

The Spirit of Bern

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Prof. em. Dr. Daniel Buser (far left), Chairman of the Board of Trustees of the Spirit of Bern, was pleased that a varied, top-class program was put together again this year. More than 60 speakers took a stand on various topics, led by the Minister of Health, Elisabeth Baume-Schneider.

Premium increase of 146 % in 15 years

Many Swiss hospitals are doing so badly financially, that they can no longer stand on their own feet. At the same time, premiums for policyholders have been rising incessantly since 1996. While the “average premium” was still around CHF 1,539 per year in 1996, it had risen to CHF 3,788 by 2021, an increase of 146 percent.

It seems that there is no decline in premium growth in sight, as healthcare costs will continue to rise in the future. This is caused by the further increase of costs in medical progress and the associated expansion of the catalogue of benefits in basic insurance. New medical treatments such as immunotherapy and gene therapies in oncology, the use of high-resolution imaging techniques are costly. But they allow not only better treatment of existing patients, but also the treatment of more patients. This part of the cost growth certainly has broad legitimacy.

What solution strategies are available?

There is potential for savings in unnecessary services such as laboratory tests for asymptomatic patients or elective procedures, which are carried out excessively in Switzerland. However, this requires solving the structural incentive problems in the Swiss healthcare system.

The “Spirit of Bern”, that’s where health professionals, politicians and entrepreneurs meet – a potential role-model for AVOLA.

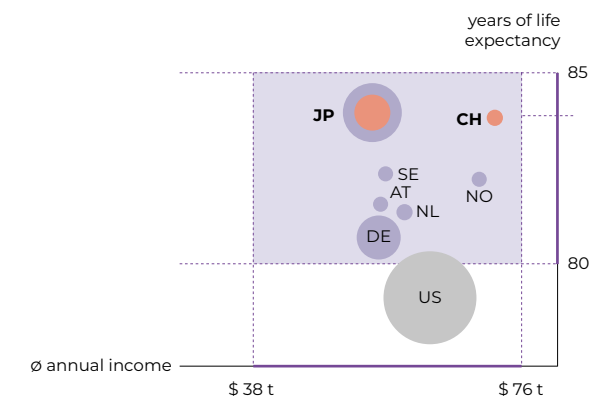
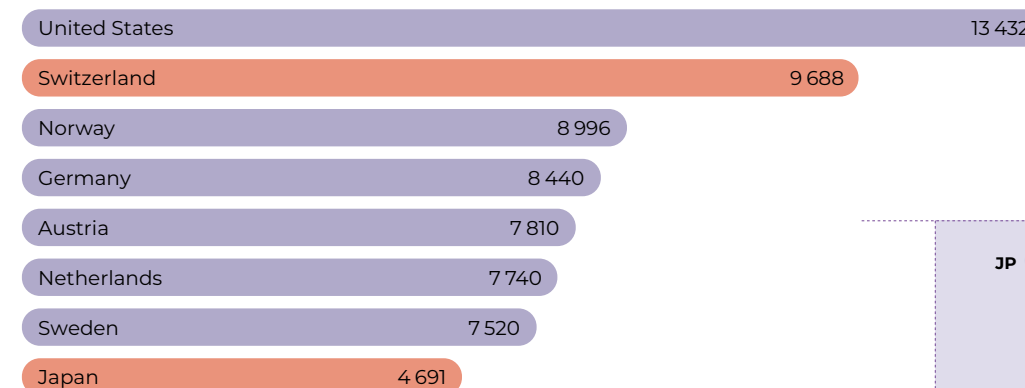
In summary, it can be stated that there are already many concepts (electronic patient record, digitization of administration/processes, etc.) and measures around, that have already been implemented (Care@Home, use of generic drugs, integrated care concepts such as Réseau de l’Arc, etc.), but they must be coordinated much better in order to avoid resource losses, leading to cost

savings more quickly. With its federal structure, staff shortages and a general high-cost pressure, Switzerland will be extremely challenged in the future.

¹ average of all premiums actually paid across all insurance models and deductibles

FIGURE 1

Health Spending 2023 p/y/\$



Source: EU National Health Expenditure (2023); Eidg. Amt f. Statistik (2024); Gapminder (2024)