HEALTH INSURANCE SYSTEMS IN HIGH-INCOME COUNTRIES (HPM 249)
Spring 2020
Prof. Tom Rice (trice@ucla.edu)
Location: The entire course will be taught remotely
Class website: https://ccle.ucla.edu/course/view/20S-HLTPOL249-3
Virtual office hours: Every day by appointment

COURSE SYLLABUS

The purposes of this course is for students to: (1) become familiar with the health insurance systems in a number of high-income countries that may provide lessons for U.S. reform efforts, (2) understand the alternative choices that countries make in developing their health insurance systems; (3) conduct an independent analysis of another country’s health insurance system. The successful student will leave the course with the ability to understand the many ways health insurance systems have developed, their advantages and disadvantages, with implications for alternative ways to reform the U.S. health insurance system. This will be achieved through class participation, reading, various assignments, and learning about the health insurance system in a country of their choice.

The class sessions will focus on 9 countries that are prominent in cross-national comparisons of health insurance systems: Australia, Canada, France, Germany, Japan, the Netherlands, Sweden, Switzerland, and the United Kingdom.

There are no pre-requisites for this elective course, which is designed for Masters students in Health Policy and Management and in Public Policy. Ph.D. students and undergraduates are also welcome to enroll.

ATTENDANCE, ASSIGNMENTS, AND EXPECTATIONS ABOUT PARTICIPATION

Class attendance is required even though the course will be taught remotely the entire quarter. Any unexcused absences will be considered in the final grade. If you know in advance of any classes you will miss, please let me know. If something sudden comes up please email me prior to the class if at all possible. If you have technical difficulties during class time, please send me an email immediately.

There will be two oral presentations and one major written report about a selected country, one short critique of a journal article, and one short critique of a report. The two presentations and written report assignments will be based on a country chosen by the student: a high-income or upper-middle-income country not among the 9 covered in the course (nor the U.S.). (For a list of eligible countries, see: https://datahelpdesk.worldbank.org/knowledgebase/articles/906519) I will work with you to ensure that everyone chooses a different country. The first presentation is tentatively scheduled for April 20, and the final presentation, May 18 and May 20. The report on your country is due on June 12. Due dates for the two critiques will be provided well in advance. A suggested template for each presentation and for the written assignment, as well as the written reviews, will also be provided in advance.

There will also be an online discussion forum where students can share their thoughts on particular topics covered in class. Soon after completion of the Wednesday class, I will post a discussion
question. It is expected that students will respond a minimum of once each week to my initial discussion question, or to the posts of one or more other students. Ideally, students will provide multiple posts to create an insightful discussion. The quality of student posts, as well as discussion during class, are components of the final grade.

All points of view are welcomed in class, and we want the class to be a safe environment that encourages the free exchange of ideas and critical thinking. We expect that everyone will be respectful of differing viewpoints. Because one purpose of this class is to encourage critical thinking, please be receptive if fellow students or the instructor voice their thoughtful disagreements with a statement, but all of us should do so in a respectful manner that encourages free expression of ideas. All students enrolled in this course should be familiar with the UCLA Student Conduct Code (http://www.registrar.ucla.edu/), and should avoid all types of student academic misconduct behaviors.

GRADING

5%: First oral presentation on selected country
10%: Second oral presentation on selected country
35%: Written assignment on selected country
10%: Written critique of journal article
10% Written critique of report
15%: Class participation (including attendance)
15%: Participation in online forum

RESOURCES

In addition to journal articles and books, there are a number of web resources that provide excellent information on different countries’ health insurance systems, and on their comparative performance. These are in addition to the myriad of sources on the systems and performance of individual countries.

