

B¹/₄rgerversicherung Versus Kopfpauschale - Patrick Lethaus

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Allgemein wird diskutiert, dass das gr^oßte Problem des derzeitigen Finanzierungssystems der Gesetzlichen Krankenversicherung (GKV) darin besteht, dass die Kosten in Zukunft, aufgrund der demographischen Entwicklung und dem technischen Fortschritt, stark ansteigen werden. Diesen Kostensteigerungen w^urde nur durch steigende Beitragss^ätze entgegengewirkt werden k^önnen. Eine Stabilisierung des Beitragssatzniveaus kann durch ausgabenseitige oder einnahmeseitige Optionen geschehen. Im Folgenden sollen einnahmeseitige Optionen diskutiert werden. Zurzeit sind die Einnahmen der GKV zum einen abh^ängig vom Konjunkturzyklus und zum anderen von der Anzahl der versicherungspflichtigen Besch^äftigungen. Zur Finanzierung des Systems der GKV sind grunds^ätzlich drei Alternativen denkbar: Die Beibehaltung des Status quo, die B¹/₄rgerversicherung und die B¹/₄rgerpr^ämie (Kopfpauschale). Diese sollen im Folgenden diskutiert werden. In der ^öffentlichen Diskussion ist nat^urlich besonders brisant, welche Auswirkungen die einzelnen Alternativen hinsichtlich ihrer Besch^äftigungswirkung haben. Wenn die Beitragss^ätze weiter steigen, steigen auch die Lohnkosten, was sich negativ auf die Arbeitsnachfrage auswirkt - so die Diskussion -, da der Faktor Arbeit teurer wird. Deshalb sollte eine Reform die Lohnnebenkosten reduzieren, um besch^äftigungsfreundliche Anreize zu schaffen. Ein weiterer wichtiger Punkt bei der Beurteilung der Alternativen sind die Verteilungswirkungen. Diese Arbeit beginnt mit einem ^uberblick ^uber das derzeitige System der GKV, zeigt dessen St^ärken und Schw^ächen auf und legt dar, warum eine Umstrukturierung n^otig ist. Author: Lethaus, Patrick
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