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Title: Private consumptions in the experience of a collective private medical insurance in Italy

Topic of paper: Health, labor and the social security system (private consumption)

Background

In Italy, individual and collective Private Medical Insurances (PMIs) covers only about 2% of healthcare expenditure. However, this type of funding attracts growing attention because the number of beneficiaries is expanding and the additional coverage is part of a decentralized welfare systems where trade unions play a major role. In an increasing number of organizations, and thus not only medium – large firms, coverage is provided not only to managers but also to all employees, their families and sometimes to retired employees as well. Hence, it is estimated that nearly 12-13 million of Italian citizens have a collective PMI coverage, although in most cases rather limited.

In spite of PMIs' growing relevance, poor information is available about their characteristics, their use by policyholders and determinants of expenditure. Hence, it is a great opportunity that a big firm shares its data about their nearly 200.000 people covered by corporate PMI. This study takes this opportunity to investigate the profiles of use of services by the policyholders.

Methods

The dataset includes demographic information (age, gender, municipalities, and family's composition), records of all health services reimbursed/payed with the possibility to distinguish between main categories (diagnostics, specialist visits, rehabilitation, dental care and co-payment reimbursement). The dataset covers both employees and retired employees and their families living in all Italian regions. Moreover, all employees and their families have the very same healthcare basket covered by the corporate PMI. Last, as the considered firm belongs to service sector, population consists of office workers and managers. Hence, this corporate dataset provides the opportunity to analyze private healthcare consumption in a rather homogeneous population in terms of income and education, mitigating the income effect that usually it noises this kind of analysis.

Expected results

We expect to describe the use of a corporate PMI - at our knowledge - for the first time in Europe. In particular, we focus on three types of services such as inpatient stays, specialist visits and dental care. Hence, considering each one of these services, we investigate the relation between their consumption and some biographical variables such as age, sex, family composition, and place of residence of policyholders. In particular, this latest aspect allows addressing a key issue, not frequently investigated, such as the impact of a territory (i.e. rural, urban and metropolitan) and its healthcare supply on patients' behavior and choices in private healthcare consumptions.