

The framework for analysing the sustainability of health system financing in Estonia.

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Content

Basic principles

Financing

Demographical situation

Options

Basic principles

Mission:

Through solidarity- based insurance the Estonian Health Insurance Fund ensures the availability of the health insurance benefits to people, as well as sustainability of the health insurance system.

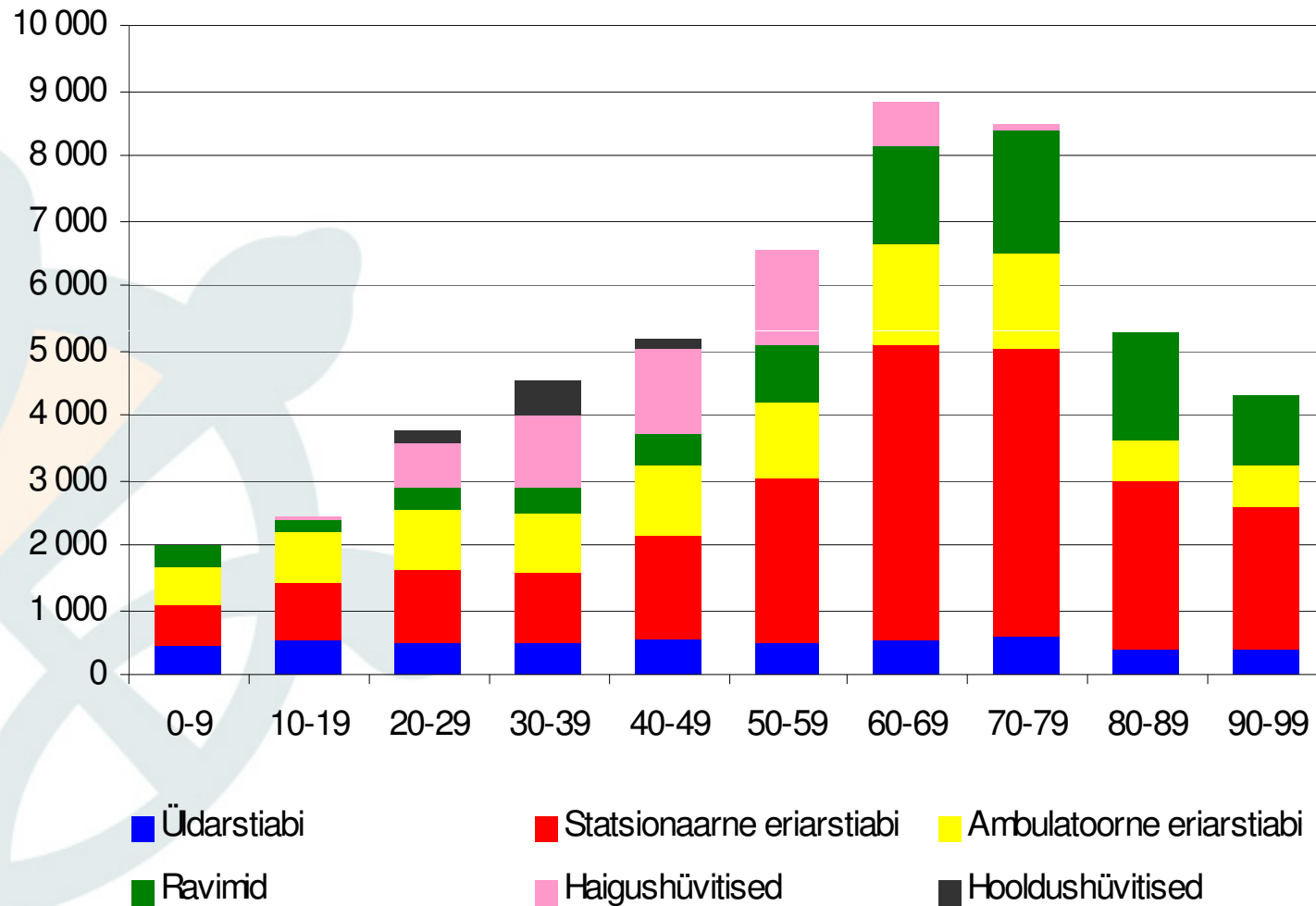
Solidarity

- 660 000 insured persons in employment contribute 96,9% of revenues
- 40 000 government insured persons contribute 0,3% of revenues
- 581 000 insured as equal to insured person 0% of revenues

