

Accepted Manuscript

Title: Supplementary insurance as a switching cost for basic health insurance: Empirical results from the Netherlands

Authors: Daniëlle M.I.D. Willemse-Duijmelinck, Wynand P.M.M. van de Ven, Ilaria Mosca



PII: S0168-8510(17)30203-8
DOI: <http://dx.doi.org/doi:10.1016/j.healthpol.2017.08.003>
Reference: HEAP 3776

To appear in: *Health Policy*

Received date: 19-1-2015
Revised date: 24-2-2017
Accepted date: 3-8-2017

Please cite this article as: Willemse-Duijmelinck Daniëlle MID, van de Ven Wynand PMM, Mosca Ilaria. Supplementary insurance as a switching cost for basic health insurance: Empirical results from the Netherlands. *Health Policy* <http://dx.doi.org/10.1016/j.healthpol.2017.08.003>

This is a PDF file of an unedited manuscript that has been accepted for publication. As a service to our customers we are providing this early version of the manuscript. The manuscript will undergo copyediting, typesetting, and review of the resulting proof before it is published in its final form. Please note that during the production process errors may be discovered which could affect the content, and all legal disclaimers that apply to the journal pertain.

Supplementary insurance as a switching cost for basic health insurance: empirical results from the Netherlands

Version: 24 February 2017

Authors

dr. Daniëlle M.I.D. Willemse-Duijmelinck (corresponding author)
Institute of Health Policy and Management, Erasmus University Rotterdam
E-mail: duijmelinck@bmg.eur.nl
Tel. +31 10 408 8778
P.O. Box 1738, 3000 DR Rotterdam
The Netherlands

prof. dr. Wynand P.M.M. van de Ven
Institute of Health Policy and Management, Erasmus University Rotterdam
E-mail: vandeven@bmg.eur.nl
P.O. Box 1738, 3000 DR Rotterdam
The Netherlands

dr. Ilaria Mosca
Institute of Health Policy and Management, Erasmus University Rotterdam; World Health Organization
E-mail: moscai@who.int
P.O. Box 1738, 3000 DR Rotterdam
The Netherlands

Highlights

- Switching for basic health insurance can be hindered by supplementary insurance
- Supplementary insurance is only a switching cost if insurers apply selective underwriting
- In the Netherlands, most insurers do not apply selective underwriting for supplementary insurance
- Nevertheless, many high-risks perceive supplementary insurance as a switching cost
- Providing information to high-risks about their switching opportunities could increase consumer choice

متن کامل مقاله

دریافت فوری ←

ISIArticles

مرجع مقالات تخصصی ایران

- ✓ امکان دانلود نسخه تمام متن مقالات انگلیسی
- ✓ امکان دانلود نسخه ترجمه شده مقالات
- ✓ پذیرش سفارش ترجمه تخصصی
- ✓ امکان جستجو در آرشیو جامعی از صدها موضوع و هزاران مقاله
- ✓ امکان دانلود رایگان ۲ صفحه اول هر مقاله
- ✓ امکان پرداخت اینترنتی با کلیه کارت های عضو شتاب
- ✓ دانلود فوری مقاله پس از پرداخت آنلاین
- ✓ پشتیبانی کامل خرید با بهره مندی از سیستم هوشمند رهگیری سفارشات