Already Compiled

- Health Systems in Transition (HiT) book series. The European Observatory on Health Systems and Policies provides free full-length books on about 70 high and middle-income countries’ health care systems. Note that some country volumes are more recent than others. http://www.euro.who.int/en/about-us/partners/observatory/publications/health-system-reviews-hits/full-list-of-country-hits

- Health Systems and Policy Monitor. The European Observatory provides additional information on a subset of 31 countries’ systems. https://www.hspm.org/mainpage.aspx If you click on a particular country, there are recent update blogs. The reform logs are very short (150 or so words) and the Health Policy Updates (about 450 words). You can also compare different aspects of multiple countries’ systems using, “Compare Countries.”

systems in 24 high and middle-income countries. **Note:** The Commonwealth Fund is scheduled to release updated country reports during the quarter.

- **OECD/European Observatory Country Health System Descriptions.**

- **Commonwealth Fund Survey Results** and “Mirror, Mirror” report.
  [https://www.commonwealthfund.org/series/international-health-policy-surveys](https://www.commonwealthfund.org/series/international-health-policy-surveys)
  [https://www.commonwealthfund.org/publications/fund-reports/2017/jul/mirror-mirror-2017-international-comparison-reflects-flaws-and](https://www.commonwealthfund.org/publications/fund-reports/2017/jul/mirror-mirror-2017-international-comparison-reflects-flaws-and). These survey results on comparative performance in 11 high-income countries are conducted annually in 3-year cycles: (a) the entire adult population; (b) older adults; and (c) primary care doctors. The appendices contain all of the data.


**Compile Your Own**

- **OECD Health Statistics.**
  [https://www.commonwealthfund.org/publications/fund-reports/2017/jul/mirror-mirror-2017-international-comparison-reflects-flaws-and](https://www.commonwealthfund.org/publications/fund-reports/2017/jul/mirror-mirror-2017-international-comparison-reflects-flaws-and). Click on online database to obtain raw data on hundreds of health care indicators for the 36 OECD countries (including these non-European countries: Canada, Chile, Israel, Japan, Korea, Mexico, New Zealand, United Kingdom, United States).

- **World Bank’s Health Equity and Financial Protection Survey.**

- **World Health Organization’s Global Health Observatory Data.**
  [https://www.who.int/gho/database/en/](https://www.who.int/gho/database/en/). Over 1,000 measures from 194 countries. The vast majority are health indicators, but a few relate to health insurance and health financing.

**ACCOMMODATIONS FOR DISABILITY**

Students needing academic accommodations based on a disability should contact the Center for Accessible Education (CAE) at (310) 825-1501 or in person at Murphy Hall A255. When possible, students should contact the CAE within the first two weeks of the term as reasonable notice is needed to coordinate accommodations. For more information visit [www.cae.ucla.edu](http://www.cae.ucla.edu). The ADA contact person is: Nickey Woods; Center for Accessible Education; A255 Murphy Hall; Phone: (310) 825-1501.
INCLUSIVITY

UCLA’s Office for Equity, Diversity, and Inclusion provides resources, events, and information about current initiatives at UCLA to support equality for all members of the UCLA community. I hope that you will communicate with me if you experience anything in this course that does not support an inclusive environment, and you can also report any incidents you may witness or experience on campus to the Office of Equity, Diversity, and Inclusion on their website (https://equity.ucla.edu/).

ACADEMIC INTEGRITY

Message about Academic Integrity to all UCLA Students from UCLA Dean of Students: UCLA is a community of scholars. In this community, all members including faculty, staff and students alike are responsible for maintaining standards of academic honesty. As a student and member of the University community, you are here to get an education and are, therefore, expected to demonstrate integrity in your academic endeavors. You are evaluated on your own merits. Cheating, plagiarism, collaborative work, multiple submissions without the permission of the professor, or other kinds of academic dishonesty are considered unacceptable behavior and will result in formal disciplinary proceedings usually resulting in suspension or dismissal.