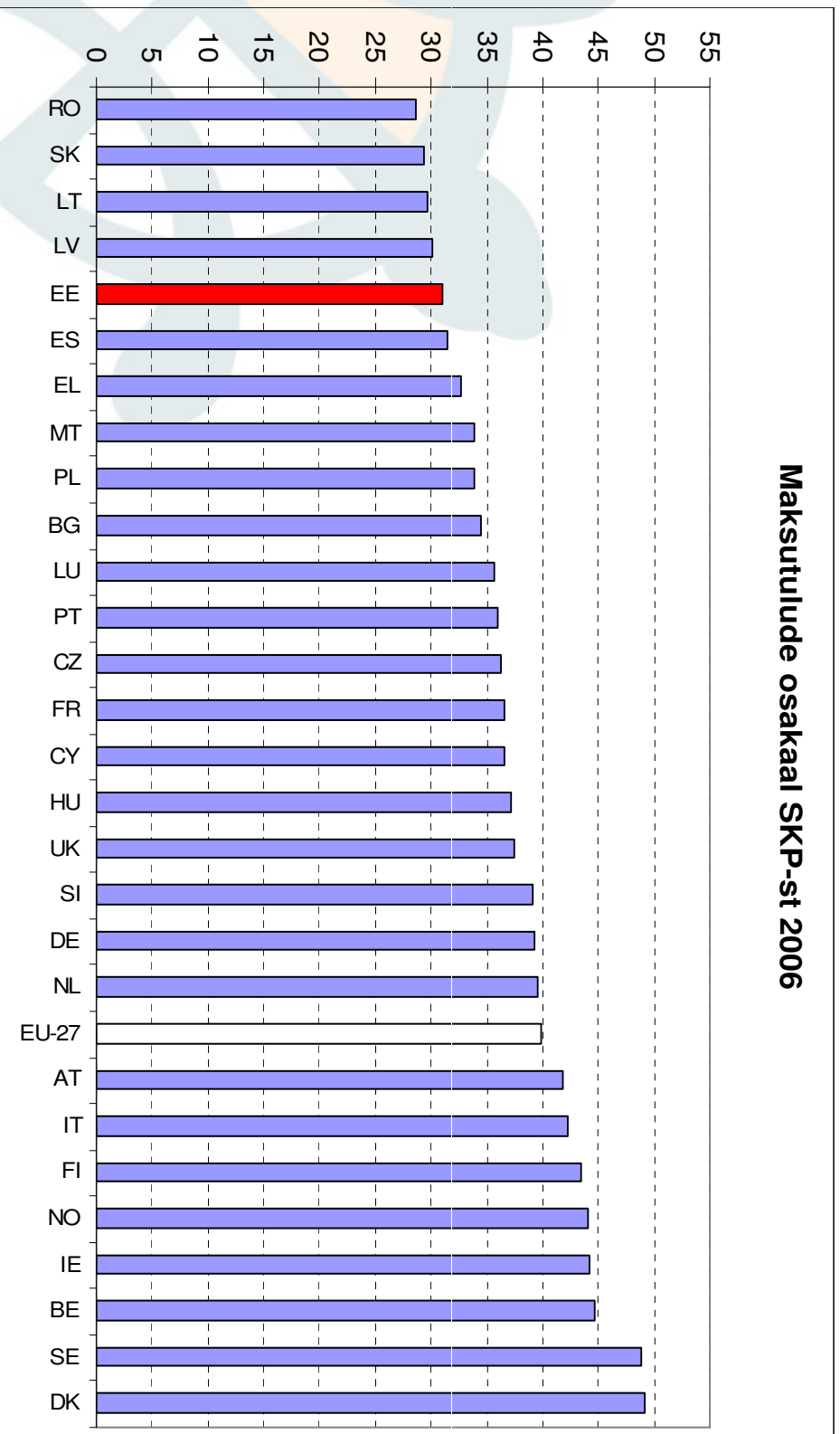
Solidarity- common values have superiority of individual values

