

Analysis of the Health Insurance Organization in Germany

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Abstract

Germany's health insurance organization, which has been developing for more than one hundred years, centers around the practice of self-administration. This paper outlines the past hundred years' dynamic development of the German health insurance system, which has been characterized by continual confrontation with its problems and deficiencies in order to reform and revise. The result has been a change from traditional pluralism, fragmentation and sealing off, to today's pluralism, cooperation and openness. The paper points out that the pluralistic, cooperative and open self-administrative organization contains three operational mechanisms and values, namely, democracy and participation, separation of powers and independence, and pluralism and competition. We conclude that for the organizational reform of Taiwan's health insurance, these core mechanisms serve as a most valuable reference model and should be taken into profound consideration.

Key Words: self-administration, health insurance
organization, participation, pluralism,
competition