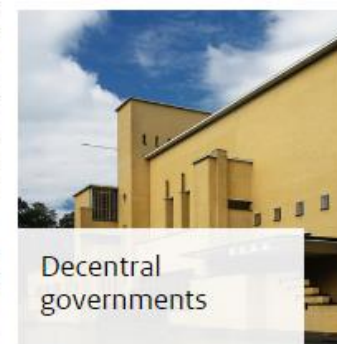
Climate,
environment and
energy



Competition and
regulation



Cost-benefit
analyses



Decentral
governments



Education and
Science



Elections



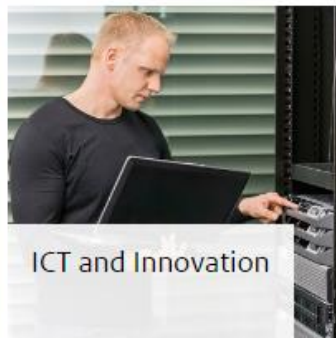
Financial markets



Government



Healthcare



ICT and Innovation



International
economics



Labour market



Living
environment



Pensions and
ageing



Scenarios and
forecasts

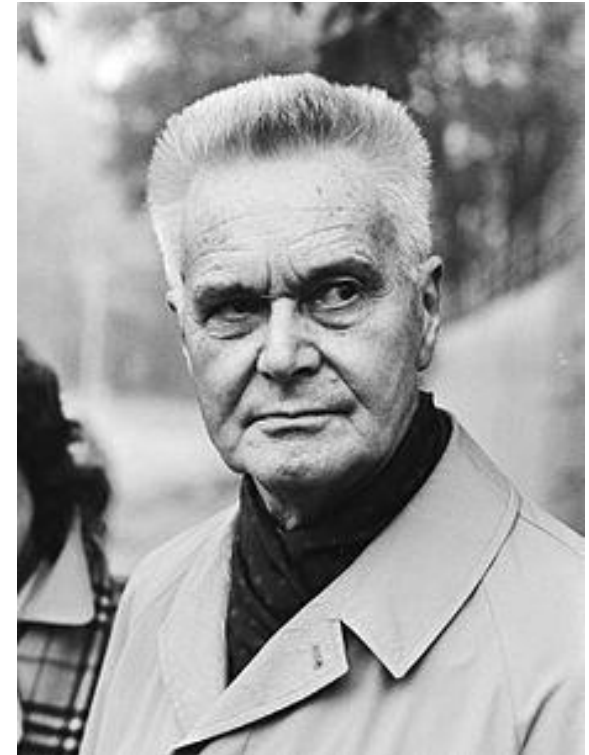


Welfare state



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Health care: research

- research questions:
 - does the payment scheme in mental health care lead to longer treatments and worse treatment outcomes?
 - does the deductible reduce health care consumption?
 - how can we keep financing long term care?
 - how can we improve efficiency in the curative health care market?
 - should we allow all expensive medical technologies on the market?
 - what's the best way to pay medical specialists?
 - what's the best health care system?
 - are there price differences between health insurers because of market power?



Health care: elections

- examples of political plans:
 - get rid of health insurers and regulated competition
 - include dental care in the basic package
 - put medical specialists on the payroll
 - ban commercials by health insurers
 - abolish the deductible in health care
- what happens if these policies are implemented?
 - governmental budget (health care expenditures)
 - economic growth
 - purchasing power
 - solidarity between rich and poor, healthy and unhealthy, etc.





How do you get an answer to these questions?

- economic theory and evidence from literature
 - models and empirical research skills
 - (big) data and software
 - experience from the past, other countries, ..
- *same approach as your final assignment..*



What happens if the deductible in health care is abolished? (1)

- backgroundinformation:
 - deductible since 2008
 - 385 euros (in 2017)
 - not for GP care, maternal and obstetrics
 - purpose is to make health care consumers more price aware and reduce (unnecessary) health care consumption
 - chronically generally always pay deductible (unfair?)
- feasibility:
 - yes, easily



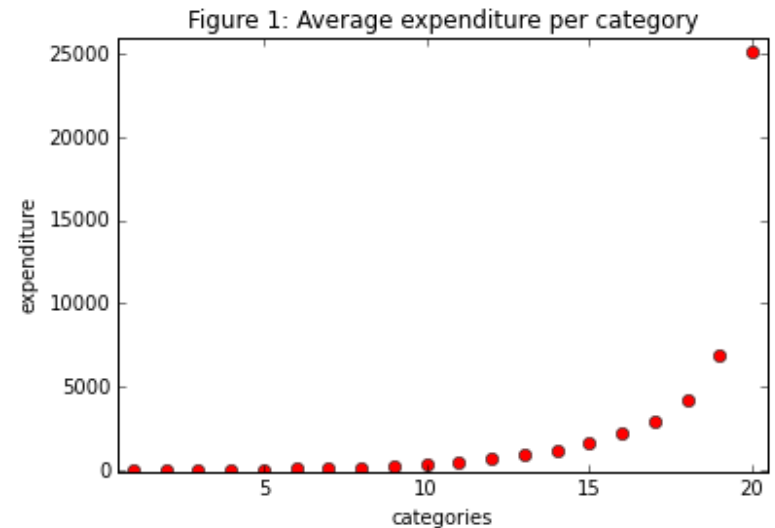
What happens if the deductible in health care is abolished? (2)

- behavioural effects:
 - economic literature:
 - > RAND (Newhouse, 1993)
 - > Dutch study (Van Vliet, 2004)
 - moral hazard (increase in health care consumption)
- other effects:
 - no revenues from deductible
 - no costs for collecting revenues



What happens if the deductible in health care is abolished? (3)

- magnitude of effects:
 - data:
 - > health care expenditures (VEKTIS)
 - > distribution over 20 vignitiles
 - utility maximizing model
 - calibrate model with parameters and data



- effect on budget: 3.7 billion euro: 0.7 billion moral hazard, 3.1 billion loss of revenues deductible and + 0.04 billion operation costs

see also Jan Boone's Github: Deductible Health Insurance



Now it's your turn!

- loads of great data open source available
 - improve our analysis with better data: [VEKTIS](#)
 - check [Statistics Netherlands](#)
 - ask authors of scientific papers for data and code
 - ask organizations, ministries, etc. for reports and data
 - check newspapers
 - use Google, Twitter, etc.



Now it's your turn!

- contribute to current discussions in the news ([NOS](#), [Financieel Dagblad](#), [NRC](#), [Skipr](#), [Medisch Contact](#)) :
 - is there an effect of market power of hospitals on prices?
 - is there an effect of market power of health insurers on prices?
 - what's the effect of publicly available prices on competition?
- again, great data is available online for prices of medical treatments:
 - health care insurer [VGZ](#)
 - health care insurer [CZ](#)
 - health care insurer [Zilveren Kruis Achmea](#)
 - hospital [Jsselmeerziekenhuizen](#)



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Don't hesitate to ask me questions:
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If you're interested in working at CPB:

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- c.presenti@cpb.nl