Forms of Academic Dishonesty: As specified in the UCLA Student Conduct Code, violations or attempted violations of academic dishonesty include, but are not limited to, cheating, fabrication, plagiarism, multiple submissions or facilitating academic dishonesty:

Cheating: Unauthorized acquiring of knowledge of an examination or part of an examination
• Allowing another person to take a quiz, exam, or similar evaluation for you
• Using unauthorized material, information, or study aids in any academic exercise or examination – textbook, notes, formula list, calculator, etc.
• Unauthorized collaboration in providing or requesting assistance, such as sharing information
• Unauthorized use of someone else’s data in completing a computer exercise
• Altering a graded exam or assignment and requesting that it be regraded

Plagiarism: Presenting another’s words or ideas as if they were one’s own
• Submitting as your own through purchase or otherwise, part of or an entire work produced verbatim by someone else
• Paraphrasing ideas, data or writing without properly acknowledging the source
• Unauthorized transfer and use of someone else’s computer file as your own
• Unauthorized use of someone else’s data in completing a computer exercise

Multiple Submissions: Submitting the same work (with exact or similar content) in more than one class without permission from the instructor to do so. This includes courses you are currently taking, as well as courses you might take in another quarter

Facilitating Academic Dishonesty: Participating in any action that compromises the integrity if the academic standards of the University; assisting another to commit an act of academic dishonesty:
• Taking a quiz, exam, or similar evaluation in place of another person
• Allowing another student to copy from you
• Providing material or other information to another student with knowledge that such assistance could be used in any of the violations stated above (e.g., giving test information to students in other discussion sections of the same course)

Fabrication: Falsification or invention of any information in an academic exercise
• Altering data to support research
• Presenting results from research that was not performed
• Crediting source material that was not used for research

While you are here at UCLA, if you are unsure whether what you are considering doing is cheating, don’t take chances, ask your professor. In addition, avoid placing yourself in situations which might lead your professor to suspect you of cheating.

Alternatives to Academic Dishonesty
• Seek out help – Meet with your professor, ask for assistance as needed.
• Ask for an extension – if you explain your situation to your professor, she/he might be able to grant you an extended deadline for an upcoming assignment.
• See a counselor at Student Psychological Services, and/or your school, college or department – UCLA has many resources for students who are feeling the stresses of academic and personal pressures.

If you would like more information, please come see us at the Dean of Students’ Office in 1206 Murphy Hall, call us at (310) 825-3871 or visit their website at www.deanofstudents.ucla.edu.

**LEARNING OBJECTIVES, COMPETENCIES, AND EVALUATION**

<table>
<thead>
<tr>
<th>Learning Objective</th>
<th>CEPH MPH Competency</th>
<th>Evaluation Method</th>
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<tbody>
<tr>
<td>Become familiar with the health insurance systems in a number of high-income countries that may provide lessons for U.S. reform efforts</td>
<td>D2:5, HPM1, HPM P:1,</td>
<td>Written reviews, class participation, participation in online forum</td>
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<tr>
<td>Understand the alternative choices that countries make in developing their health insurance systems</td>
<td>D1:10, D2:5, HPM1, HPM2, HPM3; HPM P:1, HPM P:2,</td>
<td>Written reviews, class participation, participation in online forum</td>
</tr>
<tr>
<td>Conduct an independent analysis of another country’s health insurance system</td>
<td>D1:4, D1:10, D2:2, D2:4, D2:5, D2:15, HPM1, HPM2, HPM3; HPM P:1, HPM P:2, HPM P3</td>
<td>Oral presentations, major written assignment</td>
</tr>
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CLASS SCHEDULE AND READINGS

Students are required to review the Powerpoint slides for each class in advance of that class, and should do the readings for that class in advance as well. Class time will be spent on answering your questions and discussing issues raised in the Powerpoint presentations. The readings will consist of selected chapters from a draft textbook that I am writing, journal articles, and reports. The draft book chapters are confidential, copyrighted, and should not be reproduced, uploaded, or distributed to anyone. I will work with each student to find the best way to send hard copies of the draft chapters. These draft chapters will not be available electronically.

The reading load for the lectures is not very heavy. Please do the readings in advance so that we can discuss them in class.