- Contribution depends on income of person, received service is identical
- Contribution does not depend on individual health risks
- Solidarity as value

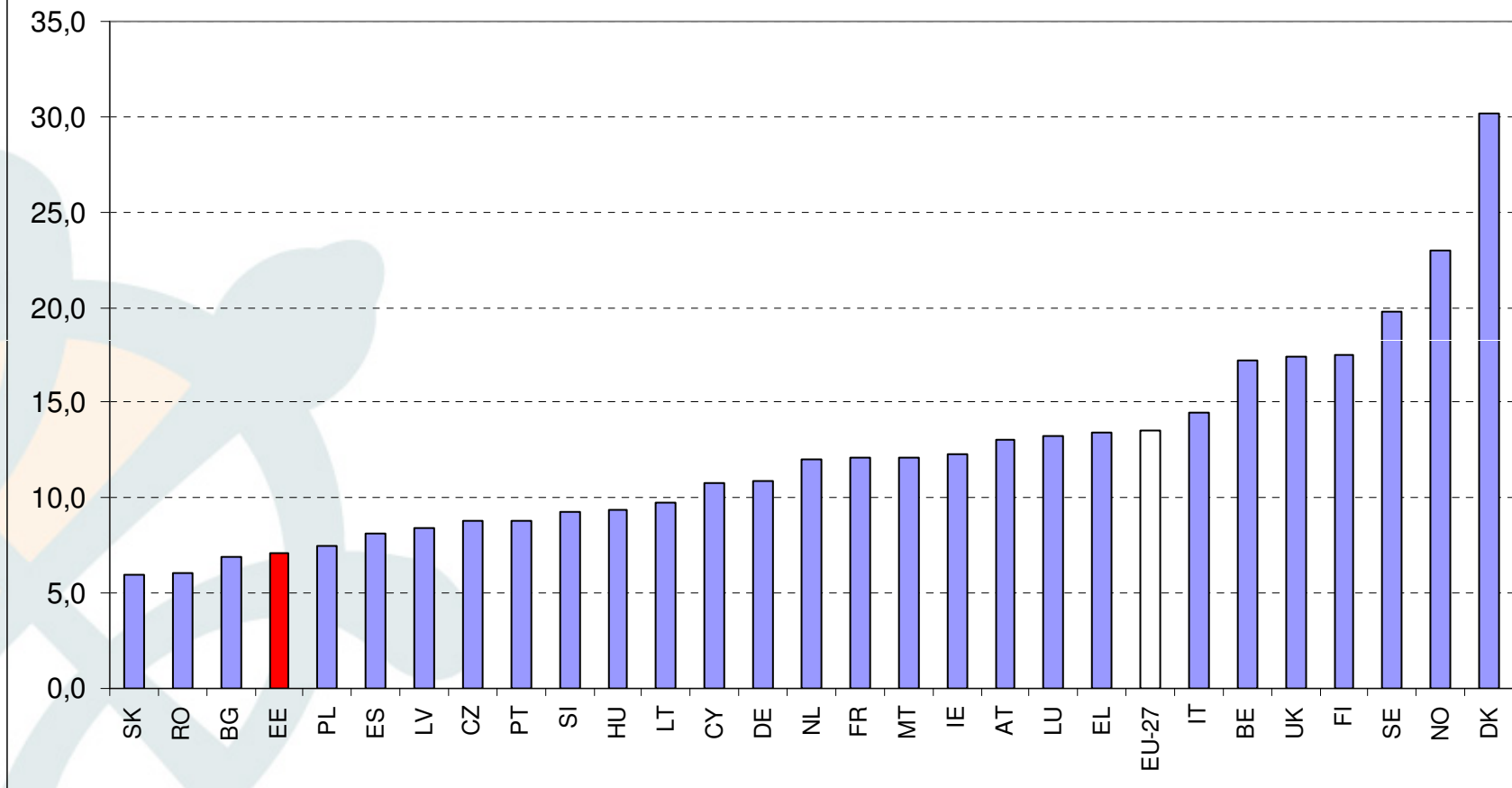
Health care expenditures by age groups (2007)



