

Wettbewerb Der Krankenkassen: Brauchen Wir Den Risikostrukturausgleich? - Christina Jordan

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Der bestehende Kassenwettbewerb in der gesetzlichen Krankenversicherung (GKV) ist ein zentrales Element der GKV, gleichwohl ist er nicht selbstverständlich. Denn die Möglichkeit der Kassenwahl besteht für Versicherte der GKV erst seit 1996. Vorher gab es ein System der gesetzlichen Zuweisung ohne Wettbewerb zwischen den Kassen. In Verbindung mit dem Solidaritätsprinzip, dem zweiten Wesensmerkmal der GKV, führt der freie Wettbewerb jedoch zu erheblichen Verzerrungen. Um diese zu neutralisieren, wurde der Risikostrukturausgleich (RSA) eingeführt. Diese Arbeit soll untersuchen, ob ein RSA in der bestehenden Wettbewerbsordnung notwendig ist und ob er die gesetzten Ziele verwirklicht. Als Grundlage dafür werden in den ersten beiden Kapiteln die Grundprinzipien der GKV erläutert und die Funktionsweise des RSA verdeutlicht. Im darauf folgenden Abschnitt werden Kritikpunkte am gegenwärtigen RSA angebracht und bisherige Erweiterungen aufgezeigt. Der letzte Teil der Arbeit stellt einen Reformvorschlag vor und nimmt eine Bewertung des RSA hinsichtlich seiner Zielerreichung und Notwendigkeit vor. Studienarbeit aus dem Jahr 2006 im Fachbereich Wirtschaft - Volkswirtschaftslehre, Note: 1,7, Humboldt-Universität zu Berlin (Institut für Öffentliche Finanzen), Veranstaltung: Seminar Gesundheitsökonomik, 16 Quellen im Literaturverzeichnis, Sprache: Deutsch. Author: Jordan, Christina Publisher: GRIN Verlag

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