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THE ROLE OF THE HEALTH INSURANCE FUNDS IN THE PROVISION OF HEALTH SPA TREATMENTS AND SERVICES

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The issues to be addressed

1. What are they?
2. What is their legal and institutional dimension?
3. What is their positioning in the supply of health care services?
4. The experience in Germany
5. Is there any potential for insurance health funds in the provision of health SPA services?
6. Agreements between health SPAs and health insurance funds under Dir. 2011/24

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1. **What are they?**

- For profit or not-for-profit organisations aimed at insuring their members
- Differences between for profit and nonprofits: insured vs. members

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2. What is their legal and institutional dimension?

- This varies among different health care systems

- Beveridge vs. Bismarck

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3. What is their posititioning in the supply of health care services?

They may provide the same services of the national NHSs

They may provide additional services

4. The experience in Germany

Krankenkassen

The health basket include thermal SPA treatments

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5. Is there any potential for insurance health funds in the provision of health SPA services?

Yes, but

-) It depends on national / regional policies

-) It will relate to the way health SPAs will decide to promote their services

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6. Agreements between health SPAs and health insurance funds under Dir. 2011/24

Directive 2011/24 grants any insured person the right to access cross-border health SPAs' treatments

However, health SPAs can always enter agreements with health insurance funds of any single Member State

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