Supplementary health insurance

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The committee adopted the own-initiative report by Michel ROCARD (PES, F) on supplementary health insurance. The report drew attention to the problems regarding the sustainability of public healthcare systems, which were coming under pressure as a result of the ageing European population, unemployment and increasing demand and also as a result of inefficiencies in the management and provision of health services. It nevertheless affirmed that state social security had made possible an adequate standard of living and a reduction in poverty in most Member States, and that this model should remain the cornerstone of the EU's social security system. The report urged the Commission to analyse how healthcare systems could meet the objective of providing access for all to high-quality treatment for which there was a demonstrable need within reasonable time limits. Comparable data needed to be collected to develop effective cooperation between the Member States, which would lead to best practice being applied. The committee called on the Commission to present a Green Paper on the current state of supplementary health insurance in the EU and to outline a framework for supplementary insurance schemes which took account of the subsidiarity principle. The Commission should put forward a recommendation to the Member States on recognition of a common concept of basic service, to be based on the Community principle of general interest, and respect for the principle of non-discrimination between sections of the population on health, age or financial grounds. The Commission was also asked to draw up a directive covering such matters as a prohibition on the use of personal medical data enabling insurers to act in a discriminating way, rules coordinating the conditions, contributions and insurance rights applicable to insured persons who changed their country of residence and/or employment within the EU and the introduction of a mediation procedure in each Member State for settling disputes between insurers and insured persons.