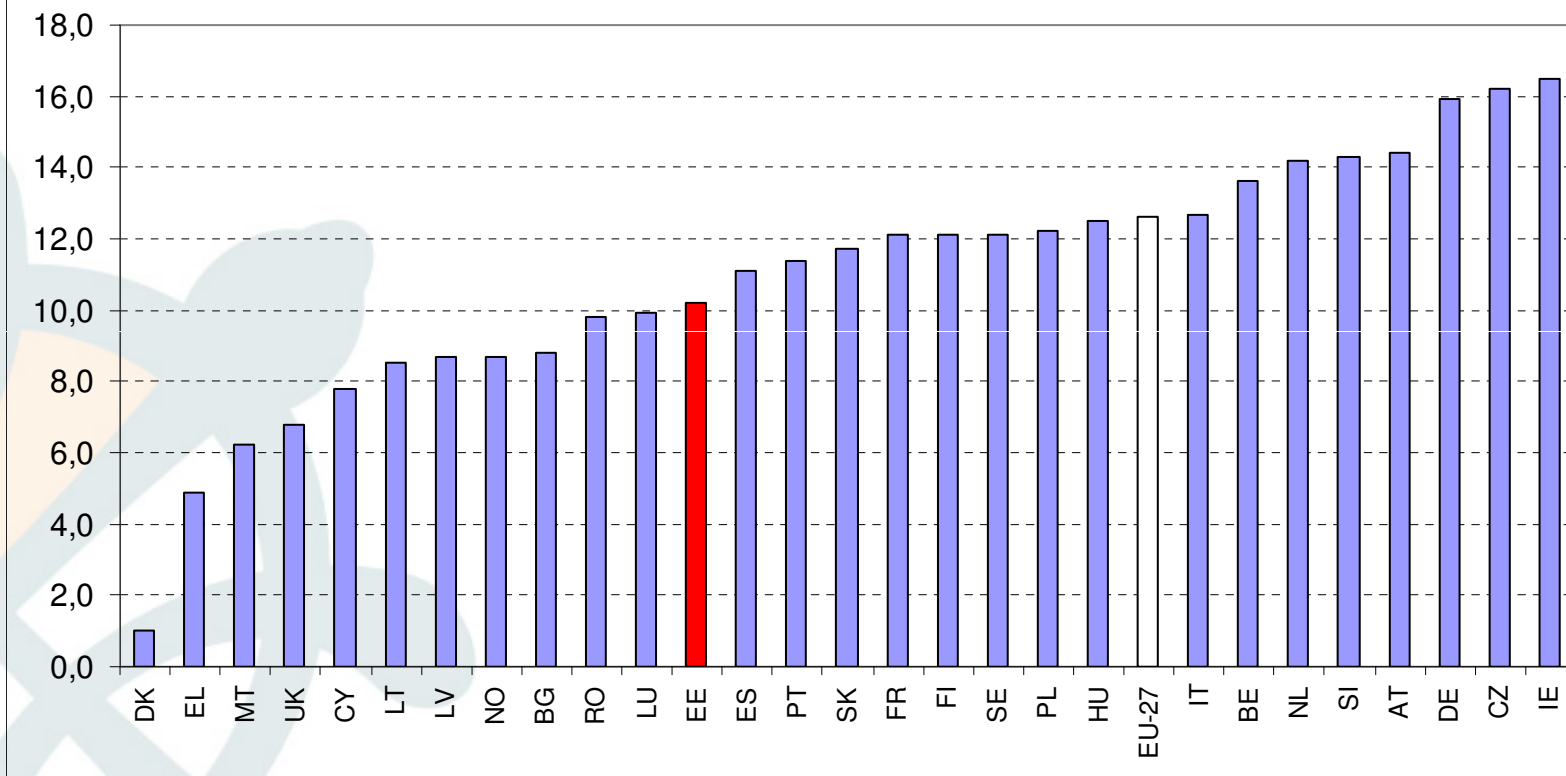
Maksutulude osakaal SKP-st 2006



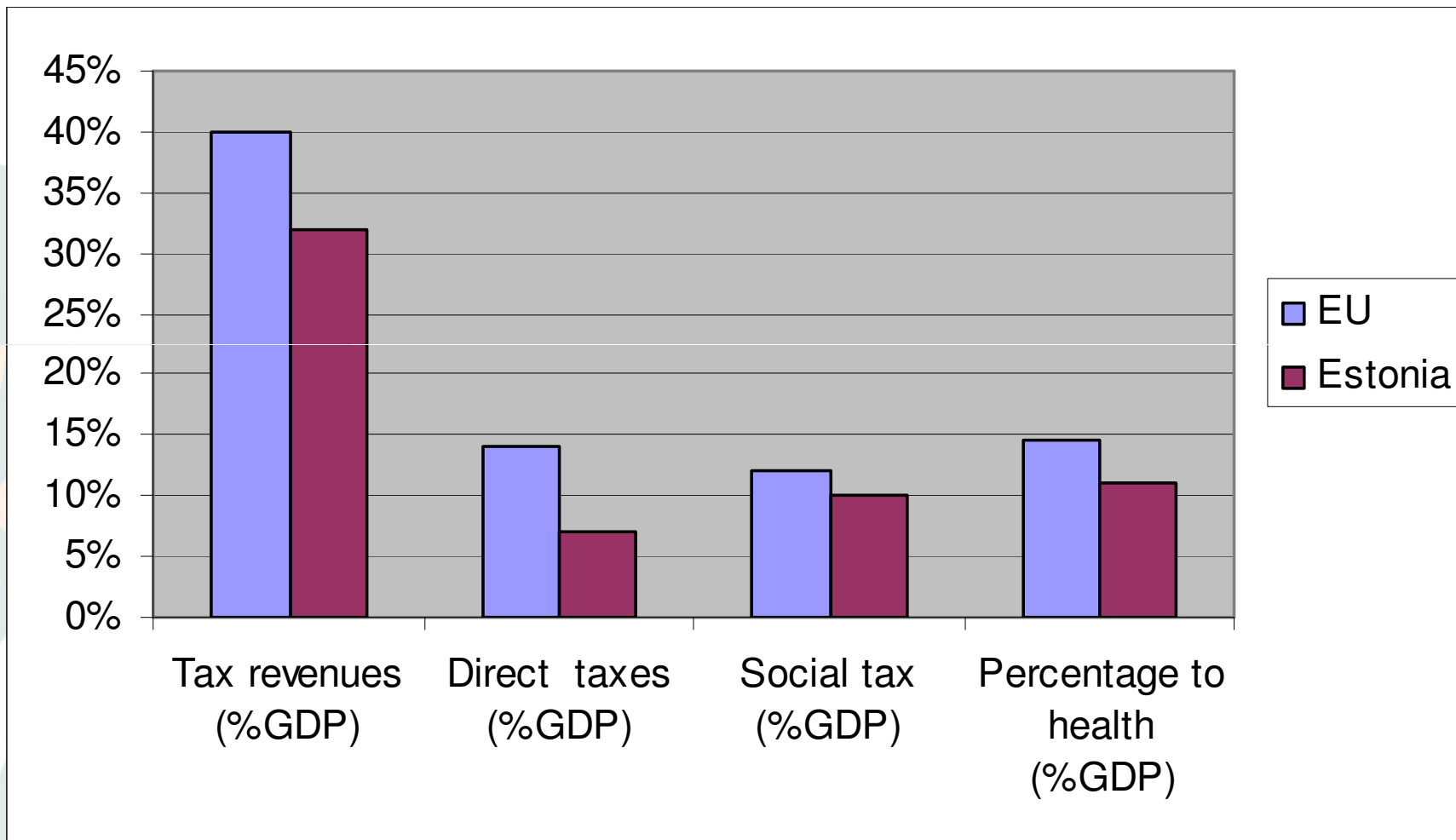
