

Supply and Demand Side Management

Drivers of Medical Inflation



- Membership numbers
- Health seeking behaviour
- Option selections
- Burden of disease
- Age profiles
- Gender profiles

Demand
Side



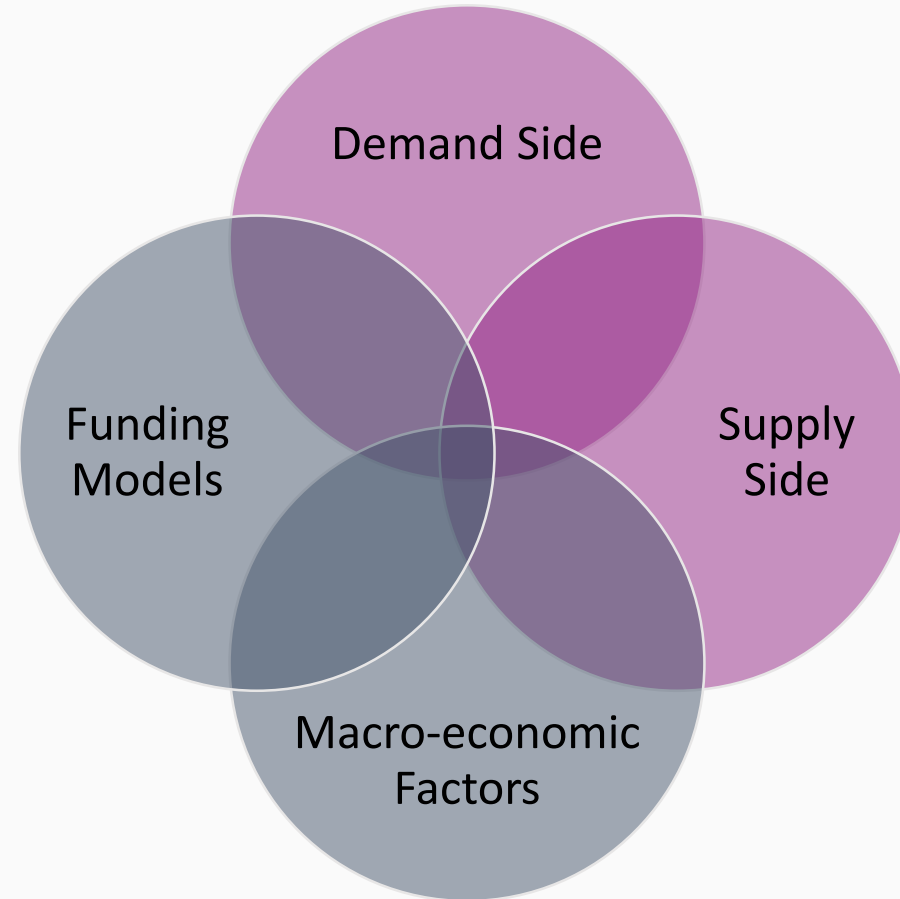
- Availability of care
- Cost of care
- Claiming behaviour
- Place or level of care

Supply
Side



- Membership growth
 - Underwriting
 - Cross-subsidisation
- Management of healthcare needs
 - Screening and prevention
 - Chronic disease management
 - Utilisation management
 - Episode management
- Management of health seeking behaviour
- Risk equalisation
 - Smoothing of volatility
 - Competition principles

- Access to care
 - Geography
 - Scope
- Appropriateness of care
 - Clinical Evidence – Health Technology Assessment
 - Level of Care
- Cost effectiveness and affordability of care
 - Treatment modalities chosen
 - Claiming behaviour
 - Economic considerations
- Quality of care
 - Health outcomes



Discussion