Part 1: Introduction to the Health Care Systems in Nine High-Income Countries

March 30:  
(a) Introduction to class  
(b) Selection of counties for project  
(c) Importance of international comparisons  
(d) Relevance to U.S. health insurance reform

Readings:


https://www.vox.com/health-care/2020/1/13/21028702/medicare-for-all-taiwan-health-insurance


April 1: Overview of single-payer systems

Readings:


April 6: Overview of health insurance systems with multiple insurers

Readings:

Rice T. Draft book chapters on France, Germany, Japan, Netherlands, & Switzerland: Sections on: “he Big Picture,” “System Overview,” and “Key Policy Issues.”


Scott D. “The Netherlands has universal health insurance — and it’s all private.” January 17, 2020.”
April 8: History of health insurance systems in 9 other countries

Readings:

Rice T. Draft book chapters in 9 other countries: Section on “History”

Part 2: Performance

April 8 (cont’d): Comparing cross-national performance: Access and Equity

Readings


April 13: Comparing cross-national performance: Efficiency

Readings:


April 15:  
(a) Mortality Amenable to Health Care including Group Exercise  
(b) Further Discussion about Performance Results

Nolte E, McKee CM. “In Amenable Mortality – Deaths Avoidable through Health Care – Progress in the US Lags that of Three European Countries.” *Health Affairs* 31(9), September 2012: 2114-2122. **Only have to read first 2-1/2 pages**


https://www.jstor.org/stable/pdf/41342695.pdf?refreqid=excelsior%3A53ce5c85d5aa78988c6226e3dc085135


April 20: First set of student presentations
Part 3: System Components

April 22: (a) Classifying health insurance systems: Bismarck, Beveridge, and beyond
(b) Governance

Readings:

Rice T. Chapter 2 of draft book, pp. 2-7 and Box 2.1


Rice T. Draft book chapters in 9 other countries: Section on “Governance” and relevant section from Chapter 2

April 27: Financing

Readings:

Rice T. Draft book chapters in 9 other countries: Section on “Financing” and relevant section from Chapter 2


Optional reading
April 29: Coverage

Readings:

Rice T. Draft book chapters in 9 other countries: Sections on “Coverage” and “Voluntary Health Insurance” and relevant section from Chapter 2 including Figure 2.1


Optional reading; will distribute summary of Appendix Table 3

May 4: Voluntary Health Insurance

Readings:

Rice, T. Draft book chapters in 9 other countries: Section on Voluntary Health Insurance and relevant section from Chapter 2


May 6: Choice and provider payment
Reference pricing of pharmaceuticals
Preparation for Japan discussion on May 13 (online forum for week 7)

Readings:

Rice T. Draft book chapters in 9 other countries: Sections on “Choice” and “Provider Payment” and relevant section from Chapter 2


Rice, T. Draft book chapter on Japan

**Part 4: Access, Equity, and Efficiency: Lessons for the U.S. from Other Countries**

May 11: Assuring access and equity

*Readings:*

Rice T. Draft book chapters in 9 other countries: ”Section on “Assuring Access and Quality” and relevant section from Chapter 2


https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1733434/pdf/v027p00275.pdf  
Optional reading

May 13: Japan: Guest appearance by Prof. Yusuke Tsagawa

May 18: Second set of student presentations, Part 1

May 20: Second set of student presentations, Part 2

Preparation for Canada discussion on May 27 (on line forum for week 9)

*Readings:*


Rice, T. Draft book chapter on Canada

May 25: UCLA HOLIDAY
May 27: Canada: Guest appearance by Prof. Sara Allin

June 1: Controlling expenditures

Readings:

Rice T. Draft book chapters in 9 other countries: Section on “Controlling Expenditures” and relevant section from Chapter 2


June 3: Concluding Topics

(a) Lessons for the U.S.: Equity and efficiency
(b) Health insurance options in the 2020 Presidential Race (if time is available)

Readings:

To be assigned based on recent policy developments