Otseste maksude osakaal SKP-st 2006



Sotsiaalkindlustuse maksude ja maksete osakaal SKP-st 2006



Comparison of tax burden



Ethics

Relatively low tax burden and relying on indirect taxation

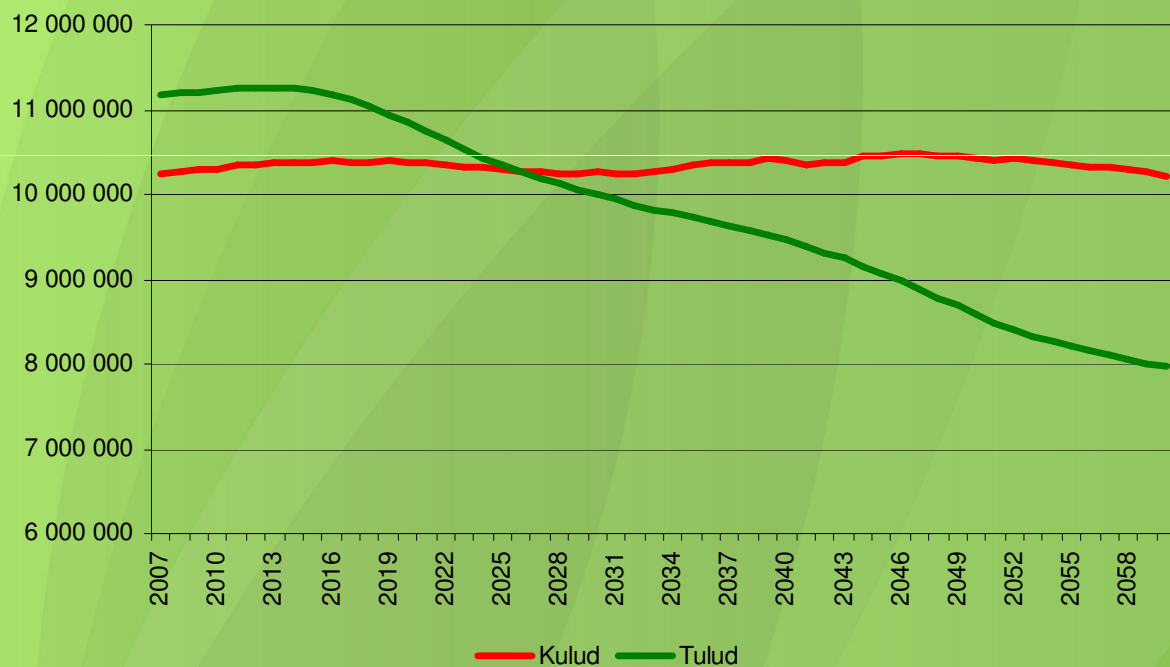
Liberal views versus solidarity (social health care)

OECD recommendations

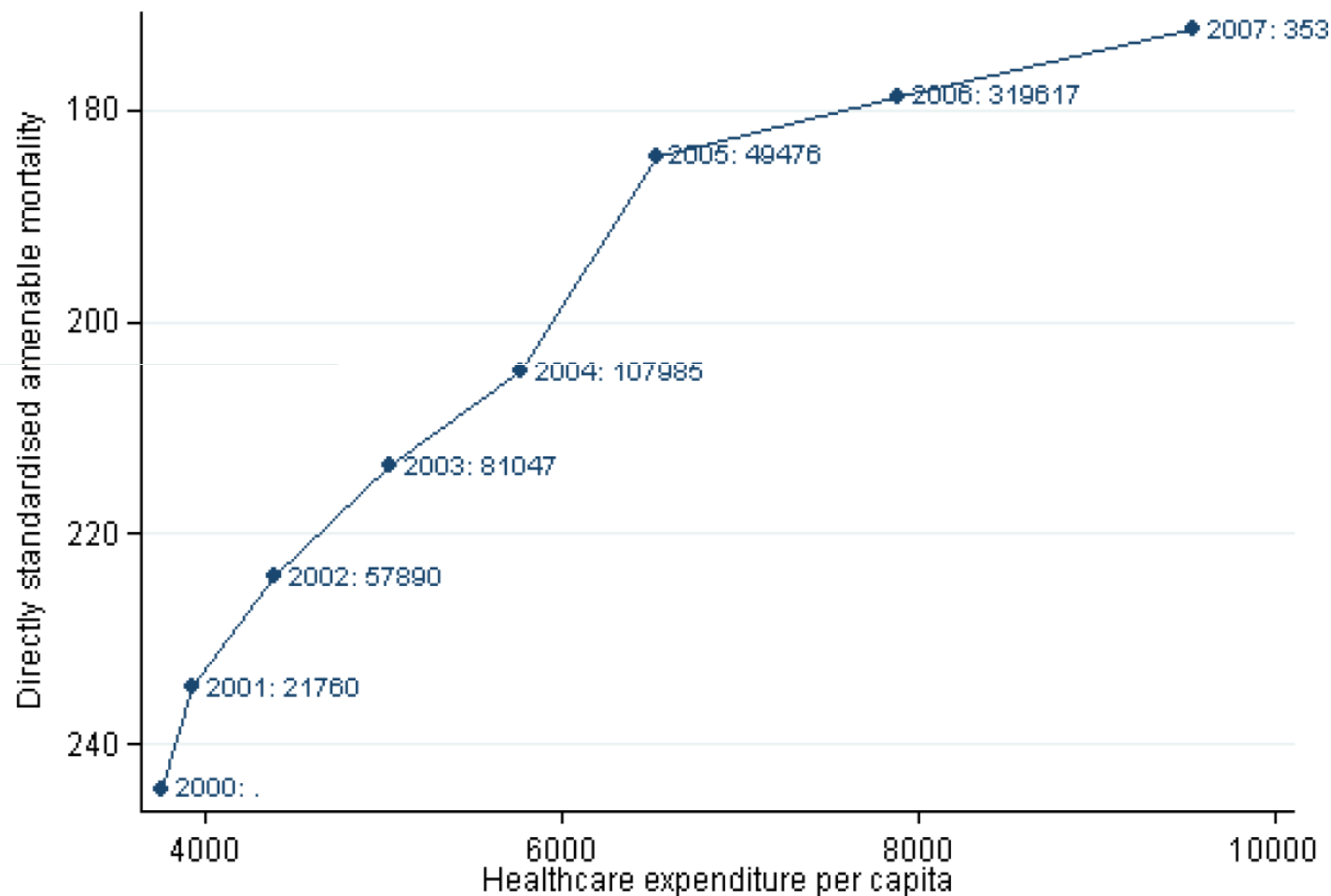
(Christopher Heady OECD, The Brussels Tax Forum 2008)

- Low level of business taxation is precondition to the investments and productivity
- Prefer tax base expanding to the tax raising
- Prefer variation of tax base to the tax raising
- Indirect taxes inflow is instable in changing environment

Demographical influence to the revenues



Avoiding amenable deaths



Allikas: Taavi Lai (2009), ettekanne "Haigestumine, suremus ja haiguskoormus"

Inside efficiency

- Restructuring general hospitals
- Control over purchasing high- tech equipment
- Provision of services divide between providers

Options

Expanding taxation base:

- Direct taxation
- Indirect taxation

Transfers from the state budget:

- Tobacco excise
- Capital cost

Private insurance

Inside efficiency

Allikas		2000	2006
Üldised maksud	} Avalik	8%	9%
KOVID		2%	2%
Ravikindlustus	} Era	66%	62%
Erakindlustus		1%	1%
Omaosalus		20%	25%
Muud		3%	1%
%SKPst		5.4%	5.1%

Allikas: www.sm.ee